

If you have questions about your housing rights, HRC can help.

The Housing Rights Center (HRC) is the nation's largest local, nonprofit organization dedicated to fighting housing discrimination.

Since 1986, HRC has identified and addressed the challenges of housing discrimination, and continues to expand and diversify its services and programs to meet the residents' evolving Fair Housing needs.

State & federal fair housing laws protect all of us from discrimination based on race, color, religion, gender, sexual orientation, national origin, familial status, marital status, disability, ancestry, age, source of income, and other characteristics protected by law.

HRC provides residents within the **Los Angeles and Ventura Counties** with services including:

- (1) **Housing Counseling** (free)
- (2) **Outreach & Education** (free)
- (3) **Fair Housing Certification Trainings** for housing providers and professionals.

Updated August 2025

Contact Us

HRC provides free housing counseling services in person, by email, and by phone.

Toll Free: (800) 477-5977
TTY: (213) 201-0867

Email HRC:
info@housingrightscenter.org

Los Angeles Office
3255 Wilshire Blvd., Suite 1150
Los Angeles CA 90010
(213) 387-8400

Pasadena Office
1020 N. Fair Oaks Ave.
Pasadena CA 91103

Office locations are handicap accessible.

www.housingrightscenter.org



Housing Rights Center

Services

Live free from discrimination.



Open the Door to Fair Housing

The Housing Rights Center (HRC) is the nation's largest non-profit civil rights organization dedicated to securing and promoting fair housing. HRC was founded in 1968, the same year that Congress passed the Fair Housing Act (FHA).

Our mission is to actively support and promote freedom of residence through education, advocacy, and litigation, to the end that all persons have the opportunity to secure the housing they desire and can afford, without regard to their race, color, religion, gender, sexual orientation, national origin, familial status, marital status, disability, ancestry, age, source of income or other characteristics protected by law.

HRC serves **Los Angeles County**, including the City of Los Angeles, as well as **Ventura County**.

Our free services include: landlord-tenant counseling, outreach and education, and discrimination investigation.



Free Programs & Services

Landlord-Tenant Counseling

HRC's Housing Counselors can answer your questions about landlord-tenant rights and responsibilities, including topics like security deposits, evictions, repairs, and more. Call our Housing Rights Hotline at 1 (800) 477-5977 (TTY: 1-213-201-0867) to speak with a Housing Counselor for free.

Discrimination Investigation

HRC's Case Analysts investigate allegations of housing discrimination and help victims of discrimination enforce their fair housing rights, including requesting disability accommodations. In some cases, our staff attorneys may be able to advocate for clients or provide legal representation.

Outreach and Education

HRC educates the community about fair housing laws, illegal practices, and landlord-tenant responsibilities. See the schedule on the next page to join one of our free workshops.

Project Place

HRC's monthly rental listing, *Project Place*, provides information on affordable and market-rate rentals, senior housing, and veteran housing throughout Los Angeles and Ventura Counties. Project Place is available for free at www.housingrightscenter.org or HRC's main office.

Free Online Events & In-Person Clinics

Housing Rights Workshops

Free workshops on fair housing laws and landlord-tenant rights and responsibilities are provided online and in person. RSVP at www.housingrightscenter.org/workshops

Walk-in Clinics

Speak to a housing counselor at a walk-in clinic and have your questions answered. No appointment necessary. View the full clinic schedule at www.housingrightscenter.org/clinics

Fair Housing Certification Training

Training designed to educate California-based housing providers about fair housing laws and compliance. RSVP at www.housingrightscenter.org/fair-housing-certification

Want to set up a workshop for your organization or clients? Email us at outreach@housingrightscenter.org

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What is Fair Housing?

Learn how you are protected from housing discrimination in California and nationally.



Fair Housing Laws



Federal Laws

Fair housing means that you have the right to live where you choose without fear of discrimination based on your personal characteristics. Specific characteristics, called "protected classes," are covered under federal law.

These protected classes include:

- Race
- Color
- Religion
- Sex (Gender)
- National Origin
- Familial Status
- Disability



California Laws

The **California Fair Employment & Housing Act (FEHA)** and other state laws provide protections based on additional characteristics.

In California, additional protected classes include:

- Marital Status
- Ancestry
- Source of Income
- Gender Identity/Expression
- Sexual Orientation
- Medical Condition
- Military/Veteran Status
- Genetic Information

Common Examples of Housing Discrimination

Refusing to rent or sell housing to someone because of their **race**.

Prohibiting **children** from being outside in common areas or enforcing a curfew that only applies to children.

Refusing to do timely repairs for tenants of a particular **nationality**.

Refusing to rent to someone because their primary **source of income** is Section 8, social security, or another form of government assistance.

Refusing to allow a **tenant with disabilities** to have a service animal or caregiver in their apartment.

Utilizing advertisements that suggest a preference for a certain type of person, for example, "**quiet home ideal for single professionals**" or "**suitable for good Christian families.**"

Threatening to evict a tenant if they do not **perform a sexual act**.

Harassing a tenant on the basis of their **sexual orientation** or **gender identity**.

Threatening to **call ICE on a tenant as retaliation** for requesting a repair.

Why Should I Report Discrimination?

Because...

- Many acts of discrimination can only be investigated if someone reports them.
- Fair housing laws protect you from retaliation by your landlord if you report discrimination.
- Discrimination is illegal.
- Reporting discrimination is the first step to stopping it in your community.
- Reporting discrimination promotes long-term benefits for everyone. The laws that protect another person today may be the laws that will protect you tomorrow.

If you believe you are a victim of housing discrimination or have questions about your rights, please contact HRC for more information.

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Families & Fair Housing

Families with children have protections against unfair treatment in their housing.



What is Familial Status Discrimination?



Fair housing laws provide protections for families with children to ensure that they have equal access to housing. Under the federal Fair Housing Act and the California Fair Employment & Housing Act, **familial status discrimination** is defined as unfair treatment by a landlord, manager or housing provider on the basis that the household includes minors under the age of 18. These protections apply to biological and adoptive families, pregnant individuals, foster families, legal guardians, and people in the process of securing legal custody of a minor.

One exemption from familial status protections is senior housing, or housing legally designated for older adults. This means that senior housing facilities can legally refuse to rent to families with children.

If you are unsure whether the housing you are trying to secure is legally considered senior housing, contact the Housing Rights Center for further assistance.

Forms of Familial Status Discrimination

Selective Advertisements

It is illegal to state or suggest a preference for households without children in rental listings. Statements such as “no children” or “adults preferred” serve to deter people with children from applying for a rental unit.

Illegal Inquiries

It is illegal to state or suggest a preference for households without children in rental listings.

Refusal to Rent

It is illegal for a landlord to refuse to rent a unit to a family because they have children.

Steering

Steering is the act of manipulating or coercing someone to live in a certain area, whether within the same property or in a different neighborhood. It is illegal to purposely steer tenants with children toward particular buildings, units, or floors. For example, it is illegal to bar households with children from living on the second floor or to only offer them units on the first floor.

Different Terms

It is illegal to impose different lease terms, conditions, or rules on households with children. For example, requiring a liability waiver as a condition of rental or charging a higher security deposit because a household has children are both forms of illegal discrimination.

Occupancy Restrictions

Reasonable occupancy limits may be set, but limits which effectively prevent a parent from living with their children are potentially illegal. A limit of one person per bedroom, for example, has been found to discriminate against families with children because it is so restrictive that it effectively excludes even very small families.

Restrictive Rules

It is illegal for a landlord to adopt, publish or enforce rules that limit the ability of children to use or enjoy their housing or to enforce property rules against families only. Not allowing children to use the pool, play outside, or limiting children’s access to common areas can be a form of familial status discrimination.



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Disability & Fair Housing

A guide to reasonable accommodations & modifications.



What are Reasonable Modifications?



Reasonable modifications are **physical changes** to a unit or common area that improve the ability of a person with a disability to use and enjoy his or her housing.

Examples Include:

- Wheelchair ramps
- Grab bars
- Flashing doorbells and alarms
- Lowered counters
- Widened doorways

Modifications Must be Allowed

Unless they create an undue financial or administrative burden for the landlord, or alter the essential nature of the landlord's operations.

Who Pays?

In most cases, the cost of a reasonable modification falls on the tenant. However, if a tenant's housing is owned, operated or receives special funding from the government, responsibility for costs may be different.

What are Reasonable Accommodations?

Reasonable accommodations are **changes to a rule, policy, practice, or service** that allow a person with a disability equal opportunity to use and enjoy their housing.

Examples Include:

- Waiver of a "no pet" policy for a service or support animal
- Designated accessible parking spaces
- Adjustment of rental due date
- Allowing live-in caregivers
- Extension of time to vacate
- Changing the rental due date

Accommodations Must Be Provided

Unless they create an undue financial or administrative burden for the landlord, or alter the essential nature of the landlord's operations.

Who Pays?

So long as they do not create an undue financial burden, landlords are expected to absorb the costs related to the provision of a reasonable accommodation. A landlord cannot charge a tenant extra rent or a security deposit as a condition for granting a reasonable accommodation.

For example, it is illegal to charge a disabled tenant a pet deposit fee in order to have their service or companion animal live with them in the unit.

How Do I Request an Accommodation or Modification?

In Writing — It is best to make your request in writing, and provide your landlord with a date within which to respond to your request.

With Support — Include a letter from a doctor, social worker, or other person familiar with you to confirm your disability and your need for the accommodation or modification requested.

Interactive Process — If granting a requested accommodation or modification would pose an *undue* burden to the housing provider, they must engage in a dialogue with the tenant to find an effective alternative that preserves the tenant's fair housing rights.

Contact HRC — We can contact your landlord and request a reasonable accommodation or modification on your behalf.

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Landlords & Fair Housing

Learn about your rights and responsibilities as a housing provider.



If You've Ever Said...

"We don't allow kids on the second floor."

"We don't take Section 8."

"No pets allowed. No exceptions."

You may have violated the law.

Civil rights laws protect all of us. We have the right to inherit, purchase, lease, sell, hold, or convey real property. Property owners and their agents have the right to choose the most qualified prospective tenants.

However, considerations such as race, color, religion, gender, national origin, familial status, mental or physical disability, sexual orientation, marital status, ancestry, age, source of income, or arbitrary characteristics cannot influence tenant selection or be the basis for differential treatment.

Liability for breaking fair housing laws flows upward. You are liable for any unlawful acts committed by the people you employ, including management companies, managers, and contractors. "I didn't know" is not a valid defense.

To protect yourself and your investment, it is important to know and understand your Fair Housing rights and responsibilities.

Contact HRC to learn more.

As a Property Owner or Manager...

...you have the right to:

- Request a complete rental application.
- Require a reasonable monthly income.
- Require tenants to comply with building rules and conditions.
- Screen potential tenants based on objective qualifications.

...you must:

- Consider all applicants equally.
- Not indicate any preferences when advertising or showing properties.
- Give all applicants accurate, complete occupancy dates and rental terms or conditions and information about other available units.
- Allow reasonable accommodations or modifications for people with disabilities, such as allowing a service or emotional support animal.
- Refrain from making written or verbal inquiries about an applicant's race, ethnicity, religion, sexual orientation, marital status, familial status or other personal characteristics.

Fair Housing Means:

People have the right to choose where to live without fear of discrimination based on their personal characteristics.

It's illegal to base your rental decisions on the following protected characteristics:

- Age
- Gender
- Religion
- Ancestry
- Marital Status
- National Origin
- Arbitrary Reasons
- Primary Language
- Sexual Orientation/Identity/Expression
- Disability (Physical or Mental)
- Source of Income e.g. Section 8
- Familial Status
- Race/Color
- Immigration/Citizenship Status
- Gender

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Predatory Lending & Fair Housing

Learn about predatory lending schemes and protect yourself and your future.



What is Predatory Lending?

Predatory lending, or **loan fraud**, is when lenders give borrowers unfair loan terms or manipulate them into taking on loans they can't afford.

In housing, predatory lending can occur at any point in the process of purchasing or refinancing a home. A predatory or discriminatory lender can be any bank officer, real estate or mortgage broker, appraiser, loan servicer, or other financial actor—from a big bank to a one-person firm.

Predatory lenders may use high-pressure sales tactics, hide behind complicated financial terms, or even forge documents to deceive borrowers into accepting unfair loans.

Predatory lenders often target people with low incomes or limited credit options. **African Americans, Latinos, women, and older adults** are disproportionately impacted. But anyone can be a victim of illegal lending practices, and predatory lenders often share personal characteristics with their victims.

Predatory lending is unfair, unethical and illegal. In addition, federal fair housing laws make it illegal for lenders to **discriminate** by considering borrowers' personal characteristics—such as race, religion, sex, familial status, or disability—when applying for residential mortgage loans.



Examples of Predatory Lending

- Imposing excessive rates and fees on a borrower who may qualify for lower rates.
- Pressuring a borrower to accept higher-risk loans.
- Packing a loan with unnecessary products and services.
- Knowingly loaning more money than a borrower can afford to repay.
- Stripping homes of equity by convincing homeowners to refinance their loans repeatedly within a short period of time.
- Persuading borrowers to lie about their income in order to qualify for a loan.
- Charging low monthly payments at first, but charging a large balloon payment at the end of the loan period.
- Requiring that women, but not men, provide a cosigner for a loan.
- Applying harsher collection or foreclosure practices based on the borrower's race or the demographics of their neighborhood.

Consumer Tips

- Shop around. Compare loans from different lenders to better understand what is reasonable.
- Borrow only the amount you need and can afford to pay back in time.
- Ask about any additional fees and prepayment penalties, and ensure those fees are reasonable.
- Avoid any loans with low monthly payments and a “balloon” payment at the end.
- Do not sign any documents containing blank spaces that could be filled in later without your knowledge.
- Read everything carefully and ask questions about any terms you don't understand.
- Keep copies of all loan documents.
- Contact HRC for assistance in finding a government agency that can help you.

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