



**Tom Horne**  
**Arizona Attorney General**  
Always remain alert and prepared  
to protect you and your family



**Arizona  
Attorney General's  
Office**

1275 West  
Washington Street  
Phoenix, Arizona 85007  
602.542.5025

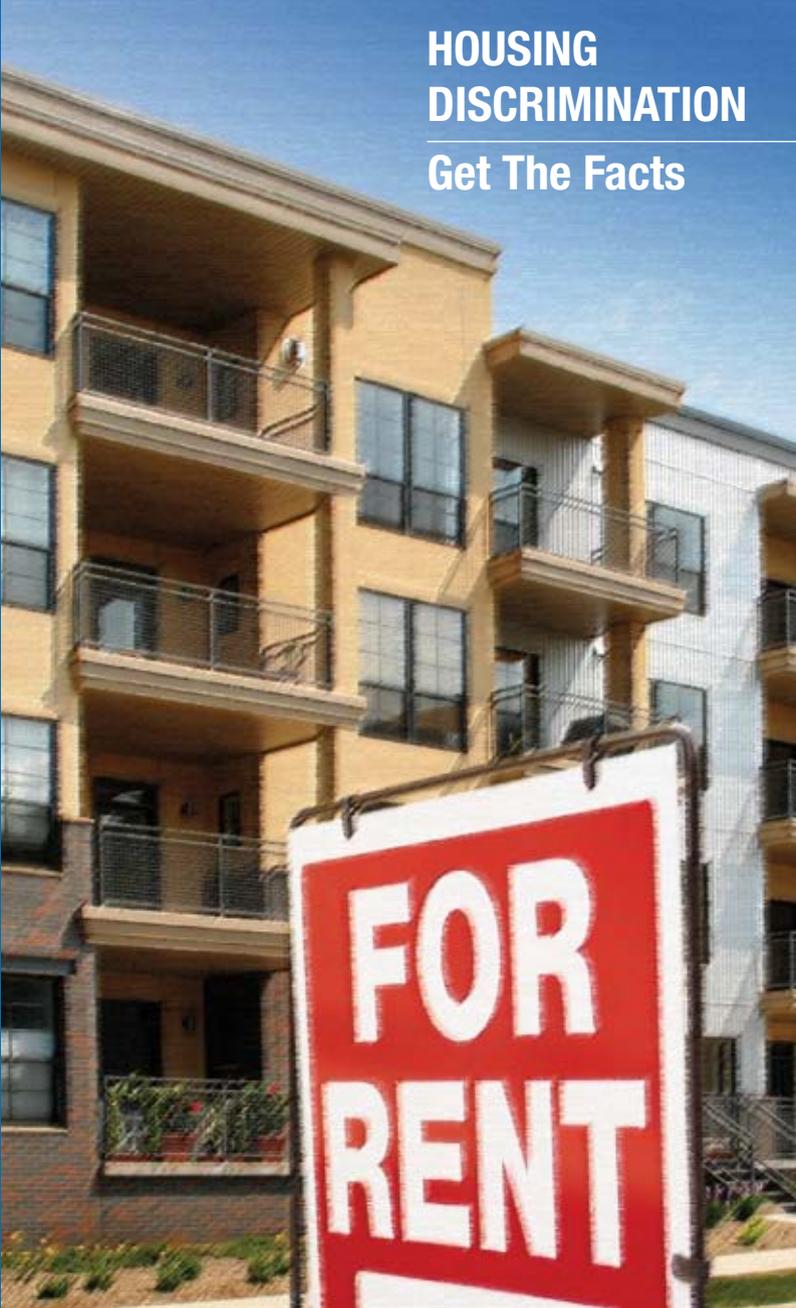
400 West Congress  
South Building  
Suite 315  
Tucson, Arizona 85701  
520.628.6504

Outside the Phoenix  
or Tucson metro area  
800.352.8431

[www.azag.gov](http://www.azag.gov)

# HOUSING DISCRIMINATION

## Get The Facts



## Message from Attorney General Tom Horne

In 1963, I marched with thousands of people on Washington, D.C. to hear Martin Luther King give his transformational “I have a dream” speech in which he said all people should be judged by the “content of their character.”

I am passionate about holding to that standard, and nowhere is doing that more important than when people are looking for a place to live. Housing discrimination is particularly serious because our nation was founded on the ideals of individual freedoms, and one of the most fundamental freedoms in a democracy is the freedom to move about and live where you choose. Whether that choice involves transferring from one city to another, or just moving across the street, a person’s ethnicity, family situation or disability should never be a barrier to selecting a home, apartment, or any other kind of dwelling.

This guide to fair housing is designed to help you if you believe you have been subjected to unfair housing practices. If you need more information, please contact the Attorney General’s Community Services Program at 602-542-2123 or the Civil Rights Division at 602-542-5263.

Thank you,



Tom Horne  
Arizona Attorney General





# Fair Housing Act

## ***In Arizona, everyone has a right to fair housing***

Arizona law protects your right to have a place to live and makes it unlawful for any person to discriminate in connection with housing because of an individual's race, color, religion, sex, national origin, familial status or physical or mental disability.

Discrimination can be obvious and easily recognized, but many times it is subtle or apologetic. When people discriminate against a person, they sometimes:

- Ask questions that belittle you.
- Imply that they cannot help you.
- Refuse to give you services that they appear to give others.
- Suggest that you work with someone else or seek housing elsewhere.

## **Housing providers and professionals include:**

- Home Builders
- Apartment Owners and Management Companies
- Mobile Home Dealers
- Mobile Home Park Owners and Operators
- Real Estate Firms
- Leasing Agents
- Lenders and Bankers
- Mortgage Brokers
- Title Companies
- Appraisers
- Title and Home Insurance Providers
- Home Owners' Associations

Under the Fair Housing Act it is against the law to engage in the following activities if done on the basis of a person's race, color, national origin, religion, sex, familial status or physical or mental disability:

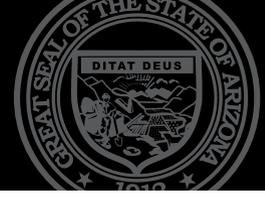
- Tell you housing is unavailable when it actually is available.
- Only show you apartments or homes in certain neighborhoods.
- Set terms, conditions or privileges for sale or rental of a dwelling that are different from other customers'.
- Provide housing services or facilities that are different from other customers'.
- Advertise housing to preferred groups of people only.
- Refuse to provide you with information regarding mortgage loans, deny you a mortgage loan for which you qualify, or impose different terms and conditions on a mortgage loan.
- Deny you property insurance.
- Conduct property appraisals in a discriminatory manner.
- Refuse to make reasonable accommodations or modifications for a person with a disability if the accommodation or modification is necessary to afford such person an equal opportunity to use and enjoy a dwelling. Examples include accommodations for assistive aides or animals, accessible parking and minor physical modifications to existing properties.
- Fail to design and construct multi-family housing in an accessible manner (applies to housing constructed after 1991).
- Harass, coerce, intimidate or interfere with anyone exercising or assisting someone else with exercising their fair housing rights.
- Refuse to rent to you or to sell you housing if a realtor is involved in the transaction.

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The Equal Housing Opportunity logo is displayed by Housing Professionals who have committed to equal treatment of everyone. Look for realtors or properties that display this logo:





### ***Disability – Additional Protections***

People with physical, mental or developmental disabilities, as well as people who have HIV/AIDS-related illnesses or who are recovering from alcohol or substance abuse, receive additional protections under the Fair Housing Act. Housing providers and professionals should communicate with disabled persons to determine the most appropriate and reasonable accommodation for them. Persons with disabilities also have the right to make improvements to rented homes at their own expense if the work is necessary for them to live there, as long as they return the property to its original condition when it is vacated.

### ***Familial Status***

The law also protects families with children under 18. This category includes pregnant women, people arranging for an adoption and any person who has permanent or occasional custody of children under 18, such as foster parents or grandparents. Housing facilities or communities specifically designated for persons over age 55 and seniors 62 years of age and over are exempt from this requirement. The owners or management of a housing community or facility designated for use by seniors may legally exclude families with children.

### ***Transactions not covered under the Fair Housing Act:***

- Sale or rental of single family houses that are not sold or rented through a real estate broker or through discriminatory advertising. An owner has the right to sell or rent directly to whomever he or she wants, as long as the owner does not run an ad or make other discriminatory statements that violate the Fair Housing Act (such as stating that the neighborhood has a certain racial makeup) and does not own more than three single family homes.
- Rental of apartments or rooms in a building containing no more than four units, if one unit is inhabited by the building's owner.
- Housing transactions by nonprofit religious organizations (that give preference to persons of the same religion) or private clubs.



## If you believe you are a victim of housing discrimination, you can file a complaint at:

### Arizona Attorney General's Office

Civil Rights Division

[www.azag.gov](http://www.azag.gov)

#### Phoenix

1275 W. Washington Street

Phoenix, Arizona 85007

602-542-5263

877-491-5742 (toll free)

02-542-5002 (TDD)

877-624-8090 (toll free TDD)

#### Tucson

400 W. Congress, Suite S-215

Tucson, Arizona 85701

520-628-6500

877-491-5740 (toll free)

520-628-6872 (TDD)

877-881-7552 (toll free TDD)

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The Civil Rights Division investigates and resolves housing discrimination complaints. It also mediates and conciliates complaints and can bring legal action on an individual's behalf if no solution can be found prior to litigation being initiated. Most housing discrimination charges filed with the Attorney General's Office are considered to be dual-filed with the United States Department of Housing and Urban Development (HUD). There is no cost to file a housing discrimination complaint with the Civil Rights Division or HUD. Fair housing complaints must be filed within one year after the discriminatory act(s).

The Attorney General's Office works in collaboration with other agencies and organizations to educate and train real estate professionals, housing providers and consumers.

### Other Resources for Fair Housing Education and Training

#### Arizona Department of Housing

1110 W. Washington, Suite 310

Phoenix, AZ 85007

[www.housingaz.com](http://www.housingaz.com)

602-771-1000

#### Arizona Center for Disability Law

5025 E. Washington Street, Suite 202

Phoenix, AZ 85034

602-274-6287

[www.acdl.com](http://www.acdl.com)

#### Arizona Fair Housing Center

615 N. 5th Ave.

Phoenix, AZ 85003

602-548-1599

[www.azfairhousing.net](http://www.azfairhousing.net)

#### Arizona Multihousing Association

5110 N. 44th St., Suite L160

Phoenix, AZ 85018

1-800-326-6403

602-296-6200

[www.azama.org](http://www.azama.org)

#### Southwest Fair Housing Council

2030 E. Broadway, Suite 101

Tucson, AZ 85719

520-798-1568

1-888-624-4611





### **Arizona Department of Real Estate**

2910 N. 44th Street  
Phoenix, AZ 85018  
602-771-7799  
[www.azre.gov](http://www.azre.gov)

### **City of Phoenix Equal Opportunity Department**

251 W. Washington, 7th Floor  
Phoenix, AZ 85003  
602-262-7716, 602-534-1557 (TTY)  
[www.phoenix.gov/eod](http://www.phoenix.gov/eod)

### **U.S. Department of Housing and Urban Development**

600 Harrison Street, 3rd Floor  
San Francisco, CA 94107-1387  
415-489-6524  
1-800-347-3739  
415-436-6564 (TTY)  
[www.hud.gov](http://www.hud.gov)

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### **Acknowledgements**

We want to acknowledge the contributions of many individuals and groups from throughout Arizona who served on the Arizona Fair Housing Initiative Steering Committee and helped make this publication possible.

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The material in this brochure is not copyrighted. Organizations are encouraged to reprint this booklet or excerpts and do not need to contact the Attorney General's Office for permission.



## Crime and Fraud Prevention Initiatives

The Attorney General's Community Services Initiatives include **Satellite Offices** throughout the State and the **Fraud Fighter Van**. Satellite Offices make it easier for residents to get information on consumer fraud and civil and victims' rights issues in their own neighborhoods. Fraud Fighter Volunteers are available to make educational presentations to community groups and distribute materials at local events. A complete list of Satellite Office locations and schedule of events are posted on the Community Services page of the Attorney General's Web site at [www.azag.gov](http://www.azag.gov). The Fraud Fighter Van is the newest tool to bring services and information to senior centers, libraries and neighborhoods. The Fraud Fighter Van is filled with information about identity theft, scam alerts, Internet safety and much more.



ARIZONA ATTORNEY GENERAL

# Fraud Fighters

PROTECTING ARIZONA CONSUMERS

### For more information, contact:

Community Services Program  
Arizona Attorney General's Office  
1275 West Washington Street  
Phoenix, Arizona 85007  
602.542.2123 or 1.800.352.8431  
[communityservices@azag.gov](mailto:communityservices@azag.gov)

Subscribe to the Attorney General's scam alerts and messages on current issues at [www.azag.gov](http://www.azag.gov).

### Other publications available from the Arizona Attorney General's Office include:

- Top 10 Consumer Scams
- Civil Rights:
  - Employment Discrimination
  - Discrimination in Places of Public Accommodation
  - Housing Discrimination
  - Voting Discrimination
- Consumers' Guide to Buying a Car
- Identity Theft
- Internet Safety
- Life Care Planning
- Predatory Lending

[www.azag.gov](http://www.azag.gov)