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Consumer Resources for Complaints About Housing and Lending Discrimination

Sacramento – When looking for a home, it's important that you have a fair chance to rent or buy. This includes making certain you're not a victim of discrimination in the rental, purchase, financing, insurance, or appraisal of your home.

What are Protected Characteristics?

California law prevents discrimination in housing and lending based on the following protected characteristics:

- Race
- Color
- National origin
- Ancestry
- Religion
- Sex
- Gender
- Gender identity
- Gender expression
- Sexual orientation
- Marital status
- Military or veteran status
- Familial status (such as households with children under age 18)
- Source of income
- Disability (mental or physical)
- Medical condition
- Genetic information
- Age*
- Citizenship*
- Primary language*
- Immigration status*

Who Must Follow the Fair Housing and Lending Laws?

All of the people involved in the process for you to purchase, rent, finance, insure, and/or appraise housing must follow fair housing and lending laws. This includes:

- Landlords
- Property managers
- Home sellers
- Home builders/developers
- Real estate agents
- Mortgage brokers

- Mortgage lenders
- Property insurance brokers
- Appraisers

What Does Discrimination Look Like?

Discrimination can be clear and easily recognizable, but signs of discrimination can also be less obvious. Someone may ask questions meant to discourage those within a protected characteristic category from applying for a rental unit, or from purchasing a house, or from getting a loan. Examples of such questions include: “What country are you from?” or “What church do you go to?” Even comments like, “Your family won’t be comfortable here because of your lifestyle” or “I think you’ll feel more comfortable with the people in this other neighborhood,” are signs of discrimination.

Who Do I Turn To?

If you feel you have been discriminated against or harassed based on a protected characteristic, you are encouraged to file a complaint. The following government agencies can investigate complaints of housing and lending discrimination.

California Department of Fair Employment and Housing
Phone (800) 884-1684
TTY (800) 700-2320
www.dfeh.ca.gov

California Department of Real Estate
Phone (877) 373-4542
www.dre.ca.gov

U.S. Department of Housing and Urban Development
Housing Discrimination Hotline
Phone (800) 669-9777
TTY (800) 877-8339
www.hud.gov

You can also seek out local non-profit organizations that can help you. Go to the U.S. Department of Housing and Urban Development’s resources page at <https://www.hud.gov/resources>, select “HUD Approved Housing Counseling”, then select your state for a list of organizations in your area.

The California Department of Real Estate (DRE) was established in 1917 to safeguard and promote the public interests in real estate matters through licensure, regulation, education and enforcement. Today, DRE licenses more than 441,000 salespersons, brokers and officers.

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