



# A look at fair-housing rights

## What does ‘fair-housing’ mean?

Fair housing means that all people have equal access to housing of their choice, can live free of discrimination, and have equal housing opportunities. The Norfolk City Code, the Virginia Fair Housing Law, and the federal Fair Housing Act exist to ensure our citizens are not subjected to discrimination in housing. The Virginia Fair Housing Office and the U.S. Department of Housing and Urban Development (HUD) safeguard the protections set out in state and federal fair housing laws.

The Fair Housing Act protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities. The Virginia Fair Housing Law provides additional supports and protections for fair housing in the Commonwealth. The law prohibits applying one standard to one class of individuals while applying a different standard to another class of individuals.

## Who must obey the law?

The Virginia Fair Housing Law prohibits discrimination by housing providers and everyone involved in housing transactions such as the rental or sale of residences, the financing of the sale of a new home, the refinancing of an existing mortgage, the construction of new multifamily housing consisting of four or more units, the appraisal of a home, or advertising related to the housing industry.

## Mortgage-lending discrimination is illegal

If you think that you’ve been discriminated against based on race, religion, sex, marital status, use of public assistance, national origin, disability, or age, there are steps that you can take. One such step is to file a report with the Consumer Financial Protection Bureau or the U.S. Department of Housing and Urban Development. You can contact the CFPB at [www.consumerfinance.gov/complaint](http://www.consumerfinance.gov/complaint).

## What can be considered?

Housing providers may ask for information about:

- Number of residents and how many are over age 18
- Job status
- Credit history
- Conviction history
- Referrals from previous landlords
- Pets that will be in the residence

## Who is protected by fair-housing laws?

Fair housing means that a person or household cannot be denied housing for reasons related to their belonging to a protected class. Protected classes under Virginia housing laws include:

- Race (any race)
- Color (any color)
- Religion
- National origin (any nationality)
- Gender (sex; includes gender identity), sexual orientation
- Disability (handicap)
- Familial status (presence of children under 18 in the family, women who are pregnant, adults attempting to secure custody of children)
- Source of income
- Military status
- Age

## What are rights under fair-housing laws?

This law is more than just words. It is a charge for action prohibiting discrimination that results in greater equity for all. Fair housing means that all individuals and families – regardless of relation to a protected class – are entitled to:

- Equal housing options and nondiscriminatory treatment
- Safer neighborhoods
- Access for disability
- Fair and greater housing opportunities
- No unfair denials



## Contacts

FOR HELP OR QUESTIONS ON FAIR-HOUSING RIGHTS

### City of Norfolk

Phone: 757-664-RENT (7368)  
Email: [rentready@norfolk.gov](mailto:rentready@norfolk.gov)  
[www.norfolk.gov/5307/Fair-Housing](http://www.norfolk.gov/5307/Fair-Housing)

### Virginia Fair Housing Office

Phone: 888-551-FAIR (3247)  
Email: [fairhousing@dpor.virginia.gov](mailto:fairhousing@dpor.virginia.gov)  
[www.dpor.virginia.gov/FairHousing](http://www.dpor.virginia.gov/FairHousing)

### HUD Regional Office for Fair Housing and Equal Opportunity

Phone: 1-888-799-2085  
Email: [ComplaintsOffice03@hud.gov](mailto:ComplaintsOffice03@hud.gov)  
[www.hud.gov/i\\_want\\_to/file\\_a\\_fair\\_housing\\_discrimination\\_complaint](http://www.hud.gov/i_want_to/file_a_fair_housing_discrimination_complaint)

