

The Housing and Civil Enforcement Section enforces these federal laws:

The Fair Housing Act, which prohibits discrimination in housing and related transactions, including mortgage lending

The Equal Credit Opportunity Act, which prohibits discrimination in credit

Title II of the Civil Rights Act of 1964, which prohibits discrimination in places of public accommodation, such as hotels, restaurants, nightclubs, and theaters

The Religious Land Use and Institutionalized Persons Act, which prohibits land use regulations that discriminate against religious assemblies or which unjustifiably burden religious exercise

The Servicemembers Civil Relief Act, which provides certain civil legal protections and financial benefits for people in military service

The Housing and Civil Enforcement Section may:

- ▶ **investigate** a suspected pattern or practice of discrimination in violation of the above statutes
- ▶ **file a lawsuit** in federal court on behalf of the United States to seek civil relief for violations of the above statutes
- ▶ **intervene in a lawsuit** that has already been filed or file a separate lawsuit
- ▶ **participate in litigation by filing “friend of the court” briefs** to express the views of the United States on issues relating to enforcement or interpretation of civil rights laws

For further information contact:

Housing and Civil Enforcement Section
Civil Rights Division
U.S. Department of Justice
150 M Street, N.E.
Washington, D.C. 20530

Or visit the Section’s website:
<http://www.usdoj.gov/crt/housing>



To submit a report online with the Civil Rights Division about an incident or series of incidents of discrimination or other violations of rights described in this brochure against an individual, family, or group of people, visit the Civil Rights Division website:

<https://civilrights.justice.gov>

(available in English, Spanish, Chinese Simplified, Chinese Traditional, Korean, Tagalog, and Vietnamese)

Or call the Civil Rights Division:

Tel.: (202) 514-3847
Toll-free: (855) 856-1247
TDD: (202) 514-0716

U.S. Department of Justice
Civil Rights Division



Housing and Civil Enforcement Section



HOUSING

The **Fair Housing Act (FHA)**, 42 U.S.C. § 3601 *et seq.*, prohibits housing providers and others from making housing unavailable or imposing different terms or conditions based on:

- race; color; national origin; religion; sex (including sexual harassment); familial status (residing with one or more children under the age of 18); or disability

The FHA prohibits discrimination in a wide variety of housing-related transactions, including the sale or rental of housing, the making of loans for housing, the provision of homeowners' insurance, and local governments' decisions about the location of housing. The FHA also makes it illegal for anyone to coerce, intimidate, threaten, or interfere with another person's fair housing rights.

The Section initiates lawsuits under the FHA in federal courts across the country when there is reason to believe that a person or entity is engaged in a "pattern or practice" of discrimination, or where there has been a denial of rights to a group of persons that raises an issue of general public importance. Under the FHA, the Section can sue to end discriminatory practices and to seek monetary and other relief for people whose rights have been violated.

The Section also initiates lawsuits for individual instances of discrimination when the Department of Housing and Urban Development (HUD) refers the matter. Individuals who believe they have been victims of an illegal housing practice may file a complaint with HUD **within one (1) year** from the date the incident of discrimination occurred or ended.

LENDING

The **Equal Credit Opportunity Act (ECOA)**, 15 U.S.C. § 1691 *et seq.*, prohibits creditors from discriminating against credit applicants based on:

- race; color; national origin; religion; sex (including sexual harassment); marital status; age; or receipt of income from a public assistance program

ECOA prohibits discrimination in many aspects of the lending process, including practices discouraging people from submitting applications for credit (marketing and/or redlining); imposing standards or methods that lead to discriminatory rejection of qualified borrowers (underwriting); and imposing less favorable loan terms (pricing).

The Section initiates lawsuits under ECOA when there is reason to believe that a person or entity is engaged in a "pattern or practice" of discrimination. Under ECOA, the Section can sue to end discriminatory practices and to seek monetary and other relief for people whose rights have been violated.

SERVICEMEMBERS CIVIL RELIEF

The **Servicemembers Civil Relief Act (SCRA)**, 50 U.S.C. § 3901 *et seq.*, provides protections for people in military service.

The SCRA covers issues such as the early termination of residential and vehicle leases, vehicle repossessions, interest rates on debt, mortgage foreclosures, civil judicial proceedings, and the auctioning of personal belongings and vehicles.

Servicemembers should first seek assistance from a local military legal assistance office. However, if military legal assistance cannot resolve the concern, an individual is not eligible for military legal assistance services, or the matter is time-sensitive, the Section will review the complaint to determine whether action is appropriate. Under the SCRA, the Section can sue to end unlawful practices and to seek monetary and other relief for people whose rights have been violated.

PUBLIC ACCOMMODATIONS

Title II of the Civil Rights Act of 1964 (Title II), 42 U.S.C. § 2000(a) *et seq.*, prohibits discrimination in certain places of public accommodation, including hotels, restaurants, and places of entertainment, such as movie theaters or nightclubs, based on:

- race; color; national origin; or religion

The Section initiates lawsuits under Title II when there is reason to believe that a person or establishment has engaged in a "pattern or practice" of denying individuals access to a place of public accommodation or denying one or more individuals the same rights, privileges, and opportunities that others enjoy in a place of public accommodation based on a protected category. Under Title II, the Section can sue to end discriminatory practices and to seek other relief to ensure compliance, but cannot obtain monetary damages for people who may have been injured by the discriminatory actions.

RELIGIOUS LAND USE

The **Religious Land Use and Institutionalized Persons Act (RLUIPA)**, 42 U.S.C. § 2000cc *et seq.*, prohibits local governments from adopting or enforcing land use regulations that discriminate against religious assemblies or unjustifiably burden religious exercise.

RLUIPA prohibits discrimination in certain local land-use decisions, including government actions or regulations that burden religious exercise, treat houses of worship less favorably than nonreligious assemblies, discriminate among religions, or exclude houses of worship.

Under RLUIPA, the Section can sue to end discriminatory practices and seek other relief to ensure compliance, but cannot obtain monetary damages for people or religious organizations who may have been injured by the discriminatory actions.