



# Housing and Civil Enforcement Section

## The laws we enforce

- Fair Housing Act
- Violence Against Women Act
- Servicemembers Civil Relief Act
- Title II of the Civil Rights Act of 1964
- Religious Land Use and Institutionalized Persons Act
- Equal Credit Opportunity Act

## How we may enforce these laws

- **investigate** a suspected “pattern or practice” of conduct that violates these laws, including through testing
- **file a lawsuit** in federal court on behalf of the United States to seek civil relief
- **intervene in a lawsuit** so that the United States becomes a party in a lawsuit that has already been filed
- **file “friend of the court” briefs** in private lawsuits to state the United States’ views on enforcing or interpreting these laws



## Housing

The **Fair Housing Act (FHA)** prohibits housing discrimination because of race, color, national origin, religion, sex, familial status (families with children under the age of 18), or disability. Illegal conduct includes housing discrimination and harassment in:

- selling or renting housing
- making loans for housing
- providing homeowners’ insurance, and
- zoning of housing by local governments

The FHA also makes it illegal for anyone to coerce, intimidate, threaten, or interfere with another person’s exercise of their fair housing rights.

The **Violence Against Women Act (VAWA)** housing rights subpart protects:

- housing for victims of domestic violence, dating violence, sexual assault, or stalking for certain housing programs and
- a person’s right to seek law enforcement or emergency assistance without penalty when they are a crime victim or otherwise not at fault

VAWA also makes it illegal for certain housing providers to coerce, intimidate, threaten, or interfere with a person’s exercise of their VAWA protections.

We can bring lawsuits under the FHA or VAWA when a person or entity has a pattern of unlawful behavior or illegally harms a group of people. We can sue to end the illegal conduct and seek money and other relief for people whose rights have been violated.

We can also bring FHA or VAWA lawsuits when the Department of Housing and Urban Development (HUD) refers the matter to us. Complaints must be filed with HUD *within one year* of the date the illegal conduct occurred or ended.

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## Servicemembers

The **Servicemembers Civil Relief Act (SCRA)** provides protections for people in military service, covering issues such as:

- early lease terminations
- vehicle repossessions
- 6% interest rate cap on pre-service loans
- mortgage foreclosures
- personal belonging and vehicle auctions
- civil judicial proceedings, and
- transferring professional licenses

Servicemembers should first seek to resolve such issues with a local military legal assistance office. If military legal assistance cannot resolve the concern, the servicemember is not eligible for those services, or the matter is time sensitive, we will review the complaint to determine whether action is appropriate. We can sue to end unlawful practices and seek money and other relief for people whose rights have been violated.



## Public accommodations

**Title II of the Civil Rights Act of 1964 (Title II)** prohibits discrimination because of race, color, national origin, or religion in places of public accommodation such as hotels, restaurants, gas stations, movie theatres, sports arenas, stadiums, and nightclubs.

We can bring lawsuits under Title II when there is reason to believe that a person or establishment has a pattern of discriminatory behavior. We can sue to end the discrimination and seek relief, except money.



## Religious land use

The **Religious Land Use and Institutionalized Persons Act (RLUIPA)** prohibits local governments from adopting or enforcing land-use regulations to:

- discriminate against, exclude, or unreasonably limit religious assemblies
- treat them worse than nonreligious assemblies, or
- unjustifiably burden religious exercise

We can sue to end the unlawful conduct and seek other relief, except money.



## Lending discrimination

The **Equal Credit Opportunity Act (ECOA)** prohibits creditors from discriminating against applicants because of race, color, national origin, religion, sex, marital status, age, receiving income from public assistance, or exercising rights under the Consumer Credit Protection Act.

ECOA prohibits discrimination in every stage of the lending process, including:

- avoiding providing credit to a community (redlining) and
- discriminatorily denying loans to qualified borrowers

We can bring lawsuits under ECOA when there is reason to believe that a person or entity has a pattern of discriminatory behavior. We can sue to end the discrimination and seek money and other relief for people whose rights have been violated.

## How to report a violation

To submit a report to the Civil Rights Division, visit [civilrights.justice.gov](https://civilrights.justice.gov)

This website is available in English, Spanish, Chinese Simplified, Chinese Traditional, Korean, Tagalog, and Vietnamese