

### 9.5.2.3: Housing-Related Complaints

Find out what to do if you have one of these complaints when buying or renting a home.

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#### Complaints About Mortgage Companies

If you feel that you have been the victim of a discriminatory lending transaction, you can contact the [Federal Trade Commission \(FTC\)](#) or file a complaint using their Online Complaint Assistant. The FTC has enforcement authority in the case of mortgage companies for the following laws:

- [Equal Credit Opportunity Act \(ECOA\)](#)
- [Truth in Lending Act](#)
- Fair Credit Reporting Act

You may also file consumer complaints using the following resources:

- [Consumer Financial Protection Bureau \(CFPB\)](#)
- [State/local consumer protection agencies](#)

#### Foreclosure Scams

If you feel you are the victim of a foreclosure scam, you may contact the HOPE NOW Alliance at 1-888-995-HOPE (1-888-995-4673) or (TTY 1-877-304-9709), for more information on how to lodge your complaint.

#### Predatory Lending

Getting the right mortgage can be difficult. For instance, consumers can become victims of predatory lending, which is the practice of convincing borrowers to agree to unfair and/or unprincipled loan terms. Federal and state governments enact many laws to prevent predatory lending. Find information on [predatory lending](#), including resources to help protect you against it.

**Please note:** You are legally obligated to make your mortgage payments by the date specified each month, whether or not you are provided with a bill, the mortgage company or loan service agency has properly credited your previous payments, and/or the escrow has been properly handled. Never withhold your mortgage payments for any reason.

#### Identify and Complain about Housing Discrimination

Housing discrimination happens when a housing provider acts in a way that blocks someone from renting or buying housing because of their

- Race or color
- Religion
- Sex
- National origin
- Familial status (such as having children)
- Disability

A housing provider that discriminates against someone could be a landlord or a real estate management company. It could also be a lending institution like a bank or other organization that is an important part of acquiring a home.

Housing discrimination is prohibited by the Fair Housing Act. Discrimination covered by the Act can take many different forms beyond just raising prices or lying about availability. For example, the Act addresses wheelchair access in some newer properties. Learn what the Fair Housing Act covers, how to complain, and how the investigation process works.

#### File a Housing Discrimination Complaint

If you think you are a victim of housing discrimination,

- Complete and submit a Housing Discrimination Complaint Form or

- Contact your regional HUD office

### Discrimination Against LGBT People

The Fair Housing Act does not specifically prohibit discrimination based on sexual orientation or gender identity. But discrimination against someone who is lesbian, gay, bisexual, or transgender (LGBT) may still be in violation of the Act or other state or local regulations. If you think you've been discriminated against for these reasons, file a complaint as described above, or email HUD at [LGBTFairhousing@hud.gov](mailto:LGBTFairhousing@hud.gov) with general questions about LGBT housing issues.

### Landlord and Tenant Disputes

If you are someone who pays to rent a home or an apartment (a tenant), you may at some point have a dispute with the person who owns the building or management company that represents the owner (the landlord). Often disputes are about the conditions of the building, essential services, rent increases, or your right to stay. It is best to come to an agreement directly with the landlord or manager. Make sure that you get everything in writing. If a landlord and tenant cannot come to an agreement, a tenant might turn to outside help.

### Getting Help for a Dispute with a Landlord

Laws about the rights of tenants and landlords are almost always handled at the state level. Find help from your state in a directory of state-level agencies and resources of interest to tenants. Results differ for each state, but you may find:

- State agencies that address tenant rights.
- Agencies that handle complaints.
- Resources for legal assistance.

You may eventually decide that you need help from a lawyer. People with very low-income might qualify for [free legal aid from a non-profit organization](#).

Complaints about housing discrimination or landlords who receive assistance from the federal government should be directed to the U.S. Department of Housing and Urban Development.

### Before There's a Problem

Of course, it's best to avoid a dispute in the first place if possible.

- Understand your lease completely.
- Keep all correspondence between you and your landlord.
- Communicate problems early on and in writing, noting date and time of phone calls.
- Keep proof of rent and deposits paid.
- Know the landlord-tenant laws in your state.

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