



# FAIR HOUSING &





# **TENANT SCREENING**

It is illegal to discriminate in housing based on federal, and all applicable state and local protected classes.

#### Federal:

- race
- color
- sex
- national origin
- religion
- familial status
- disability

# **Maryland:**

- gender identity
- marital status
- military status
- sexual orientation
- source of income

### **Anne Arundel County:**

- age
- ancestry
- citizenship
- creed
- marital status
- occupation
- sexual orientation
- source of income
- gender identity or expression

# TIPS TO AVOID OVERBROAD SCREENINGS

# Credit History



- Recognize the limitations of credit scores in predicting the likelihood to pay rent. Credit scores do not capture timely rent, utility, or other bill payments.
- Consider individual aspects of the credit report and not just a score threshold.

# **Eviction History**



 Do not deny applicants based on eviction proceedings where the tenant prevailed, when circumstances relating to the eviction are no longer relevant, or when significant time has passed.

# Criminal Records



 Ensure tenant screening does not consider arrest records and focuses on relevant criteria such as when recent convictions occurred, the nature and severity of the offense, evidence of rehabilitation efforts, and local laws.

### Reasonable Accommodations



 Applicants with a disability may require a reasonable accommodation to waive some or all of a tenant screen if their disability is related to an aspect of the screen that may lead to a denial. Providers should also consider the individual circumstances of applicants, such as survivors of domestic violence.

## **BEST PRACTICES**

- Choose relevant screening criteria that serves a legitimate business or safety purpose and follows local laws
- Use only accurate records
- Follow a stated screening policy
- Share criteria with applicants ahead of accepting any fees or deposits
- Ensure that third-party screening companies are committed to accuracy, non-discrimination, and follow local laws
- Allow applicants to correct false or incorrect information

#### **ADDITIONAL RESOURCES**

- HUD: Application of the Fair
   Housing Act to the Screening of
   Applicants for Rental Housing
- <u>Tech Equity: Screened Out of Housing</u>
- National Consumer Law Center:
   New Guidance Suggests Remedies
   for Tenant Screening Practices
- PolicyLink: Eviction Records and Tenant Screening Protections

# WHO SHOULD I CONTACT IF I BELIEVE I'VE BEEN DISCRIMINATED AGAINST IN HOUSING?

You can report housing discrimination to the ERC by calling 202-234-3062 or emailing <a href="mailto:info@equalrightscenter.org">info@equalrightscenter.org</a>. You can also file a complaint directly with HUD on their <a href="mailto:website">website</a> or with the Maryland Commission on Civil Rights on their <a href="mailto:website">website</a>.

## **HOW CAN THE ERC HELP?**



Civil rights testing
Trained civil rights testers
pose as persons seeking
housing to find out if and
how discrimination is
occurring.



Reasonable accommodations & modifications
Assist people with disabilities to request reasonable accommodations or modifications.



Fair housing complaint
Assisting you with filing a
housing discrimination
complaint with HUD or the
appropriate state/local
agency.



Advocacy
Advocating on your behalf
(ie. requesting a policy
change) with a housing
provider to address possible
discrimination.