



# Understanding the Fair Housing Amendments Act

A Publication of United Spinal Association



**United Spinal  
Association**

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## ABOUT

### United Spinal Association

United Spinal Association is dedicated to enhancing the lives of individuals with spinal cord injury or disease by assuring quality health care, promoting research, advocating for civil rights and independence, educating the public about these issues and enlisting their help to achieve these fundamental goals.

United Spinal Association is a not-for-profit organization serving 2,500 members in New York, New Jersey, Pennsylvania, Connecticut, and Maine. United Spinal Association maintains offices in Jackson Heights, Manhattan, and Buffalo, New York; Newark, New Jersey; and Philadelphia, Pennsylvania.

Since our founding in 1946, United Spinal Association has enabled members, as well as other persons with disabilities, to lead full and productive lives. We participated in drafting parts of the Americans with Disabilities Act and the Fair Housing Amendments Act. Our staff promotes compliance with these laws and educates the public about them.

All of our services, from benefits counseling to wheelchair sports, are made possible through donations.

## Introduction

The Fair Housing Amendments Act (FHAA) was signed into law on September 13, 1988, and became effective on March 12, 1989. The Act amends Title VIII of the Civil Rights Act of 1968, which prohibits discrimination on the basis of race, color, religion, sex or national origin in housing sales, rentals or financing. The FHAA extends this protection to persons with a disability and families with children.

This law is intended to increase housing opportunities for people with disabilities. However, individual citizens must come forward with concerns, file complaints or sue if they believe their rights have been violated. The government has no other way of detecting discrimination as it occurs. As a result, it is important to understand this legislation and how to make it work for you.

*Understanding the Fair Housing Amendments Act* will help both persons with disabilities and advocates better understand the FHAA. This brochure will explain the law and how to make the law work for people with disabilities.

## Who is protected?

The FHAA added persons with a “handicapping condition,” along with families with children, as protected classes under the Civil Rights Act. The legislation adopts the definition of handicapping condition found in Section 504 of the Rehabilitation Act of 1973, as amended. This definition includes any person who actually has a physical or mental impairment, has a record of having such an impairment, or is regarded as having such an impairment that substantially limits one or more major life activity such as hearing, seeing, speaking, breathing, performing manual tasks, walking, caring for oneself, learning or working.

## Types of housing facilities covered

This law pertains to all types of housing, whether privately or publicly funded. Some examples of types of facilities include, but are not limited to, condominiums, cooperatives, mobile homes, trailer parks, time shares, and any unit that is designed or used as a residence. It also includes any land or vacant property, which is sold or leased as residential property.

## Prohibited actions

The FHAA prohibits a wide array of activities that discriminate against persons with disabilities and families with children in the sale or rental of housing. The following specifically outlines illegal actions:

- Refusal to sell or rent a dwelling unit when a bona fide offer has been made, where the refusal is based on race, color, religion, sex, disability, familial status or national origin.
- Imposing different terms and conditions or treating people differently with the provision of service because of race, color, religion, sex, disability, familial status or national origin.
- Discouraging an individual from living in a community or neighborhood, if the restriction is based on race, color, religion, sex, disability, familial status or national origin. This activity is frequently referred to as “steering.”
- Advertising, posting notices or making statements in such a way as to deny access to an individual if that denial is based on race, color, religion, sex, disability, familial status or national origin.

- Misrepresenting the availability of a dwelling because of the applicant's race, color, religion, sex, disability, familial status or national origin.
- Blockbusting by encouraging the sale or rental of a dwelling by implying that people of a certain race, color, religion, sex, disability, familial status or origin are entering the community in large numbers.

The FHAA expands the traditional list of prohibited activities to actions, which relate directly to discrimination based on disability. The following are examples of such activities:

- It is illegal for a landlord to refuse to allow a tenant with a disability to make modifications, at the tenant's expense, which would permit the tenant to fully enjoy the premises. The landlord can, where reasonable, require the tenant to restore the interior of the premises to the condition it was in prior to the modification. Premises are defined to include interior and exterior parts. Therefore, refusing to permit a tenant to make modifications to a lobby, entryway, parking lot or laundry room, is also discriminatory. This is discussed in greater detail in the "reasonable accommodations" section.
- Asking a question designed to determine whether an applicant or anyone associated with that applicant has a disability is unlawful under FHAA. However, the Act does provide for certain inquiries, provided they are asked of all applicants whether or not they have a disability.



A housing provider may ask:

- If an applicant can meet the financial requirements of ownership or tenancy;
- If an applicant is eligible for housing that is available only to persons with a disability or a specific disability;
- If a person is eligible for a priority available only to persons with a disability or a specific disability;
- If a person is a current substance abuser;
- If an applicant has ever been convicted of the illegal manufacture or distribution of a controlled substance.

## Reasonable Accommodations

FHAA requires two types of reasonable accommodations to make existing housing more accessible to persons with disabilities. These accommodations consist of structural modifications and policy changes.

### *Structural modifications*

Housing providers must permit reasonable modifications of existing premises if such modifications are necessary for a person with a disability to be able to live in and use the premises. The cost of the modification is to be paid by the resident with a disability.

Reasonable Accommodations

Modifications may be made to the interior of the individual's unit as well as any public and common use areas of a building, including lobbies, hallways, and laundry rooms.

Modifications may be requested in any type of dwelling; however, in a rental situation, the landlord may reasonably condition permission for modification on the following:

- The renter agreeing to restore the interior of the premises to the condition that existed before the modification, ordinary wear and tear excepted;
- The renter providing a reasonable description of the proposed modifications; and
- The renter providing reasonable assurance that the work will be done in a workman-like manner with all applicable building permits being obtained.

A renter should be aware that a landlord must not increase any customarily required security deposit. However, where it is necessary to ensure with reasonable certainty that funds will be available for any necessary restoration at the end of the tenancy, the landlord may require that the tenant pay a reasonable amount of money not to exceed the cost of the restorations, into an interest bearing escrow account, over a reasonable period of time. The interest earned on the account accrues to the benefit of the tenant. This means that when the tenant with a disability moves and the unit is restored to its original condition, any money left in the account is given to the tenant.

accommodations...



As a result of these rules, FHAA has, in effect, created three classifications of modifications:

- Modifications that do not have to be restored;
- Modifications that need to be restored to the original condition but do not require establishment of an escrow account; and
- Modifications that need to be restored and are relatively expensive; therefore, an escrow account may be required.

An example of the first modification category would be widening a bathroom door, which does not affect the usability of any other space, such as a closet. Here, a wider door would not affect the next tenant's use of the apartment.

A modification, which may fall in the second category, would be the removal of a base cabinet under the kitchen sink. In this situation, the next tenant would want the storage space under the sink, therefore the tenant with a disability would be required to restore the cabinet. The cost to replace one cabinet would not be tremendous, so an escrow account would probably not be required. If all the cabinets in the kitchen were replaced and the counter lowered, which is obviously more expensive, an escrow account may be required. The traditional example of a situation where an escrow account may be needed is when a tenant removes the bathtub and replaces it with a roll-in shower.

Remember, although a landlord may condition permission, he/she cannot deny permission for modifications needed so that the tenant with a disability can use and enjoy his/her home.

# Accessibility

## *Policy changes*

FHAA requires that the housing provider make reasonable modifications in rules, policies, practices or services necessary to give persons with disabilities equal opportunity to use and enjoy the dwelling. Examples of modifications that would be required include:

- Allowing a tenant who is blind to have a guide dog even though the building has a no pet policy. This same rule would apply to individuals who need a service animal, emotional support animal or a therapy animal.
- Reserving a parking space for a tenant with a mobility impairment that is accessible and close to an accessible route when other tenants must park on a first come, first served basis.
- Waiving a rule that allows only tenants to use laundry facilities in order to accommodate a tenant with a disability who cannot gain access to the laundry facilities by allowing his/her friend or aide to do the laundry.

In short, any policy or rule that denies people with disabilities access to a facility or service may be a violation of FHAA.

## **Accessibility requirements in new construction**

Newly constructed multi-family dwellings with four or more units must provide basic accessibility to people with disabilities, if the building was ready for first occupancy on or after March 13, 1991. The design features mentioned here apply to all units in buildings with elevators and to ground floor units in multi-level buildings without elevators.

Multi-story townhouses are exempt from these requirements. The following are the FHAA's required accessible design features:

- At least one building entrance must be on an accessible route.
- All public and common use areas must be readily accessible.
- All doors into and within all premises must be wide enough to allow passage by persons in wheelchairs.
- All premises must contain an accessible route into and through the dwelling unit.
- All light switches, electrical outlets, thermostats, and environmental controls must be placed in an accessible location.
- Reinforcements in the bathroom walls for later installation of grab bars around toilet, tub, and shower must be provided.
- Usable kitchens and bathrooms must be provided so that a person who uses a wheelchair can maneuver about the space.

Although FHAA does not include any exceptions to these requirements, the Department of Housing and Urban Development (HUD) has determined that the provision requiring at least one building entrance be on an accessible route may be exempted if it is impractical to do so because of terrain or unusual site characteristics. For example, an accessible route to a building constructed on stilts would be impractical. The burden of proving impracticality is on the designer or builder of the housing facility. HUD has indicated that only infrequent cases will qualify for this exception.

In an effort to provide technical guidance to builders, HUD issued the Fair Housing Accessibility Guidelines. The guidelines are not mandatory, but simply provide technical guidance to assure a minimum level of accessibility.

## Complaint process

### *Filing a complaint*

Any person who believes he/she has been discriminated against based on their disability may file a complaint with the nearest HUD office. Complaints must be filed within 1 year from the date the discriminatory act took place and may be filed in person, over the telephone, or by mail. If the information is given over the telephone, the HUD office will put the complaint in writing and send it to the complainant for signature.

Some states and localities have Fair Housing Laws, which are equal to the FHAA and are deemed substantially equivalent. If so, the agency assigned to enforce the state or local law may receive the discrimination complaint. If an aggrieved party is unsure of whether such a state or local law exists, he/she should file the complaint with the HUD office. HUD will refer it to the state or local agency if appropriate.

Each complaint must contain the following information:

- The name and address of the complaining party;
- The name and address for the person who committed the alleged violation;
- A description and the address of the dwelling involved; and
- A concise statement of the facts, including pertinent dates.

Also, a complainant may bring an action directly in federal district court within 2 years from the date the discriminatory act took place. FHAA does not require the exhaustion of administrative remedies before a case is filed in court.

### *Investigating the complaint*

Complaints that are not referred to a substantially equivalent state or local agency must be investigated by HUD within 100 days to determine whether reasonable cause exists to believe that a discriminatory housing practice has occurred. If HUD does not complete the investigation within the 100 days, HUD must notify, in writing, the people involved in the complaint and state the reason for the delay.

Also, within the 100-day period, HUD is directed to engage in conciliation (voluntary) efforts with the parties. If the case is not conciliated and if a reasonable cause determination is made, HUD will issue a formal charge on behalf of the complainant.

### *Enforcement*

Once a formal charge has been issued, either party has 20 days to choose to have the case brought in federal district court, where the complainant will be represented by the Justice Department. If the case is not removed to court, it will proceed through a prehearing discovery phase and then be presented before an Administrative Law Judge (ALJ) appointed by HUD within 120 days after the charge is filed. The ALJ is required to make a decision within 60 days after the hearing. The ALJ's decision is subject to review by HUD and ultimately by the courts.

## Remedies and damages

When making a determination of whether to remove the case to federal district court or pursue the administrative remedy with HUD, a party should be aware that the remedies are different.

Both forums provide for injunctive relief, such as ordering the housing provider to allow for the modifications or to change rules and policies, and actual damages, such as out-of-pocket expenses, attorney's fees and emotional distress. The difference is the monetary award. The court may award punitive damages in whatever amount is appropriate, whereas the ALJ can only award civil penalties, which are paid to the government, to vindicate the public interest. The amount of the civil penalties is limited by the law to \$10,000 for a first offense, \$25,000 for a second offense committed within a 5-year period, and \$50,000 if two or more offenses have been committed within 7 years of the charge. The ALJ is not authorized to award punitive damages.





## *Case Decisions & Settlements*

Since 1988, several cases have been brought to court under the amended Fair Housing Act (FHA), 42 U.S.C. 3601 et seq. The case synopses presented here include the issues of zoning, definition of disabled, policies determining who is eligible to be a tenant, reasonable accommodations, and new construction.

### *Definition of “handicapped”*

**Baxter v. City of Belleville,**  
*720 F. Supp. 720 (S.D. Ill. 1989).*

The City of Belleville refused to grant Baxter a special use permit to open a residence for persons with Acquired Immune Deficiency Syndrome (AIDS). Baxter claimed that the city violated his rights under the Fair Housing Act (FHA) and sought injunctive relief. The Court had to determine handicapped within the meaning of the FHA. The Court found that the inability to reside in a group home due to the public misapprehension that HIV positive persons cannot interact with non-HIV infected persons adversely affects a major life activity, therefore persons who are HIV positive are handicapped within the meaning of the FHA.

**U.S. v. Southern Management Corporation,**  
*955 F.2d 914 (1992).*

The United States brought this action under the Fair Housing Act (FHA) claiming that the Southern Management Corporation's refusal to rent to the agency which runs a drug rehabilitation program constituted illegal discrimination against

“handicapped” individuals. The Court had to determine if the clients, who were recovering addicts and other former drug users who had completed one drug-free year, came within FHA’s definition of “handicapped.” The Court found that Congress intended to recognize that addiction is a disease from which, through rehabilitation effort, a person may recover, and that an individual who makes the effort to recover should not be subject to housing discrimination based on society’s fears and prejudice associated with drug addiction. Therefore, the Court held that the rehabilitative clients were handicapped and were covered by the FHA.

## *Zoning ordinances and restrictive covenants*

**Human Development of Erie v. The Zoning Hearing Board of Millcreek Township,**  
*Commonwealth Court of Pennsylvania No. 1735 C.D. 1989, aff’d on other grounds.*

The trial court found that the amendment to the Millcreek Township Zoning Housing Board which defined a group home as a dwelling where room and board is provided to not more than five permanent residents (including the disabled and the elderly) violated the recently amended Fair Housing Act. The zoning amendment impermissibly discriminated against persons with disabilities by decreasing the availability of housing.

**United States v. Scott,**  
*788 f. Supp. 1555 (D. Kans. 1992).*

The U.S., on behalf of sellers of a residential property, brought this action against various defendants for violations of the Fair Housing Act (FHA) alleging interference with the Haberers’ sale of their home to Development Services of Northwest Kansas (DSNWK), an organization that operates group homes for individuals with disabilities. The defendants sought to block the sale of the Haberer home to DSNWK because they feared that a residence for persons with disabilities would cause a

depreciation in property values. The court held that by attempting to enforce a restrictive covenant to prevent persons with disabilities from residing in their neighborhood, the defendants had otherwise made unavailable or denied a dwelling to DSNWK because of the disabilities of persons intending to reside in the dwelling after it is sold, in violation of the FHA.

**Hovsons v. Township of Brick,**  
*89 F.3d 1096 (3rd Cir. July 18, 1996).*

The court affirmed that the nursing home was a dwelling as defined by FHA and remanded the case back to the district court with instructions to enjoin the Township from interfering with the construction of the nursing home. Thus the court concluded that the variance request was a reasonable accommodation since it did not impose an undue financial or administrative burden on the Township.

**Dadian v. Village of Wilmette,**  
*269 F.3d 831 (7th Cir. October 18, 2001).*

The homeowners requested under the village's hardship provision to construct a front driveway due to their difficulty in walking. The village denied the request finding that one of the homeowners had difficulty twisting and turning, which it perceived as a safety hazard when backing out of the driveway. The court found that the request was reasonable since it was in keeping with the ordinance's hardship provision and that the village had not met its burden of proof that the accommodation would cause a direct threat.

**Oconomowoc Residential Programs,  
Inc., et al. v. City of Milwaukee,**  
*300 F.3d 775 (7th Cir. August 8, 2002).*

The City denied the plaintiffs request for a variance from a municipal ordinance that restricted group homes from operating within 2,500 feet of each other. The court found that the plaintiffs sufficiently established that a reasonable accommodation was necessary to enjoy housing in a residential community. Thus the burden to show that the

accommodation would pose an undue hardship shifted to the City. Since the City did not present evidence of such a hardship the plaintiffs are entitled to the accommodation, a variance from the distance requirement. The court stated that it declined to decide whether the FHA or the ADA preempts such spacing ordinances.

### *Ability to live independently*

**Cason v. Rochester Housing Authority,**  
*748 F. Supp. 1002 (W.D.N.Y. 1990).*

Cason and other applicants with disabilities brought an action against the Rochester Housing Authority (RHA) for violation of the Fair Housing Act (FHA). RHA's eligibility standards require an evaluation of an individual's ability to live independently, which included an in-home evaluation and release of confidential medical information. Cason received a letter from RHA denying her application because of her need for a wheelchair, her ability to only walk short distances with the aid of a walker, her reliance on adult diapers, and her need for 10 hours of daily aide service, in short, her inability to live independently. The court found that RHA's application process negatively affects individuals with disabilities because housing is denied only to applicants with disabilities on the basis of an inability to live independently. Persons without disabilities were not evaluated on their ability to live independently and were not denied housing on such grounds. Therefore, the court found the eligibility standards were a violation of the FHA.

### *Direct threat to health*

**Association of Relatives & Friends of AIDS  
Patients v. Regulations & Permits Administration,**  
*740 F. Supp. 95 (D.P.R. 1990).*

This case involves a dispute over plans to establish a hospice for patients in the terminal stages of Acquired Immune Deficiency Syndrome (AIDS). The application for a special use permit to open an AIDS hospice was denied on the basis that the land on which the

hospice was located is zoned exclusively for agricultural purposes.

Plaintiffs alleged that this reason was a pretext and that the denial was based on unfounded speculations about threats to safety in violation of the Fair Housing Act (FHA). The defendants took the position that the FHA does not prevent an individual from denying housing to persons with disabilities in order to preserve the health and safety of the community. However, the court found that there is absolutely no evidence supporting the conclusion that the tenancy of ten terminal AIDS patients carries a significant threat to the community. To the contrary, HIV is not readily transmissible through flood, mosquitoes or causal contact, and the presence of the hospice poses no risk to the community at large. Therefore, the denial of the special use permit cannot be justified on public health grounds.

### *Reasonable accommodations*

**Oxford House v. Town of Babylon,**  
*819 F. Supp. 1179 (E.D.N.Y. 1993).*

Oxford House requested that the Town of Babylon modify its definition of family to allow a group of unrelated, recovering alcoholics and substance abusers to live in a house zoned for a single family. The court found that an accommodation is reasonable if it does not impose a substantial administrative or financial burden on a municipality or create any fundamental change in the neighborhood. Thus, if the housing for people with disabilities does not harm the neighborhood, the municipality must modify its policies. In this case, the town must change the definition of family. The court noted the issue in a reasonable accommodation case is not whether the municipality's proposal is reasonable, but whether the accommodation requested by the person with a disability is reasonable.

**Shapiro v. Cadman Towers, Inc.,**  
*51 F.3d 328 (2nd Cir. 1995)*

Shapiro, a tenant with a disability, requested that a parking space be made available to her immediately, rather than her being placed on the waiting list, as an accommodation of her disability. The cooperative's Board of Directors denied the request, stating that any duty to accommodate Shapiro under the Fair Housing Act did not come into play until after she was awarded a parking space in the normal course. The Court held that a landlord must make all reasonable accommodations necessary to afford persons with disabilities the ability to live in their apartment and this means that landlords must take affirmative steps to alter their policies, practices and procedures so that a tenant with a disability is not denied housing opportunities. Therefore, assigning her a parking space immediately rather than forcing her to wait on a list for an undetermined amount of time is a reasonable accommodation in the policy of assigning spaces on a first come, first served basis.

**Gittleman v. Woodhaven Condominium Ass'n,**  
*Inc., 972 F. Supp. 894 (D.N.J. 1997).*

Gittleman requested from the condominium association an accessible parking space as a reasonable accommodation under the FHA. The condominium association denied the request based on the condominium's master deed, which they claimed did not give them the authority to do so. The court found that provisions in the master deed that would compel the condominium association to violate the resident's rights under the FHA by refusing the request for an accommodation are unlawful and enforcement of them subjects the association to liability under the FHA.

**United States v. California Mobile Home Park Management Co.,** *29 F.3d 1413 (9th Cir. 1994).*

A tenant requested that the management waive a rule that requires tenants' guests to pay a guest fee. The request was denied. The court found that if such a fee makes the services of a visiting home attendant unaffordable to a tenant with a disability and thus



denies him/her the equal opportunity to use and enjoy the dwelling then the policy violates the FHA.

### *New construction*

**Baltimore Neighborhoods, Inc., et al. v. Rommel Builders, Inc.,** 40 F. Supp. 2d 700 (D. Md. 1999).

The court granted summary judgment on behalf of the plaintiffs since the defendants violated the new construction requirements of the FHA. Specifically, the complex was designed with a step into every ground floor unit, narrow doorways, insufficient maneuvering clearance in the kitchens and bathrooms of the ground floor units, along with other FHA violations.

**United States v. Raintree Associates, Ltd. Partnership, et al.** (D. Nev. 2002).

Las Vegas condo developer, builder, engineer, and architect responsible for the design and construction of the Raintree Village settled a federal lawsuit for \$350,000. The violations in this instance included inaccessible common use areas, including the swimming pool, narrow doorways in the ground floor units, inadequate maneuvering space in bathrooms and kitchens, and environmental controls were placed at inaccessible heights.

**United States v. Foxcroft Partnership, et al.** (N.D. Ill. 2002).

Chicago developer and builder of a 118-unit apartment building, Foxcroft Apartments, settled with the United States Department of Justice for \$423,000 (\$380,000 to retrofit the apartments and \$43,000 in damages and penalties). Over half of the 44 ground floor units were built in violation of the FHA since they were constructed with steps to the entrance as well as narrow doorways inside the units, insufficient maneuvering space in the bathrooms and kitchens, no reinforcement for grab bars in the bathrooms, and inaccessible environmental controls.

# Questions & Answers

## **Can a landlord ask specific questions about my disability?**

No. However, a landlord of subsidized housing can ask questions about your disability only if the information is used to determine whether you are eligible for housing designated specifically for persons with disabilities or if you are eligible for a federal preference because of your disability.

## **I have recently rented an apartment in a multi-family building and the landlord is allowing me to modify my bathroom by installing a roll-in shower and widening the doorway but has refused my request to ramp the main entrance to the building. Is this legal?**

No. A landlord cannot refuse to allow a tenant with a disability to make modifications, at the tenant's expense, to the tenant's unit as well as to common use areas. The landlord can require the tenant to restore the roll-in shower back to its original condition (tub or shower) but cannot require the door to be narrowed. Also, any modification to the common use areas need not be restored at the end of tenancy. (Note: The landlord cannot require the modification to exceed a reasonable cost, such as requiring more expensive material, but can only require that the work complies with the building code.)

**I have just applied for an apartment in a multi-story building with an elevator and the managing agent has informed me that I will have to wait for a ground floor unit because of my child's disability. I do not want to live on the ground floor. Can the agent limit my choices?**

No. The management may not maintain policies which limit the housing choices of persons with disabilities.

**My Cooperative Board has refused to allow my husband, who uses a wheelchair, to use the swimming pool despite his ability to access the pool independently. What action can we take?**

Your husband has a right to use the swimming pool or any other facility available to all tenants. The board cannot limit your husband's use of the pool based on their perception that individuals with disabilities cannot participate in certain activities. If the board continues to deny access, you can file a discrimination complaint with HUD.

**Can a landlord require an additional security deposit because I am disabled?**

No. A landlord may require a tenant with disabilities who makes modifications to his unit, which would affect the next tenant's use of the dwelling, to establish an interest bearing escrow account equal to the restoration cost.

**I recently became blind and the building I have been living in for years has a no pet policy. Can they forbid me from getting a dog?**

If your dog is a guide or service dog, your landlord must waive the policy and allow you to have a guide or service dog.

**Can a building manager ask me how I will function in my apartment? Specifically, can he ask how I will cook, clean, throw out the garbage, or open the doors and windows?**

No. A manager cannot ask questions which pertain to your ability to live independently or how you will accomplish certain tasks. However, he/she may ask questions concerning your ability to pay rent and your past history as a tenant, provided he asks these questions of all applicants.

**Are townhouses covered by the FHA?**

A person with a disability cannot be denied an opportunity to buy or rent a townhouse. However, HUD has taken the position that multi-story townhouses do not meet the definition of a multi-family dwelling, and therefore the accessible construction guidelines do not apply (single-story townhouses are covered). If a person with a disability is buying or renting a townhouse, the developer or owner cannot refuse to allow him/her to make modifications at his/her own expense.

**I believe I have been discriminated against by a public housing project. Should I file a discrimination complaint under the FHA or Section 504 of the Rehabilitation Act?**

Because this is a housing project that receives federal money, you can file a complaint under either FHA or Section 504. Under the FHA, you can seek monetary relief and force the landlord to allow you to make modifications at your own expense. However, under Section 504, the landlord could be required to pay for the modifications.

# General Information

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for a complete list of all HUD's offices.*







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## **United Spinal Association**

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