

HOPE FORUM

101st Edition
Spring 2025

A publication of Housing Opportunities Project for Excellence (HOPE), Inc.

An Update on the Status of HOPE, Inc.



HOPE, Inc. faced an unprecedented challenge. The US Department of Housing and Urban Development (HUD) informed us on February 27, 2025 that they were immediately halting their fair housing grants to HOPE. Due to the enormous scope of our federally-funded services, the cancelled HUD grants amounted to over sixty percent of HOPE's financial resources. Attorneys representing HOPE and other fair housing organizations mounted a legal challenge on March 13 to get the funds reinstated and counter the grant termination that represented a crisis for our agency.

The funds that were cut off did not represent new grants that HOPE was trying to get. These were funds that HUD had already allocated to us in 2024, as memorialized through signed agreements. 65 other fair housing agencies across the country had their grants terminated at the same time as ours - not tied at all to any conduct or actions by the fair housing agencies. Rather, HUD terminated "this award because it no longer effectuates the program goals or agency priorities." HUD Acting Deputy Secretary Matthew Ammon said that the canceled grants had "language that specifically imposes DEI ... actions ... requirements, or preferences."

Let's not kid ourselves – housing discrimination remains prevalent, whether or not the administration approves of grant language. HOPE provides people with recourse to housing discrimination. In HOPE's 36 years of existence, we have helped

recover over 12 million dollars in housing discrimination settlements. HOPE has stepped in to enforce fair housing laws so that victims of discrimination can do something about it! HOPE reaches thousands of people every year in Florida's Miami-Dade and Broward Counties. In our absence, where will the thousands of people turn next year when they face discrimination? And the year after that? And the year after THAT? In 2023 (the most recent available figures), local governments handled about 19% of housing discrimination complaints, nationwide. The federal government handled about 6% of the cases. Fair housing agencies like HOPE dealt with the remaining 75% of fair housing complaints!

A court order on March 25 temporarily stopped HUD from withholding our grant funds, but future funding is uncertain. We ask you for your contributions toward our efforts, in whatever way that you can make them. We certainly appreciate your financial help. We appreciate you spreading the word about the impact of this situation. We appreciate you reaching out to your Representatives and Senators in Washington, DC to express that funding for fair housing agencies is CRUCIAL. Unfortunately, chances are good that this is only the first of what will be multiple threats to our resources.

To make a donation in the fight against housing discrimination, please visit: <https://hopefhc.com/donations>

HOPE greatly appreciates your support! Thank you!

Housing Opportunities Project for Excellence (HOPE), Inc. fights housing discrimination to ensure your civil rights.

We have a three-tiered strategy of (1) Education & Outreach, (2) Intake & Counseling, and (3) Private Enforcement. Thanks to federal, state and local funding, all of our services are **free to the public**. We are here to honor the legacy of the civil rights movement by striving for a truly just and equal society.

To become a tester or volunteer, please call (305) 651-4673 in Miami-Dade or (954) 567-0545 in Broward.

Thank you!

IN THIS ISSUE:

Pg. 3: Fair housing organizations sue federal government

Pg. 4: \$1.75 million settlement in South Florida redlining case

Pg. 6: HOPE's community outreach



We're on Facebook!
Please search for:

HOPE Inc Fair Housing

We're on X (formerly called Twitter)!
Please find us and follow us at: **@hope_fhc**



We're on Instagram!
Please find us and

follow us at: **@hope_fhc**

HOPE's mission is to fight housing discrimination in Miami-Dade and Broward Counties and to ensure equal housing opportunities throughout Florida.

MIAMI-DADE COUNTY

11501 NW 2nd Avenue Miami, FL 33168
 (305) 651-4673

BROWARD COUNTY

6491 Sunset Strip, Suite 8, Sunrise, FL 33313
 (954) 567-0545

2024-2025 BOARD OF DIRECTORS

CHAIRPERSON

Victor Romano, PhD
Barry University, Dept. of Sociology & Criminology

VICE-CHAIRPERSON

Eugene Simmons
Professional Bank

TREASURER

Juan Rojas
Banesco USA

SECRETARY

Anthony Britto
Individual Member

Darlene Bell-Alexander · *Individual Member*

Bradford Brown, PhD · *NAACP, Past President*

Michele Collie · *City National Bank*

Donna Crump-Butler · *BankUnited*

Mary Ann Cruz · *Amerant Bank, N.A.*

Craig Emmanuel · *Commercial Realty Advisors & Investment Group*

Melanie Garman · *TD Bank*

Karla Gottlieb · *Individual Member*

Karl Kennedy · *Individual Member*

Mary MacNamara · *BankUnited*

Marta Navarro · *CNC Management*

Bill Thompson · *HOPE Founder/President Emeritus*

Daniel Howe · *HOPE President & CEO*

The findings and substance of this publication are dedicated to the public. The authors and publishers are solely responsible for the accuracy of statements, content, and interpretations in this newsletter. Such interpretations do not necessarily reflect the views of the grantors.

Please join us for our Fair Housing Month events!

HOPE, Inc. 2025 Miami-Dade County Fair Housing Month Celebration

Building Bridges

A Fair Housing Future

Friday, April 4, 2025

DoubleTree Biscayne Bay
 1717 North Bayshore Drive
 Miami, FL 33132

Please RSVP to Yesmin Turner at (305) 651-4673

Housing Opportunities Project for Excellence (HOPE), Inc. · 11501 2nd Ave., Miami, FL 33168 · (305) 651-4673 · www.hopefhc.com

Open Doors, Open Minds

Celebrating Fair Housing for All

Date: Friday April 25th, 2025
Time: 9:00am - 2:00pm
Location: Le Meridien
 1825 Griffin Road
 Dania Beach, FL 33004

Tickets: \$35.00 payable by check or HOPE website.
 Please RSVP by April 17th, 2025 to charmaine@hopefhc.com or (954)567-0545

Housing Opportunities Project for Excellence, Inc. Please inform us of any reasonable accommodation requests you may have.

Housing Discrimination Groups Sue DOGE and HUD for Cutting Funds

Four fair housing organizations sued the Department of Housing and Urban Development and the Department of Government Efficiency on Thursday [March 13, 2025], faced with the sudden rescission of approximately 30 million in critical grant dollars.

The organizations — in Massachusetts, Idaho, Texas and Ohio — were among 66 housing rights nonprofits across the country that received a letter in late February informing them that key funding used to help individuals fight eviction and seek redress for discrimination had been cut off. The lawsuit was brought on behalf of a proposed class of the groups.

According to the lawsuit filed in Massachusetts district court, HUD and DOGE, operating at the direction of President Trump, made an “egregious overstep” when they canceled dozens of grants connected to the Fair Housing Initiatives Program. The program and the grants distributed to state and city organizations are used to enforce the federal Fair Housing Act that prohibits discrimination in housing based on race, ethnicity, religion and other factors, like gender identity and disability.

Most fair housing complaints in the United States are handled by local housing organizations: In 2022, these groups received more than 33,000 complaints.

Local fair housing organizations generally have annual budgets of less than \$1 million, and the grants account for a significant portion of their revenues. The groups say they had no warning that the funding would end abruptly. “The impact of these dollars is concrete and profound,” the complaint reads.

“It’s how they pay their bills,” said Yiyang Wu, a lawyer at the civil rights law firm Relman Colfax, which is representing the fair housing organizations. “It’s their bread and butter.”

In its letters, HUD told the organizations that each grant being canceled “no longer effectuates the program goals or agency priorities.”

HUD and DOGE launched a joint task force they said would eliminate waste, fraud and abuse last month. In a news release announcing the task force on Feb. 13, HUD Secretary Scott Turner said that under his leadership, the department would be “detailed and deliberate about every dollar spent” to “better serve the

American people.”

The department has made widespread slashes to initiatives that it said promoted diversity, equity and inclusion programs. “DEI is dead at HUD,” Mr. Turner has repeatedly said in recent weeks.

Since receiving notice of the funding cuts, some fair-housing groups are now leaning on their reserves to pay bills. Others are already struggling.

The San Antonio Fair Housing Council, which previously had four full-time staff, three part-time staff and three per-diem workers, was forced to lay off more than half of its work force.

The Massachusetts Fair Housing Center was forced to turn away clients, including a domestic violence survivor who was facing displacement from her temporary shelter. And the Intermountain Fair Housing Council, which serves the entire state of Idaho, has been forced to “narrow its service area, leaving 10 counties without any eviction prevention or fair housing services,” the lawsuit reads.

The grant termination, said Lila Miller, another lawyer at Relman Colfax, was illegal because the grants had been allotted by Congress. She said Congress has not authorized DOGE to direct another agency’s operations.

“Congress makes the law and Congress sets the bounds of agency action,” she said.

By Debra Kamin, *The New York Times*

Interested in having us visit your group or organization?

We present fair housing information to both housing providers and any potential home-seekers, rentals or sales!

Please call
(305) 651-4673 in Miami-Dade, or
(954) 567-0545 in Broward

Or ask about being a paid tester and help us uncover discrimination RIGHT HERE in our community!

Department of Justice Settles Redlining Case, with Victims Across South Florida

On January 10, 2025, a \$1.75 million settlement was approved by a federal court in a case of widespread housing discrimination by a mortgage lender. The United States District Court for the Southern District of Florida brought an end to a complaint against The Mortgage Firm, a retail mortgage lending operation based in Altamonte Springs, in Central Florida. Here, The Mortgage Firm was accused of systematically providing fewer loan opportunities to people in majority Black and Hispanic neighborhoods in the greater Miami, FL metro area.

Founded in 1995, the Mortgage Firm is a large mortgage provider. The company is made up of hundreds of employees working across 21 states, from Florida to Massachusetts to Colorado. They offer many types of residential financing, including conventional loans, Federal Housing Administration (FHA) loans, Veterans Administration (VA) loans, United States Department of Agriculture (USDA) loans and jumbo loans. They work with customers seeking loans for both purchasing and refinancing homes.

The case against the Mortgage Firm arose from a tip from one federal office to another. In March of 2022, the Consumer Financial Protection Bureau (CFPB) informed the US Department of Justice (DOJ) that, in the Miami-Fort Lauderdale-West Palm Beach, FL Metropolitan Statistical Area (Miami MSA), The Mortgage Firm was conducting its loan business in a discriminatory way. The CFPB noted that The Mortgage Firm was “intentionally redlining minority neighborhoods in the Miami metropolitan statistical area,” so as to “discourage reasonable people on the basis of race or national origin from applying for credit.”

Redlining, as referred to by the CFPB there, is a very old practice of lending discrimination. For background, the term has its roots in the 1930s Depression-era United States. Governments and lending entities partnered to energize home buying across the country, and in 1934, FHA loans were created. These loans were provided by lenders but insured by the government. With government backing, FHA loans were offered widely to White Americans, and virtually no one else. Government and lending officials literally drew red lines on maps around neighborhoods where the residents were considered too risky to offer loans too. Those loan-prohibitive red lines were most always drawn around neighborhoods made up of non-White people. Redlining was not only legal, but the government was an active participant.

This problem quickly turned into a troubling

cycle: because non-White people were kept out of these home loan opportunities, they did not enjoy the same housing mobility as White people and were kept in overcrowded and underserved enclaves. Then, because they lived in overcrowded and underserved areas, they were deemed as being less deserving of home loan opportunities, which kept them unable to leave those areas. This kept them from getting loans, which further kept them in those areas, which kept them from getting loans, and so on.

To be sure, redlining was itself only part of the situation. Even if Black people had the money to move homes freely, many obstacles still made it impossible. In terms of the law, segregation was a part of everyday life, enforced fiercely. In 1896, a Supreme Court case *Plessy v. Ferguson* allowed governments to impose restrictions upon people according to the color of their skin. For the decades that followed, frankly, Black people were made to be 2nd-class citizens in nearly every aspect of life. This certainly included housing. Through neighborhood agreements, housing industry professionals, rules in deeds, and other means, Black people were restricted from living in certain areas. And all of this was legal.

Then, of course, there were the circumstances outside of the law. People, some with government positions, and many without, took it upon themselves to force others to stay in or stay out of certain places. From harassment to threats to assault to murder, Black people were subjected to terrorism that loomed over their housing choices. There were neighborhoods that Black people couldn't even go to without there being a problem, much less live in. And in many places and instances, law enforcement that would step in to protect Black people was nonexistent.

These circumstances, along with redlining, made it so Black people were either restricted in or completely shut out of the home-buying process simply because of the color of their skin. And tragically, the wealth gap between the average Black person and the average White person in the 1930s, 40s, and 50s was NOTHING compared to what it is now. Redlining is a major part of that. Despite consistent barriers and obstacles for people of color throughout the nation's history, American families of many backgrounds were on a relatively even playing field, in terms of their financial readiness to buy a home. The wealth gap, compared to now, was relatively negligible, especially as seen in the anecdotal experiences of some families.

But since redlining and other practices were

(Continued on next page)

racially discriminatory, only White families were largely able to actually buy homes. Those homes grew in value over time, becoming an asset to pass on, as well as a means of accessing certain schools, job opportunities, health outcomes, and other things. As with many commodities, a decade later, that value and that access naturally increased for the home-owning families, while others encountered stagnation. Then the following decade, more of the same. And again, the decade after that, and so on, with the gap widening between the haves and the have-nots. Even with the passage of the 1968 federal Fair Housing Act that made redlining illegal, the damage had already been done. So now, nearly a century later, the wealth gap seems insurmountable – where it was once negligible by comparison. Not because of some disease, or war, or famine. Because of racism.

Redlining may not openly happen in the exact same method as in the 1930s, with lines drawn on a physical map, but the DOJ accused The Mortgage Firm of still making the exact same decisions, deciding to not to offer loans in neighborhoods of color. The DOJ contends in the federal complaint that, regarding loans between 2016 and 2021, “The Mortgage Firm’s own data on loan applications and originations...confirm that The Mortgage Firm avoided serving majority- and high- Black and Hispanic neighborhoods in the Miami MSA.” The DOJ’s investigation found that, “from 2016 through 2021, The Mortgage Firm’s peer lenders generated applications from majority-Black and Hispanic areas at nearly twice the rate of The Mortgage Firm, and from high-Black and Hispanic areas at nearly five times the rate of The Mortgage Firm.” The 27-page complaint includes the specific data used to compare the Mortgage Firm’s lending practices.

So, from 2016 to 2021, The Mortgage Firm is accused of purposely avoiding originating loans to Black and Hispanic borrowers, based on where those people lived. Essentially the original definition of redlining, just in a different era. The complaint notes that these practices were clearly deliberate because of just how different The Mortgage Firm’s lending rates were, when compared to other lenders. These differences between lending rates, the complaint points out, are both “both statistically significant – meaning unlikely to be caused by chance – and sizable.” The practices also look particularly egregious because in each and every one of the investigated years, The

Mortgage Firm’s avoidance of loans originated in Black and Hispanic neighborhoods was consistently low. Every year, systematically.

So the DOJ brought a federal complaint, and The Mortgage Firm agreed to pay \$1.75 million to settle it. The settlement also requires several actions, including improving fair lending training and instituting loan programs offering “affordable home purchase, refinance and home improvement loans in predominantly Black and Hispanic neighborhoods.” The Mortgage Firm admitted to no wrongdoing, with a spokesperson saying, “Many of the agreed upon settlement terms are already in place at the Company. The Mortgage Firm’s decision to settle this matter out of court is based on its desire to avoid the cost of litigation and to move on from this disagreement relating to business activities that occurred approximately five to ten years ago. The Mortgage Firm looks forward to its continued investment in the South Florida communities.”

The DOJ has now reached 16 different settlements in redlining cases, under something called the Combating Redlining Initiative, a coordinated federal enforcement effort that was first launched in October of 2021. In the settlements reached through this initiative, there has been a total of over \$153 million in relief funds, aimed to help communities of color that have been victimized by discriminatory lending practices. This is the third of the settlements with a lender that was not actually a bank, and, in a press release, the DOJ pointed out that non-bank lenders are now actually issuing the majority of mortgages in the United States.

Housing discrimination is often represented by “keep out” signs, lies about places being unavailable when they’re actually available, having friends of different demographics inquire about the same housing to compare the answers that they get, and other, commonly used markers and examples. But discriminatory practices in lending, like redlining, are just as demeaning, just as hurtful, and just as damaging. We encourage all people who believe that they have faced housing discrimination to report it. The road to ending housing discrimination – in all its forms – starts by recognizing when it happens, and taking steps to do something about it! If you experience housing discrimination, call HOPE, Inc. at 305-651-4673 (Miami-Dade) or 954-742-3778 (Broward).

**Do you suspect Housing
Discrimination, Harassment or
Predatory Lending?**

**Call HOPE TODAY!
Miami-Dade: (305) 651-4673
Broward: (954) 567-0545**

Affirmatively Furthering Fair Housing

The concept of “affirmatively furthering fair housing” is based on Section 808 (e) (5) of the federal Fair Housing Act which states that the Secretary of HUD shall administer housing and community development programs in a manner that affirmatively furthers the purpose of the Fair Housing Act. We dedicate this space to Miami-Dade and Broward jurisdictions that receive Community Development Block Grant (CDBG) funds and partner with HOPE to implement the following outreach.

Broward Area Outreach

The following jurisdictions were impacted by Broward area outreach activities during the quarter: Broward County, Davie, Fort Lauderdale, Tamarac, and other locations.

Fair Housing and Predatory Lending Presentations: These presentations consist of PowerPoint visuals, formal lectures, question and answer periods, and informational packages. All presentations are modified to meet the individual needs of the sponsor. The following presentations were conducted (in English, unless otherwise noted).

- Align Right Realty K1 Group, Fort Lauderdale: 1/18/25
- Amazing Community Partners, Lauderdale: 1/11/25, 2/8/25
- Broward County Housing Authority, Lauderdale Lakes: 1/11/25, 2/8/25
- Consolidated Credit Solutions, Fort Lauderdale: 1/25/25
- Hispanic Unity, Hollywood: 1/18/25, 2/22/25, 3/15/25
- Oasis of Hope, Pompano Beach: 1/11/25, 2/22/25, 3/15/25
- Urban League of Broward County, Fort Lauderdale: 1/11/25, 1/22/25, 2/8/25, 2/13/25, 2/26/25, 3/13/25, 3/19/25
- **Housing Provider Rights and Responsibilities Presentations:** Presentations designed for the specific needs of local housing providers.
- CenClub Management, Deerfield Beach: 2/11/25
- Broward County Urban County Community Development (CDBG) Program, Fort Lauderdale: 3/20/25
- Consolidated Credit Solutions, Fort Lauderdale: 3/28/25

Community, Cultural, Health, and Job Fairs: Local community events to diversify outreach efforts, counseling members of the general public on their rights and responsibilities.

Please be sure to sign up for HOPE's e-mail list!

Feeling like you haven't gotten an e-mail from us in a while? HOPE's e-mail list has been switched over to the service called Mailchimp! If you haven't already, please enter your email address to be sent announcements and our quarterly newsletter!

Please search on Google for hopefhc mailchimp, and navigate to the page simply titled “Housing Opportunities Project for Excellence (HOPE), Inc.”, which, when you get there, looks like this screen shot —>

Thank you!

Housing Opportunities Project for Excellence (HOPE), Inc.

HOPE, Inc. fights housing discrimination in Florida's Miami-Dade and Broward Counties. Please enter your email address below to be emailed our quarterly newsletter, where we highlight national and local fair housing news!

Thank you!

Housing Opportunities Project for Excellence (HOPE), Inc.
We fight housing discrimination

Miami Dade office (main office)
Bill Thompson Building
11501 NW 2nd Avenue
Miami, FL 33150
305-451-HOPE (4673)
TDD: 800-955-6771

Broward office
9491 Sunrise Strip, Suite B
Sunrise, FL 33313
954-567-0545
TDD: 800-955-6771

HOPE, Inc. Fair Housing Center online
Website - please click for page: hopefhc.com
Facebook - please click for page: [HOPE, Inc. Fair Housing Center](https://www.facebook.com/HOPE-Inc-Fair-Housing-Center)
Twitter - please click for page: [@hope_fhc](https://twitter.com/hope_fhc)
Instagram - please click for page: [@hope_fhc](https://www.instagram.com/hope_fhc)
LinkedIn - please click for page: [housing-opportunities-project-for-excellence-hope-inc](https://www.linkedin.com/company/housing-opportunities-project-for-excellence-hope-inc)

Email Address

Subscribe



Miami-Dade Area Outreach

The following entitlement jurisdictions were impacted by Miami-Dade area outreach activities during the quarter: the Cities of Hialeah, Miami, Miami Beach, and North Miami, as well as other locations.

Fair Housing and Predatory Lending Presentations (conducted in English, unless otherwise noted):

- Centro Campesino (English & Spanish), Florida City: 3/22/25
- Cuban American National Council (English & Spanish), Little Havana: 1/10/25, 1/15/25, 1/24/25, 2/14/25, 2/19/25, 2/28/25, 3/14/25, 3/28/25
- Experts Resource Community Center (English and Haitian Creole), Miami Gardens, West Little River, & North Miami: 1/11/25, 1/25/25, 2/8/25, 3/22/25
- Goodlet Adult Center, Hialeah: 1/15/25
- Haitian American Community Development Corporation (English & Creole), Little Haiti: 1/31/25
- Housing Foundation of America (English & Spanish), Miami Gardens & Palmetto Bay: 1/11/25, 1/25/25, 2/1/25, 2/8/25, 2/22/25, 3/1/25, 3/15/25, 3/29/25
- Miami Dade College - Wolfson Campus, Downtown Miami: 3/31/25
- Neighborhood Housing Services (English & Spanish), Little Havana: 1/25/25, 1/29/25, 2/13/25, 2/15/25, 3/20/25
- Overtown Children and Youth Coalition, Overtown: 3/26/25
- Ten North Group, Opa-locka: 1/11/25, 3/15/25
- Real Estate, Education and Community Housing (English & Spanish), Kendall: 1/11/25, 2/8/25, 3/8/25
- Slade Center, Hialeah: 1/13/25
- Villa Aida, Hialeah: 1/14/25
- Walker Center, Hialeah: 1/10/25
- Wilde Center, Hialeah: 1/7/25

Provider Presentations:

- City of Miami, downtown Miami: 1/22/25
- Elder Issues Committee, Allapattah: 3/25/25
- Health & the Built Environment Committee, Allapattah: 1/14/25
- Hope for Miami, Flagami: 2/13/25
- Strengthening Families Coalition, Homestead: 3/12/25

Community Fairs:

- Clark Center, resource fair, Downtown Miami: 2/12/25
- Florida International University College of Law, public interest fair, University Park: 2/6/25
- Key Biscayne Community Center, community fair, Key Biscayne: 1/30/25
- Miami Dade College - Hialeah, community fair, Hialeah: 2/4/25
- Miami Dade College - Homestead, community fair, Homestead: 3/5/25
- Miami Dade College - Padron, community fair, Little Havana: 3/19/25
- Miami Beach Regional Library, community tabling, South Beach: 1/3/25
- Miami Dade College - Wolfson Campus, community resource fairs, Downtown Miami: 1/8/25
- Morton Service Center, community tabling, Hialeah: 1/3/25
- Norland High School, community fair, Norland: 3/12/25
- South Shore Service Center, community tabling, South Beach: 1/3/25
- Turner Tech, community fair, West Little River: 3/6/25
- The Mortgage Firm, homebuyer event, Homestead: 3/1/25
- University of Miami School of Law, public interest fair, Coral Gables: 2/13/25



HOPE FORUM

Housing Opportunities Project for Excellence (HOPE), Inc.
Bill Thompson Building
11501 NW 2nd Avenue
Miami, FL 33168
Phone: 305-651-HOPE [4673]
TDD: 800-955-8771

NONPROFIT ORG.
U.S. POSTAGE
PAID
FT. LAUDERDALE,
FL
PERMIT NO. 32



This document is available in an accessible format for people with disabilities upon request.
Please call Daniel Howe at (305) 651-4673.

Yes, I want to invest in the future of my community by becoming a member of HOPE!

Please fill out this membership application and mail with your TAX-DEDUCTIBLE contribution to:

HOPE
Attn: Membership
11501 NW 2nd Ave
Miami, FL 33168

NAME: _____

COMPANY: _____

ADDRESS: _____

CITY: _____ ST: _____ ZIP: _____

PHONE: _____ FAX: _____

EMAIL: _____

_____ Individual (\$35.00)

_____ Family (\$75.00)

_____ Friend (\$100.00)

_____ Non-Profit (\$250.00)

_____ Corporate (\$500.00)

_____ Good Neighbor (\$1,000.00)

_____ Sustaining Partner (\$10,000.00)

_____ Juniors For Justice (\$5.00) (13-18 years old)

_____ Pennies from Heaven (children 12 and under)

_____ I am unable to contribute but please send me *HOPE Forum*

There are laws against discrimination in the rental or sale of housing on the basis of:

- ◇ Race
- ◇ Color
- ◇ National Origin
- ◇ Religion
- ◇ Marital Status
- ◇ Pregnancy
- ◇ Familial Status (having children)
- ◇ Disability
- ◇ Sex (gender)
- ◇ Veteran Status
- ◇ Age
- ◇ HIV Status
- ◇ Sexual Orientation
- ◇ Gender Identity
- ◇ Gender Expression
- ◇ Political Affiliation
- ◇ Source of Income
- ◇ Ancestry
- ◇ Being a victim of domestic violence or human trafficking

**Do you suspect that you have been a victim of housing discrimination?
Help is available; don't delay!**

Call the HOPE DISCRIMINATION HELPLINE!
Miami-Dade: 305-651-HOPE (4673)
Broward: 954-567-0545
TDD: 800-955-8771
or file a complaint at www.hopefhc.com