

FAIR HOUSING

TENNESSEE REACH INITIATIVE Tennessee Fair Housing & Social Services Referral List

Region IV Office of Fair Housing and Equal Opportunity (FHEO)

FHEO enforces the Fair Housing Act, which is designed to afford all persons an equal opportunity to live in housing of their choice and to participate in HUD-assisted programs and activities without regard to **race, color, national origin, sex (including sexual harassment, gender identity, and sexual orientation), religion, familial status (families with children under 18), or disability**. If you believe that you have experienced housing discrimination based on race, color, national origin, sex, religion, familial status disability, you can file a complaint with HUD. When submitting a complaint, please provide as much information as possible, including:

- Your name and contact information;
- The name and address of the person(s) or organization you believe is discriminating against you;
- The address or other identification of the housing or program involved;
- A short description of the event(s) that caused you to believe your rights were violated; and
- The date(s) of the alleged discriminatory action(s), including the most recent date of alleged violation.

File a Complaint via:

- FHEO Website: www.hud.gov/fairhousing
- Send an email to: complaintsoffice04@hud.gov
- Mail your information to:
U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity – Intake Branch
40 Marietta Street, 16th Floor
Atlanta, GA 30303

For Fair Housing questions or concerns, please call HUD's hotline at **800-440-8091 (English and Spanish)**. Callers must leave a voicemail message, and an FHEO Intake Specialist will get in touch as soon as possible.

FHEO may be contacted at any time for assistance for **Persons with Disabilities**. For **Toll-Free Teletypewriter (TTY) Line**, dial **800-877-8339**.

For Complaints in **Languages Other Than English**:

https://www.hud.gov/program_offices/fair_housing_equal_opp/complaint_filing_languages_other_english or dial **1-800-669-9777** for Interpretation.

For Fair Housing Outreach materials, contact your REACH Coordinator or visit <https://www.hud.gov/FHEOoutreachtools>.

FAIR HOUSING INITIATIVES PROGRAM (FHIP)

Fair housing organizations and other non-profits receive funding through the Fair Housing Initiatives Program (FHIP) to assist people who believe they have been victims of housing discrimination.

FHIP organizations partner with HUD to help people identify government agencies that handle complaints of housing discrimination. They also conduct a preliminary investigation of claims, including sending "testers" to properties suspected of practicing housing discrimination. FHIP also has initiatives that promote fair housing laws and equal housing opportunity awareness.

For local Fair Housing help, you can contact the active FHIPs in Tennessee:

West Tennessee Legal Services, Inc.

210 W Main Street
Jackson, TN 38301
731.423.0616

<https://wtls.org/>

Service Area: State of Tennessee

Tennessee Fair Housing Council, Inc.

Music City Circle
Nashville, TN 37214
615.874.2344

<https://tennfairhousing.org/>

Service Area: Cheatham, Davidson, Dixon, Montgomery, Sumner, Rutherford, Wilson and Williamson Counties

MORE HUD RESOURCE WEBSITES

The following websites and resource list may be useful for situations other than fair housing or housing discrimination:

HUD Customer Service Page – Tennessee: <https://www.hud.gov/states/tennessee/custserv>

HUD's Customer Service Page for the State of Tennessee contains contact information for different HUD resources and offices to assist with various issues or concerns. Visit this page for direct links.

HUD Rental Assistance: https://www.hud.gov/topics/rental_assistance

To learn more about renting and HUD rental assistance programs, visit HUD's Rental Assistance webpage.

Housing Counseling: <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

HUD sponsors Housing Counseling Agencies nationwide that provide advice on buying a home, renting, defaults, foreclosures, and credit issues. The above site directs users to search for Housing Counseling Agencies by zip code or via an online map. Users may also call HUD at **800-569-4287** to find a housing counselor.

****Please note that we have a Housing Counseling Agency amongst our REACH Partners – Eastern Eight Community Development Corporation!** Their website is <https://e8cdc.org/>.

PUBLIC HOUSING AND HOUSING CHOICE VOUCHER COMPLAINT LINE & PIH CUSTOMER SERVICE CENTER

https://www.hud.gov/program_offices/public_indian_housing/about/css

For issues regarding policies, regulations, or program requirements of Housing Choice Vouchers or the Public Housing program, contact the Office of Public and Indian Housing (PIH) Service Center at 1-800-955-2232 from 9:00 a.m. to 5:00 p.m., Eastern Standard Time (EST) Monday through Friday or by email at HUD-PIHRC@tngusa.net.

The Public and Indian Housing (PIH) Customer Service Center is designed to provide information to the general public, Public Housing Agencies, Public and Indian Housing residents, members of resident associations, recipients of Housing Choice Voucher assistance, housing professionals, members of local Boards of Commissioners, landlords, and HUD staff on various aspects of PIH Programs.

MULTIFAMILY HOUSING COMPLAINT LINE & MULTIFAMILY CLEARINGHOUSE

https://www.hud.gov/program_offices/housing/mfh/hc/mfhc

The Multifamily Housing Complaint Line is a service provided by HUD's Multifamily Housing Clearinghouse (MFHC) that enables residents of HUD-insured and assisted properties and other community members to report complaints with a property's management concerning matters such as poor maintenance, dangers to health and safety, mismanagement, and fraud. **1-800-MULTI-70 (1-800-685-8470)**.

Callers to this line can speak to MFHC information specialists in **English or Spanish**.

MFHC staff address resident's concerns directly, by explaining how to effectively report problems to building management or by answering questions about resident's rights. Additionally, appropriate referrals will be made to callers, or, if warranted, a report of the complaint is sent to the appropriate HUD local Field Office for action.

The Multifamily Housing Complaint Line supports HUD's enforcement efforts by empowering tenants and community residents to act as HUD's eyes and ears to ensure safe, decent, and sanitary housing.

UNITED WAY: 2-1-1-CALL CENTER

<http://www.211.org/>

211 is a comprehensive source of information about local resources and services in the United States. The 211 network responds to more than 14 million requests for help every year. Most calls received by the 211 network are for information and help meeting basic needs such as housing, food, transportation, health care, and referrals to social service agencies. **Call 2-1-1** for assistance.

TENNESSEE LEGAL SERVICES

<https://www.tals.org/>

Tennessee Alliance for Legal Services provides information about free legal services for low-income persons in the state of Tennessee. The website provides information and weblinks on legal aid programs and services in different areas of Tennessee. Additionally, they can be reached via telephone at **615-627-0956**.

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LEGAL AID OF EAST TENNESSEE

<https://www.laet.org>

Legal Aid of East Tennessee provides civil legal representation free of charge for those who need it most. This includes the elderly, victims of domestic violence, low-income families, and many of those who face a legal challenge yet don't have the vital legal help they need. To apply for legal help and services, call their office or visit their website and click the "apply now" button to complete the on-line application.

Additionally, they can be reached via telephone at **(865) 637-0484**.

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USDA MULTI-FAMILY HOUSING RENTALS

http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp?home=NO

For affordable housing, resources are available at the United States Department of Agriculture (USDA) Multi-Family Housing Rentals website.

OFFICE OF INSPECTOR GENERAL (OIG)

<https://archives.hud.gov/offices/pih/programs/ph/rhiip/uivreporting.cfm>

The U.S. Department of Housing and Urban Development (HUD) Office of Inspector General (OIG) accepts reports of fraud, waste, abuse, or mismanagement in HUD or HUD-funded programs from HUD employees, contractors, and the public. HUD OIG focuses on reports of fraud or mismanagement with high dollar losses or significant community impact.

If you are aware of fraud, waste, and abuse in HUD's public housing and/or housing choice voucher (HCV) programs, fill out the OIG Hotline Complaint Intake Form. HUD's goal is to root out fraud and abuse in HUD programs wherever it is found. To make a report visit: <https://www.hudoig.gov/hotline>.

CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)

<https://www.consumerfinance.gov/> (available in multiple languages)

The Consumer Financial Protection Bureau (CFPB) is a U.S. government agency dedicated to making sure people are treated fairly by banks, lenders, and other financial institutions. The CFPB accepts complaints about consumer financial products and services. They specifically address problems with the mortgage process: applying for a loan, receiving a credit offer, signing the agreement (including the settlement process and costs), and making payments. The CFPB also covers complaints about problems when someone is unable to pay for their loan (examples: loan modification, collection, and foreclosure).

Filing a Complaint with CFPB:

Online complaints: <http://www.consumerfinance.gov/complaint/>

If you can't submit online (7–10 minutes), you can submit over the phone (25–30 minutes). Over 180 languages are available.

Dial: **855-411-2372**.

TTY/TTD: **855-729-2372**

8 a.m. to 8 p.m. ET, Monday through Friday (except federal holidays)

Mailing a Complaint:

Consumer Financial Protection Bureau

P.O. Box 27170

Washington, D.C. 20038

For General Information and other correspondence:

Consumer Financial Protection Bureau

1700 G St., NW

Washington, D.C. 20552