

FAIR HOUSING PROGRAMS

Updated by Monica L. Reid, Director of Advocacy and Government Affairs, National Fair Housing Alliance

Administering Agency: HUD's Office of Fair Housing and Equal Opportunity (FHEO)

Year Started: The Fair Housing Assistance Program (FHAP) was created in the federal "Fair Housing Act of 1968." The Fair Housing Initiatives Program (FHIP) was created in the "Housing and Community Development Act of 1987."

Number of Persons/Households Served: According to the National Fair Housing Alliance (NFHA) [2025 Fair Housing Trends Report \(https://tr.ee/mWmar0\)](https://tr.ee/mWmar0), in 2024, organizations primarily funded by FHIP investigated 23,957 complaints of housing discrimination, local or state civil and human rights government agencies that participate in FHAP processed 6,754 complaints, HUD FHEO processed 1,566 complaints in its administrative complaint process, and the Department of Justice processed 44 complaints. The numbers represent one of the highest in more than two decades. A total of 32,321 complaints were filed in 2024.

Population Targeted: Protected classes under the "Fair Housing Act" are based on race, color, religion, sex, national origin, familial status, and disability.

Funding: \$56 million for FHIP, \$26 million for FHAP, and \$86 million for HUD FHEO Salaries and Expenses in FY24.

Note: FY24 funding levels were carried over in the FY25 Continuing Resolution.

See Also: For related information, refer to the *Affirmatively Furthering Fair Housing (AFFH)* section of this guide.

The federal Fair Housing Act protects the public from discrimination on the basis of race, national origin, color, religion, sex, familial status, and disability in all housing transactions, public and private. HUD has also applied the Supreme Court's decision in *Bostock v. Clayton County*, 140 S. Ct. 1731, 590 U.S. (2020) to the

Fair Housing Act's prohibition on sex discrimination to prohibit discrimination based on sexual orientation or gender identity in HUD-assisted housing and housing insured by the Federal Housing Administration.

Administration

HUD's Office of Fair Housing and Equal Opportunity (FHEO) is responsible for administering FHIP, FHAP, and HUD's investigation of fair housing and fair lending complaints submitted through its administrative complaint process. The Civil Rights Division of the U.S. Department of Justice (DOJ) may also investigate complaints and is responsible for litigating on behalf of the federal government in cases of fair housing and fair lending violations. DOJ also retains exclusive fair housing authority over complaints the government receives involving zoning, land use, and pattern and practice cases.

History and Purpose

The federal Fair Housing Act was passed in 1968 to prohibit discrimination based on race, national origin, color, and religion. The Fair Housing Act was amended in 1974 to prohibit discrimination on the basis of sex. In 1988, the Fair Housing Act was amended to prohibit discrimination based on familial status and disability status and to provide additional enforcement powers to HUD to better implement the goals and purpose of the Act. FHIP and FHAP were created to carry out the objectives of the Act.

The Fair Housing Act has a dual purpose, including eliminating discrimination and affirmatively furthering fair housing (AFFH). The AFFH obligation requires recipients of federal housing and community development dollars to do more than stop discrimination; they must take active steps to tackle residential segregation and housing inequality. They are responsible for creating inclusive communities where everyone has access to the resources and amenities necessary to thrive. While it is a well-known

fact that HUD has clear AFFH responsibilities, all federal executive level agencies, including the U.S. Department of Treasury, U.S. Department of Transportation, U.S. Department of Commerce, and the U.S. Environmental Protection Agency, share in this mandate. For more information, refer to the *Affirmatively Furthering Fair Housing (AFFH)* section of this guide.

Programs Summary

Two federal programs support enforcement of the Fair Housing Act. The Fair Housing Initiatives Program (FHIP) is a competitive grant program that funds private fair housing organizations serving local housing markets throughout the nation. The Fair Housing Assistance Program (FHAP) reimburses state and local government agencies that enforce a local fair housing law that is substantially equivalent to the Fair Housing Act.

FAIR HOUSING INITIATIVES PROGRAM

FHIP supports private nonprofit fair housing organizations in their efforts to provide education and outreach to the public and housing providers and to enforce the Fair Housing Act by investigating allegations of rental, real-estate sales, homeowner insurance, appraisal bias, lending discrimination, exclusionary zoning requirements, and property tax bias in their local housing markets. FHIP is a competitive grant program administered by FHEO. FHIP supports three primary activities:

- The Private Enforcement Initiative, which enables qualified private non-profit fair housing enforcement organizations to conduct complaint intake, testing, investigations, and other enforcement activities.
- The Education and Outreach Initiative funds organizations to educate the public about fair housing rights and responsibilities and local housing providers about how to comply with the law.
- The Fair Housing Organizations Initiative builds the capacity and effectiveness of fair housing organizations and funds the creation of new organizations.

According to NFHA's [2025 Fair Housing Trends Report](https://tr.ee/mWmar0) (https://tr.ee/mWmar0), in 2024, FHIP-funded organizations investigated 23,957 complaints of

housing discrimination. The 2024 complaint data shows that private fair housing organizations continued to process the majority of housing discrimination complaints reported throughout the country. Private, nonprofit fair housing organizations processed 74.12% of complaints, compared to 4.85% by HUD, 20.90% by FHAP agencies, and 0.14% by DOJ.

FAIR HOUSING ASSISTANCE PROGRAM

State and local government agencies certified by HUD to enforce state or local fair housing laws that are substantially equivalent to the Fair Housing Act receive FHAP funds. HUD funds FHAP agencies by reimbursing them based on the number of cases they process successfully. In addition, FHAP funds help cover administrative expenses and training. New FHAP organizations receive three years of capacity building funding before moving to the reimbursement phase. According to the [2025 Fair Housing Trend's Report](https://tr.ee/mWmar0) (https://tr.ee/mWmar0), in 2024, FHAP entities investigated 6,754 complaints of housing discrimination.

Funding

The FY24 enacted budget included \$56 million for FHIP and \$26 million for FHAP (Note: FY24 funding levels were carried over in the FY25 Continuing Resolution).

According to fair housing and civil rights advocates, at least \$125 million must be provided for the FHIP program going forward. FHAP must be funded at \$36.6 million.

An increased FHIP appropriation would provide fair housing groups with the capacity to address larger systemic issues, such as discriminatory sales practices, insurance industry policies, and to investigate increasingly harmful algorithmic bias policies that have a widespread impact on available housing choice in entire markets. FHIP must also be increased to allow for private non-profit fair housing organizations to address discrimination based on sexual orientation and gender identity to fully implement the Bostock decision, as well as to continue to address discrimination in mortgage lending, home appraisals, and the increasing use of artificial intelligence and machine learning which may discriminate on a prohibited basis.

Forecast for 2026

Unfortunately, actions taken in 2025 by the U.S. Department of Housing and Urban Development (HUD) have undermined the effective enforcement of the Fair Housing Act, contributing to devastating outcomes for our nation's most vulnerable populations, including disabled veterans, seniors, families with children, people with disabilities, and others.

These include, but are not limited to:

- Systemic attacks on FHEO that are effectively dismantling the office and rendering it powerless in executing its duties under the Fair Housing Act;
- Changes to FHEOs housing discrimination complaint intake process, which raise serious concerns, as they may impede the ability of all complainants to submit complaints, and likely compromise the accessibility and availability of the complaint intake services for individuals with disabilities;
- HUD's refusal to administer the Fair Housing Initiatives Program (FHIP) lawfully and in good faith;
- HUD's refusal to process valid complaints under the Fair Housing Act regarding claims of disparate impact, upending the use of a longstanding legal tool that is essential to effectively rooting out housing discrimination;
- HUD's refusal to process valid complaints regarding claims of LGBTQ based discrimination at a time of escalating complaints on the basis of sexual orientation, gender identity, and gender expression; and
- HUD's roll back of policies that seek to address and eliminate bias in home appraisals, leveraging another attack to equitable access to homeownership and home equity

[Click here \(https://tr.ee/gU9Ewe\)](https://tr.ee/gU9Ewe) for a comprehensive listing of ways the administration's actions have worsened the fair and affordable housing crisis.

In light of the aforementioned actions taken by the administration, advocates must call on Congress to provide increased oversight of HUD to ensure the enforcement of the Fair Housing Act.

Advocates should continue to call on Congress to preserve the FHIP program and increase funding for FHIP and FHAP to ensure grantees can retain their highly trained staff and attract new fair housing experts to the field. Advocates must also urge Congress to increase its oversight into HUD's Office of Fair Housing and Equal Opportunity (FHEO) in light of the reduction in force efforts, as well as advocate for increased funding for salaries and expenses to better staff HUD's FHEO, which is responsible for processing complaints submitted through HUD's administrative complaint portal by the public and FHIP grantees, ensuring housing and community development programs affirmatively further fair housing, and managing FHIP and FHAP. These funds will be critical to ensuring that community-based nonprofit fair housing enforcement organizations and city and state civil and human rights agencies have the necessary resources to investigate and address various emerging issues. This includes increasingly complicated and systemic discrimination in housing, lending, and insurance products and services that rely on artificial intelligence and machine learning; sexual orientation and gender identity discrimination; appraisal discrimination; and source of income discrimination.

Tips for Local Success

- Individuals and advocates who suspect or observe a fair housing violation, including a failure to affirmatively further fair housing, should contact a local fair housing organization, the National Fair Housing Alliance, or submit a request for assistance using the "Report Housing Discrimination" feature at www.nationalfairhousing.org.
- Fair housing complaints can be submitted to local fair housing organizations, state or local government agencies, or HUD.
- Individuals who experience hate crimes in a dwelling should call the local authorities, as well as reach out to their local fair housing organization or the National Fair Housing Alliance. The Fair Housing Act has a criminal section that protects victims of certain hate crimes at their place of dwelling.

- Advocates working with distressed homeowners who believe they may have been victims of lending discrimination should encourage borrowers to submit mortgage complaints to the Consumer Financial Protection Bureau (CFPB). Individuals and advocates may submit mortgage complaints by visiting www.consumerfinance.gov or by calling 855-411-CFPB (2372). Non-English speakers can receive information and submit mortgage complaints in 200 languages by calling the CFPB.

What to Say to Legislators

Advocates should meet with legislators and remind them of the longstanding and bipartisan support for fair housing. And they should seek increased funding for local fair housing enforcement agencies. Key talking points to highlight:

- Discrimination based on disability accounted for the majority (54.59 percent) of complaints filed with FHOs, HUD, FHAP agencies, and the DOJ.
- In 2024, there were 1,836 complaints based on national origin reported, an increase of 8.45 percent from the 1,693 complaints reported in 2023.
 - » This is the highest number of complaints based on national origin discrimination reported since 2018, when a total of 2,351 complaints were reported.
- Retaliation complaints more than doubled from 2023 to 2024, increasing from 234 complaints to 472 complaints in 2024.
- In fact, the 32,321 fair housing complaints received in 2024 by private non-profit fair housing organizations, HUD, FHAP agencies and the DOJ, represent one of the highest in more than two decades.

Additional key talking points to highlight when advocating for additional funding for FHIP:

- Private, non-profit fair housing organizations provide the largest support for people alleging housing discrimination.
 - » These groups processed 74.12% of complaints filed in 2024.

- Historically, the FHIP program has been underfunded and as a result, fair housing and fair lending violations remain under-reported and unaddressed.
- In the past year, the administration's actions have threatened the existence of the network of highly-experienced, private, community-based fair housing enforcement organizations throughout the nation that work to foster compliance with the Fair Housing Act and state and local fair housing laws as well as provide enforcement and education.
- Funding for FHIP should be at least \$125 million.

In addition to increased funding for FHIP, advocates should also urge legislators to increase funding for FHAP. Key talking points include:

- FHAP agencies play an important role in handling complaints filed through HUD's administrative complaint process.
- FHAP agencies processed 6,754 complaints in 2024, representing 20.90% of complaints.
- Additional funding is needed for FHAP agencies to better support the work of local and state civil and human rights agencies that HUD relies on to process administrative complaints.
- Funding for FHAP should be \$36.6 million going forward.

Lastly, advocates should also urge Congress to provide \$153 million for salaries and expenses for HUD's Office of Fair Housing and Equal Opportunity (FHEO). Key talking points include:

- HUD's FHEO has historically been underfunded, leading to significant delays in complaint investigations by HUD staff, and other program administration delays that affect justice for victims of discrimination.
- These consequences have been exacerbated by ongoing changes to staffing levels at FHEO.
- This past year we've seen an unprecedented assault on HUD's FHEO through various systemic attacks that are effectively dismantling the office and rendering it powerless in executing its duties under the Fair Housing Act.

- With the administration’s use of deferred resignations and other reduction-in-force efforts, we are already seeing the adverse impacts at FHEO, as investigations and conciliations slow or halt altogether.
- Funding for HUD FHEO should be \$153 million going forward.

It will be important to drive home that now is not the time to cut funding to fair housing enforcement programs, as the nation continues to grapple with an unprecedented fair and affordable housing crisis. Use of the national housing discrimination complaint data will help to support this statement. Also consider incorporating state and local data, as well as any applicable examples.

Additionally, it will become increasingly important for advocates to personalize their messaging and tactics in driving home the value and importance of fair housing enforcement programs. For national organizations with state and local members or chapters, consider utilizing your membership as credible messengers for your narrative and talking points, allowing them to be the voice of what is happening in their communities. In your narrative and messaging, make sure to demonstrate how what you are advocating will impact the elected officials’ district and state. Also consider incorporating other local partners impacted by these issues.

For More Information

National Fair Housing Alliance, 202-898-1661 (phone), 800-910-7315, www.nationalfairhousing.org