

# FAIR HOUSING FOR IMMIGRANTS

A TOOLKIT FOR MEMBERS OF THE IMMIGRANT  
COMMUNITY AND THEIR ADVOCATES



**PROJECT  
SENTINEL**

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# HOUSING DISCRIMINATION BASICS

## WHAT IS HOUSING DISCRIMINATION?

Housing discrimination occurs when anyone involved with housing- including property managers, owners and mobile home parks- treat home seekers/ renters differently because of a protected category.

## Federal protected categories include:

- Race
- Color
- National Origin
- Religion
- Sex/Gender
- Disability
- Familial Status

## California protected classes include:

- Primary Language
- Citizenship or Immigration Status
- Sexual Orientation
- Source of Income
- Age
- Gender Identity and Expression
- Marital Status

Or any other arbitrary characteristic that is unrelated to a person's ability to be a good tenant.

**HOUSING DISCRIMINATION IS ILLEGAL UNDER FEDERAL AND CALIFORNIA STATE LAWS.**

# WHAT IS NATIONAL ORIGIN DISCRIMINATION?

It is illegal for a landlord to treat you differently because of your birthplace, ethnicity, culture, or ancestry. This includes refusing to rent an available unit, make necessary repairs to the unit, or harassing you because of your perceived national origin.

Discrimination based on citizenship/immigration status, race, color, and primary language are characteristics that a landlord might use to discriminate because of your national origin. In California, it is illegal for a property manager/owner to refuse to rent to you because of your immigration or citizenship status.



## INDIVIDUALS WITH LIMITED ENGLISH PROFICIENCY (LEP)

“Sorry, we can’t speak with an interpreter.”

“We can’t respond to maintenance requests unless they are written in English.”

*Does this sound familiar?*

While primary language is not a **federally** protected class, it is a violation of the Fair Housing Act if a landlord uses your inability to speak English well as an indirect way to discriminate against you because of your national origin. It is illegal for your landlord to treat you differently because your primary language is something other than English.

In **California**, if the rental contract is negotiated in Spanish, Chinese, Tagalog, Vietnamese, or Korean without an interpreter, the landlord must provide the contract in the same language.

# CREATING A RENTER'S RESUME

Before you apply for rentals, consider crafting a **renter's resume**. In a competitive rental market, a renter's resume can highlight your qualifications as a good tenant, and help to mitigate any negative factors that may impact your application such as a lack of or bad credit history.



## NAME AND CONTACT INFO

Include your contact information such as your phone number, email, or mailing address at which the landlord can contact you at the top of the resume.



## TENANT BACKGROUND

Providing a brief paragraph of introduction is a great way to portray yourself in a positive light. You may also list the type of rental and price range you are looking for.



## OPTIONAL SECTIONS:

Depending on your rental/credit history or lack thereof, there are certain points you may want to address on your renter's resume:

- Employment
- Rental history
- Reference contact information
- Reference letters
- Proof of income

# KNOW YOUR CREDIT HISTORY

If you have a credit history/rental history, you should **know what is on your credit report before submitting any rental applications**. This report includes a credit score, and may also include information such as past evictions, collections or judgements. Credit history and rental history reports may be inaccurate so it is in your best interest to obtain a copy in case yours contains an error.

## WHERE DO I SEE EVICTIONS ON MY RECORD/CREDIT HISTORY?

Once every year, you are entitled to request a free copy of your credit report from one of three major credit reporting agencies- Equifax, Experian and TransUnion. The public records section of your credit history may contain any evictions you have. Evictions generally stay on your credit report for 7 years.

## WHAT IF I HAVE BAD CREDIT OR NO CREDIT?

Most landlords run credit checks and take your credit score into consideration. However, there are several actions you could take to mitigate your lack of credit or bad credit.

**1**

**Cosigner for the rental.** While this is not an option for everyone, you may consider listing the name of a trusted friend or family member with good credit who is willing to cosign the rental agreement with you.

**2**

**Offer to pay rent upfront.** Some landlords will accept several months' rent paid in advance or a higher security deposit as assurance of your ability to pay rent.

**3**

**Consider listing your work history.** Your potential landlord is seeking a tenant who will be able to consistently pay the rent on time. Listing your employment history and current employment is one way to indicate to the landlord that you have a stable income and are able to pay the rent.

# 4

**List other sources of income that you receive.** Are you a refugee working with a resettlement agency willing to contribute to your first months' rent? Do you have a relative who is willing to help you pay for rent each month? Are you receiving any sort of subsidy or benefits that you could use to pay rent? All of these are viable sources of income that you may list on your resume and can help you overcome a lack of credit history or bad credit history.

If you do not need to find a rental immediately, **consider seeking ways to improve your credit score.** While a bad credit score may take from several months up to one year to repair, improving your credit and/or establishing credit will help you secure housing in the future.

Ultimately, it is important to **be upfront with a potential landlord/property manager** about your credit score. Presenting the above alternatives, along with a renter's resume and any reference letters may increase the chances of obtaining a rental.

## WHAT IF I DON'T HAVE A SOCIAL SECURITY NUMBER?

The landlord may ask for documentation to verify your identity. Generally, you are not obligated to provide a social security number and the following serve as acceptable documents a landlord can use to verify your identity:

- o Individual Taxpayer Identification Number (ITIN)
- o California driver's license
- o Foreign passports/ID (including consular ID cards)
- o Refugee status documents (i.e. I-94's)



# FILL IN THE BLANK RENTER'S RESUME

\_\_\_\_\_  
(Your full name)

\_\_\_\_\_  
(Your address & contact information)

## Background

I have lived and worked in \_\_\_\_\_ for \_\_\_ years. I am currently employed as a \_\_\_\_\_ at \_\_\_\_\_. Ideally, I am looking for a \_\_\_ bedroom, \_\_\_ bathroom apartment for \$\_\_\_\_\_ a month or less.

## Employment

\_\_\_\_\_ at \_\_\_\_\_ ..... \_\_\_\_\_ to \_\_\_\_\_  
(name of position) (name of company) (start date) (end date)

Supervisor: \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
(name of supervisor) (supervisor's position) (supervisor's contact information)

\_\_\_\_\_ at \_\_\_\_\_ ..... \_\_\_\_\_ to \_\_\_\_\_  
(name of position) (name of company) (start date) (end date)

Supervisor: \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_  
(name of supervisor) (supervisor's position) (supervisor's contact information)

## Rental History

\_\_\_\_\_, \_\_\_\_\_ ..... \_\_\_\_\_ - \_\_\_\_\_  
(name of apartment complex) (apartment address) (start date) (end date)

Rent: \_\_\_\_\_/month

\_\_\_\_\_, \_\_\_\_\_ ..... \_\_\_\_\_ - \_\_\_\_\_  
(name of apartment complex) (apartment address) (start date) (end date)

Rent: \_\_\_\_\_/month

## References

Previous landlord:

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Previous employer:

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

## Additional Documents Available Upon Request

- Proof of income [includes pay stubs, written notes from an employer verifying regular employment and income, copies of checks from an employer, pension checks, etc.]
- Letter of recommendation from landlord
- Letter of recommendation from employer
- Letter of recommendation from neighbor



# SAMPLE RENTER'S RESUME

## FULL NAME

1234 Someplace St. Sacramento, CA · (888)-987-6543 · fakeemail@sampldomain.com

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### Background

I have lived and worked in San Jose for two years. I am currently employed as a construction worker at Carl's Construction Company. Ideally, I am looking for a 2 bedroom, 1 bathroom apartment for \$2000 a month or less.

### Employment

Construction Worker at Carl's Construction Company.....March 2018-Present  
Supervisor: Jane Dinklepert, Manager (999)-123-4567  
Job Employment Company.....June 2017- March 2018  
Supervisor: June Hinglebert , Assistant Manager (555) 123-4567

### Rental History

Clearwater Creek Homes, 456 Creek St. Anytown, CA 98754.....June 2018- present  
Rent: \$1800/month  
Draper Housing, 123 Street St. Anyplace, CA 98765.....June 2017- June 2018  
Rent: \$1500/month

### References

Previous landlord:  
Elizabeth Draper  
Phone: 555-915-4321  
Email: bdraper@landlords.com

Previous employer:  
June Hinglebert , Assistant Manager  
Phone: (555) 123-4567  
Email: jhingleb@jobers.org

### Additional Documents Available Upon Request

- Proof of income [includes pay stubs, written notes from an employer verifying regular employment and income, copies of checks from an employer, pension checks, etc.]
- Letter of recommendation from landlord
- Letter of recommendation from employer
- Letter of recommendation from neighbor



# SOURCE OF INCOME IS A PROTECTED CLASS IN CALIFORNIA

It is illegal for a landlord to treat you differently based on who your employer is, even if you are an independent contractor or self-employed. This protection also extends to how you are paid for your work (via cash, check, wire transfer, etc.). The landlord cannot refuse to rent to you because you do not receive regular pay stubs from your employer. Valid proof of income includes but is not limited to:

- Bank statements showing regular cash deposits into a bank account
- Verification from an employer confirming your employment and income
- Copies of checks from an employer.

## Have you heard the following?

“ Sorry, this apartment complex is only for working professionals. ”

You may receive your income from sources outside of regular employment. This may include, but is not limited to: retirement pensions, government benefits, and regular monetary contributions from friends or family.

**These all count as valid sources of income, and it is illegal for a landlord to treat you differently or refuse to rent to you because of your source of income.**

## RENTAL HISTORY

If you have a good rental history, it may be in your favor to include a list of past places you have lived, including addresses and duration of the rental. This will add credibility to your application, and assure your landlord that you have been a good tenant in the past, and can continue to do so in the future.

# REFERENCES

You can obtain references from multiple sources:

Are there any **landlords** you have previously rented from? If they can speak positively about you as a renter, you may want to obtain a letter from them. The letter should describe how you were a good tenant who paid rent on time and complied with your rental agreement.

You may also include letters from **previous neighbors** stating how you were a quiet, respectful tenant.

Do you have an **employer** whom you have had positive interactions with? A letter from an employer describing the nature and quality of your work, and value as an employee would serve as evidence of stable employment. You can also obtain similar letters from coworkers.

If you are working with a **refugee resettlement agency**, you can ask the agency to write a letter of introduction on your behalf. This can include a brief statement of the housing related services the agency is providing you with, such as the amount they are contributing to your first month's rent.

PREVIOUS  
LANDLORDS

PREVIOUS  
NEIGHBORS

PREVIOUS &  
CURRENT  
EMPLOYERS

REFUGEE  
RESETTLEMENT  
AGENCY

## REFERENCE FORMAT

Reference letters should be addressed to the potential landlord/management company. They should be on official letterhead, if possible. Reference letters must be dated and include the name and contact information of the person who is writing the letter.

You may also choose to include the name and contact information of references on your renter's resume. Always check with the reference before listing his/her information, and let them know if they should be expecting a call.

# SUPPLEMENTAL DOCUMENT CHECKLIST: PREPARE BEFORE APPLYING FOR HOUSING



## IDENTIFICATION DOCUMENTS

Including but not limited to:

- ITIN
- CA driver's license
- Foreign passports/ID
- Refugee status documents (i.e. I-94's)



## EMPLOYMENT DOCUMENTS/ PROOF OF INCOME



## RENTAL HISTORY



## CREDIT HISTORY/RENTAL HISTORY CHECK

# WHAT INFORMATION DO YOU NOT HAVE TO DISCLOSE ON YOUR RENTER'S RESUME OR ON A RENTAL APPLICATION?

## YOU DO NOT HAVE TO DISCLOSE:

- o Your immigration status
- o Your country of origin, race, or primary language
- o If you or someone in your household has a disability.



**A LANDLORD, MANAGER, OWNER, OR OTHER HOUSING PROVIDER SHOULD NEVER INQUIRE ABOUT ANY PROTECTED CLASS WHEN CONSIDERING WHETHER TO RENT TO YOU.**

# SAMPLE LETTER FROM PREVIOUS LANDLORD



Draper Housing Corp.  
123 Street St.  
Anyplace, CA 98765

January 7, 2019

To Whom It May Concern,

My name is Elizabeth Draper and I am the on-site manager of the building located at 123 Street St. in Anyplace, CA. I have known Ms. Applicant and her family for more than 5 years.

Ms. Applicant moved into our building in August 2012. She and her family have been honest, reliable, and responsible. They have always been on time with their rent and get along well with their neighbors. We have never had an issue with Ms. Applicant or her family during her tenancy.

Overall, Ms. Applicant and her family are good tenants and neighbors. We are sad to see them leave but we understand that Ms. Applicant is moving to Yourtown next month. I would be happy to have them again as tenants if they ever decide to return to Anyplace.

If I can provide any additional information, please give me a call.

Elizabeth Draper  
Phone: 555-915-4321  
Email: bdraper@landlords.com

# SAMPLE LETTER FROM PREVIOUS EMPLOYER



Job Employment Company  
123 Company Way, CA 91234  
(555) 555-1111

September 21, 2017

To Whom It May Concern:

I write this letter on behalf of Ms. Applicant, whom I have known almost two years. I can say with certainty that Ms. Applicant is an indispensable member of the team. She has always conducted herself professionally and respectfully.

I first met Ms. Applicant in May 2017 when she applied to be a widget troubleshooter. We hired her and since then, she has always been professional and responsive. In her time with Job Employment Company, Ms. Applicant has exceeded goals set for her. She is a hard-working and dependable employee who gets along with nearly everyone she interacts with. I would say, in a work capacity, her best qualities are her dedication and 'can-do' attitude.

Outside of work, Ms. Applicant is a kind and funny person. I am happy to know Ms. Applicant both inside and outside of the workplace.

Ms. Applicant is considerate and responsible—I strongly recommend you consider renting to her. If you have any questions please reach out to me.

Sincerely,

June Hinglebert  
Assistant Manager  
Phone: (555) 123-4567  
Email: [jhingleb@jobers.org](mailto:jhingleb@jobers.org)

# SAMPLE LETTER FROM REFUGEE RESETTLEMENT AGENCY



JH Nonprofit Agency  
789 Housing Way  
Merced, CA 98765

September 8, 2019

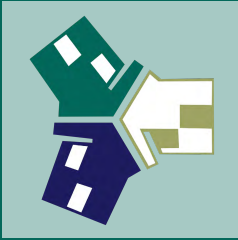
To Whom It May Concern,

My name is Henry Helper and I am working with a local nonprofit that helps new refugees resettle in the San Francisco Bay Area. I am an advocate for [refugee name]. I have been working with [refugee name] and her family for the last 6 weeks.

She has attended our various tenant training classes, and employment workshops. To help [refugee name] get settled, my agency is willing to contribute \$900/month upfront for the first 4 months of her tenancy. We sincerely hope that you consider her as a tenant. If you have any further questions, feel free to contact me at (333)-333-3333.

Thank you for your consideration.

Best regards,  
Henry Helper  
Case manager  
(333)-333-3333  
exampleemail@net.com



# HAVE YOU EXPERIENCED HOUSING DISCRIMINATION?

**CONTACT PROJECT SENTINEL IMMEDIATELY.**

It is illegal for your landlord to retaliate against you for reaching out to a fair housing agency like Project Sentinel for help. Our services are completely free. Project Sentinel assists anyone regardless of income, race, or immigration status. Do not hesitate to call and reach out for help.

## SERVICE AREAS

Project Sentinel is able to provide assistance over the phone or at one of our many regional offices. We provide assistance to individuals who experience housing discrimination in the following geographic areas:

**Santa Clara County**  
**San Mateo County**  
**Stanislaus County**  
**Sacramento County**  
**City of West Sacramento**  
**City of Fremont**  
**City of Merced**

## CONTACT PROJECT SENTINEL TOLL FREE

(888)-324-7468

[fairhousing@housing.org](mailto:fairhousing@housing.org)

To request materials in accessible formats for people with disabilities:

Email: [scottrell@housing.org](mailto:scottrell@housing.org)

TTY: 7-1-1

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