



**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**  
**THE SECRETARY**  
WASHINGTON, DC 20410-0001

**NOV 06 2019**

Joseph J. Simons, Chairman  
Andrew Smith, Director of the Bureau of Consumer Protection  
U.S. Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580

Dear Chairman Simons and Director Smith:

The U.S. Department of Housing and Urban Development (HUD) is responsible for enforcing federal fair housing and civil rights laws that prohibit housing discrimination against individuals with disabilities who use assistance animals. Housing providers, fair housing groups, and disability rights groups have brought to HUD's attention their concern that certain websites may be misleading consumers with disabilities into purchasing assistance animal documentation that is unreliable and unnecessary. According to these groups, the websites also may be selling assistance animal documentation to people who do not have disabilities substantially limiting a major life activity, enabling such people to claim that their pets are assistance animals in order to evade housing providers' pet restrictions and pet fees. HUD shares these concerns.

The Fair Housing Act (FHA) and HUD's implementing regulations prohibit discrimination on the basis of disability in the sale or rental of a dwelling and in other housing-related transactions.<sup>1</sup> Under the FHA, it is illegal for housing providers to refuse to grant reasonable accommodations for individuals with disabilities substantially limiting a major life activity when it may be necessary for such individuals to have equal opportunity to enjoy and use a dwelling.<sup>2</sup> One common type of reasonable accommodation is an exception to a housing provider's pet rules to permit an individual with a disability to keep an assistance animal.

Assistance animals are not pets. An assistance animal is one that works, performs tasks, or provides assistance for the benefit of a person with a disability. The most well-known type of assistance animals are service animals under the Americans with Disabilities Act (ADA), which are almost always dogs.<sup>3</sup>

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<sup>1</sup> 42 U.S.C. §§ 3601-19; 24 C.F.R. pt. 100.

<sup>2</sup> Housing providers may be subject to additional laws that prohibit discrimination on the basis of disability, such as the Americans with Disabilities Act (ADA), and, for housing providers that are recipients of federal financial assistance, Section 504 of the Rehabilitation Act.

<sup>3</sup> See 28 C.F.R. § 35.104; 28 C.F.R. § 35.136; 28 C.F.R. § 36.104 (Department of Justice (DOJ) regulations implementing the ADA). For more information about the FHA, the 2004 Joint Statement of the Department of Housing and Urban Development and the Department of Justice titled "Reasonable Accommodations Under the Fair Housing Act," available at <https://www.hud.gov/sites/documents/huddojstatement.pdf>, "provides technical assistance regarding

Under the FHA, assistance animals are not required to be “registered” or “certified,” nor, in HUD’s opinion, does certification or registration provide any benefit to the consumer with a disability who needs an assistance animal. In fact, under the FHA, there are limits on the information that a housing provider may request, and in some circumstances, a housing provider needs little or no documentation. For example, a housing provider should not request documentation if an individual is seeking to keep a dog and it is readily apparent that the dog is trained to do work or perform tasks for the benefit of an individual with a disability. Housing providers also should not request information when the disability-related need for an assistance animal is observable or the housing provider already has information that would give the provider reason to believe an individual has a disability-related need for an assistance animal. Certifications, registrations, and other documentation purchased over the internet through these websites are not necessary, may not contain reliable information, and, in HUD’s FHA enforcement process, are insufficient to establish an individual’s disability-related need for an assistance animal.

Reliable disability-related information includes, for example, a disability determination from a government agency, documented receipt of disability benefits, or a note from a healthcare professional (e.g. physician, optometrist, psychiatrist, psychologist, physician’s assistant, nurse practitioner, or nurse) stating that the individual has a disability (a physical or mental impairment that substantially limits at least one major life activity) and a disability-related need for assistance that is or will be provided by an animal. In the case of an animal that provides therapeutic emotional support, the health care professional should explain that the animal provides or will provide the individual with support that ameliorates or assists the individual in coping with one or more identified symptoms or effects of a disability.

A healthcare professional that provides services remotely, including over the internet, may provide a reliable verification of an individual’s disability-related need for an assistance animal if the provider has personal knowledge of the individual’s disability-related need for the animal. Personal knowledge is knowledge of the type that health care providers ordinarily use for diagnosis and treatment.

In HUD’s view, the websites in question offer documentation that is not reliable for purposes of determining whether an individual has a disability or disability-related need for an assistance animal because the website operators and health care professionals who consult with them lack the personal knowledge that is necessary to make such determinations. The websites typically obtain information from the individual purchasing documentation by requiring the individual to answer an online questionnaire or, at most, having the individual participate in a brief interview.

Many individuals with disabilities substantially limiting a major life activity have limited income. HUD is concerned that these websites may be misleading low-income individuals with potentially deceptive statements and information suggesting that their worthless products are

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the rights and obligations of persons with disabilities and housing providers under the [FHA] relating to reasonable accommodations.” Under the FHA, an assistance animal may be a dog, cat, small bird, rabbit, hamster, gerbil, other rodent, fish, turtle, or other small, domesticated animal that is traditionally kept in the home for pleasure rather than for commercial purposes.

required, will provide some benefit, and/or are endorsed by HUD or other federal agencies. These websites are also interfering with the rights of individuals with disabilities substantially limiting a major life activity under the FHA by selling documentation that people without disabilities can use to pass off their pets as assistance animals.

I respectfully request that the FTC consider this matter and investigate whether such websites violate the FTC Act or any other authority that the FTC is empowered to use in its efforts to protect consumers from deceptive and unfair business practices.

At your request, HUD can provide examples of the websites that sell the type of documentation described in this letter, including at least one website that contains the seals of HUD and other federal agencies in an effort to imply that their products are endorsed by the federal government.

Sincerely,

A handwritten signature in black ink, appearing to read "Benjamin S. Carson, Sr.", with a long horizontal flourish extending to the right.

Benjamin S. Carson, Sr.

Cc: Lois Greisman, Associate Director, Division of Marketing Practices, FTC