



Assistance Animals and Housing

Questions surrounding assistance animals often arise from scenarios involving housing with no-pet policies. Confusion about rights and obligations still exist even when state and federal laws have been implemented.

Assistance animals are not “pets.” They are trained assistive aids such as wheelchairs, hearing aids, and prescribed medication. Both federal and state laws will generally require a landlord to make an exception to its “no pet” policy so that a disabled tenant with an assistance animal can enjoy the full use of his or her dwelling.

Lesbian, Gay, Bisexual, Transgender (LGBT)

HUD treats Lesbian, Gay, Bisexual, Transgender (LGBT) discrimination as gender discrimination under the Fair Housing Act.

Examples: if a man alleges that he is being evicted because he is gay and his landlord believes he will infect other tenants with HIV, then the allegation of discrimination may be jurisdictional under the Fair Housing Act based on disability because the man is regarded as having a disability, HIV/AIDS.

Similarly, if a female prospective tenant is alleging discrimination by a landlord because she wears masculine clothes and engages in other physical expressions that are stereo typically male, then the allegations may be jurisdictional under the Act as discrimination based on gender.

***Housing discrimination is against the law!
Local, State and Federal laws provide all
citizens equal housing opportunities.***

“YOU HAVE A RIGHT TO HOUSING FREE FROM DISCRIMINATION”

Regardless of your:

- Sex • Disability • Family Status
- Race • Color • Religion
- National Origin or Ancestry • Military Status

What to do

If you feel you’ve been discriminated against in housing, make sure you take these steps:

- Keep a record of the names, dates, addresses, phone numbers and other important information which can assist in the investigation of your complaint.
- Don’t forget to be as specific as possible about the incident. Get the names and addresses of any witnesses to the incident whenever possible.
- Following the incident, you have one year to file an administrative complaint or two years to file a lawsuit.



Where to go for help

Fair Housing Resource Center, Inc.
 1100 Mentor Ave.
 Painesville, Ohio 44077
 (440) 392-0147, Fax (440) 392-0148
 Toll Free (866) 411-FHRC (3472)
 TTY (440) 392-0148
 Email: info@fhrc.org
www.FHRC.org

U.S. Department of Housing and Urban Development (HUD)
 (800) 669-9777 • (800) 927-9275 TTD/TTY
www.hud.gov

Ohio Civil Rights Commission
 615 West Superior
 Cleveland, Ohio 44113
 (216) 787-3150
crc.ohio.gov



Fair Housing is not an option, it’s the law.





You are discriminated against if you are a victim of...

For example, if you feel that your lease agreement is different than other persons in a similar situation, the property agent or owner may be violating Fair Housing Laws.

False Denials of Availability

Federal, State and Local laws prohibit real estate salespersons, brokers, and property agents from telling you the property you are interested in is unavailable, when it is in fact available for rent or purchase.

Advertising Discrimination

Ads or commercials for houses or apartments cannot, by law, show any preference for renters or buyers based on race, color, religion, sex, handicap, national origin or ancestry and family status.

Financing Discrimination

Lending institutions, such as banks, savings and loans, mortgage lenders, etc...are prohibited from denying loans because of your race, color, religion, sex, handicap, national origin or ancestry and family status.

Redlining

Lending institutions can not change the interest rate or any terms of a loan in a discriminatory manner to deny you access to a neighborhood.

Blockbusting

It is against the law for anyone to pressure you into selling your home because someone of another race has moved out of, or is moving into your neighborhood.

Fair Lending

Discrimination in mortgage lending is prohibited by the federal Fair Housing Act and HUD's Office of Fair Housing and Equal Opportunity actively enforces those provisions of the law. The Fair Housing Act makes it unlawful to engage in the following practices based on race, color,

national origin, religion, sex, familial status or handicap (disability):

- Refuse to make a mortgage loan;
- Refuse to provide information regarding loans;
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees;
- Discriminate in appraising property; and
- Refuse to purchase a loan or set different terms or conditions for purchasing a loan.

The following types of situation may be in violation of the law:

- Raising the price of the property you are interested in for the purpose of keeping you out.
- Increasing the sale price from the advertised price.
- Requiring a higher down payment or security deposit from you but not from others on an equal basis.

The Fair Housing Resource Center, Inc. is a non-profit 501 (c) 3 organization that offers several housing programs that benefits residents of Lake County, Ohio. The mission of Fair Housing Resource Center is to promote equal housing opportunities for all persons and to advocate for fair housing and diversity in Lake and surrounding counties through the education and involvement of the public, the government, and the business community. FHRC operates a fair housing intake

complaint service for victims of housing discrimination and is a Housing Counseling agency certified by the U.S. Department of Housing and Urban Development

and provides homeowner counseling such as foreclosure prevention, predatory lending, home financing and landlord tenant issues.

Racial Steering

You have the right to choose where you live. Any real estate salesperson, broker, or leasing agent who discourages you from seeing, or being interested in certain properties because of the neighborhood's racial composition is breaking the law.

For example, if a property agent indicates, "This is not your kind of neighborhood," or "You wouldn't feel comfortable living here," or "None of your kind of people live in this area," the agent is violating laws that prohibit racial steering.

Rental Discrimination

The terms of rental agreements must apply to all renters. The law prohibits the changing of such terms to deny or discourage your access to rental properties.

