

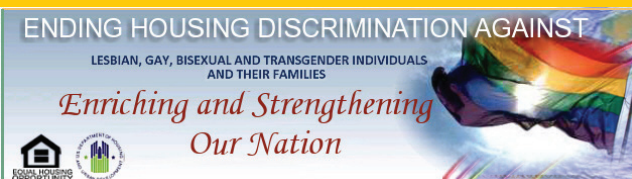
## Assistance Animals and Housing

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



Assistance animals, whether it's a service animal or a therapy assistance animal, 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)

The U.S. Department of Housing and Urban Development (HUD) views Lesbian, Gay, Bisexual, Transgender (LGBT) discrimination as gender discrimination under the Fair Housing Act.

HUD has taken important steps over the last two years to ensure that LGBT persons have equal access to housing and HUD's programs.

The Fair Housing Act does not specifically include sexual orientation and gender identity as prohibited bases. However, a lesbian, gay, bisexual or transgender (LGBT) person's experience with sexual orientation or gender identity housing discrimination may still be covered by the Fair Housing Act. If you feel you have been discriminated against, contact our office. We can help!

***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"

**Sex • Disability • Familial Status**

**Race • Color • Religion**

**National Origin or Ancestry • Military Status**

*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.



### Fair Housing Resource Center, Inc.

1100 Mentor Ave.  
Painesville, Ohio 44077  
(440) 392-0147, Fax (440) 392-0148  
Toll Free (866) 411-3472  
TTY (440) 392-0148  
Email: [info@fhrc.org](mailto:info@fhrc.org)  
**[www.FHRC.org](http://www.FHRC.org)**

### U.S. Department of Housing and Urban Development (HUD)

(800) 669-9777 • (800) 927-9275 TTD/TTY  
**[www.hud.gov](http://www.hud.gov)**

### Ohio Civil Rights Commission

615 West Superior  
Cleveland, Ohio 44113  
(216) 787-3150  
**[crc.ohio.gov](http://crc.ohio.gov)**

This brochure is intended for general information purposes only and does not constitute legal advice. If you need legal advice please contact your local Bar Association, Legal Aid Society or a private attorney.



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







The Fair Housing Resource Center, Inc. is a non-profit 501 (c)(3) organization that offers several housing programs that benefit residents of Lake County, Ohio and surrounding communities. The mission of Fair Housing Resource Center (FHRC) is to promote equal housing opportunities for all persons and to advocate for fair housing and diversity in Lake County and surrounding communities through the education and involvement of the public, government, and the business community. FHRC operates a Landlord/Tenant hotline service to Lake County residents to assist them with their housing rights. FHRC also operates a fair housing intake and investigation complaint service for victims of housing discrimination. FHRC is a Housing Counseling Agency certified by the U.S. Department of Housing and Urban Development and provides homeownership counseling, such as: pre-purchase home buying, educational and group workshops, resolving and preventing mortgage delinquency, home maintenance and financial management for homeowners, rental counseling, and homelessness counseling.

### 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.

# 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, disability, national origin or ancestry and family status, and in Ohio, military status.

### Financing Discrimination

Lending institutions, such as banks, savings and loans, mortgage lenders, etc...are prohibited from denying loans because of your protected class.

### 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 both the federal and state Fair Housing Act. 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,

disability, and in Ohio, military status. Some examples include:

- 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
- Requiring expected mothers to return to work before approving a home 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.

