

The Housing Research & Advocacy Center is a not-for-profit fair housing agency whose mission is to eliminate housing discrimination and assure choice in Northeast Ohio by providing those at risk with effective information, intervention and advocacy.

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Notice of Disclaimer:

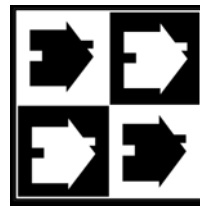
This pamphlet is intended to convey information. Nothing in this pamphlet should be relied upon as legal advice, nor should this pamphlet be regarded as creating an attorney-client relationship.

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Housing Research & Advocacy Center


A charter member of
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Housing
Research &
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Center

FAIR HOUSING

Know Your Rights!



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Who is Protected?

Federal and/or state fair housing laws prohibit discrimination in housing related transactions based on any of the following protected classes:

- Race/Color
- National Origin/Ancestry
- Sex
- Disability
- Religion
- Familial Status (the presence of children under the age of 18)
- Military Status

Some local laws also prohibit housing discrimination based on:

- Sexual Orientation
- Marital Status
- Creed
- Age

Possible Signs of Discrimination

If a landlord or realtor makes these types of comments to you, it may be a sign of possible discrimination:

“Families with children can only live in the back of the complex”

“I will have to charge you a pet deposit for your guide dog”

“You don’t want to live in that neighborhood”

“We only rent to people who speak English”

What is Prohibited?

It is illegal to do any of the following actions based on someone’s membership in a protected class:

Rental and Sale of Housing:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable or otherwise restrict choice
- Set different terms, conditions or privileges for sale or rental of housing
- Provide different housing services or facilities
- Falsely deny that housing is available
- Persuade owners to sell or rent (blockbusting)
- Deny anyone access to or membership in a facility or service related to the sale or rental of housing

Mortgage Lending and Insurance:

- Refuse to make a mortgage loan or provide homeowners insurance
- Refuse to provide information regarding loans or insurance
- Impose different terms or conditions on a loan, such as different rates, or fees
- Discriminate in appraising property
- Refuse to purchase a loan
- Set different terms or conditions to purchase a loan

Additional Prohibited Acts

In addition, it is illegal for anyone to:

- Threaten, coerce, intimidate, or interfere with anyone exercising a fair housing right or assisting others who exercise that right.
- Advertise or make any statement that indicates a limitation or preference based on a protected class, such as “No Children,” or “Christians Only,” or “Prefer single female.”

Where to Go for Help?

If you think you have been a victim of housing discrimination because of your race, national origin, religion, sex, color, familial status, disability, military status, ancestry, or any other reason, please contact the Housing Research & Advocacy Center for assistance at 216-361-9240.

You can also contact the Ohio Civil Rights Commission at 1-888-278-7101 or online at www.crc.ohio.gov, or the U.S. Department of Housing and Urban Development (HUD) at 1-800-669-9777 or online at www.hud.gov. For the hearing impaired, call 1-800-927-9275. HUD also offers assistance with reading and completing HUD forms through interpreters, tapes, and Braille materials.