

Fair Housing

Know Your Rights

We Work Together for Housing Justice.

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Where Can You Get Help?

If you believe you have been the victim of housing discrimination, please contact the Ohio Civil Rights Commission at 1-888-278-7101 or online at www.crc.ohio.gov. You can also contact the U.S. Department of Housing and Urban Development (HUD) at 1-800-669-9777 or online at www.hud.gov. For people with a disability, HUD has a telephone number for the hearing impaired (TDD): 1-800-927-9275. Interpreters, tapes, Braille materials and assistance with reading and completing any HUD forms are available.



Fair Housing

Fair housing plays a vital role in the health and welfare of any community. Discrimination in housing and housing-related services threatens the rights, opportunities and well-being of everyone. All Americans are protected from discrimination under federal, state and local laws.

Title VIII of the Civil Rights Act of 1968 (also known as the Fair Housing Act) prohibits discrimination in the sale, rental and financing of dwellings, and in other housing-related transactions, based on race, color, religion, national origin, handicap, sex and family status. The U.S. Congress passed the Fair Housing Act in April 1968 following the assassination of Dr. Martin Luther King, Jr.

Although federal fair housing laws took effect more than 35 years ago, segregation still exists in most communities throughout the country. The stereotypes and biases that civil rights legislation was

designed to combat continue to this day, in effect institutionalizing discriminatory practices in the housing industry.

Who Is Protected?

All Americans fall under one or more “**protected classes**” that are legally defined in the Fair Housing Act. It is illegal to discriminate against a person in her or his pursuit of housing based on the following protected classes:

- Race
- Color
- Religion
- National origin
- Handicap
- Sex
- Family status (presence of children under the age of 18 and pregnant women)

Additional classes may be protected under state laws and local fair housing ordinances. These include sexual orientation and Vietnam-era veteran status. Ultimately, everyone is protected under fair housing laws.

Acts of Discrimination

The Fair Housing Act considers several actions to be discriminatory when they are based on one of the protected classes. These actions include:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different services or facilities
- Make housing unavailable, restrict choices or perpetuate segregation
- Discriminate in advertising
- Persuade owners to sell or rent for profit (block-busting)
- Discriminate in providing real estate services
- Refuse to make a mortgage loan
- Impose different terms or conditions on a loan such as different interest rates, points or fees
- Refuse to provide homeowners’ insurance
- Refuse to provide information regarding mortgage loans or homeowners’ insurance
- Discriminate in appraising property
- Refuse to purchase a loan or
- Set different terms or conditions to purchase a loan

Race

We Work Together for Housing Justice.

Heights Community Congress (HCC) is a non-profit organization established in 1972 as an advocate of social justice, a monitor of fair housing and a facilitator of community building. Located in Cleveland Heights, HCC serves the Greater Cleveland community through its fair housing and diversity programs that promote open and inclusive communities that are welcoming of all people.
 2163 Lee Road
 Cleveland Heights, Ohio 44118
 216-321-6775
www.heightscongress.org

Housing Research & Advocacy Center (Housing Center) is a not-for-profit fair housing agency that promotes equal housing opportunities through research, educational programs, public policy advocacy and enforcement activities to ensure that Greater Clevelanders are guaranteed equal access to housing regardless of race, color, national origin, religion, familial status, sex or disability.
 3631 Perkins Avenue
 Cleveland, Ohio 44114
 216-361-9240
www.thehousingcenter.org

Housing Advocates, Inc. (HAI) was established in 1975 to promote equal housing opportunities, tenants rights and affordable housing. Through HAI’s continued efforts the general public, as well as real estate and rental management professionals, loan officers, insurance agents and attorneys, have been educated of their rights and duties under the fair housing laws.
 3655 Prospect Avenue E
 Cleveland, Ohio 44115
 216-391-5444

Religion

National Origin

Handicap