



What is Fair Housing?

The Federal Civil Rights Act of 1866, 1870, 1964 and 1988 and the Ohio Civil Rights Laws provide for equal access to housing for all and declare it a policy to provide fair housing opportunities throughout the United States regardless of race, color, creed, sex, religion, marital status, natural origin, handicap, or family status.

Simply put: YOU HAVE THE RIGHT TO LIVE WHERE YOU WANT AND WHERE YOU CAN AFFORD

The laws prohibit discrimination in any sale or rental of housing. The law applies to not only real estate agents and landlords but also includes lending institutes and insurance agencies.

Discrimination is prohibited in not only public and private sale or rental of property but also in vacant land for sale that will be used for the construction of residential homes or housing units of any type.

Understanding the definitions of the Fair Housing Act:

- **Race** refers to a major ethnic group;
- **Color** means a person's complexion or skin tone;
- **Creed** includes any statement of principles, opinions, or beliefs;
- **Sex** refers to either the male or female gender;
- **Religious** belief is someone's spiritual attitude;
- **Marital status** includes single, married, or divorced;
- **National origin** refers to a person's ancestry;
- **Handicap** means a physical or mental disability;
- **Family status** means families or heads of households with children; it may also cover elderly housing.

Examples of Unlawful Actions:

- Refusing to sell, rent or lease;
- Altering the terms or conditions for buying or renting;
- Denying that housing is available for inspection, sale, or rent when it is available;
- Steering, mortgage and insurance red lining.



Examples of subtle discrimination:

Subtle discrimination is more difficult to recognize. Some examples are:

- You inquire about an apartment advertised in the newspaper and are told that it is still available. However, when you go to see the apartment, you're told it has been rented.
- The manager of an apartment complex tells you that there are no units available for families with children and that there is a long waiting list. However, you happen to notice a few days later that there is an apartment advertised for rent in that same complex.
- While showing you a home, the real estate agent spends a great deal of the time emphasizing the problems and limitation of the residence.
- All of these may be a subtle form of discrimination, and you may have the basis for filing a complaint.

Where and How to file a complaint:

If you feel you have been a victim of discriminated, you can:

- Contact the Logan, Union, Champaign County Fair Housing Coordinator
 - 866-666-4612
- Contact the Office of Housing and Urban Development
 - (800) 955-2232
- Contact the Ohio Civil Rights Commission
 - (614) 466-2785