

What is Fair Housing?

Simply stated, fair housing is the right to equal opportunity in housing. It is supported by the Fair Housing Act in an effort to prevent housing discrimination. According to Fair Housing laws, every person is assured the opportunity to build a better life in the home or apartment of their choice. A person cannot be discriminated against based on any of the following protected categories:

- **Race**
- **Color**
- **National origin**
- **Religion**
- **Sex**
- **Familial status (families with children under 18 or those expecting a child)**
- **Disability**
- **Military**

As a renter, it is important to know your rights and to exercise them responsibly. Fair housing laws cover most housing, including apartment complexes, single-family homes, condominiums, dormitories, manufactured homes and others.

What rights do you have under fair

housing laws? Persons with disabilities also have the right to request reasonable accommodations in order to provide equal access and enjoyment to housing

opportunity. It is also important to note that in university sponsored housing, certain exemptions may allow for limitations on the basis of marital status (i.e. “married housing”).

What is Prohibited? No one can take the following actions based on race, color, religion, sex, disability, familial status, or national origin:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions, or privileges for sale or rental or a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale or rental
- Try to persuade homeowners to sell or rent dwellings for profit by suggesting that people from a protected category (race, color, etc) have moved or are about to move into the neighborhood.
- Deny any person access to, or membership or participation in, any organization facility or service

Exemptions-Certain types of housing situations could be exempt from fair housing laws. However, race based discrimination is always unlawful. If you

feel your housing situation might be exempt from these laws, please visit the Fair Housing Akron at www.fairhousingakron.org to learn more.

What is reasonable accomodation? A **reasonable accommodation** (RA) is a request for a change in building rules or policies. A person with disability may request a RA for a service animal if there is a “no pets” policy, or a disabled parking space if his/her mobility is limited.

Family Status Discrimination-Family Status includes persons with minor children (under the age of 18), pregnant women, and persons looking to adopt/foster a child.

Beware of statements such as:

“This unit is unsafe for children because...”
“There will be an extra cost for each child.”
“You have too many children.”

Disability-A person is considered to have a disability if one or more of the following criteria are met:

- Having a physical or mental impairment that substantially limits one or more major life functions
- A record of having such an impairment
- Someone who is considered by others to have such an impairment

Discrimination sounds like:

"I don't want those changes, like a ramp or a grab bar here."

"We can't have mentally retarded people living here."

What are reasonable modifications?

Under fair housing, a person with a disability may request a reasonable accommodation or modification. A **reasonable modification** is a structural change made to existing premises, occupied or to be occupied by a person with a disability, in order to afford such person full enjoyment of the premises. Reasonable modifications can include structural changes to interiors and exteriors of dwellings and common and public use areas. A reasonable modification (FM) is a request for physical changes to the existing premises, such as a ramp or grab bars.

Unfair Lending Practices-If based on a protected category, it is unlawful for a lender to:

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms of conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property

Unfair Real Estate Practices-If based on a protected category, it is unlawful for a real estate agent to:

- Show different properties than ones shown to other potential buyers
- Not show certain properties
- Steer towards specific locations or neighborhoods
- Limit the neighborhoods to consider
- Spend much less time with homebuyer
- Require different documentation

Predatory Lending-Predatory lending is usually considered discriminatory when an action is taken based on someone who is a member of a protected category. The following practices are considered unfair:

- Aggressive and deceptive marketing
- Inappropriately steering borrowers to the sub-prime market
- Making loans without full consideration of the borrower's ability to pay
- Financing excessive fees into loans
- Charging higher interest rates to one of the protected categories above and not on borrower's credit history
- Engaging in property flipping
- Pressuring a sale of home improvements and financing them at high interest rates.

For further assistance with Fair Housing, please contact the Portage County Regional Planning Commission (PCRPC) at 330-297-3613.

DO YOU KNOW THE FACTS?

Fair Housing



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