

Fair Housing Laws and Your Rights

The Fair Housing Act prohibits discrimination in housing because of:



- ❖ Race or Color
- ❖ National Origin
- ❖ Religion
- ❖ Sex
- ❖ Familial Status
- ❖ Disability

It is against the law, because of race, color, national origin, sex, religion, familial status or disability to:

- ❖ Refuse to rent or sell housing
- ❖ Refuse to negotiate for housing
- ❖ Make housing unavailable, or deny that housing is available
- ❖ Set different terms, conditions or privileges for the sale or rental of a dwelling
- ❖ Advertise that housing is available only to persons of a certain race, color, national origin, religion, sex, or to persons without children or a disability
- ❖ Persuade owners to sell or rent by telling them that minority groups are moving into the neighborhood (known as blockbusting)
- ❖ Deny or make different terms, conditions, or privileges for a mortgage, home loan, insurance or other real estate transaction
- ❖ Provide different housing services or facilities
- ❖ Falsely deny that housing is available for inspection, sale or rent
- ❖ Deny anyone access to, or membership in a facility or services related to the sale or rental of a house



Mortgage Lending

In mortgage lending, no one may take any of the following actions based on race, color, national origin, religion, sex, familial status or disability:

- ❖ 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
- ❖ Refuse to purchase a loan, or
- ❖ Set different terms or conditions for purchasing a loan



Accessibility Requirements

There are seven technical requirements in the accessibility guidelines for dwellings:



- ❖ Accessible entrance on an accessible route
- ❖ Accessible public and common use areas (lobbies, pools, rental offices, etc.)
- ❖ Usable doors
- ❖ Accessible routes into and through the dwelling unit
- ❖ Accessible light switches, electrical outlets and environmental controls
- ❖ Reinforced walls in bathroom
- ❖ Usable kitchens and bathrooms

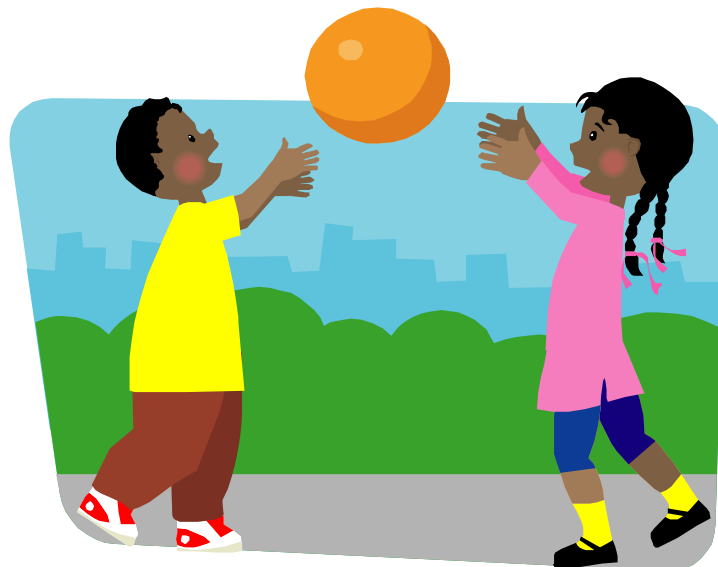
What Housing is Covered by the Fair Housing Act?

- ❖ Single family homes owned by a private person when a real estate broker, and/or discriminatory advertising is used to sell or rent a home
- ❖ Single family homes not owned by private persons (e.g. corporations or partnerships) even if a broker is not used to sell or rent a home
- ❖ Multifamily dwellings with five or more units, including rooming houses
- ❖ Multifamily dwellings with four or less units that are not owner-occupied

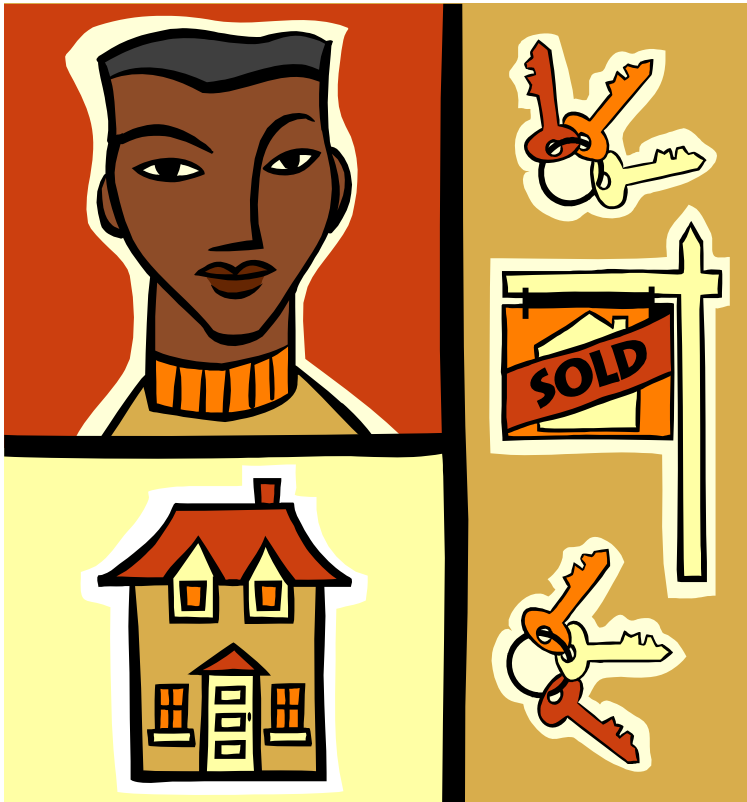


Ten Signs of Possible Discrimination

1. You inquire about an apartment, and the manager tells you he just rented it
2. The owner/manager refuses to tell you why the house/unit is not available
3. The rent or deposit is higher than advertised
4. The manager says the unit is rented but the sign is still up
5. You are told; “You won’t like it here; there’s no place for your kids to play”
6. The manager says there are occupancy limits such as three people in a two bedroom unit
7. You are asked about your marital status, race, nature of disability, or citizenship
8. You are told the building is not made for a wheelchair, or you can’t make changes to the building
9. You are not allowed to submit an application
10. The manager says the unit has been taken off the market temporarily



If You Suspect Housing Discrimination



1. Record your experience. Write down names, companies, addresses, phone numbers, dates, times, and witnesses
2. Make notes of conversations or incidents that may indicate discrimination
3. Keep copies of any advertising, letters or other information about the sale or rent of a unit
4. If you know a person who is single,

of the opposite sex, a different race, etc. who received a different answer than you did, make a note of their name and address

For More Information

If you feel you may have been a victim of housing discrimination, contact one of the following organizations for more information:

St. Lawrence County Fair Housing Task Force

c/o St. Lawrence County Planning Office

48 Court Street, Room 255

Canton, NY 13617

Tel: (315) 379-2292

planning@stlawco.org

Fair Housing Council of Central New York

327 W. Fayette Street

Mill Pond Landing

Syracuse, NY 13202

Tel: (315) 471-0420

US Department of Housing and Urban Development New York Regional Office of Fair Housing and Equal Opportunity

26 Federal Plaza, Room 3532

New York, New York 10278-0068

Tel: (212) 542-7519 or (800) 496-4294

TTY: (212) 264-0927



EQUAL HOUSING
OPPORTUNITY

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