

Who to Contact

Ohio Civil Right Commission at 1-888-278-7107
or U.S. Department of Housing and Urban Development Fair Housing Complaint Hotline toll free at 1-800-669-9777 or Midwest Office at 1-800-795-9372

or TTY 1-312-353-7143

To file a complaint online, visit http://portal.hud.gov/portal/page/portal/HUD/topics/housing_discrimination

Or

BELMONT COUNTY
FAIR HOUSING
Belmont County Courthouse
101 W. Main Street
St. Clairsville, OH 43950
740-695—2121, ext. 1006

Know Your Rights

A Summary of Fair Housing Laws

Distributed as a public service by:
Belmont County Fair Housing



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The Federal Fair Housing Act (Title VIII of the Civil Rights Act of 1968 as amended in 1988) prohibits discrimination in housing because of race or color, national origin, religion, sex, familial status (including children under age 18 living with parents or legal custodians, and pregnant women or people securing custody of children under 18), and disability. The Ohio Fair Housing Law (Ohio Revised Code Section 4112) includes ancestry and military status as additional protected groups.



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Fair Housing and Fair Lending Laws

The Federal Fair Housing Act prohibits discriminatory housing practices. There are a few limited exceptions under the federal law. No one may take any of the following actions based on race, color, religion, national origin, sex, familial status, or disability:

- Refuse to sell or rent housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions, or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale, or rental, when, in truth, it is available
- For profit, persuade or attempt to influence owners to sell or rent (blockbusting)



- Deny anyone access or membership in a facility or service related to the sale or rental of housing including brokerage and multiple listing services

The Civil Rights Acts of 1866 and 1871 prohibit discrimination based on race.

The Ohio Fair Housing Law gives all persons in the protected classes the right to live wherever they can afford to buy a home or rent an apartment. It is unlawful, on the basis of race, color, religion, sex, national origin, ancestry, military status, **disability, or familial status to:**

- Refuse to rent, sell, finance, or insure housing accommodations or residential property
- Represent to any person that housing accommodations are not available for inspection, sale, rental, or lease
- Refuse to lend money for the purchase, construction, repair, rehabilitation, or maintenance of housing
- Accommodations or rental property
 - Discriminate against any person in the purchase, renewal, or terms and conditions of fire, extended coverage, of homeowners or renter's insurance
 - Refuse to consider without prejudice the combined income of both spouses
 - Print, publish, or circulate any statement or advertisement which would indicate a preference or limitation
 - Deny any person membership in any multiple listing services or real estate broker's organization

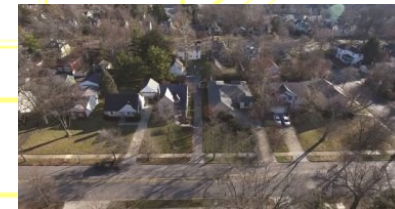
Lending Discrimination

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
 - Fail to provide information regarding loans
 - Deny or make different terms for home loans, such as different interest rates, points, or fees
 - Discriminate in appraising the property
 - Refuse to purchase the loan or set different terms or conditions for purchasing a loan

In addition, it is illegal for anyone to:

- Coerce, intimidate, threaten, or interfere with anyone exercising their rights granted under the Fair Housing Act or assisting others who are exercising that right
- Make, print, publish, or post statements or advertisements that a house or an apartment is available only to persons of a certain race, color, religion, sex, familial status, or disability



If housing discrimination is suspected, make immediate detailed notes of your experience, including:

- The date of the alleged violation;
- The name and address of the person your complaint is against (the respondent);
- The address or other identification of the housing involved; and
- A short description of the alleged violation (the event that caused you to believe your rights were violated).