

TAB 6

Fair Housing Workshop

Brought to you By
Guardian Community Resource Management, Inc.

and

City of Palmetto



Community Development Block Grant
Neighborhood Revitalization



Fair Housing Act

The Fair Housing Act was established to protect people from discrimination when purchasing or renting a property.

- Fair Housing Ordinance
- CDBG Award Agreement



Fair Housing Act

It is illegal to discriminate based on the race, color, religion, sex, national origin, age, disability, or familial status when renting, selling or financing a home or property

You Have Rights!! If you feel you have been discriminated against when buying or renting a home, at the end of this presentation we will provide you with a contact person who can help you follow up on your situation.



Fair Housing Act

Who Is Not Protected

Discrimination based on the following factors are not covered by the Fair Housing Act

- Martial Status
- Sexual Orientation
- Source of Income
- Criminal History, including Sexual Offenders, and Juvenile offenders
- Non-recovering users of illegal substances



Fair Housing Act

Excludes

- An owner-occupied building with up to four units
- A home sold or rented by the owner as long as he or she does not own more than three homes or use a real estate agent or has not sold a home in the last 24 months.
- A housing development operated by an organization or club.
- A housing development for older adults



Fair Housing Act

Limited Exception

Renting a room in your home

Example: A woman who rents rooms in her house can advertise for females only, but she can not exclude anyone because of race. The person advertising the room must actually live in the house in order to apply the exception



Under the Fair Housing Act It Is Against The Law To

- Refuse to rent or sell a home to a person who falls into one (or more) of the protected classes and being in those classes is the basis for the refusal;
- Tell you housing is unavailable when in fact it is available;
- Deny a person with children under the age of 18 a specific unit in an apartment building for which he or she has otherwise qualified.
- Show you apartments or homes in certain neighborhoods only;



Under the Fair Housing Act It Is Against The Law To

- Advertise housing to preferred groups of people only;
 - Threaten, coerce, intimidate, or interfere with someone who is advocating for his or her fair housing rights.
 - Impose different terms or conditions on a mortgage loan;
 - Make assumptions about your ability to pay based only on your race or national origin;
- Note: A bank does not have to loan you money if you cannot show that you can repay that loan.**



Under the Fair Housing Act It Is Against The Law To

- Ask you about a disability unless you are requesting an accommodation or applying for housing that gives priority to persons with disabilities;
- Ask you to provide more documentation than is necessary to prove your disability and its connection to your requested reasonable accommodation;
- Ask a person with a disability to prove he/she can live independently.

Under the Fair Housing Act It Is *Against* The Law To

- Refuse a reasonable accommodation unless it is not related to the person's disability or it would fundamentally alter the nature of the provider's operations or would impose an undue financial and administrative burden;
- Deny you property insurance.
- Discriminate against residents because of the disability associated with them. ("Associated" means children, parents, friends, spouses, roommates, patients, etc.).



DOCUMENTATION OF DISABILITY

Generally, a landlord may NOT ask. . .

“Do you have a disability?”

“How severe is your disability?”

“May I have permission to see your medical records?”

“Have you ever been hospitalized because of a mental disability?”

“Who will pay your rent if you are hospitalized?”

“Have you ever been in a drug rehabilitation program?”

“Do you take medications?”

“Why do you receive SSI?”

Fair Housing Act

Filing a Complaint

- If you believe your rights have been violated, you can file a complaint with HUD or a State or local Fair Housing Agency.

<http://www.hud.gov/complaints/housediscrim.cfm>

<http://fchr.state.fl.us/>

Office of Fair Housing and Equal Opportunity

U.S. Department of Housing and Urban Development

Room 5204

451 Seventh St. SW

Washington, DC 20410-2000

You can call toll-free 1-800-669-9777



Fair Housing Act

QUESTIONS?

