If you believe you may have experienced housing discrimination, call HOME.

Our professional staff can explain your housing rights, help you gather evidence, and advise you on enforcement options. HOME’s Client Services are FREE. Illegal discrimination will continue as long as you remain silent.

How to Recognize Discrimination
Your fair housing rights are violated when you are prevented from doing the following because of your race, color, religion, national origin, disability or family status:

- Viewing or renting an apartment
- Viewing or purchasing a home
- Applying for or securing a home loan
- Purchasing homeowners or renters insurance

If this happens to you, call HOME.

If you are interested in learning more about fair housing or receiving “HOME Training,” call:

(513) 721-4663

Housing Opportunities Made Equal
2400 Reading Road, Suite 118
Cincinnati, Ohio 45202
513-721-HOME (4663)
Middletown Toll Free: (800) 658-0263

www.homecincy.org

Contamos con personal bilingüe
Federal, state, and local laws protect your equal housing rights. The Federal Fair Housing Act prohibits discrimination based on:

- Race/Color
- Religion
- Sex (gender)
- National Origin
- Handicap
- Family Status (children)

**What Kind of Housing is Covered?**

Real property (homes, apartments, condos, lots, etc.) rented or sold, whether by or through a real estate broker, sales agent or operator or directly by the owner with the intent of its being used or occupied or being designed or arranged for use as a home or residence for one or more families.

**Who must obey the law?**

- Real Estate Brokers
- Apartment House Agents / Managers
- Rental Agents
- Condominium Associations / Managers
- Savings & Loans
- Builders, Contractors and Developers
- Owners of Building Lots
- Advertising Media
- Homeowners Advertising to Sell Their Own Home
- Multiple Listing Services
- Insurers and Agents

**NOTE:** Some local jurisdictions, such as Cincinnati and Covington, also prohibit housing discrimination based on sexual orientation.

**Housing Discrimination is Illegal**

It could be illegal housing discrimination when you are buying a home and

- A real estate agent discourages you from looking at houses in a certain neighborhood or steers you to other areas.
- A real estate agent treats you differently than other clients by giving you the third degree on your financial background or tells you it takes 30 days to check your credit.
- The owner rejects your full price offer or takes the house off the market temporarily.
- A mortgage lender discourages you from applying for a loan or refuses to consider alimony, child support, or other income.
- An insurance company refuses to write a policy for a house because of its location, age or low market value.

If you have any doubts about the fairness you received in your housing search, CALL HOME immediately. Discrimination is against the law.

CALL: (513) 721-HOME (4663)

HOME will help you, FREE of charge
Condo associations also are subject to the Fair Housing laws and cannot prevent an owner with a disability from making needed changes to make a condo accessible.

**Discrimination Based on Children**

A landlord or condo association cannot have a “no children” policy, or make decisions based on the ages or genders of the children. Courts have found that rules that are overly restrictive on children also can be illegal housing discrimination.

**Occupancy Standards**

A landlord or jurisdiction may set reasonable occupancy standards. Courts generally have found a maximum of 2 people per bedroom to be reasonable. The standard must be applied equally whether the occupants are children or adults.

**Senior Housing**

The law allows an exemption for senior or elderly housing. To qualify for the exemption, there must be a published policy stating that the property is senior housing and at least 80% of the units must be occupied by someone 55 years of age or older.

**More Information at HomeCincy.org**

For the latest information from HOME, visit its website at www.homecincy.org. Materials posted include two years’ worth of newsletters, fliers for specific protected classes, links to other helpful organizations, and scores of other useful resources regarding housing rights and responsibilities. In addition, if you can’t find the answer to your question, you can click on the “ask a question” button to submit your concerns via e-mail.

**Discrimination Based on Race / Color**

The Fair Housing Act prohibits discrimination in housing based on race or color. This includes the sale of real estate where minority house seekers are “steered” to neighborhoods where similar minorities live.

**Discrimination Based on Religion**

The Fair Housing Act makes it unlawful to discriminate in housing on the basis of religion. It is illegal to advertise or make any statement that indicates a preference based on religion. For example: an apartment owner / manager cannot place a notice on a community bulletin board or newspaper ad which says “Christian preferred.”

**Discrimination Based on Sex**

The Fair Housing Act makes it unlawful to discriminate in housing on the basis of sex. Landlords cannot advertise a preference for male or female tenants.

An exemption is allowed where roommates share bathrooms or kitchens. Such shared housing may be restricted to only men or only women.

**Sexual Harassment**

It is unlawful to coerce, intimidate, threaten, or interfere with any person in the exercise or enjoyment of any housing right. Sexual harassment is a form of sex discrimination that involves unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature. Owners are
held responsible if an employee or maintenance worker is sexually harassing a tenant.

**Domestic Violence**

Some courts have said that it is illegal housing discrimination to evict a woman who is the victim of domestic violence because of what has happened to her.

**Discrimination Based on National Origin**

National origin refers to your birthplace, ancestry, language, and/or customs. It is illegal for a landlord to deny housing or treat someone differently in a housing transaction because of a person’s name, appearance, accent, or participation in customs associated with a nationality.

**Social Security Numbers and Documentation**

Using a social security number as part of a background check on a perspective tenant is considered a standard rental practice as long as the landlord requires a social security number from all perspective tenants. If a landlord asks for documentation only from applicants who have an accent or look foreign, it is illegal discrimination based on national origin.

**Discrimination Based on Disability**

The Fair Housing Act provides protection for people with physical or mental disabilities, or who have a history of disabilities, or who are perceived as being disabled. The law also protects those people associated with the person with the disability.

**The landlord cannot:**

- Refuse to rent or sell to a person who has a physical or mental disability
- Ask a person with a disability for medical information or details about the disability
- Ask whether the person is able to live independently
- Ask for more information than would be asked of any other potential tenant
- Ask how you will cook, clean your apartment or what kind of medication your child takes

**Reasonable Accommodations**

Housing providers must grant reasonable accommodations for people with disabilities. Reasonable accommodations are waivers of rules or policies so that a person with a disability has an equal opportunity to use and enjoy the housing. Common examples are waivers of “no pet” policies for service animals or an assigned parking place for someone with a mobility disability.

The person with the disability must request the rule change and the housing provider may require a doctor’s statement verifying that the person is disabled and needs the requested accommodation.

**Accessibility**

Physical changes to an apartment or house that makes the unit accessible to someone who is disabled are called reasonable modifications. For the most part, private landlords are not required to make physical changes to property to make it accessible. However, landlords must allow tenants to put in a ramp or make other modifications. In these situations, the tenant pays for the changes.

However, some federal laws may require a landlord who receives federal funding to make an apartment accessible for a tenant with a disability. Also the Fair Housing Act requires multifamily apartments and condominiums built after 1991 to meet simple accessibility standards. Call HOME to find out if your landlord is covered by these laws.