#### Areas of Discrimination

The Civil Rights Act of 1966, the National Fair Housing Act of 1968, Jones v. Alfred H. Mayer Company (U.S. Supreme Court, 1968) and Chapter 4112 of the Ohio Revised Code address the following areas of discrimination:

- Refusing to sell, rent or lease;
- Altering the terms or conditions for buying or renting;
- Denying that housing is available for inspection, sale or rent when it is available;
- Denying or altering terms and conditions for home loans by commercial lenders;
- Steering, mortgage and insurance red lining.

## Recent Amendments to The Fair Housing Act

Changes made to the Federal Fair Housing law or Title VIII of the Civil Rights Act of 1968 by the Fair Housing Amendments Act of 1988 were enacted in September, 1988 and became effective March 12, 1989.

Title VIII has prohibited discrimination in the sale, rental and financing of a dwelling based on color, race, religion, sex or national origin. The Fair Housing Amendments Act of 1988 expands the coverage of Title VIII to prohibit discriminatory housing practices based on handicap and familial status. The Act also establishes administrative and judicial enforcement mechanism for cases where discriminatory housing practices cannot be resolved informally, and provides for monetary penalties in cases where housing discrimination is found.

#### **Subtle Discrimination**

If you were looking for an apartment and were told "we don't want your kind in this neighborhood", you might rightfully feel that you have been discriminated against. However, subtle discrimination may also exist and is more difficult to recognize. For example:

- You call about an apartment advertised in the newspaper and are told that it is still available. When you go to see the apartment, you are told that it has been rented.
- You are told by the manager of an apartment complex that there are no units available for families with children and there is a long waiting list. You happen to notice a few days later that there is an apartment advertised for rent in the same complex.
- While showing you a home, the real estate agent spends a great deal of time emphasizing the problems and limitations of the residence.

All of these may be subtle forms of discrimination, and you may have just cause for filing a complaint if you experienced similar situations.

### How Can You Help Promote Fair Housing in Highland County?

- Insisting on an open occupancy policy if you rent or sell;
- Being a good neighbor to all new residents;
- Doing something if you feel that someone has violated your right to live wherever you choose!
- Filing your housing discrimination case in State or Federal court.

### TYPES OF DISCRIMINATION

There are both state and federal laws which prohibit housing discrimination. In fact, it is not only illegal to discriminate against someone because of his or her race but also because of a person's color, creed, sex, religious belief, national origin, disability, military status or familial status. Some of these terms are easily understood, but others may be confusing.

- Race refers to a major ethnic group;
- Color means a person's complexion or skin tone;
- Creed includes any statement of principles, opinions or beliefs;
- Sex refers to either the male or female gender;
- Religious belief is a person's spiritual faith or conviction;
- National origin refers to a person's ancestry;
- Handicap means a physical or mental disability;
- Familial status means families or heads of households with children; pregnant women or persons seeking custody of children under 18; it may also cover elderly housing.\*

\*Housing for the elderly can be exempt from familial status discrimination.

Laws prohibiting discrimination affect everyone who may be involved with the sale or rental of housing.

This includes not only the real estate agent and landlord but also the seller and lending institution.

Secondly, discrimination is prohibited not only in the public and private sale or rental of housing units but also in the offering of vacant land for residential construction.

#### How & Where to File

If you feel that you have been discriminated against while trying to buy or rent, call either our Fair Housing Consultant directly at 937.393.1911 at the Highland County Commissioners Office or you may file online directly with HUD. Go to HUD.gov under housing discrimination.

When filing a complaint, you will need to provide the following information:

- Your name, address, and telephone number;
- The name, address and telephone number of the person or firm being charged with housing discrimination
- The date when the alleged act occurred;
- State the basis for discrimination (race, color, creed, sex, military, familial, marital status, religion, national origin or handicap);
- State clearly all details which caused you to file a complaint;
- The full name and exact position or title of all individuals mentioned;
- The name, address and telephone number of any witness able to support your charge

### What Happens After You File

The first step is an investigation of your complaint. If there appears to be a basis for action, an attempt will be made to reconcile the differences that caused the complaint. This means it may be possible to negotiate an agreement acceptable to both parties.

If reconciliation between the parties is not possible, further legal action may be necessary to remedy the discriminatory conduct.

Regardless of the action taken, you have the right to file a complaint with the Ohio Civil Rights Commission and with the U.S. Department of Housing and Urban Development (HUD).

# If You Need Assistance Please Contact

#### **Mary Remsing**

Phone: 937.393.1911

Email: mremsing@co.highland.oh.us Web: www.co.highland.oh.us

U.S. Department of Housing & Urban Development (HUD)
Region V
HUD-Fair Housing
Enforcement Center

#### 7 West Jackson Boulevard, Room 2101

Chicago, IL 60604-3507 800-669-9777 (HOTLINE) 800-927-9275 (TTY) Or online at HUD.gov

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Highland County Commissioners 119 Governor Foraker Place, Suite 211 Hillsboro, OH 45133



