

FAIR HOUSING IS THE LAW

It is unlawful to deny people the opportunity to live where they want and can afford. If you feel you are being treated unfairly, take the following steps:

1. Keep a record of any meetings and phone calls with the landlord, property manager, real estate agent, loan officer, or insurance agent. Include the person's name, title, meeting date and time.
2. Write down what happened and what was said by all participants. Save all receipts, applications, leases, business cards, brochures, or other documentation that you were given.
3. Call:
Maumee Valley Fair Housing
Office 419-784-3882

MAUMEE VALLEY FAIR HOUSING OFFICE WILL ASSIST YOU BY:

counseling you on your fair housing
1:1 rights

investigating your fair housing
complaint

providing information on landlord/
tenant rights and responsibilities

analyzing and developing a plan to
overcome impediments to fair housing

1st providing workshops on fair housing
- and landlord/tenant issues

If your fair housing rights have been violated,
write or call any of the following agencies:

Maumee Valley Fair Housing Office
1300 E. Second Street, Suite 200
Defiance, Ohio 43512
419-784-3882

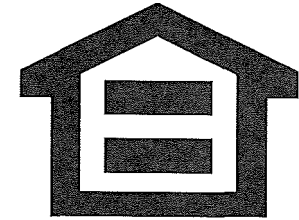


Ohio Civil Rights Commission
Toledo Regional Office
One Government Center, Suite 936
Jackson and Erie Streets
Toledo, Ohio 43604
(419) 245-2900



Fair Housing Enforcement Center
U.S. Dept. of Housing & Urban Development
Ralph H. Metcalfe Federal Building
77 West Jackson Boulevard, Room 2101
Chicago, Illinois 60604-3507
312-353-7776
1-800-765-9372
TTY 312-353-7143

A COMMUNITY GUIDE TO FAIR HOUSING



*Protecting your right to seek housing wherever you
can afford to live.*

MAUMEE VALLEY FAIR HOUSING CONTACTS

Community	Contact Person	Phone#
Defiance County	Stephanie Metz	419-782-4761
City of Defiance	Niki Warncke	419-783-4358
Paulding County	Tony Zartman	419-399-8215
Fulton County	Vond Hall	419-337-9214
City of Wauseon	Brooke Baumgartner	419-335-5041
Henry County	Kristi Schultheis	419-592-4876
City of Napoleon	Joel Mazur	419-592-4010
Williams County	Anne Retcher	419-636-2059
City of Bryan	Laura Rode	419-636-4232

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FAMILIAL STATUS

Unless a building or community qualifies as housing for older persons, it may not discriminate based on familial status. That is, it may not discriminate against families in which one or more children under 18 live with:

- 11 A parent
- 11 A person who has legal custody of a child or children
- 11 The designee of the parent or legal custodian, with the parent or custodian's written permission.

Familial status protection also applies to pregnant women and anyone securing legal custody of a child under 18.

IF YOU HAVE A DISABILITY

Your landlord may not:

- 11 Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if necessary for the disabled person to use the housing. (Where reasonable, the landlord may permit changes only if you agree to restore the property to its original condition when you move.)
- 11 Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the disabled person to use the housing.

However, housing need not be made available to a person who is a direct threat to the health or safety of others or who currently uses illegal drugs.

THE FAIR HOUSING ACT

The Fair Housing Act prohibits discrimination in housing because of:

- Race or color
- National Origin
- Religion
- Sex
- Familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18)
- Handicap (Disability)
- Military Status

BE SUSPICIOUS WHEN YOU HEAR LINES LIKE THESE:

When you are renting ...

"I rented that apartment right after you called."

"This building is for adults only."

When you are buying ...

"The owner just took the house off the market."

"Do you think you can afford this neighborhood?"

"We just can't seem to make an appointment to show you that house."

When you are seeking financing ...

"We have a minimum mortgage amount; we don't make loans under \$30,000."

"There's a problem with the appraisal."

SALE AND RENTAL OF HOUSING

The following is prohibited:

- 11 Refuse to rent or sell housing
- 11 Refuse to negotiate for housing
- 11 Make housing unavailable
- Deny a dwelling
- 11 Set different terms, conditions or privileges for sale or rental of a dwelling
- 11 Provide different housing services or facilities
- 11 Falsely deny that housing is available for inspection, sale or rental
- 11 For profit, persuade owners to sell or rent
- 11 Deny anyone access to or membership in a facility or service related to the sale or rental of housing.

MORTGAGE LENDING

The following is prohibited:

- Refuse to make a mortgage loan
- 11 Fail to provide information regarding loans
- 11 Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- 11 Discriminate in appraising property
- 11 Refuse to purchase a loan
- 11 Set different terms or conditions for purchasing a loan