

A STRONG COMMUNITY —

ITS YOUR RIGHT!

Fair Housing Laws prohibit discrimination against you in the sale, rental, lease, advertisement and financing of housing based on your:

Race, color, creed, sex, sexual orientation, gender identity, religion, national origin, disability, or familial status.



United States
Department of
Housing and Urban
Development
(HUD)
1-800-669-9777

Provided by the
Urbandale Civil Rights Commission
3600 86th Street
Urbandale, IA 50322
(515) 278-3900
www.urbandale.org

**Questions on Fair Housing?
Or
To Report a Fair Housing Issue?**

Contact:
Iowa Civil Rights Commission
Grimes State Office Building
400 E. 14th Street
Des Moines, IA 50319-0201



*Be Unique—
Support
Fair Housing*

Fair



Housing

Equal Opportunity
+
Good Neighbors
=
Strong Community





Fair Housing: covers the rental/ lease, sale, advertisement, and financing of housing.

Rental / Lease:

APPROPRIATE — Decisions used when you rent can include: rent-to-income ratio; credit record; rent payment history; and occupancy ordinances.

INAPPROPRIATE — Decisions that can't be used against you when renting include: refusing to show you a unit; setting different terms, conditions or privileges to rent; denying to make reasonable accommodations if you are disabled; or making threatening or inappropriate comments to discourage you from renting.

Sale:

APPROPRIATE — Sale decisions that can be used include your: debt-to-income ratio; credit record; and rent payment history.

INAPPROPRIATE — Sale decisions that can't be used against you include: refusing to show you a property; falsely stating the property is no longer for sale; refusing to provide you with municipal services, insurance or other required sale items; or making threatening or inappropriate comments to discourage you from purchasing the property.

Advertisement:

APPROPRIATE — Marketing decisions must not be based on race, color, creed, sex, sexual orientation, gender identity, religion, national origin, disability, or familial status. The law allows ads to say that a property is accessible to disabled individuals or that it is intended for and operated as housing for older persons (for example ages 55+).

INAPPROPRIATE — Marketing decisions that can't be used include: using words or phrases describing the landlord, tenants, buyers or sellers as ethnic (for example "a Jewish community"), by race (for example "an Asian or a Black/African American residence"), or by family status (for example "singles only"); using catchwords such as "restricted", "exclusive", "private", or "membership approved"; using symbols that imply or suggest discrimination; writing out directions to a property with well-known racial, ethnic or religious landmarks; targeting one segment of the community only; using only adult or one race models; and using words or phrases describing disabled persons or families in a negative tone (for example "crippled, mentally ill, retarded, mature persons, adult building, singles only").

Financing:

APPROPRIATE — Financing decisions used when you are financing may include your: debt-to-income ratios; credit record; obtaining the state your property is located in; asking about your dependent expenses; asking about other income such as alimony or child support if you are using that income for the financing. A creditor may ask if you have to pay alimony, child support or separate maintenance payments. Your age can be used as a factor if you are legally too young to sign contracts.

INAPPROPRIATE — Financing decisions that can't be used against you include: refusing to consider reliable public assistance income the same way as other income; discouraging you from applying for financing; imposing different terms or conditions on your financing (for example a higher interest rate or higher fees); asking if you are widowed or divorced; asking about your plans to have children or how many children you have.