

## Rules and Actions Open to Victims of Discrimination— What to Do

**DO NOT REMAIN SILENT:**  
Contact the Office of Housing and Urban Development

After calling the office, HUD will notify you of receiving your complaint. An investigation may commence, and charges may follow, after which the aggrieved party may choose the legal forum in which to try the charge.

If you need immediate help, call HUD with evidence of the harm or discrimination you face, and assistance will quickly follow



Stark County  
Board of  
Developmental  
Disabilities

Victims who are denied housing, evicted, or deprived of assistance based on their condition of disability have a cause of action for discrimination under the Federal Fair Housing Act AND the Americans with Disabilities Act. Do not let any victim, yourself, or a loved one become another statistic on a page.

## STOP DISCRIMINATORY HOUSING

For more information, please call the city of Canton's Fair Housing Office at (330) 438-4133, or visit [www.cantonohio.gov/fairhousing/](http://www.cantonohio.gov/fairhousing/).

## FAIR HOUSING—KNOW YOUR RIGHTS, INDIVIDUALS WITH DISABILITIES

*“Housing rules cannot be used to exclude a person with a disability if they deprive that person of an equal opportunity to use and enjoy a dwelling.”*

--Shaun Donovan, HUD Secretary



The City of Canton Fair Housing Commission, in partnership with the Board of Developmental Disabilities

## The Problem At Hand

# Attitudes are the Real Disability

- According to the Consortium for Citizens with Disabilities Housing Task Force:
  - Across 42 states, there are 218 markets where the cost of renting a modest home exceeds average supplemental security income
  - In the last ten years, the home affordability gap for persons with disabilities has doubled
- Congress calculates that over 4.4 million disabled people have faced housing difficulties since 2000

## United States Law

In 1988, an amendment was added to the Federal Fair Housing Act which extended extra protections to individuals with disabilities.

In 1990, Title II of the Americans with Disabilities Act extended the protection of the Department of Justice to individuals with disabilities

Under these laws, it is **ILLEGAL** for mortgage lenders to take **ANY** of the following actions with regard to disability:

- Refuse to make a loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan
- Discriminate in appraising property
- Refuse to purchase a loan
- Set different terms or conditions for purchasing a loan

## When Housing Becomes Discriminatory

- When a landlord rejects a tenant due to a disability or a history/record of disability
- When a landlord refuses to allow a disabled tenant to modify a dwelling or area in order to use the house, at their expense (even with transition issues like credit history, denials are still discriminatory)
- When a landlord refuses to make accommodations in rules and policies for individuals with disabilities
- **WHEN ANY ACTION TAKEN AGAINST A VICTIM CITES THEIR DISABILITY**

