

# Fair Housing Information

*It's not just your right...it's the law!*

*You Have a Right to Live Where You Want to Live!*

The Florida Fair Housing Act and the Federal Fair Housing Act make it illegal for anyone to refuse to rent, sell, make a - housing loan or provide insurance to you based on any of the following characteristics (also called protected classes):

- 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)
- Disability

## **How Do You Recognize Housing Discrimination?**

It is unlawful for anyone to discriminate, based on any of the above characteristics, by:

- Refusing to rent to you or sell you housing;
- Telling you that housing is unavailable when, in fact, it is available;
- Showing you apartments or homes only in certain neighborhoods;
- Advertising housing only to preferred groups of people;
- Denying you property insurance;
- Conducting property appraisals in a discriminatory manner;
- Refusing to make certain modifications or accommodations for persons with mental or physical disabilities, including persons recovering from alcohol and substance abuse, and HIV/AIDS-related illnesses;
- Refusing to provide you with information regarding certain mortgage loans, denying a mortgage loan or imposing different terms or conditions for approval; or
- Harassing, coercing, or intimidating you because you are exercising your fair housing rights.

## **Possible Housing Discrimination Indicators**

Be suspicious if you hear lines like these:

"Oh, if you had been here 15 minutes ago - someone just left a deposit on our last unit."

"Families with children are allowed in ground floor units only."

"Sure, we rent to persons with disabilities, but we'll need an extra security deposit for the damage your wheelchair will cause."

"Do you think you can afford this neighborhood?"

"Two adults and three children are too many people for this three bedroom apartment."

### **If You Don't Report Discrimination, It Can't Be Stopped!**

If you believe your rights have been violated, the City of Palm Coast is ready to help you file a complaint. You have one year from the date of the alleged act of discrimination to file your complaint.

You will need to provide the following information in your complaint:

- Your name, address and phone number(s) where you can be reached.
- Another contact's name address and phone number(s) in case the agency cannot reach you.
- A description of what happened to you.
- A statement telling why you believe you are being discriminated against (e.g. on the basis of which protected class).
- A statement of who discriminated against you, giving name, title and address.
- A statement describing where the alleged discrimination occurred (complete address).
- A statement indicating the date the last act of discrimination occurred and stating whether the alleged discrimination is ongoing.

### **What can you do if you think you are a victim of housing discrimination?**

If you want to report suspected housing discrimination, you may contact the Mid-Florida Housing Partnership, Inc., a private not for profit, Fair Housing Assistance Agency, located in Daytona Beach, Florida. Staff at Mid-Florida will discuss your situation with you to determine if a violation exists, assist you in completing the necessary complaint form, conduct a preliminary investigation and advise you of their findings. Staff at Mid-Florida will also assist you in resolving your complaint. If resolution is not possible, staff at Mid-Florida will assist you by referring your complaint to the appropriate governmental agency. For information or assistance call or write to:

Mid-Florida Housing Partnership, Inc.  
1610 SE 36<sup>th</sup> Ave. #301, Ocala, FL 34471  
Phone: (352) 629-0105 or (407) 841-7777  
Fax: (386) 274-1415

Other agencies that can answer your questions about fair housing and can assist you in filing a housing complaint:

Florida Commission on Human Relations  
325 John Knox Road  
Building F, Suite 240  
Tallahassee, FL 32303  
Phone: (800) 324-8170 or (850) 488-7082

U.S. Department of Housing & Urban Development  
Office of Fair Housing & Equal Opportunity  
Atlanta HUD Office  
Five Point Plaza Building  
40 Marietta Street  
Atlanta, GA 30303  
Phone: (404) 730-2392  
or Fax (404) 708-0836  
TTY: (404) 730-2654