

## WHAT ELSE IS PROHIBITED?

In addition, it is a violation of the Fair Housing Act to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise the right.
- Make, print or publish any statement, in connection with the sale or rental of a dwelling, which indicates a preference, limitation or discrimination based on race, color, religion, sex, disability, familial status or national origin. This prohibition against discriminatory advertising also applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.
- Refuse to provide homeowners insurance coverage for a dwelling because of race, color, religion, sex, disability, familial status or national origin of the owner and/or occupants of a dwelling.
- Discriminate in the terms or conditions of homeowners insurance coverage because of the race, color, religion, sex, disability, familial status or national origin of the owner and/or occupants of a dwelling.
- Refuse to provide available information on the full range of homeowners insurance coverage options available because of the race, etc. of the owner and/or occupants of a dwelling.
- Make, print or publish any statement, in connection with the provision of homeowners insurance coverage, that indicates a preference, limitation or discrimination based on race, color, religion, sex, disability, familial status or national origin.

**Remember, however, that 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.**

## IF YOU THINK YOUR RIGHTS HAVE BEEN VIOLATED:

All residents are hereby notified, that any complaints regarding a discriminatory action under one of the above conditions may be filed with the:

Pennsylvania Human Relations Commission  
Harrisburg Regional Office  
333 Market Street, 8th Floor  
Harrisburg, PA 17101-2210  
(717) 787-9780  
(717) 787-7279 TTY users

Or

U.S. Department of Housing  
and Urban Development  
PITTSBURGH FHEO FIELD OFFICE  
Moorhead Federal Building  
1000 Liberty Avenue  
Pittsburgh, PA 15222  
(412) 644-5449 or (412) 644-6353  
Fax: (412) 644-6516  
TTY: (800) 927-9275



# FAIR HOUSING GUIDE



**PROVIDED BY  
THE CITY OF LOCK HAVEN  
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WWW.LOCKHAVENPA.GOV**

## THE FAIR HOUSING ACT

The Fair Housing Act is a federal law that protects people from housing discrimination on the basis of :

- Race or Color
- National Origin
- Sex
- Religion
- Disability
- Familial Status\*

\*Familial status means the presence of children under 18 in a household, pregnant women or anyone in the process of adopting or securing legal custody of a child under 18.

## WHAT DOES THE FAIR HOUSING ACT COVER?

The Fair Housing Act covers all housing-related transactions including rentals, sales, mortgage lending, homeowners insurance and appraisals. The Act covers most housing including apartments, private housing, public housing, condominiums, homeless shelters, mobile home parks, nursing homes and nonprofit housing programs. In some circumstances the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members.

## WHAT IS PROHIBITED?

In the sale or rental of housing no one may take any of the following actions based on race, color, national origin, religion, sex familial status or handicap:

- Refuse to rent or sell housing;
- Refuse to negotiate for housing;
- Make housing unavailable;
- Deny a dwelling;
- Set different terms, conditions or privileges for sale or rental of a dwelling;
- Provide different housing services or facilities;
- Falsely deny that housing is available for inspection, sale or rental; or
- Deny anyone access to or membership in a facility or service related to the sale or rental of housing.
- Refuse to allow reasonable modifications to your dwelling or common use areas, if necessary for a disabled person to use the housing. A landlord may agree to permit changes only if you agree to restore the property to its original condition when you move.
- Refuse to make reasonable accommodations in rules, if necessary for a handicapped person to use the housing. For example, a no-pet rule applied to a guide dog.

## WHAT IS PROHIBITED IN MORTGAGE LENDING?

No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap (disability):

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

**Buying a home may be the largest purchase you make. Here are things you should be aware of before you enter into any loan agreement.**

### You have the right to ....

- Shop for the best loan for you and compare the charges of different mortgage brokers and lenders.
- Know the total cost of your loan including the interest rate, points and other fees.
- Ask for a good faith estimate of all loan charges before you agree to the loan and pay any fees.
- Know what fees are not refundable if you decide to cancel the loan agreement.
- Ask your mortgage broker to explain what they do for you.
- Ask questions about any charges and loan terms that you do not understand.
- Know the reason why, if your loan was turned down.