

All people are protected under federal, state, and local laws on the basis of various protected classes.

THE FEDERAL FAIR HOUSING ACT prohibits discrimination in housing based on these seven protected classes:

Race	Sex
Color	Disability
National Origin	Familial Status (households with children under 18 & women who are pregnant)
Religion	

THE ILLINOIS HUMAN RIGHTS ACT provides additional protections:

Ancestry	Age (for those over 40)
Marital status	Order of Protection Status
Military Status	Unfavorable Military discharge
Sexual Orientation	
Gender Identity	

These laws protect you in regards to

Selling	Renting	Insurance
Buying	Financing	Zoning

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Founded in 1968, HOPE serves Chicago's Northwestern & Western Suburbs, as well as twenty-eight other counties in Northern & North Central Illinois.

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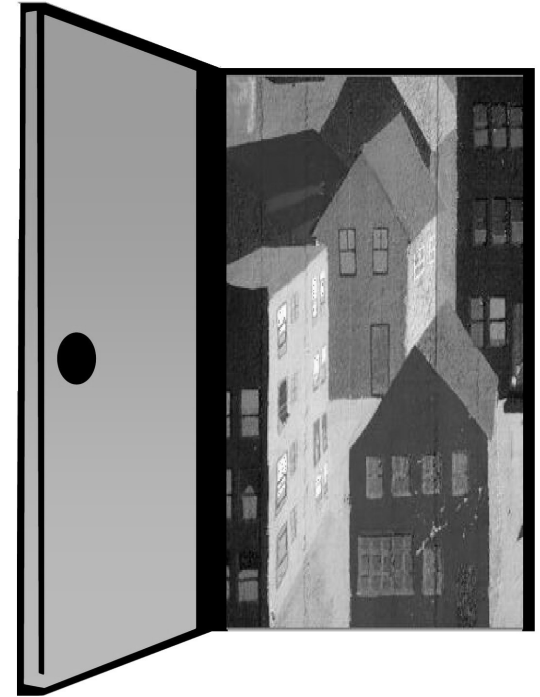
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# HOPE

**Fair Housing Center**  
*Opening America's Closed Doors*



## What is Fair Housing?

Fair housing is about *discrimination.*

HOPE Fair Housing works to create greater housing opportunities for all. We want to ensure everyone has the chance to live in the community, home, or apartment of their choice, free from discrimination.

Housing discrimination can be blatant or subtle, so all parties should know their rights and responsibilities.

## Examples of discrimination include

- ◆ Not allowing someone with a service animal to rent because of a “No Pets” policy.
- ◆ Written statements or ads specifying religion desired in a tenant or roommate.
- ◆ Discouraging potential homebuyers from purchasing a home in a certain area based on the racial make-up of the neighborhood.
- ◆ Imposing different rules and requirements for different tenants, such as criminal background checks or varying deposit amounts.
- ◆ Refusing to rent to an applicant based solely on immigration status.
- ◆ Propositioning a tenant for sex in exchange for rent or repairs.
- ◆ Limiting the number of children in a complex or confining them to a specific building or floor.
- ◆ Threatening eviction to someone taking action to protect their housing rights.

# How HOPE Can Help

## If you think you may be a victim of housing discrimination,

1. **Contact** HOPE Fair Housing Center.
2. **Document** meetings and phone calls with landlords, property managers, real estate agents, loan officers, and insurance agents.
3. **Save** all receipts, copies of applications, business cards, and other documents.

All of HOPE’s services are *free*.

*When appropriate HOPE can:*

- ◆ Investigate potential discrimination
- ◆ Advocate on your behalf with a housing provider
- ◆ Assist in filing a Dept. of Housing & Urban Development (HUD) complaint
- ◆ Help conciliate your case with the offending party
- ◆ Refer your case to attorneys that are experts in fair housing litigation

Legitimate reasons for someone not to rent or sell a dwelling include insufficient income, poor credit history, and criminal history. Whatever policies are in place must be applied to all applicants.

## Exemptions

There are some exemptions to fair housing laws, such as:

- ◆ Buildings with 4 or less units, one of which is occupied by the owner
- ◆ Single family homes sold or rented without the help of a realtor or broker
- ◆ Housing for people ages 55+ or 62+, if it meets all legal requirements

However, advertisements for housing may never express preference based on one of the protected classes.



HOPE’s vision is to expand housing opportunities for all members of our communities to rent or buy any home they can afford, thereby creating economically sound, vibrant neighborhoods. We accomplish these goals through education, outreach, training, advocacy, and enforcement.

**Help us make your community a more welcoming place by becoming a volunteer fair housing tester. For your valuable assistance, you will receive a small stipend and travel reimbursement. Contact us to learn more about this volunteer opportunity.**