

THE FEDERAL FAIR HOUSING ACT

prohibits discrimination in housing based on these seven protected classes:

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

Federal law defines disability as a physical or mental impairment which substantially limits one or more major life activities.

Specific protections for individuals with disabilities

Reasonable accommodations are changes in rules, policies, practices, or services that allow a person with a disability to use and enjoy the housing.

- ◇ Examples include a landlord allowing an Emotional Support Animal despite a “No Pets” policy.

Reasonable modifications require landlords or housing providers to allow changes to the structure of the existing premises at the tenant’s expense, unless the unit is HUD-subsidized.

- ◇ Modifications must remain reasonable. While building a ramp is reasonable, installing an elevator is not.

Housing providers may not ask about the nature or severity of a disability.

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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HOPE

Fair Housing Center

Opening America’s Closed Doors



Housing Rights for Military Service Members and Veterans

Men and women who are currently active or have fought for our country should not have to fight for the right to choose where they live if deployed or once they return.

SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)
grants housing and other rights:

- ◇ Creditors must **forgive interest above 6%** for up to one year on any obligation, like a mortgage or trust deed, that was obtained before military service.
- ◇ Mortgage **payments can be adjusted** and court proceedings can be paused if military service interferes with a service member's ability to make payments.
- ◇ For mortgages that began before active service, **the property cannot be sold, foreclosed, or seized** based on a breach of that mortgage obligation during or within 9 months of active military status.
- ◇ Depending on rent amount, active service members or their family members renting an apartment may be **protected from eviction** for up to 3 months if the service member can prove that military service prevents him or her from paying rent.
- ◇ Service members who are called to active duty or receive orders for a permanent change of station can **end their lease early** if the lease was made before deployment and they provide proof of orders to their landlord.

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.

THE ILLINOIS HUMAN RIGHTS ACT provides protection from discrimination for these protected classes:

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

Military status refers to an individual's status on active duty or as a veteran of the armed forces, including the reserves and National Guards.



Unfavorable discharge includes discharges from the armed forces, the reserves, and the National Guards that are classified as RE-3 or equivalent. This protection does not include RE-4 discharges or those characterized as "dishonorable."

The Illinois Human Rights and the Federal Fair Housing Acts protect all people in regards to

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|----------------|------------------|------------------|
| <i>Selling</i> | <i>Renting</i> | <i>Insurance</i> |
| <i>Buying</i> | <i>Financing</i> | <i>Zoning</i> |