**The Federal Fair Housing Act** prohibits discrimination in housing based on these protected classes:

- Race
- Color
- National Origin
- Religion
- Sex
- Disability \*
- Familial status (households with

- Ancestry
- Marital status
- Age (+40)
- Military status
- Sexual orientation
- status children under 18) • Unfavorable military

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

Any individual who currently has, has a history of, or is regarded as having such an impairment is covered under Federal law.

Such impairments include:

- Mental or physical impairments
- Emotional disorders
- Serious impairments in eyesight, hearing, or speech
- Specific diseases, such as AIDS
- Alcoholism and drug addition (not including those currently using illegal drugs)

Founded in 1968, HOPE serves Chicago's Northwestern & Western suburbs, as well as 28 other counties in Northern & North Central Illinois

### All of HOPE's services are free



202 W Willow Ave Suite 203 Wheaton, IL 60187

**Call us** 630 - 690 - 6500 **Email us** info@hopefair.org Visit us online hopefair.org

### HOPE **Fair Housing** Center



### **Housing Rights for Military Members and Veterans**

Those 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.

Gender identity • Order of Protection discharge

#### <u>Servicemembers Civil Relief</u> <u>Act Housing Benefits</u>

- Servicemembers deploying for 90 days or more can end a lease without penalty.
- Creditors must forgive interest above 6% for up to one year on any loan that was obtained before military service.
- Servicemembers may be able to postpone eviction if their military duty has interfered with their ability to pay rent on time



All people are protected against discrimination based on the protected classes in regard to selling, renting, zoning, buying, financing, and insurance.

# Reasonable Accommodations and Reasonable Modifications

Reasonable Accommodations are changes in rules, policies, practices, or services that allow a person with a disability to use and enjoy their housing. Such accommodations must be granted, unless the landlord or housing provider can show a legitimate business reason for denial.

- Individuals requiring service animals are allowed to rent in buildings with "No Pets" policies
- Landlords may not restrict the use of building amenities, such as a pool, that is available to other tenants

**Reasonable Modifications** require landlords or housing providers to allow reasonable modifications to the structure of the existing premises at the **tenant's** expense, unless the unit is HUDsubsidized.

- A housing provider or landlord cannot ask if an individual is capable of independent living.
- A housing provider or landlord cannot ask for diagnosis, treatment, medical records, or medications.

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

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

#### When appropriate, HOPE can:

- Investigate potential discrimination
- Advocate on your behalf with a housing provider
- Assist in filling a Department 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 and poor credit history. Any policies in place must be applied to ALL participants/residents.