

“You have a right to housing free from discrimination”

SEX•DISABILITY•FAMILIAL
STATUS•RACE•COLOR•RELIGION•
OR NATIONAL ORIGIN

If you feel that you've been discriminated against, follow these steps:

- Keep a record of the names, dates, addresses, phone numbers, and other important information which can assist in the investigation of your complaint.
- Be as specific as possible about the incident.
- Get the names and contact information of any witnesses to the incident whenever possible.
- Following the incident, you have one year to file an administrative complaint or two years to file a lawsuit.

Federal Fair Housing Laws prohibit discrimination on the basis of: race, color, religion, national origin, sex, disability, and familial status. New York State Fair Housing Laws also prohibit discrimination on the basis of: marital status, military status, age, or sexual orientation.



Chautauqua Opportunities, Inc.
Helping People...Changing Lives.

For more information, please call:

Connections North
10825 Bennett Road
Dunkirk, NY 14048
716-366-8176

Laughlin Center
402 Chandler Street
Jamestown, NY 14701
716-661-9430

www.chautauquaopportunities.com



**EQUAL HOUSING
OPPORTUNITY**

Department of Housing and Urban Development
Room 5204
Washington, DC 20410-2000
www.hud.gov/fairhousing

FAIR HOUSING IS NOT AN OPTION; IT'S THE LAW.



**EQUAL HOUSING
OPPORTUNITY**





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North: 716-366-8176

South: 716-661-9430

If you think that you may have been a victim of housing discrimination, we are here to help! Please call Chautauqua Opportunities at one of the numbers listed above so we can assist you with your claim.

Chautauqua Opportunities is a nonprofit Community Action Agency that has provided services to low-income residents of Chautauqua County since 1965.

The mission of Chautauqua Opportunities is leading the fight against poverty by mobilizing resource and creating partnerships to promote empowerment, economic independence, and opportunities.



You are discriminated against if you are a victim of:

Racial Steering

You have the right to choose where you live. It is illegal for real estate salespersons, brokers, or leasing agents to discourage you from seeing or being interested in certain properties because of the neighborhood's racial composition.

Rental Discrimination

The terms of rental agreements must apply to **all** renters. Changing of such terms to deny or discourage your access to rental properties is illegal.

Financing Discrimination

Lending institutions, such as banks and mortgage lenders, are prohibited from denying loans because of your protected class.

False Denials of Availability

Federal, State and Local laws prohibit real estate salespersons, brokers, and property agents from telling you the property you are interested in is unavailable, when it is in fact available for rent or purchase.

Advertising Discrimination

Ads or commercials for houses or apartments cannot, by law, show any preference for renters or buyers based on race, color, religion, sex, disability, national origin or family status.

Redlining

It is illegal for lending institutions to change the interest rate or any terms of a loan in a discriminatory manner.

Blockbusting

It is illegal for anyone to pressure you into selling your home because someone of another race has moved out of, or into, your neighborhood.

Fair Lending

Some examples of lending discrimination include:

- Refusing to make a mortgage loan
- Refusing to provide information regarding loans
- Imposing different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminating in appraising a property
- Requiring expectant mothers to return to work before approving a home loan.