

In Addition

It is illegal for anyone to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right; or
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap.

The prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

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 Housing Rights Have Been Violated

The Department of Housing & Urban Development can help with problems of housing discrimination.

If you think your rights have been violated, a Housing Discrimination Complaint Form is available for download at www.hud.gov/complaints/housediscrim.cfm

You can complete and submit the form online, or you can write HUD a letter, or telephone the HUD Office nearest you (1-800-669-9777). You have one year after an alleged violation to file a complaint with HUD.

Housing Discrimination Complaint Forms should be sent to:

Department of Housing & Urban Development

The Wanamaker Building
100 Penn Square East, 12th Floor
Philadelphia, Pennsylvania 19107-3380

Or

Pennsylvania Human Relations Commission

Harrisburg Regional Office
Riverfront Office Center,
1101-1125 S. Front Street, 5th Floor
Harrisburg, PA 17104-2515

If you would like to acquire local civil legal aid contact:

North Penn Legal Services

329 Market Street
Williamsport, PA 17701
To apply for services, call: (877) 953-4250



City of
Williamsport

FAIR HOUSING GUIDE

PROVIDED BY THE WILLIAMSPORT
FAIR HOUSING COMMISSION
WILLIAMSPORT CITY HALL



245 WEST FOURTH STREET
WILLIAMSPORT, PA 17701

570-327-7511



The Fair Housing Act

The Fair Housing Act prohibits discrimination in housing because of:

- Race or color
- National Origin
- Religion
- Sex
- Familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18)
- Handicap (Disability)

What Housing Is Covered?

The Fair Housing Act covers most housing. 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 and 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;
- For profit, persuade owners to sell or rent (also known as blockbusting); 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 person that is disabled 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.

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;
- 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. You should be aware before you enter into any loan agreement that...

- You have the **RIGHT** to shop for the best loan for you and compare the charges of different mortgage brokers and lenders.
- You have the **RIGHT** to know the total cost of your loan including the interest rate, points, and other fees.
- You have the **RIGHT** to ask for a Good Faith Estimate of all loan charges before you agree to the loan and pay any fees.
- You have the **RIGHT** to know what fees are not refundable if you decide to cancel the loan agreement.
- You have the **RIGHT** to ask your mortgage broker to explain what they do for you.
- You have the **RIGHT** to ask questions about any charges and loan terms that you do not understand.
- You have the **RIGHT** to know the reason if your loan was turned down.