

FAIR HOUSING FOR HOME PROVIDERS

Liability Under the Fair Housing Act:

Landlords, real estate agents, mortgage lenders, insurance agents, local government officials, advertisers and public housing authorities are prohibited from discriminating in the rental, sale, lending, advertising and insuring of homes.

Protected Classes

It is illegal to discriminate based on a person's race, color, religion, national origin, gender (sex), disability or familial status (which protect women who are pregnant and families with children). The State of Missouri also prohibits discrimination based on ancestry. In addition the City of St. Louis prohibits discrimination on the basis of sexual orientation and source of income. The city of St. Charles also prohibits all of the above and has added age as it relates to employment, public assistance recipient, and sexual orientation.

Prohibited Acts

The Fair Housing Act makes it illegal to refuse to rent, sell or negotiate for housing or to otherwise make housing unavailable to a person based on race, color, religion, national origin, gender, disability or familial status. It is also illegal under the Fair Housing Act to set different terms, conditions or privileges in the sale or rental of housing because of membership in a protected class. It is illegal to restrict a

person's housing choice to particular buildings or parts of building, or to different neighborhoods because of their race or because they have children. A housing provider cannot exaggerate drawbacks of a neighborhood to "steer" people of a protected class.

Lenders and insurance agents cannot deny loans or insurance coverage based on the racial makeup of a neighborhood, nor can they adhere to policies which have a disparate impact on persons of a protected class.

Landlords must treat tenants equally throughout their residence: for example: to process maintenance requests in order, to institute policies which don't single out children or persons in any other protected class, and to use the same standards for lease termination. Screening applicants is legal to determine the applicant's ability to follow the terms of the lease and to inquire about their rental history or credit, as long as all applicants are asked for the same information.

Accommodating Persons with Disabilities

The Fair Housing Act requires that housing providers permit reasonable modifications to the property to allow a person with a disability the full enjoyment of their home. For example, a person using a wheelchair may construct a ramp or install grab bars in their bathroom. Housing providers are generally not required to bear the cost of

modifications unless they receive federal funds. Housing providers are required to make reasonable accommodations in procedures for someone with a disability for example, a "no pets" building would have to allow a person to use a service animal. Requests for accommodations must be granted unless a housing provider can show that it will constitute an undue administrative or financial burden. Housing providers can't restrict the housing choices of persons with disabilities or inquire about the nature or treatment of a person's disability.

A housing provider can ask for proof of disability when asked to make a accommodation or modification. A letter from a health care provider or a determination of disability should suffice.

Advertising

The Fair Housing Act makes it illegal to make, print or publish any notice, statement or advertisement which indicates a preference, limitation or discrimination because of race, color, religion, national origin, gender, disability or familial status. Housing opportunities should be advertised in media accessible to person of all protected classes. The Fair Housing Act allows for "affirmative" advertising to attract people of protected classes who are underrepresented in a community.

Protect yourself from liability
Call for additional information.

Metropolitan St. Louis Equal Housing Opportunity Council

1027 South Vandeventer Avenue, 4th Floor
St. Louis, MO 63110
(314) 534-5800

Email: ehocer@aol.com

Web: www.ehocstl.org

For the hearing impaired MO Relay
(800) 735-2966

EHOc Mission is work to ensure equal access to
housing for all people through education,
counseling, investigation and enforcement.

EHOc also provides training and education on
fair housing.

Also call EHOc to report discrimination



Department of Community Development
200 N. Second St., STE 303
St. Charles, MO 63301

FAIR HOUSING

Responsibilities for Home Providers

This pamphlet is provided by:

City of St. Charles Fair Housing Commission

