#### **Housing Discrimination is** Polite.

"I'm terribly sorry, but....

- The apartment already has a deposit on it"
- The owner took the house off the market"
- Another broker already rented the apartment and I was not told"
- We don't allow children on the second floor"
- I don't make the decisions. Just fill out the application and we'll let you know."

..... But It's Illegal!

#### The federal Fair Housing Act prohibits discrimination in housing because of:

· Race or Color

· Sex

· National Origin

· Disability

· Religion

· Familial Status

#### **New York State** Human Rights Law also prohibits discrimination based on:

· Marital Status

·Creed

· Sexual Orientation

· Age (18 and older)

· Gender Identity

· Military Status

· Gender Expression

· Source of Income\*

· Arrest\*\*

\*Source of income includes public assistance, Section 8, SSD, SSI, and court-ordered child support.

\*\* Arrest includes favorably resolved arrest, an adjournment in contemplation of dismissal (ACOD), and a sealed conviction record, or a youthful offender adjudication.

#### **Suffolk County** also prohibits discrimination based on:

- · Veteran Status
- · Status as a Victim of Domestic Violence
- · Group Identity

(Group Identity includes actual or perceived age, alienage or citizenship status, gender, sexual orientation, and military status.)



#### LONG ISLAND HOUSING SERVICES, INC.

640 Johnson Avenue, Suite 8 Bohemia, NY 11716

631-567-5111

LIFairHousing.org/li50fha





ny.give.org





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Updated April 2019.



# 50th Anniversary of the Fair Housing Act

# Introduction to Fair Housing

The mission of Long Island Housing **Services, Inc.** is the elimination of unlawful housing discrimination and promotion of decent and affordable housing through advocacy and education.

LIHS is a 501 (c) (3) nonprofit Fair Housing agency protecting Long Islanders' civil rights since 1969.

#### Forms of Discrimination

- Misrepresenting the availability of housing: A landlord, owner, or real estate agent tells you that the housing is not available, when in fact it has not been rented or sold.
- Refusal to rent or sell: A landlord or real estate professional refuses to rent or sell to you because you are a member of one of the protected groups listed in this brochure.
- Discrimination in terms and conditions: You are given different terms or rules than others because you are a member of one of the protected groups listed in this brochure.



- **Discriminatory Advertising:** Any written statement in a newspaper or oral statement that indicates preferences or limitations for certain people. This includes any ad or brochure that is created by the owner of the property.
- Use of threats, intimidation or coercion: Someone attempts to prevent you from renting or buying a house in a neighborhood by suggesting that you will not be safe or that neighbors may not want you to move in.

Contact Us! 631-567-5111 ext. 375

#### Fair Lending

It is illegal for someone offering a mortgage to discriminate on the basis of any protected class, or



to discriminate against a person for exercising their rights under consumer credit protection laws.

#### **Lenders should:**

- Willingly give you an application and other information you need on how to apply for a loan.
- Willingly discuss with you the various mortgage loans they offer and give you an idea whether you can qualify for them.
- Diligently act to make a decision without undue delay—once you provide all the information and required paperwork (for example, proof of income and assets).
- Not be influenced by the racial or ethnic composition of the neighborhood where the home is located.

If you apply for a mortgage and are turned down, remember that not all institutions have the same lending standards. Shop around for another lender. But if the way you were treated suggests the possibility of unlawful discrimination...

Call LIHS: 631-567-5111 ext. 375

LIFairHousing.org/li50fha

### Long Island Housing Services Provides:

#### Fair Housing Advocacy and Enforcement

- Discrimination Investigations
- Counseling
- Training



## APARTMENT FOR RENT

#### Rental Counseling

- Rights
- Security
- Eviction
- Habitability

### **Mortgage Counseling**

- Mortgage Options
- Pre/Post Purchase
- Default
- Foreclosure Prevention



Se habla Española. For other languages, Long Island Housing Services uses Language Line. We strive to make our programs and services accessible for people with vision, hearing, cognitive and mobility impairments.

"The healthiest society is one that is racially, culturally, and economically inclusive."
- LIHS Executive Director Emeritus
Michelle Santantonio