

Have You Experienced Discrimination?

Under the federal Fair Housing Act, it is illegal to discriminate against you in housing due to your:

- Race
- Color
- Religion
- National origin (*from a different country*)
- Gender/ Sex
- Familial Status (*pregnant women, families with children under the age of 18, including those with temporary custody over children*)
- Disability/ Handicap (*those with substantial impairment in a major area of life; a history of such an impairment or someone perceived to have an impairment-you need not be receiving disability benefits to qualify*)

State and local laws protect you from discrimination based on your:

- Ancestry (*Missouri and Illinois*)
- Age 40+ (*Illinois*)
- Marital Status (*Illinois*)
- Domestic Violence Status (*Illinois*)
- Order of Protection Status (*Illinois*)
- Military Status/ Unfavorable Discharge from Military (*Illinois*)
- Sexual Orientation/Gender Identity/Expression (*Illinois, St. Louis City*)
- Source of Income (*Illinois, St. Louis City*)

The Fair Housing Act covers housing and housing related transactions and protects you from discrimination when you're trying to:

- Rent a home
- Buy or sell a home
- Obtain or refinance a mortgage
- Obtain homeowner's insurance
- Obtain an occupancy permit, or in dealing with zoning / occupancy issues
- View real estate advertisements

Almost all types of housing are covered under the Fair Housing Act, including many homeless shelters, apartment complexes, dormitories, condominiums, home owner associations, senior housing, and single family homes.

Need to file a complaint? Use the QR code below or visit the link.



disabilityrightstx.org/en/housing-discrimination-complaint-generator

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Fair Housing For Everyone

Mission

Justine Petersen Housing and Reinvestment Corporation (Justine PETERSEN) is a Missouri Not-for-Profit Corporation. Our mission is to connect institutional resources with the needs of low-to moderate-income individuals and families, helping them to build assets and create enduring change - not just for each individual or family that we assist, but the community as a whole.

Our mission is demonstrated by our services, which include credit building and financial education, homeownership preparation and retention, and micro-enterprise lending and training.



Housing Discrimination is Illegal

The federal Fair Housing Act bans discrimination on the basis of race, color, religion, national origin, gender, disability, and familial status (*which protects women who are pregnant and families with children*) when renting, purchasing, taking out a loan for, or insuring a home. State and local laws have additional protections.

The State of Illinois prohibits discrimination on the basis of marital status, age (*40 and over*), ancestry, sexual orientation, gender identity, domestic violence status, order of protection status, military status, and unfavorable discharge from the military. The state of Missouri bans discrimination based on ancestry. The City of St. Louis prohibits discrimination on the basis of gender identity, gender expression, sexual orientation, and source of income.

Fair Housing and CRA

The federal Community Reinvestment Act (CRA) and the newly adopted Illinois CRA, create a set of guidelines and lay out requirements for banks and other financial institutions to invest in and conduct business in our communities. This is especially important for historically red-lined neighborhoods where inequities persist today.

JP regularly analyzes the CRA data of banks in order to meet with banks, meet with community members, educate community members, and find innovative solutions to bring impactful investment to underserved communities.

Recognizing Discrimination

Housing discrimination comes in many forms. Sometimes it is blatant, like when a landlord says that he doesn't rent to families with children.

Most often, discrimination is subtle. A real estate agent may suggest to clients that they wouldn't feel "comfortable" in a neighborhood because of its racial makeup. Persons with disabilities are sometimes asked about medications or treatment. Home seekers may be victims of "voice profiling," when a housing provider assesses a person's race or ethnicity over the phone and then denies them housing. Women are sometimes sexually harassed by landlords. People of color, women, and people with disabilities are sometimes targeted by lenders who quote them higher interest rates or for a mortgage.

All of these practices are illegal.

For Persons with Disabilities

It is illegal for anyone to deny housing or limit the choice of housing because you have a mental or physical disability, a history of a disability, or because people think you are disabled.

Landlords must give you permission to make physical changes to your home (*such as a*

ramp), if you need them, but are not generally responsible for the cost.

Landlords must make reasonable exceptions to rules that interfere with your ability to live comfortably in your home. For example, you may request an extra key so that a friend or social worker can visit you. Requests for accommodations should be put in writing.

The Fair Housing Act also requires new multifamily housing to be accessible.



Reporting

A person who has experienced discrimination has a year to file a complaint with the Department of Housing and Urban Development, and two years to file a private lawsuit.

JP is supported by the U.S. Department of Housing & Urban Development. JP has partnered with Disability Rights Texas to make reporting a complaint easy. Visit: disabilityrightstx.org/en/housing-discrimination-complaint-generator