

## What does Fair Housing Mean?

Fair housing means all persons have equal opportunity to be considered for rental units, purchase of property, housing loans, and property insurance.

## Have any of these situations happened to you?

- You found an advertisement for an apartment that sounded right for you. You called the number given and learned the apartment was still available. You scheduled an appointment and went right over. When you arrived in person you were told, "Sorry the apartment was just rented."
- When looking for a home to purchase, the real estate salesperson keeps showing you homes only within a particular neighborhood. The agent also makes statements such as, "We feel this area would be right for you," or "We're sure you wouldn't be happy in that neighborhood."
- You called about an apartment. When you told the manager that it was for you and your small child, she replied, "This is a second floor apartment with a balcony. It just wouldn't be a good place for a child."
- You applied for a mortgage to purchase a house. While you have had some financial problems in the past, you now have sufficient income and a good credit record. The bank says you don't meet their qualifications.
- You are purchasing a home and want to buy homeowner's insurance. The agent tells you that they don't write policies in your part of town.

- You are blind and have a guide dog, but the apartment manager won't rent to you because of a "no pets" policy.
- You inquired about an apartment to rent and were quoted a higher rent or deposit than you know other tenants are expected to pay.

***If these or similar situations have happened to you, you may be a victim of housing discrimination.***

## What laws protect you from housing discrimination?

**Local:** Many cities have local civil/human rights agencies prohibiting housing discrimination. Contact your local city hall for information.

**State:** The "Iowa Civil Rights Act" (Iowa Code 216) prohibits housing discrimination based on **race, color, sex, sexual orientation, gender identity, religion, national origin, mental disability, physical disability, and familial status (presence of children in the home).**

**Federal:** The Federal Civil Rights Act of 1866 prohibits discrimination in housing because of **race or color**. The Civil Rights Act of 1968, Title VIII, and the Fair Housing Amendments Act of 1989 prohibit discrimination in housing because of **race, color, sex, religion, national origin, disability, and familial status.**

Familial status, or presence of children in the home, protects families with children under 18 years of age. Also protected are families seeking custody of a child or expecting the birth of a child. There is only a narrow exception to this part of the law: units designated as "housing for older persons."

Property owners are required by the law to allow reasonable modifications to a property (at the tenant's expense) and to make reasonable accommodations in policies in order to accommodate the needs of persons with disabilities.

## What can you do if you believe you may have been discriminated against?

**Contact the Iowa Civil Rights Commission to find out about filing a housing discrimination complaint. A Fair Housing Specialist will assist you with information and, if you have grounds to file a complaint, will assist you in filling out a complaint form. There is no charge for the Commission's services. The Commission will also cross-file your complaint with the U.S. Dept. of Housing and Urban Development (HUD) to protect your rights if your situation is covered by federal law.**

**A Complaint must be filed with the Commission within 300 days of the alleged discriminatory incident. A complaint can also be filed with HUD within one year or a private court action can be filed within two years.**

## Contact the Iowa Civil Rights Commission

Iowa Civil Rights Commission  
400 E. 14<sup>th</sup> Street  
Grimes State Office Building  
Des Moines, IA 50319  
(515) 281-4121 or (800) 457-4416  
(515) 242-5840 (FAX)  
[www.state.ia.us/government/crc](http://www.state.ia.us/government/crc)

Office hours are 8:00 AM to 4:30 PM, Monday through Friday. You may leave a phone mail message at any time to receive a call back during office hours.

## What happens once a complaint is filed?

A complaint is filed when received in writing by the Commission. The person or company against whom the complaint is filed will be notified of the complaint and will be given an opportunity to respond.

The complaint will be assigned to an investigator, who will conduct an impartial and thorough investigation. Witnesses are contacted and relevant records are examined. The parties may also be offered an opportunity to negotiate a voluntary, no-fault settlement.

After the investigation, an administrative law judge will determine whether there is probable cause to believe discrimination occurred. Probable cause exists if there are reasonable grounds for believing discrimination has occurred. If probable cause does not exist the administrative law judge can determine there is no probable cause (discrimination did not occur) and the complaint is dismissed.

If the decision is no probable cause, the complaint is dismissed, subject to appeal rights.

Following a probable cause finding, the parties may elect to have the dispute resolved in district court, or in a public hearing before the Commission.

## What services are available from the Iowa Civil Rights Commission?

The Commission receives, investigates, and resolves complaints alleging discrimination in the areas of employment, housing, public accommodations, credit, and education.

The Commission can provide speakers and programs on civil rights topics, including fair housing. Free publications regarding discrimination are available upon request.

The Commission may conduct testing of landlords, businesses, and employers to study the nature and extent of discrimination in Iowa, and to determine if the civil rights laws are being followed.

***Our mission is a state free of discrimination.***

# Fair Housing and You



**EQUAL HOUSING  
OPPORTUNITY**

**The Iowa Civil Rights  
Commission**

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This publication was made possible by a grant from the U.S. Department of Housing and Urban and Development, Fair Housing Initiatives Program