

Fair Housing Basics Training

IHCDA's CoC Development Day
May 12, 2023



Presenter Info

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- Find us on Facebook, Instagram, Twitter, LinkedIn, and follow us on YouTube!

safe,
affordable,
accessible,
discrimination-free,
housing for all.



The information today is not legal advice. For legal advice, please consult an attorney.


Materials provided for educational purposes only.

NOWHERE ON A RENTAL APPLICATION DOES IT SAY


YOU MUST BE A WHITE MAN

WITH NO KIDS

AND NO DISABILITIES.

 **FAIR HOUSING CENTER**
of CENTRAL INDIANA

(317) 644-0673
www.fhcci.org
For more information contact us at
info@fhcci.org

 **Education Fund**

 **NFHA**
National Fair Housing Alliance

The Federal Fair Housing Act protects your right to live where you want. In fact, in any decision regarding rental, sales, lending or homeowner's insurance, it is against the law to consider race, color, national origin, religion, sex, disability, or family status. If you think you've been denied housing, call us. **Fair housing. It's not an option. It's the law.**

NFHA 1-866-222-FAIR www.fairhousinglaw.org

Goals for Today

- Topic Areas:
 - What is the Fair Housing Center of Central Indiana
 - History/Protected Classes
 - Related Presidential Executive Orders
 - Refusal to Rent/Sell Regulation
 - Falsely Deny Availability Regulation
 - Terms & Conditions Regulation
 - Advertising Regulation
 - Hostile Environment/Harassment/Retaliation Regulation
 - Reasonable Accommodations/Modifications Regulations
 - Design & Construction/Accessibility Regulation



APARTMENT FOR RENT
Large 3BR, Great Neighborhood
2BA, New Appliances, Hardwood floors
wash/dryer, DW, A/C, private parking
\$1200/month, Utilities Incl.
No Kids, No Blacks, No Latinos

**DISCRIMINATION IS RARELY THIS OBVIOUS,
BUT IT'S JUST AS REAL. AND JUST AS ILLEGAL.**

If the landlord gives you the runaround or says:

- "We don't take kids."
- "The apartment you asked about on the phone has been rented."
- "We only take people who speak English clearly."
- "We don't take teenagers."
- "The ad was wrong – the rent is really \$50 more."
- "I can't assign you a handicap parking space."

THAT COULD BE HOUSING DISCRIMINATION.

The only way to stop housing discrimination is to report it, so we can investigate it.

If you feel you may have been discriminated against in a housing transaction,
contact the Fair Housing Center of Central Indiana:
Call: 317-644-0673 | Email: info@fhcci.org | Visit: www.fhcci.org



The federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, family status or disability.



Fair Housing Center of Central Indiana (FHCCI)

- The mission of the Fair Housing Center of Central Indiana (FHCCI) is to ensure equal housing opportunities by eliminating housing discrimination through advocacy, enforcement, education, and outreach.
- Based in Indianapolis – service area of 24 Central Indiana counties, although we will go outside this area, if resources allow, due to lack of other nonprofit fair housing organizations in Indiana
- Have 4 main programs to advance fair housing: Advocacy, Education, Inclusive Communities, and Public Policy
- Do not have attorneys on staff and don't cover issues solely related to landlord/tenant law

"I'm sorry. I must have misplaced your paperwork..."



"Your credit report isn't back."

"Your income hasn't been verified yet."

Don't be fooled by excuses. What appears to be a delay could be discrimination. You can fight back.

If you believe you may be a victim of housing discrimination, contact HUD or your local Fair Housing Center:

Contact the Fair Housing Center of Central Indiana (FHCCI) by calling 317-644-0673, emailing info@fhcci.org, or visiting www.fhcci.org.

Your Choice. Your Right. Your Home.



A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability. For more information, visit www.hud.gov/fairhousing.



Federal Fair Housing Act

- Federal Fair Housing Act passed in **1968** as part of Civil Rights Act (Title VIII) – Made it unlawful to discriminate in housing transactions due to **race, color, national origin, and religion**
- In **1974**, Act amended to protect due to **gender/sex**
- In **1988**, Act amended to protect **families with children and people with disabilities**
- From **2012-2021**, regulations and guidance, SCOTUS, and an Executive Order appear to indicate **sexual orientation, gender identity, gender expression, and transgender** being part of the sex/gender protection
- Court cases have confirmed that zoning and housing related services (insurance, etc.) are also covered

Federal Protections Defined

- **Race** includes all races - African-American, American Indian, Caucasian, etc.
- **Color** refers to the color of one's skin
- **National Origin** means the country where one was born
- **Religion** includes one's membership in an organized religious group
- **Gender (Sex)** includes discrimination due to being male, female, for being transgender, or the gender identity, gender expression, and/or the sexual orientation of the person or a family member

- **Disability (Handicap)** includes physical, cognitive, intellectual and mental impairments if impairment substantially limits a major life function
- **Familial Status** is the presence of one or more children under the age of 18 in the household - it includes being a parent, step-parent, adoptive parent, guardian, foster parent or custodian of a minor child, as well as any person who is pregnant or who is in the process of acquiring legal custody of a child under 18

Is discrimination keeping you out of the home of your dreams?



"You might be more comfortable living elsewhere."

"I'll show you neighborhoods with mosques."

"We only take people who speak English clearly."

If you feel you've been denied the sale, rental, or financing of a home because of your race, color, religion, national origin, sex, familial status, or disability, please be sure to contact the Fair Housing Center of Central Indiana.

Fair Housing Is Your Right. Use It.

Visit **www.fhcci.org** or call the Fair Housing Center of Central Indiana (FHCCI) at **317-644-0673**.




SCAN HERE FOR MORE INFO

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Indiana Fair Housing Act

- Protects all the federal protections and also provides protection due to ancestry
- *Note: Some localities may have additional protections...*
 - *Indianapolis has additional protections for sexual orientation, gender identity, age, military/veteran status*



Key Fair Housing Regulations

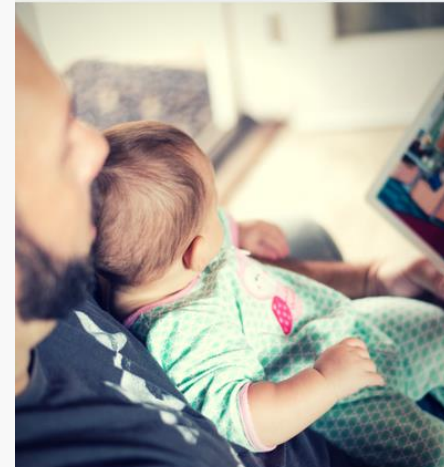
- Let's review the key fair housing regulations
- Examples of actual, real-life cases and forms of unlawful discrimination

YOU FOUND
THE PERFECT
OFF-CAMPUS
APARTMENT



BUT THE MANAGER
SAID YOU AND YOUR
CHILD COULD NOT
SHARE A BEDROOM.

One person per
bedroom occupancy
restrictions may
violate the federal
Fair Housing Act.



KNOW YOUR RIGHTS. CONTACT US:



Call: 317-644-0673
Email: info@fhcci.org
Visit: www.fhcci.org

Refusal to Rent or Sell

To refuse to rent or sell or indicate a preference against rent to sale due to protected class basis

Examples:

- Refusing to rent to someone just because of their membership in a protected class
- Typically, the blatant actions...

Louisiana Fair Housing Action Center v. Tall Pines Slidell LLC, et al (LA)

- LaFHAC alleged in 2019 complaint that on multiple occasions the onsite manager, Carey Rizzuto, refused to follow up with Black prospective renters and lied to prospective Black renters about lack of availability.
- Agent also told fair housing tester, “I don’t have any kids here. This is mostly adults. I don’t like kids.” and “...[agent] tries to separate people with kids and without. I put people with kids in [neighboring units]....so they can irritate each other.”
- In January 2022 settlement, defendants agreed to pay total of \$35,000, required its staff to take fair housing training, created/published non-discrimination policy, among other relief.

False Deny Availability

To represent to any person because of (protected class) that any dwelling is not available for inspection, sale, or rental when such dwelling is in fact available

Examples:

- Oh my gosh, I just rented my last unit (when in fact units are available)
- Nothing is available for at least 3 months (when in fact units will be available earlier)

Louisiana Fair Housing Action Center v. Grundmann Enterprises LLC, et al (LA)

- LaFHAC alleged in August 2020 [complaint](#) that on multiple occasions the onsite manager refused to follow up with Black prospective renters, quoted them higher rents, or lied about whether apartments were available, while providing better service and waiving application fees for white prospective renters.
- LaFHAC used fair housing testers to uncover discriminatory practices.
- During the tour, agent told white tester, “All the people are cool. I’m selective who I let move in. Even the Black people are really nice. Sweet people....The ones I let move in.”
- In April 2021 [settlement](#), defendants agreed to pay total of \$20,000, required its staff to take fair housing training, created/published non-discrimination policy, submit to monitoring for two years, and fired agent and barred him from acting in any capacity related to their residential properties.

Terms & Conditions

To apply terms or condition of [rental] due to someone's membership in a protected class

Examples:

- Imposing credit or background checks, or other rules or policies only on certain groups
- Children-specific rules
- Insurance requirements only of those with disabilities
- Targeting tenants for eviction due to their protected class status
- Increasing deposits or rent solely due to a protected class status
- Disparate Impact Situations – Facially neutral rule which disproportionately impacts a protected group

Fair Housing Justice Center v. Odyssey House Inc. (NY)

- In April 2021 [complaint](#), FHJC alleged that the defendants refused to provide American Sign Language (ASL) interpreter services and declined to give deaf persons access to their residential recovery facilities. The alleged conduct violates the Fair Housing Act, the Rehabilitation Act, the Affordable Care Act, the New York State Human Rights Law, and the New York City Human Rights Law.
- On one test, after a tester inquired about the availability of a sign language interpreter for his Deaf relative, the agent said, “Unfortunately we don’t have sign language here and he’s deaf so he wouldn’t be able to engage in group or individual sessions,” the agent continued, “so this level of care would not be appropriate. You might want to look at hospital-based settings, maybe they have somebody who translates sign language.”
- On another test, in response to a request for a sign language interpreter for his relative, the agent stated, “This is not the program for him because you know there’s a lot of talking required, group sessions, and things of that nature and he wouldn’t be as attentive as he would be if he had someone that could, uh, translate for him.” The agent added that she had never heard of a program that provides sign language interpreters and suggested the tester contact his relative’s insurance company.
- Agents also steered deaf applicants to other senior living facilities or made comments that the place of application would not be a good fit.
- November 2021 [settlement](#) of \$107,500 in damages and attorney’s fees and requires defendants to not deny applicants that are d/Deaf or hard of hearing, attend fair housing training, adopt new policies related to complaint, include depictions of protected classes in any use of human models in advertising, among other relief.

Louisiana Fair Housing Action Center v. Sailboat Bay Apartments LLC, et al (LA)

- Plaintiffs alleged in 2017 [HUD complaint](#) that the property used a racially discriminatory blanket ban on renting to anyone with a criminal record, including arrests or convictions.
- In LaFHAC's [Locked Out report](#), revealed African Americans were discriminated against/treated less favorably 50% of the time due to presence of their criminal history as compared to similarly situated white applicants.
- Across the country, arrest rates are 2.5 times higher for African Americans than for whites, and pre-trial detention rates for African Americans are 5.2 times the rate of white defendants. In Louisiana, African Americans make up 32% of the total population, yet African Americans account for a full 66% of the prison population.
- February 2022 [settlement](#) of \$35,000 in monetary damages and to adhere to a new admissions policy drafted by HUD and LaFHAC. The new policy is designed to ensure that arrests, charges, expunged or vacated convictions, misdemeanor convictions, and any felony convictions that took place more than five years ago, will not be considered since the HUD guidance states they are not a “reliable basis upon which to assess the potential risk to resident safety or property posed by a particular individual.”

Occupancy Standards & Fair Housing

- Occupancy Standards are limitations on the number of persons permitted in a dwelling. Typically they are put in place for safety to eliminate unhealthy situations due to overcrowding.
- HUD has issued [policy guidelines](#) that discusses two persons per bedroom – but, they note, not a law, it's a guideline – best scenario is based on square footage due to other factors which can impact
- When overly restrictive, may discriminate against families with children
- Not enough affordable 3 or 4 bedrooms on market for larger families – overly restrictive policies decreases options for families

Advertising

To make, print, or publish, or cause to be made, printed, or published any notice, statement, or advertisement, with respect to the sale or rental of a dwelling that indicates any preference, limitation or discrimination based on (protected class), or an intention to make any such preference, limitation, or discrimination

Examples:

- May be blatant or include preferences
- Saying, “No Mexicans”
- Indicating, “I have a lot of older people here, I don’t think kids will work out”
- “No bipolars”

What is Covered?

- Print Advertisements
 - Newspapers
 - Yard or posted signs
 - Flyers
 - Housing Provider Initiated/Real Estate Website Online Advertising
 - And others – basically, anything in print about housing
- Verbal Advertisements
 - Comments
 - Statements
- Online
 - Property Website
 - Housing listing websites, i.e. Craigslist, Facebook, Apartments.com (Note: Limited liability for internet providers/search sites)
 - Social Media Posts

This detects smoke.



We detect smokescreens.

Housing discrimination isn't always obvious. These are the kinds of smokescreens you might run into:

"Sorry, we've changed our minds about selling."
"We just rented that apartment."
"It doesn't look like you qualify for the loan."

If you believe you may be a victim of housing discrimination, contact HUD or your local Fair Housing Center:

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Gunn v. Hein (OH)



- Gerard Gunn, a white tenant at an Ohio complex, had his young daughter, who was biracial, visiting him. After his daughter swam in apartment complex pool, landlord/owner posted this sign...

- Gunn's daughter was 10 years old at the time. Gunn said his daughter lived with her mother but often visited him and had gone swimming in the pool on Memorial Day weekend in 2011.
- He said Hein sent him a text message shortly afterward, accusing his daughter's hair care products of clouding the pool and saying she would have to shower before entering it and wear a swim cap in future.
- A few days after that, Gunn said he went to the pool and saw the sign stating "Public Swimming Pool, White Only." Several witnesses also viewed the sign.
- Gunn said he was so angry his hands were shaking. "It's something you're supposed to see in history books," Gunn said. "It's not something you're supposed to see posted at the building where you live." He determined he had to move to protect his daughter and was not about to let her see the sign or risk having Hein upset her.
- \$55,000 [ALJ Decision](#) in 2015 including \$45,000 in damages plus \$10,000 in punitive damages, plus attorney fees (decided separately).

Which protected class(es) does this affect?



Hostile Environment, Harassment, Retaliation

It shall be unlawful to coerce, intimidate, threaten, or interfere with any person in the exercise or enjoyment of, or on account of having exercised or enjoyed their rights, or on account of having aided or encouraged any other person in the exercise or enjoyment of, any right granted or protected (based upon their protected class).

Donata's Neighborhood



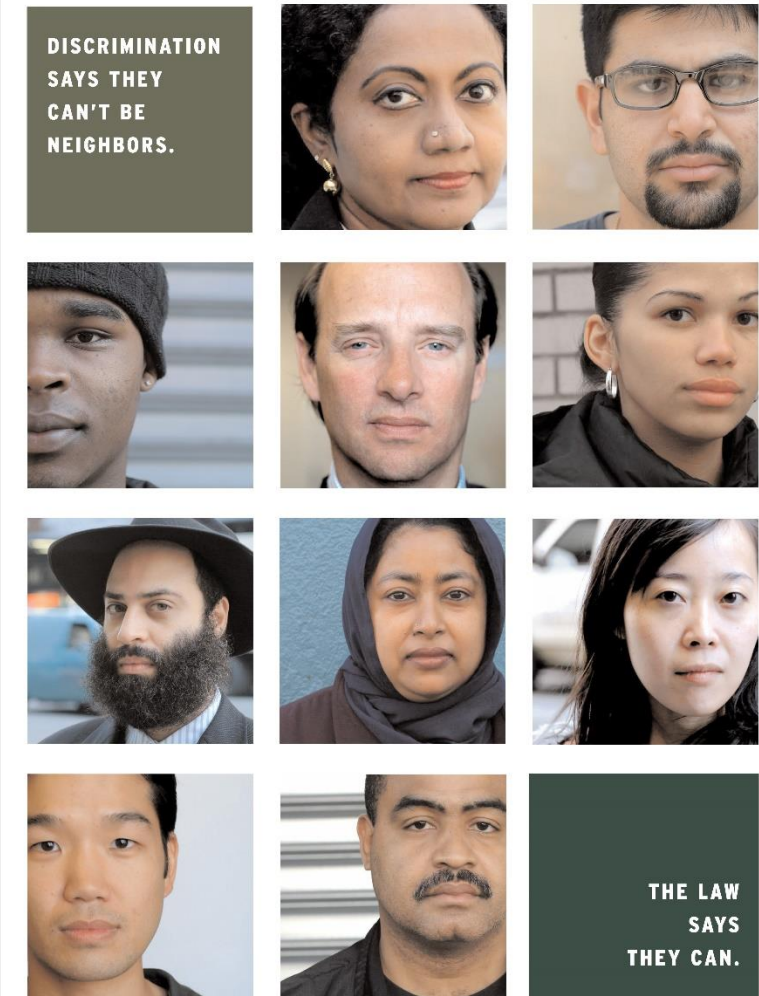
The Fair Housing Center of Central Indiana presents
Donata's Neighborhood

<https://www.youtube.com/watch?v=t0v-X8-BEN4&t=8s>

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Neighbor-on-Neighbor Harassment

- Neighbor-on-neighbor harassment is a fair housing issue.
- Needs to be taken seriously by housing providers, investigated comprehensively, and addressed.
- Covered under fair housing laws whether homeowners or renters (no exemption).



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of CENTRAL INDIANA
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HUD 1-800-669-9777

TDD 1-800-927-9275

www.fairhousinglaw.org

U.S. v. Schifer (OH)

- Douglas G. Schifer, 66, was accused of threatening neighbors and their guests because of their religion through making antisemitic threats during an outdoor gathering at the neighbors' residence in 2020.
- Plea documents detail that Schifer stated in part, "all you f— — ing people, it's no wonder Hitler burned you people in ovens," "f— — Hitler should have gassed you," and "Jews burn, you belong in ovens." He also broke one of their windows and spat at one of his neighbors.
- Court documents state that Schifer also said to the neighbors "f— — dog" and "I will poison your dog if it comes back to the fence." Schifer admitted to threatening to shoot the neighbors and their dog, and to "burn to the ground" a garage the neighbors were remodeling.
- In 2021, Schifer was sentenced in federal court for criminally interfering with his neighbors' right to fair housing. He received six months in prison, was ordered to pay a \$50,000 fine, and will have one year of supervised release.

Disability-Specific Regulations

- Reasonable Accommodations
- Reasonable Modifications
- Design & Construction Accessibility Requirements

“Will the apartment still be available when they meet me in person?”

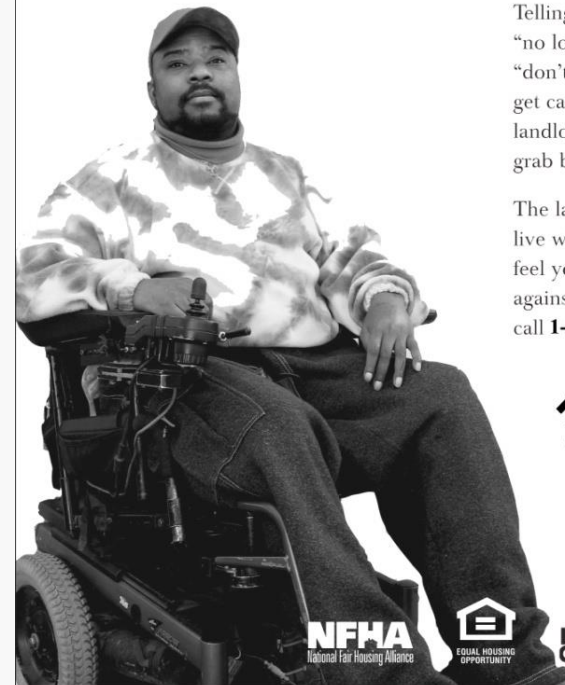
Telling you that the apartment is “no longer available” or that they “don’t want their insurance to get cancelled,” may be instead a landlord’s unwillingness to install grab bars and ramps.

The law protects your right to live where you want. If you feel you’ve been discriminated against because of your disability, call **1-317-644-0673**.



www.fhcci.org
(317) 644-0673

For more information,
contact us at
info@fhcci.org



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Specific Regulations for Those with Disabilities - Disability Defined

- **An impairment that substantially limits one or more major life activities –** like walking, breathing, caring for one's self, performing tasks
 - HUD guidance indicates it must be to a significant or large degree
- Individuals having a record of having had such an impairment, even if not currently an impairment
- Individuals regarded or perceived as having an impairment
- HUD-DOJ Joint Statements on RAs and RMs for guidance

Reasonable Accommodations (RA)

- It shall be unlawful for any person to refuse to make reasonable accommodations in rules, policies, practices, or in services, when such accommodations may be necessary to afford a person with a disability equal opportunity to use and enjoy the dwelling unit, including common use areas
- Any cost(s) fall upon housing provider to pay for accommodations



Examples of RAs

- Accommodating a “No Pets” rule to allow an animal for someone with depression and anxiety to have an assistive animal or allowing a service dog for someone who is blind
- Allowing a reasonable extension on rent due for someone being hospitalized for their disability
- Allowing a person to transfer for a third-floor unit to a ground-floor unit so they don’t have to travel up stairs due to limited walking or climbing ability
- Allowing a personal care attendant/live-in aide to live with a tenant or waiving any guest rules or fees if needed overnight

- Allowing a tenant to end their lease if they are no longer able to live on their own or their health worsens
- Providing a reserved, accessible parking space closer to a resident's unit, even if there are no assigned parking spaces around the complex
- Changing a rent due date to accommodate SSDI payment
- Requesting an American Sign Language (ASL) interpreter when touring property, signing a lease, and/or important meetings
- Allowing a third party reference when a complex requires 3 years of landlord references or a credit score for someone leaving an institution setting



**3 TOURS. 2 PURPLE HEARTS.
1 EVICTION NOTICE.**

When my landlord found out I had Post-Traumatic Stress Disorder (PTSD), I received an eviction notice. That's when I called HUD for help. If you feel that you've been discriminated against because of a mental or emotional injury or disability, report it to HUD or your local fair housing center.

Visit hud.gov/fairhousing or call the HUD Hotline **1-800-669-9777** (English/Español)

FAIR HOUSING IS YOUR RIGHT. USE IT!

US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

FAIR HOUSING CENTER of CENTRAL INDIANA

Phone: 317-644-0673
Toll-free: 855-270-7280
Web: www.fhcci.org

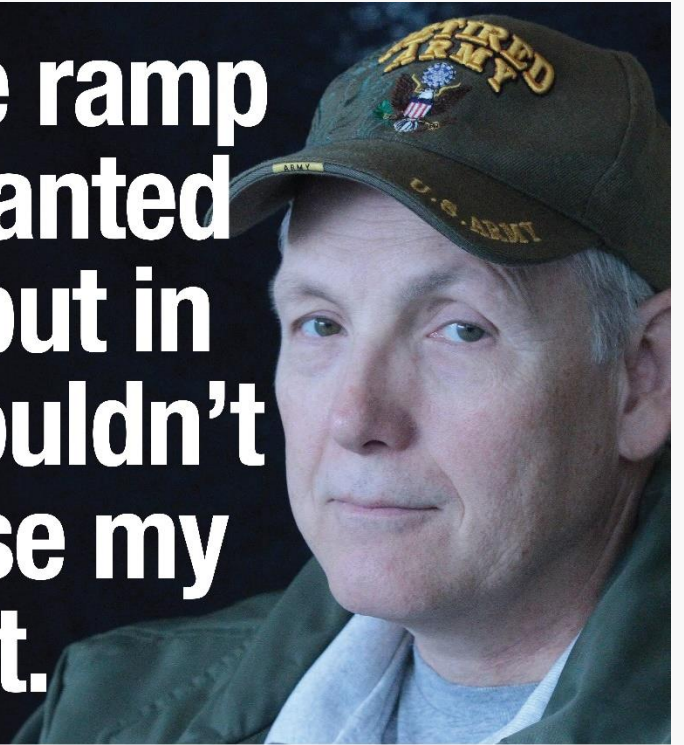
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Reasonable Modifications (RM)

- Unlawful to refuse to permit, at the expense of a person with a disability, reasonable modifications of existing premises occupied by a person with a disability, if the modification may be necessary to afford the person with the disability full enjoyment of the dwelling.
- Modifications are typically physical changes to the property.

**The ramp
I wanted
to put in
shouldn't
raise my
rent.**



Knowing your rights is the first step in fighting housing discrimination. Educate yourself with the facts, go to www.hud.gov/fairhousing. Call HUD to report housing discrimination at 1-800-669-9777.

KNOWLEDGE IS POWER.

**IF YOU FEEL YOU'VE BEEN A
VICTIM OF HOUSING
DISCRIMINATION, CONTACT THE
FAIR HOUSING CENTER OF
CENTRAL INDIANA:
CALL: 317-644-0673
EMAIL: INFO@FHCCI.ORG
VISIT: WWW.FHCCI.ORG**

**FAIR
HOUSING
CENTER**
of CENTRAL INDIANA



A public service message from the U.S. Department of Housing and Urban Development in partnership with NALCAB-National Association for Latino Community Asset Builders. The federal fair housing act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability.

Examples of Reasonable Modifications

- Allowing a ramp to be installed at a condo unit which has a step
- Allowing a tenant to widen a door for their walker
- Allowing a tenant to lower the kitchen counters
- Allowing a tenant to remove carpeting
- Allowing a tenant to add grab bars

More on RMs

A Housing Provider has a right to:

- Condition permission for the modifications based on assurance that work will be done properly and ask the tenant to obtain any necessary building permits
- Require tenant to pay for any modifications at their cost (except in Section 504 housing)
- Ask the tenant to agree to restore the unit, but not common use areas, after the tenant vacates unless it is not reasonable to do so. Example, narrowing of doors which have been widened.
- Ask the tenant, when necessary, to set aside a reasonable amount of money over a reasonable time period in an interest-bearing account to pay for restoration.

Requesting Accommodations or Modifications

- Applicant must request RA or approval of RM
- May be verbally or in writing
- Cannot require it be in writing
- Can be made by person with a disability or by family member or someone acting on person's behalf
- Housing provider can request verification that tenant is disabled, if disability or disability-based needs are not visually apparent

Verification of Disability

- According to HUD-DOJ Guidance, when a disability is not obvious, verification may include:
 - Proof of Supplemental Security Income or Social Security Disability Insurance benefits
 - Doctor or other Medical Professional
 - Peer Support Group or non-Medical Service Agency
 - Reliable Third Person Knowledgeable about Person's Disability

More Verification

- An individual's medical records or detailed information about disability NOT necessary for this verification in most cases
- Once disability is verified, information should only be sought to evaluate if RA or RM needed because of the disability
- Information must be kept confidential and not shared except as needed for decision making



Responding to a RA/RM Request

- Housing provider has an obligation to respond *promptly*
- Initiate *interactive process* for parties to reach a compromise if initial RA or RM unreasonable
- Need to *document* efforts to work toward a compromise or suitable solution for all



**Can you find the
sidewalk?
Neither can we!**

Be sure to shovel and de-ice your sidewalks this winter to make our neighborhoods accessible to everyone, including persons that use wheelchairs and walkers!

Questions about snow shoveling, accessibility, and fair housing rights?

Visit www.fhcci.org for more information!



Resources

- Available at www.fhcci.org
- <https://www.fhcci.org/programs/education/disability/>
 - HUD-DOJ Memos
 - FHCCI Fact Sheet 4 & 5
 - FHCCI Guide for Requesting Reasonable Accommodations or Modifications

WHO HAS THE POWER TO STOP HOUSING DISCRIMINATION?



YOU!

It's against the law for landlords to deny your application, give you the run around, charge you more rent, or steer you away from a rental complex or neighborhood because of your race, color, religion, sex, national origin, disability or familial status. If you suspect housing discrimination, file a complaint with HUD or your local fair housing center.

FAIR HOUSING CENTER of CENTRAL INDIANA

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Design & Construction Requirements Under Fair Housing Laws

- Covered Multifamily Dwellings = 4 units or more with first occupancy date of 3/13/1991 or later – prior to this date not required to be accessible under fair housing
- Detached single family homes, duplexes, and triplexes are exempt
- Town homes are exempt if finished living space on more than one floor with no elevator (exception – covered if shaft for later elevator included)

D&C Requirements

- Compliance is for all units in building if building contains an elevator
- If no elevator, all ground floor units must be in compliance



7 Technical Requirements

1. Accessible Entrance on an Accessible Route
2. Accessible Public and Common Use Areas
3. Usable Doors
4. Accessible Routes into and through the Dwelling Unit
5. Accessible Light Switches, Electrical Outlets, and Environmental Controls
6. Reinforced Walls in Bathroom(s)
7. Usable Kitchens and Bathrooms



**IT'S NOT EASY
TO TURN OFF
THE LIGHTS**

**IF YOU
CAN'T
REACH THE
SWITCH**

SCAN HERE FOR
MORE INFO

The Fair Housing Act requires that most multifamily dwellings built for first occupancy after March 1991 contain accessible light switches, outlets, thermostats, entrances and common areas, as well as usable kitchens and bathrooms. The Act also prohibits discrimination in housing based on disability, race, color, national origin, religion, sex and familial status.

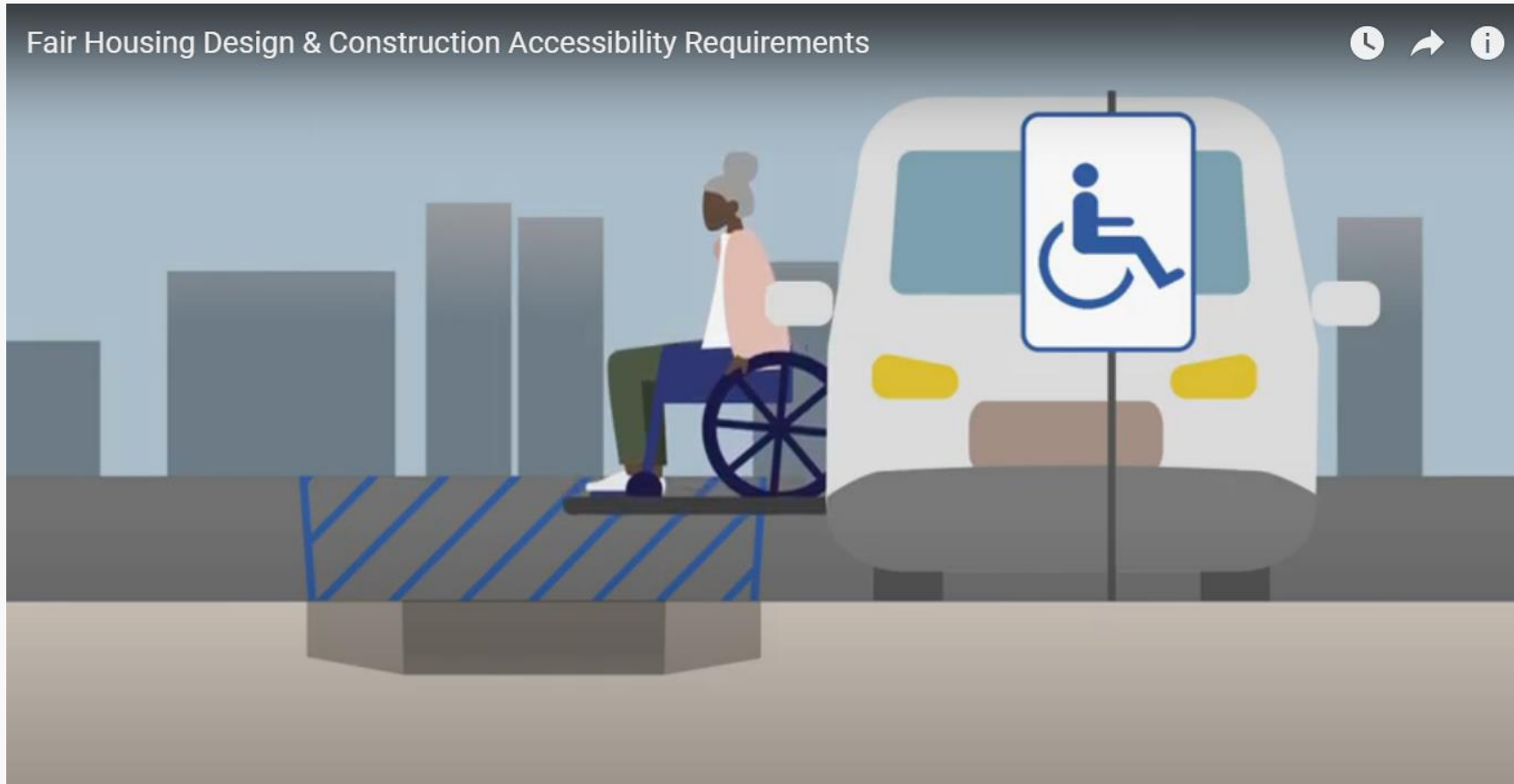
Visit [hud.gov/fairhousing](https://www.hud.gov/fairhousing) or call the HUD Hotline
1-800-669-9777 (English/Español) **1-800-927-9275** (TTY)

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FHCCI Design & Construction Video



View video: <https://www.youtube.com/watch?v=caFJWtvpik&t>

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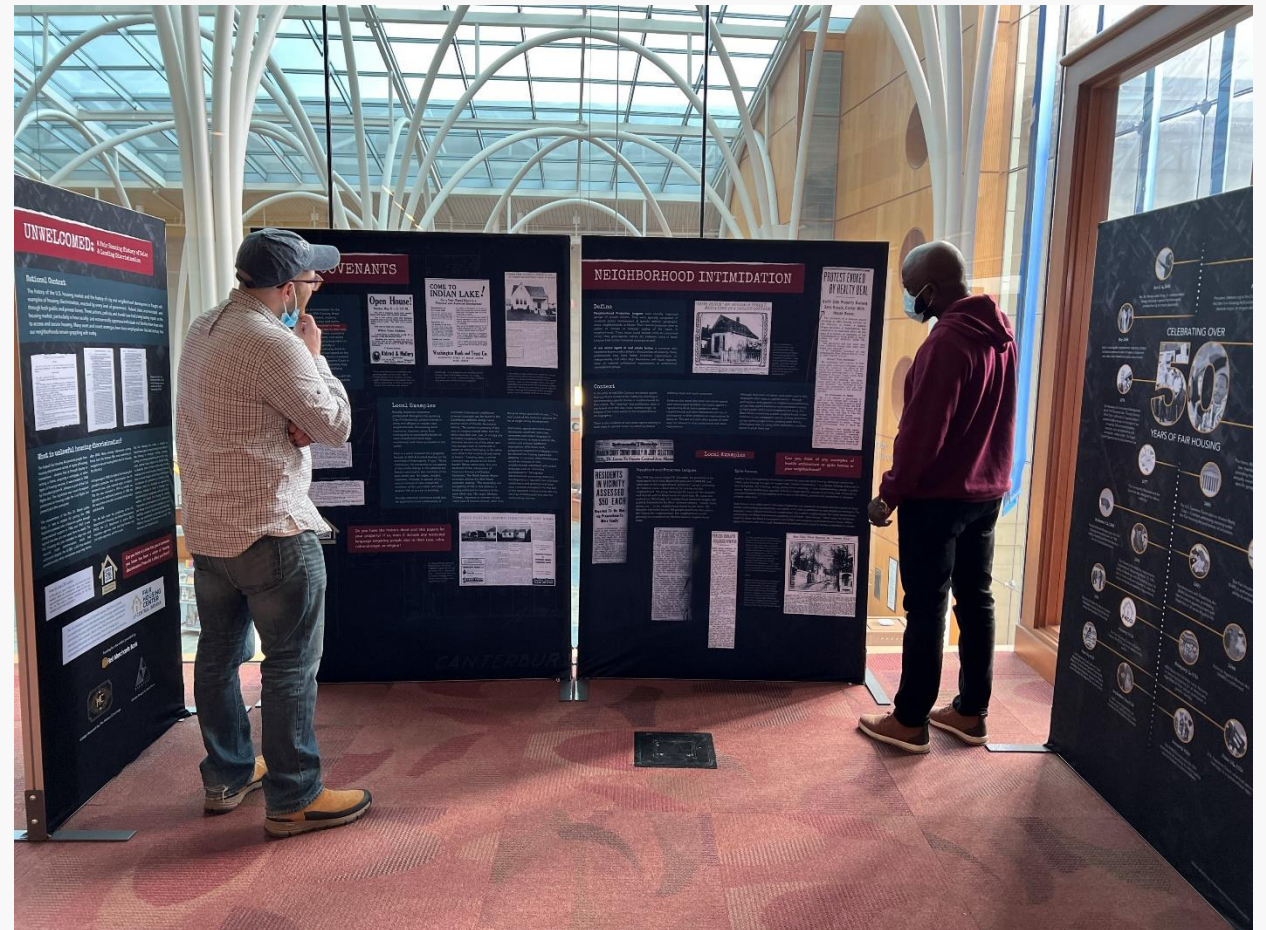
Resources

All available at www.fhcci.org/education-resources:

- HUD Statement on Goals of Olmstead
- HUD/DOJ Memos on RAs and RMs
- FHCCI Fact Sheets 4 & 5
- FHCCI Guide for Requesting Reasonable Accommodations and Reasonable Modifications
- FHCCI Guide for Those with Disabilities who Need Animals
- HUD Handbook 4350.1: *Multifamily Asset Management and Project Servicing*, Chapter 32: Pets
- HUD Memo on Assistance Animals, February 17, 2011
- HUD Memo on Insurance Coverage, June 12, 2006
- HUD Fair Housing Design Manual

Experience the Fair Housing + Sales/Lending Discrimination Interactive Exhibit

- Traveling exhibit around Indianapolis focused on history of sales and lending housing discrimination in central Indiana
- Visit www.fhcci.org/events to find out its current location

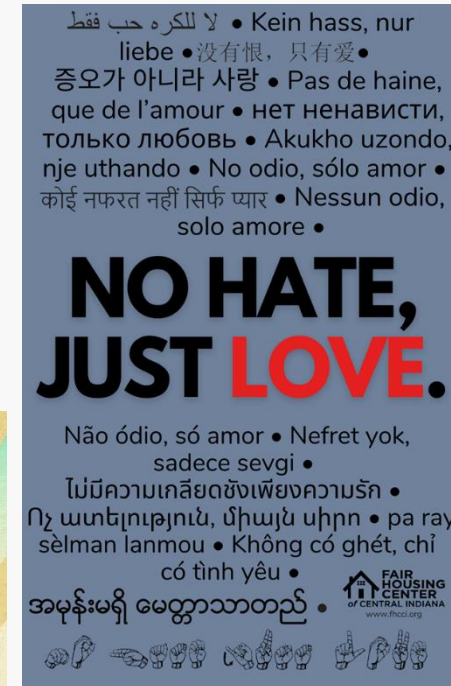
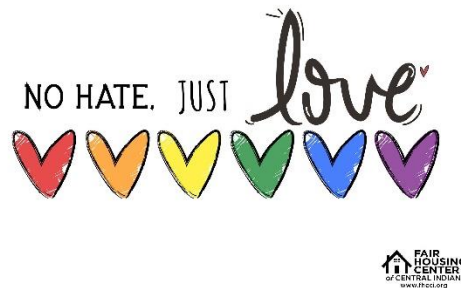
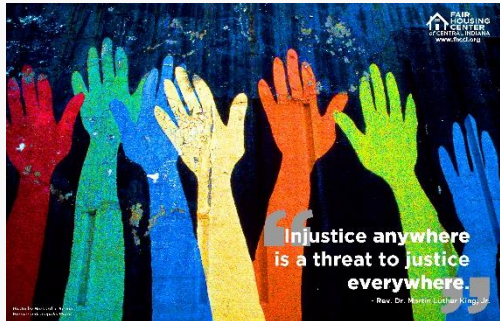


FREE Fair Housing Posters/Yard Signs!

- Visit

<https://www.fhcci.org/about/publications/>
to order.

- Posters are mailed free to any Indiana address.
- Yard signs must be picked up at FHCCI office in downtown Indianapolis.



New Fair Housing Apparel!

- Visit www.fhcci.org/shop to order **Housing for All** tees, long-sleeves, crew necks, and hoodies on a suggested donation-basis.
- Free yard signs and posters also available on FHCCI's publications page
 - Posters ship for free in Indiana
 - Yard signs must be picked up at FHCCI office in downtown Indianapolis



Reminders & How You Can Help Fight Housing Discrimination!

- Contact us if you have any questions
- Report discrimination
- Visit our Education, Public Policy, or News Page at www.fhcci.org for more fair housing information
- Follow us on [Twitter](#), [Facebook](#), [LinkedIn](#), [Instagram](#), or [YouTube](#)
- Sign up for our monthly e-newsletters (go to www.fhcci.org)
- Attend our trainings and/or conference – [Events Page](#) – Share with others!
- [Donate](#)! We are a 501c3 organization
- Contact us with questions! THANK YOU FOR ATTENDING!

Closing – What Have We Learned?

Questions & Answers!

What does
fair housing
mean to you?

Please share something you learned with two people!

Presenter Info

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safe,
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discrimination-free,
housing for all.

