



The Home Ownership Center
OF GREATER CINCINNATI, INC.

2820 Vernon Place ~ Cincinnati, OH 45219 ~ (513) 961-2800 fax: (513) 961-8222

Housing Stability Counseling

Client / Counselor Contract

THE HOME OWNERSHIP CENTER OF GREATER CINCINNATI, INC. and its counselors agree as follows:

- Review documents needed for counseling.
- Review credit report and supporting information.
- Assist you with communications between your credit grantors, lender and others as needed.
- Analyze your ability to purchase (*provide a work plan.*)
- Identify other resources that may assist you.
- Assist you in identifying other necessary referrals beyond our scope of services.
- Maintain confidentiality, honesty and professionalism.
- Review Closing documents when requested.

Assistance may be terminated for the following reasons:

- Services are no longer required
- Requested by client.
- When three (3) or more scheduled appointments are missed (*phone or face-to-face*)
- Failure to return calls after (3) or more attempts are made.
- Failure to provide the required documents

I/We _____ agree as follows:

- Always provide honest and complete information to your counselor, whether verbally or in writing.
- Follow Action Plan designed by your counselor.
- Stay in contact with your counselor every 30 days or more frequent if necessary for updates.
- Contact your counselor concerning any changes in your situation.
- Refrain from large purchases without consulting with your counselor first.
- For face-to-face and phone appointments, contact your counselor, schedule the appointment, and be on time for the appointment.
- Call your counselor the day before, if unable to keep a scheduled appointment.
- Refrain from Walking-In without an appointment expecting to see a counselor.
- Understand that breaking this agreement may cause The Home Ownership Center to end its service with you.

Client

Date

Client

Date

The Home Ownership Center of Greater Cincinnati, Inc.

Waiver / Disclosure Notice

Thank you for participating in our Home Buyer Education Program. This notice describes our policy regarding the collection and disclosure of personal information. By signing below, you give The Home Ownership Center (HOC) permission to make available or receive such information as; name, address, credit history, income, employment history, financial assets, bank account information and financial debts, which may include your social security number and other personal information. This information is necessary to better serve you and your needs. This notice is intended to inform you of our counseling services and your rights to seek assistance with HOC or any other service provider at your discretion and that you are under no obligation to continue with HOC.

- I. I hereby give The Home Ownership Center's Counselor, permission to obtain a Counseling/Credit Report in order to evaluate my credit standing.

Borrower Initials

Co-Borrower Initials

- II. I hereby give The Home Ownership Center permission to provide any information that will benefit my counseling, mortgage and/or credit request to other associated service providers on my behalf as deemed necessary.

Borrower Initials

Co-Borrower Initials

- III. I hereby authorize HOC (third party) to negotiate directly with my creditors on my behalf as deemed necessary.

Borrower Initials

Co-Borrower Initials

- IV. Should I close on a mortgage loan, I give The Home Ownership Center permission to receive a copy of my Closing Disclosure and a copy of my 1003 Loan Application.

Borrower Initials

Co-Borrower Initials

- V. I also understand there will be a \$25.00 counseling fee due at the time of my initial readiness assessment with a Homebuyer Counselor. This one-time fee covers 1½ hours of counseling services from HOC. During this meeting the counselor will evaluate my credit report and prepare an Action Plan. I further understand that after a careful review of my credit report and other supporting documents, it may be determined that I may benefit from participation in the Financial Fitness Club which is designed for needs beyond 30 days (\$25.00 per month). I may at that time continue service at HOC or any agency of my choice.

Borrower Initials

Co-Borrower Initials

I/We acknowledge that I have read this disclosure in its entirety and accepted the terms as outlined.

Signature

Date: _____

Co-Borrower Signature

Date: _____

THE HOME OWNERSHIP CENTER OF GREATER CINCINNATI, INC.



AGENCY DISCLOSURE STATEMENT (This form is not a contract)

This form does not obligate you to work with The Home Ownership Center of Greater Cincinnati, Inc., (HOC) Mortgage Brokerage Business, Counselors, other staff members or partners. The purpose of this form is to make sure you have the necessary information to make an informed decision about the role of the HOC. You acknowledge that you have been provided this information and agree to it. If not, you may feel free to contact any agency of your choice without obligation to the HOC whatsoever.

Counseling through the HOC does not guarantee lender approval. Loan approval can only be provided by your lender of choice.

Acting in multiple roles could be interpreted as a conflict of interest. If an actual conflict of interest is identified, HOC's representative will promptly disclose it to you. Examples of potential conflicts of interest could include the possibility that services provided to you in one capacity may affect compensation in connection with services provided to you in another capacity.

The Home Ownership Center of Greater Cincinnati, Inc., as a Mortgage Brokerage Business, in connection with efforts to secure financing for the purchase of a 1- 4 family residence and retention services for existing homeowners, HOC may act on your behalf as follows:
(check all that apply)

- Act as my counselor
- Act as my loan originator / broker
- Service my loan if made by the HOC
- Act as my construction consultant
- Assist staff members with management decisions on client's behalf
- Assist me in choosing a lender partner

Compensation: The retail price we offer you – your interest rate, total points and fees – will include our compensation. In some cases, we may be paid all or part by you or by the lender or investor. For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees. Likewise, if you would rather pay less up-front, you may be able to pay a higher rate, in which case some or all of our compensation will be paid by you or the lender. We may also be paid by the lender, government agency or other agencies as approved by HOC based on other goods, services, or facilities performed or provided by us to the lender or government agency.

By your execution of this form, you acknowledge and consent to HOC representatives' multiple roles. You also acknowledge that you have read this disclosure and understand, that you have been given the opportunity to ask questions, and that HOC's representative has responded fully to any and all such questions and you remain under no obligation to HOC, its staff or partners. You further acknowledge that participation with HOC does not guarantee loan approval.

Client Signature

Date

Client Signature

Date

DISCLOSURE OF AGENCY RELATIONSHIP

This form is being provided to help you understand the role of The Home Ownership Center's (HOC) counselors, loan originators/broker, loan service department, construction consultant, managers and lender partners.

When you agree to be represented by the HOC, its counselors, loan originators/broker, loan service department, construction consultants, managers and lender partners will also represent you unless you directed otherwise. All information provided will remain confidential and shared with appropriate staff and or lender partners. You have the right to seek legal and tax advice with regards to the transaction and any documents provided in connection thereto.

The HOC Board of Directors may at any time include members who represent lending institutions. As of September 22, 2021, the HOC Board of Directors includes a member who is an employee of Huntington Bank. This board member representing a financial institution does not personally process loans or foreclosure assistance requests. The HOC staff does not engage in any activity with said board members that could create a conflict of interest. All board members are required to complete the IRS Form 990 and disclose that their role on the board does in no way create or represent a conflict of interest with HOC employees or community members utilizing programs and resources as provided or administered by the HOC.

The following information explains the different relationships that can be created between you and the HOC. However, should you disagree with any of the relationships as describe, you are under no obligation to continue with HOC.

Counselor:

In this type of relationship, the counselor will review credit and debt history to help determine affordability. He/she may also assist with budgeting, payment arrangement letters and general credit counseling. Counselors will also review current loan status to assist existing homeowner with foreclosure prevention.

Loan Originator / Broker:

In this type of relationship, the staff loan originator /broker will take a loan application, verify all financial documentation, calculate ratios, determine loan amount and assist client with their selection of lender. In some cases, the lender of choice could be the HOC. Once the lender has been selected, the loan originator / broker will prepare all required documents and forward to lender. He/she may also request title reports, appraisals, pest inspections and prepare closing instructions for the title attorney's office.

Loan Service Department:

In this type of relationship, the HOC's loan service department will manage the receipt of monthly payments, and the disbursements of property taxes and homeowner's insurance for each home loan that it makes. The loan service department is responsible for contacting clients whose monthly payments fall in arrears.

Construction Consultant:

In this type of relationship, the construction consultant works in conjunction with the loan originator to provide specifications for the home improvement process for existing homeowners.

Manager:

In this type of relationship, the senior managers of the HOC will assist the counselors, loan originators / brokers, loan service department and construction consultants with any decision making, on the client's behalf, where needed.

Lender Partner:

In this type of relationship, the HOC's counselors, loan originators/brokers or managers will work together in the client's behalf to secure a mortgage loan or a reinstatement plan for existing homeowners when applicable.

Dual Agency:

In this type of relationship, one or more staff members may represent a client in a real estate transaction, but only if the client gives full consent.

Any questions regarding the role or responsibilities of the brokerage or its agents should be directed to an attorney or to: Ohio Department of Commerce, Division of Real Estate & Professional Licensing, 77 S. High Street, 20th floor, Columbus, OH 43215-6133, (614) 466-4100.



Mortgage Brokers License RM#802378

Revised 9/2021



The Home Ownership Center of Greater Cincinnati
2820 Vernon Place ~ Cincinnati, OH 45219 ~ Office: 513.961.2800 ~ Fax: 513.961.8222

Privacy Policy

The Home Ownership Center of Greater Cincinnati, Inc., recognizes that your privacy is important to you and must be maintained. We are committed to assuring your privacy and all the information shared both orally and written will be managed within legal and ethical considerations.

We are required by law to give you this privacy notice. It describes our policies and practices that protect your privacy and enables us to share information with companies and partners in order to assist you in obtaining, loan comparisons, competitive residential home mortgage products and counseling services.

Type of Information Collected About You:

- Information we receive from you orally, on applications or other forms, such as your name, address, home and cell numbers, email addresses, social security number, assets and income.
- Non-public personal information, such as your total debt information, living expenses and personal financial circumstances.
- Information about your transaction with us, your creditors, or others, such as your account balances, payment history, parties to transactions and credit card usage.
- Information we receive from credit reporting agencies, such as your credit history.

Information Use and Sharing:

- We are the sole owners of the information that you voluntarily provide. We may disclose this information about you, or former clients as described by state and/or federal laws; or to NeighborWorks America for the purpose of evaluation and program monitoring.
- We may also disclose non-public information about you that typically includes information to process transactions on your behalf and/or follow your instructions to provide information to third parties on your behalf.

How to Opt-Out of Certain Disclosures About You:

- [] **1. "Opting-In"** If you choose this option, we may disclose some or all of your information as described herein.
- [] **2. "Opting-out"** if you choose this option, we will **NOT** be able to answer questions from your creditors, potential lenders, realtors, grant funders or other program providers. If after opting out, you wish to change your decision, please contact us at 513-961-2800

How We Protect Your Information:

We restrict access to non-public information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public personal information.

This notice is provided pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA) of 1999.

I Acknowledge Receipt of this Privacy Policy:

Client's signature _____ **Date** _____

Client's signature _____ **Date** _____



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HOUSING STABILITY COUNSELING SERVICE AUTHORIZATION FORM

1. I understand that The Home Ownership Center of Greater Cincinnati, Inc. provides housing stability counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other agencies as appropriate.
_____ I Choose to Opt Out
2. I agree to allow The Home Ownership Center to pull my credit report at the time of intake.
_____ I Choose to Opt Out
3. I understand that The Home Ownership Center receives Congressional funds through the Housing Stability Counseling Program (HSCP) and as such, is required to submit client-level information to the online reporting system and share some of my information with HSCP administrators or their agents for the purpose of program monitoring, compliance, and evaluation.
_____ I Choose to Opt Out
4. I understand that The Home Ownership Center **(a)** submits client-level information without individual identifying information to the NeighborWorks America Data Collection System (DCS), **(b)** opens a small percentage of files to be reviewed for program monitoring and compliance purposes to the federal government Department of Housing and Urban Development (HUD).
_____ I Choose to Opt Out
5. I understand that I may opt-out of this requirement, but proof of this opt-out must be recorded in my client file.
6. If appropriate, I give permission for HSCP administrators and/or their agents to follow-up with me between now and June 30, 2026, for the purpose of program evaluation.
_____ I Choose to Opt Out
7. I may be referred to other housing services of the organization or other agency or agencies as appropriate that may be able to assist with concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
8. I acknowledge that I have received a copy of The Home Ownership Center's Privacy Policy.

Please note: If a client opts out of 2 or 3 above, they cannot be reported to the HSCP Program

Client's signature _____ Date _____

Co-Client's signature _____ Date _____



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Available Service Disclosure

<p><i>Homebuyer Education Classes:</i></p>	<p>The HUD Certified Homebuyer Education Classes consist of 9-hours class time. During each class potential homebuyers are provided information on the home buying process. The classes are facilitated by HOC's homebuyer trainer and will include the areas of lending, real estate, home inspections, homeowner insurance and loan closing.</p>
<p><i>Readiness Assessment/Home Purchase Counseling:</i></p> <p>Is this available? →</p>	<p>The purpose of this one-on-one session is to determine the purchase readiness of the potential homebuyer. This determination is made by a review of the credit report, budget and financial standing. This activity suggests whether the potential homebuyer is ready for the next step (<i>meeting with a loan officer</i>) or if more counseling is required.</p> <p>In the event additional counseling is required the counselor will focus on minor obstacles that are preventing homeownership. An action plan will be developed to assist the potential homebuyer along with suggestions on how to contact the 3 national credit reporting agencies to dispute any incorrect information.</p> <p>The Home Ownership Center partners with many lenders to offer its clients a wide range of financing options. The counselor can assist customers in matching their specific needs with existing mortgage products – by viewing the lender partner grid. Discussions will be directed toward down payment, closing costs, interest rate, underwriting guidelines and purchase price.</p> <p>These same services can also be provided via telephone counseling or internet counseling.</p>
<p><i>Financial Fitness Classes/Counseling:</i></p>	<p>The Financial Fitness Counseling Program is for needs beyond (6 months). This program is designed with both classes and individual counseling sessions. The classes teach potential homebuyers how to treat their household affairs as a business. The classes cover how to build wealth, as well as the 4 Cs of Lending: Credit, Capital, Capacity, and Collateral. The class on Credit teaches how to read, understand and correct a credit report, how to set financial goals, and detect predatory lending. The class on Capital covers banking topics and the importance of saving and budgeting. The class on Capacity explores debts, expenses, ratios and the necessity of having a stable work history.</p> <p>Finally, the class on Collateral reviews housing, affordability and worth. The individual counseling session focus on specific needs and provides in-depth guidance.</p>

<i>Foreclosure Prevention Counseling:</i>	The Foreclosure Prevention Counseling Program consists of individual counseling. Homeowners will meet with a counselor one-on-one to review their situation, the required documentation, and learn what's required of them. HOC's counselors act as the liaison between the homeowner and lender/servicer.
<i>Down Payment Assistance Programs:</i>	<p>The Home Ownership Center offers down payment assistance through partnerships, as well as other organizations such as: Lender specific down payment programs, The City of Cincinnati American Dream Down Payment Initiative Program and FHA down payment programs to name a few.</p> <p>Some of these programs are not available all of the time and there are no guarantees. Funding for down payment assistance is provided by third parties and not directly through The Home Ownership Center. While we have clients who receive assistance, it is not assured, it is earned.</p>
<i>Rehab Exterior Home Repair Program (NEP)</i>	Occasionally, when sponsored by the City of Cincinnati or Hamilton County, or other third party, The Home Ownership Center offers exterior home repair services to existing homeowners in varied targeted neighborhoods. This program is designed to promote pride in ownership. HOC offers a 5-year forgivable grant to assist qualified homeowners along with construction monitoring.

Listed above are services offered by The Home Ownership Center (HOC). As a potential client this notice is given for informational purposes only. You are under no obligation to continue with HOC; you have the right to seek assistance with any agency of your choice.

Acknowledgement:

By signing below, you acknowledge you have read and understand this disclosure and give HOC permission to move forward with your request.

_____ Date _____ Client Signature _____ Date _____ Client Signature



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COMMUNITY SERVICE REFERRAL SHEET

Continue to look to The Home Ownership Center of Greater Cincinnati, Inc. (HOC) for assistance; but when the service you need is not offered by HOC we still want to help!

Listed below are some support services that might be of interest.

UNITED WAY OF GREATER CINCINNATI: *(They have a help line with trained specialists who can assess your needs and link you directly to services through a comprehensive database. This service is available 24 hours a day, seven days a week.)*

- Call: 2-1-1
- Regional Center
2400 Reading Road
Cincinnati, OH 45202-1478
(513) 762-7100
www.uwgc.org

CINCINNATI-HAMILTON COUNTY COMMUNITY ACTION AGENCY: *(Offers child and adult services)*

- Project Head Start
- Earned Income Tax Credit
- Ex-Offender Fresh Start
- Fatherhood Initiatives
- Housing Support
- Workforce Development
- and more
- 1740 Langdon Farm Road (at Jordan's Crossing)
Cincinnati, OH 45237
(513) 569-1840
www.cincy-caa.org

HOUSING COUNSELING SERVICES

- **THE HOME OWNERSHIP CENTER OF GREATER CINCINNATI, INC.**
2820 Vernon Place
Cincinnati, OH 45219
(513) 961-2800 office
(513) 961-8222 fax
www.hometoday.cc

- **NEIGHBORHOOD HOUSING SERVICES OF HAMILTON**
100 S. Martin Luther King Blvd.
Hamilton, OH 45011
(513) 737-9301 office
(513) 737-9304 fax
www.butlercountynhs.org
- **BRIGHTON CENTER**
799 Ann Street
Newport, KY 41072-0325
(859) 491-8303 office
(859) 431-1298 fax
www.brightoncenter.com
- **H.O.M.E. (HOUSING OPPORTUNITIES MADE EQUAL) *(for Housing Discrimination)***
2400 Reading Road, Suite 118
Cincinnati, OH 45202
(513) 721-4663 office
(513) 721-1642 fax
www.homecincy.org

HOME REPAIR/HOME IMPROVEMENT

- **THE HOME OWNERSHIP CENTER OF GREATER CINCINNATI, INC.**
2820 Vernon Place
Cincinnati, OH 45219
(513) 961-2800 office
(513) 961-8222 fax
www.hometoday.cc
- **PWC (PEOPLE WORKING COOPERTATIVELY)**
4612 Paddock Road
Cincinnati, OH 45229
(513) 351-7921
www.pwchomerepairs.org
- **HIP (HAMILTON COUNTY PROPERTY IMPROVEMENT PROGRAM)**
(Available for both Residential and Commercial Properties)
(513) 946-4455

LEGAL SERVICES

- **LEGAL AID SOCIETY OF GREATER CINCINNATI**
Cincinnati/Hamilton County
(513) 241-9400
www.lascinti.org

Ohio Legal Aid
(866) 529-6446

Brown/Butler/Clermont/Warren Counties
(800) 582-2682 – Legal Aid Line

Middletown Area
(800) 582-2682

- **LEGAL AID OF BLUEGRASS**
Northern, KY
(859) 431-8200
www.lablaw.org
- **PRO SENIORS INC. / seniors citizens legal & long-term care problems:**
7162 Reading Road, Suite 1150
Cincinnati, OH 45237
(513) 345-4160
<http://proseniors.org/>
- **LEGAL – VOLUNTEERS**
Dearborn County
(812) 537-0123
- **CONSUMER ADVOCACY/education is provided by:**
State of Ohio Attorney General
(513) 852-3497 –Local
(800) 282-0515
www.ohioattorneygeneral.gov
- **CONSUMER FINANCE PROTECTION BUREAU**
(855) 411-2372
www.consumerfinance.gov

PROBLEMS WITH TAXES

- **CONTACT: IRS TAX PAYER ADVOCATE**
550 Main Street
Cincinnati, OH 45202
(513) 263-3333
www.irs.gov/advocate/

FOR FAIR CREDIT REPORTING ISSUES

- **TransUnion Consumer Relations**
PO Box 1000
Chester, PA 19016-1000
(800) 916-8800
www.transunion.com
- **Equifax Consumer Relations**
PO Box 740241
Atlanta, GA 30374
(800) 685-1111
www.equifax.com
- **Experian Consumer Relations**
PO Box 2002
Allen, TX 75013
(888) 397-3742
www.experian.com



THE HOME OWNERSHIP CENTER OF GREATER CINCINNATI, INC. (HOC)
2820 Vernon Place, Cincinnati, OH 45219 ~ office: 513.961-2800

FEE POLICY DISCLOSURE

The Home Ownership Center of Greater Cincinnati, Inc. (HOC) offers its services for free or at a minimal cost to its clients. Our fees are posted throughout the office to inform clients of our counseling charges. Listed below are the services for which a fee may be assessed. After a review of the fee schedule below, you have the choice of continuing with HOC or any other agency.

Service	Service Explanation
Readiness Assessment / Home Pre-Purchase Counseling/Financial Fitness Counseling	The Home Ownership Center of Greater Cincinnati, Inc. (HOC) offers pre purchase counseling services to the public. It is generally provided after client(s) has completed the Homebuyer Education Class or the Financial Fitness Class.
eHome American Education Service	As a convenience HOC offers an online option to client(s) who prefer using Internet education.
Credit Report	HOC provides its pre-purchase client(s) with a copy of their credit report at cost. Credit Report updates and/or additional credit bureau services will be at the actual costs.
Copying	HOC only accepts copies of its client(s) personal documents (WE DO NOT ACCEPT ORIGINALS OF ANY KIND).
Foreclosure Prevention Counseling	HOC offers foreclosure mitigation counseling services for individuals and families who are facing foreclosure.

Fee Schedule:

- () \$99.00 Homebuyer Education
- () \$25.00 Financial Fitness Classes (per person)
- () \$99.00 eHome American – Internet Education
- () \$25.00 Readiness Assessment (includes credit report - 1½ hours with counseling)
- () \$25.00 Financial Fitness Club (\$25.00 monthly)
- () \$13.25 Credit Report Update (Individual Counseling Report – 2 bureaus only)
- () \$24.25 Credit Report Update (Married Counseling Report – 2 bureaus only)
- () \$5.00 Per-person/Per-bureau/Per-Tradeline - Credit Report (What-If Simulator)
- () \$2.00 Per-page for Copies

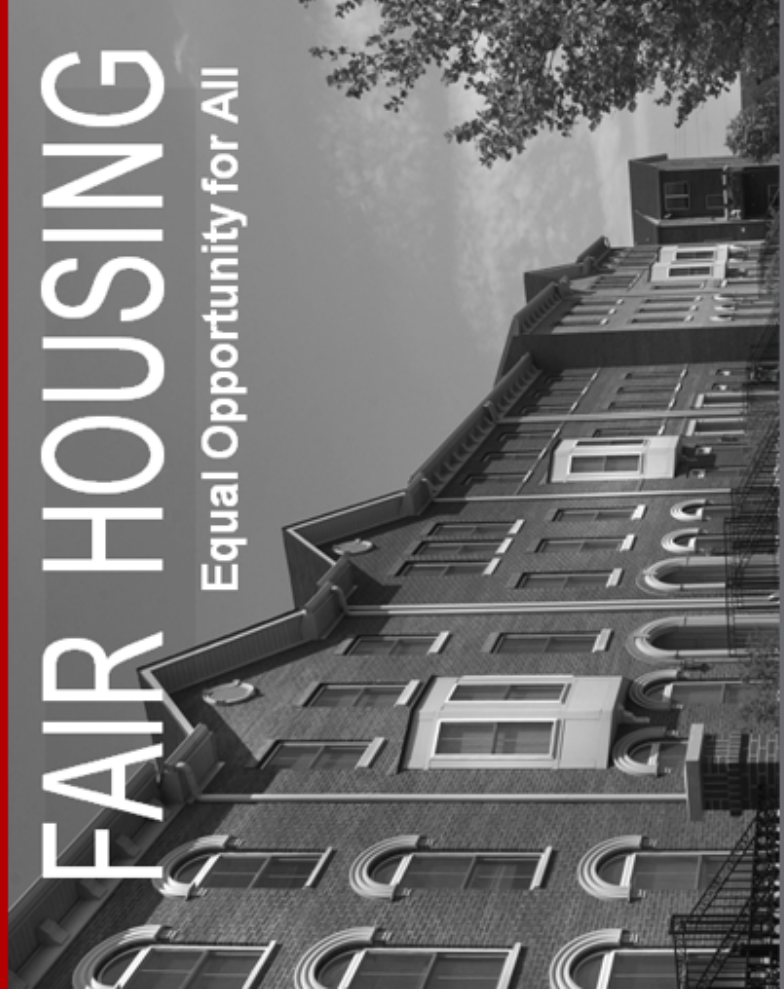
How were fee(s) paid: _____ Check _____ Cash _____ Money order _____ Online
 _____ Credit Card _____ HOC coupon _____ Waived (no charge for service)

 Client Date

 Client Date

FAIR HOUSING

Equal Opportunity for All



U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity



Fair Housing – Equal Opportunity for All

America, in every way, represents equality of opportunity for all persons. The rich diversity of its citizens and the spirit of unity that binds us all symbolize the principles of freedom and justice upon which this nation was founded. That is why it is extremely disturbing when new immigrants, minorities, families with children, and persons with disabilities are denied the housing of their choice because of illegal discrimination.

The Department of Housing and Urban Development (HUD) enforces the Fair Housing Act, which prohibits discrimination and the intimidation of people in their homes, apartment buildings, and condominium developments – in nearly all housing transactions, including the rental and sale of housing and the provision of mortgage loans.

Equal access to rental housing and homeownership opportunities is the cornerstone of this nation's federal housing policy. Housing providers who refuse to rent or sell homes to people based on race, color, national origin, religion, sex, familial status, or disability are violating federal law, and HUD will vigorously pursue enforcement actions against them.

Housing discrimination is not only illegal; it contradicts in every way the principles of freedom and opportunity we treasure as Americans. HUD is committed to ensuring that everyone is treated equally when searching for a place to call home.

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U.S. Department of Housing and Urban Development (HUD)
451 7TH Street, S.W., Washington, D.C. 20410-2000

The Fair Housing Act

The Fair Housing Act prohibits discrimination in housing because of:

- Race or color
- National Origin
- Religion
- Sex
- Familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18)
- Disability

What Housing is Covered?

The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker and housing operated by organizations and private clubs that limit occupancy to members.

What is Prohibited?

In the Sale and Rental of Housing: No one may take any of the following actions based on race, color, religion, sex, disability, familial status, or national origin:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Otherwise deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale or rental

- For profit, persuade, or try to persuade homeowners to sell or rent dwellings by suggesting that people of a particular race, etc. have moved, or are about to move into the neighborhood (blockbusting) or
- Deny any person access to, membership or participation in, any organization, facility or service (such as a multiple listing service) related to the sale or rental of dwellings, or discriminate against any person in the terms or conditions of such access, membership or participation.

In Mortgage Lending: No one may take any of the following actions based on race, color, religion, sex, disability, familial status, or national origin:

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan or
- Set different terms or conditions for purchasing a loan.
- In addition, it is a violation of the Fair Housing Act to:
- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise the right
- Make, print, or publish any statement, in connection with the sale or rental of a dwelling, which indicates a preference, limitation, or discrimination based on race, color, religion, sex, disability, familial status, or national origin. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act
- Refuse to provide homeowners insurance coverage for a dwelling because of the race, color, religion, sex, disability, familial status, or national origin of the owner and/or occupants of a dwelling

- Discriminate in the terms or conditions of homeowners insurance coverage because of the race, color, religion, sex, disability, familial status, or national origin of the owner and/or occupants of a dwelling
- Refuse to provide available information on the full range of homeowners insurance coverage options available because of the race, etc. of the owner and/or occupants of dwelling
- Make print or publish any statement, in connection with the provision of homeowners' insurance coverage, that indicates a preference, limitation or discrimination based on race, color, religion, sex, disability, familial status or national origin.

Additional Protection If You Have a Disability

If you or someone associated with you:

- Have a physical or mental disability (including hearing, mobility and visual impairments, cancer, chronic mental illness, HIV / AIDS, or mental retardation) that substantially limits one or more major life activities
- Have a record of such a disability or
- Are regarded as having such a disability, a housing provider may not:
 - Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if it may be necessary for you to fully use the housing. (Where reasonable, a landlord may permit changes only if you agree to restore the property to its original condition when you move.)
 - Refuse to make reasonable accommodations in rules, policies, practices or services if it may be necessary for you to use the housing on an equal basis with nondisabled persons.

Example: A building with a "no pets" policy must allow a visually impaired tenant to keep a guide dog.

Example: An apartment complex that offers tenants ample, unassigned parking must honor a request from a mobility-impaired tenant for a reserved space near her apartment if it may be necessary to assure that she can have access to her apartment.

However, the Fair Housing Act does not protect a person who is a direct threat to the health or safety of others or who currently uses illegal drugs.

Accessibility Requirements for New Multifamily Buildings: In buildings with four or more units that were first occupied after March 13, 1991, and that have an elevator:

- Public and common use areas must be accessible to persons with disabilities
- All doors and hallways must be wide enough for wheelchairs
- All units must have:
 - An accessible route into and through the unit
 - Accessible light switches, electrical outlets, thermostats and other environmental controls
 - Reinforced bathroom walls to allow later installation of grab bars and
 - Kitchens and bathrooms that can be used by people in wheelchairs.

If a building with four or more units has no elevator and was first occupied after March 13, 1991, these standards apply to ground floor units only.

These accessibility requirements for new multifamily buildings do not replace more stringent accessibility standards required under State or local law.

Housing Protection for Families with Children

The Fair Housing Act makes it unlawful to discriminate against a person whose household includes one or more children who are under 18 years of age (familial status). Familial status