



## What is CAFHC?

The Central Alabama Fair Housing Center (CAFHC), a non-profit agency, works to ensure equal housing opportunity for all people regardless of race, color, national origin, religion, gender, familial status (having or expecting children), or disability.

## How Can the Fair Housing Center Help You?

The **Central Alabama Fair Housing Center** can help if you feel you have been discriminated against when you tried to rent an apartment, buy a house, apply for a mortgage, or obtain home insurance.

### The Fair Housing Center will:

- **Counsel** you about your rights.
- **Investigate** your complaint.
- **Take action** on your behalf when appropriate.

In addition to its enforcement and advocacy programs, the **Fair Housing Center** also:

- **Informs the public** about fair housing.
- **Provides fair housing training** for realtors, property managers, banks, and other industry professionals.
- **Monitors housing practices** throughout central Alabama.



## Central Alabama Fair Housing Center

2867 Zelda Road • Montgomery, AL 36106

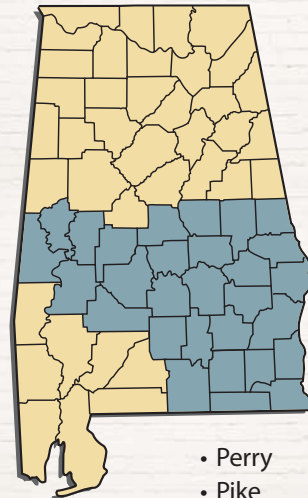
Telephone 334-263-4663

Fax 334-263-4664

[www.centralalabamafairhousing.org](http://www.centralalabamafairhousing.org)

## Serving 29 Counties in Central Alabama:

- Autauga
- Barbour
- Bullock
- Butler
- Chambers
- Chilton
- Coffee
- Coosa
- Covington
- Crenshaw
- Dale
- Dallas
- Elmore
- Geneva
- Greene
- Hale
- Henry
- Houston
- Lee
- Lowndes
- Macon
- Marengo
- Montgomery
- Perry
- Pike
- Russell
- Sumter
- Tallapoosa
- Wilcox



Mural photos by Bernard Kleina.

FAIR HOUSING: IT'S YOUR RIGHT



“It is not possible to be in favor of justice for some people and not be in favor of justice for all people.”

— Dr. Martin Luther King Jr.



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## What is Housing Discrimination?

Discrimination occurs when housing providers treat people differently because of their race, color, national origin, religion, gender, familial status, or disability.

The *Fair Housing Act* prohibits discrimination in the rental, sales, mortgage lending, and home insurance markets. Here are just a few examples of illegal practices.

- Guiding people to or away from neighborhoods or areas based on race.
- Refusing to insure or finance a home based on the racial makeup of a neighborhood.
- Not allowing a guide dog or wheelchair ramp in an apartment building.
- Constructing non-accessible apartments.
- Saying "No Children Allowed."
- Demanding sexual favors in exchange for rental assistance.
- Inflating the price of a home to discourage someone from making an offer.
- Refusing to rent an apartment to a person with HIV/AIDS.
- Selectively asking for a "green card" or other documentation based on an applicant's accent or ethnic background.

## How Do I Recognize Housing Discrimination?

Discrimination is rarely blatant. It is often disguised with a handshake and a smile.

Not all poor service is due to discrimination, but be suspicious if a manager or agent:

- Does not return your phone calls.
- Does not make or keep appointments for you to see particular houses or apartments.
- Consistently shows you houses below your price range.
- Shows you houses or apartments only in areas where many of the residents are the same race as you.
- Requires an unreasonably high security deposit for an apartment.
- Discourages you from making an offer.
- Tells you on the phone that an apartment is available and then says it was just rented when you meet in person.
- Quotes a price that seems unusually high for the area or neighborhood.

## What Should I Do If I Think My Rights Have Been Violated?

- **Keep records of any meetings and phone calls** with the landlord, property manager, real estate agent, loan officer, or insurance agent.
- **Write down everything that happened.** Save all receipts, applications, business cards and other documents relating to your housing, financing or lending search.
- **Contact the Central Alabama Fair Housing Center.** Telephone **334-263-4663**, fax **334-263-4664** or visit our website **[www.centralalabamafairhousing.org](http://www.centralalabamafairhousing.org)**.



**Fair Housing Opens Doors ...**  
but only with your help. Learn to recognize the signs of discrimination in rentals, sales, lending and insurance.