

## Taking Action

If you feel you have been discriminated against, write down your experience while it is fresh in your mind, including any significant conversations, dates, and names of individuals involved. Save copies of all letters, ads, or other relevant information. Contact MCHR to find out if you have grounds to file a complaint. If so, an intake officer will assist you in completing a complaint form. A complaint must be filed with MCHR within 180 days of the alleged discriminatory incident; a complaint is timely with HUD if it is filed within one year of the alleged discrimination. Once a complaint is filed, MCHR or HUD will conduct an impartial investigation to determine whether discrimination occurred and issue a finding. Parties will also be offered an opportunity to negotiate a voluntary, no-fault settlement. There is no charge for MCHR or HUD services related to filing, investigating, or negotiating settlements of discrimination complaints.

### TAKE THE COMPLAINT ASSESSMENT

Before filing a complaint,  
determine if it's discrimination.



[labor.mo.gov/mohumanrights/file\\_complaint/](http://labor.mo.gov/mohumanrights/file_complaint/)

## Contact Information

Missouri Commission on Human Rights  
P.O. Box 1129  
Jefferson City, MO 65102-1129  
[www.labor.mo.gov/mohumanrights](http://www.labor.mo.gov/mohumanrights)  
573-751-3325  
Toll Free: 877-781-4236

U.S. Department of Housing and Urban  
Development  
Gateway Tower II, 4<sup>th</sup> Floor  
400 State Avenue  
Kansas City, KS 66101-2406  
[www.hud.gov](http://www.hud.gov)  
913-551-6958  
Toll Free: 800-743-5323

## Relay Missouri

If calling by home or cell phone, dial 711.  
All other callers should dial 800-735-2966.



*Funding for this brochure has been provided by the U.S. Department of Housing and Urban Development as part of the **Show-Me Fair Housing Awareness Project**, an educational campaign aimed at providing the citizens in Missouri's Bootheel region with information about their rights and responsibilities under state and federal fair housing laws.*



Natural disasters destroy homes — and can strike any of us.  
Inside: Find out about your fair housing rights.

## Sound Familiar?

Over the phone, a landlord confirms she has an apartment for rent and asks you to come right over for a viewing. When you arrive, you are told the apartment is no longer available, when, in fact, it has not been rented.

A real estate agent shows you homes only in neighborhoods where residents share your same race, and when you inquire about other areas, he comments, “You wouldn’t be happy in that part of town.”

While searching the newspaper for available rental housing, you see an ad that indicates “prefer Christian.”

A loan officer fails to offer you the same low interest rate on a home mortgage given to a friend of a different race whose credit history and ability to repay the loan is no better than yours.

You explain to a property manager that you are seeking a rental home for yourself and your 10-year-old son, and he replies, “This is a quiet building and would not be good for a child.”

Because of a disability you need a grab bar installed in the bathtub, but the landlord will not allow you to make that modification to the property, even though you are willing to pay for all costs.

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

When disaster strikes a community, housing is limited and in high demand – conditions ripe for housing discrimination. This brochure offers guidance on how to protect yourself and your family from housing discrimination.

## Fair Housing Law

Fair housing means that all people have equal access to housing of their choice, can live free of discrimination, and have equal housing opportunities. Both the Missouri Human Rights Act and the federal Fair Housing Act exist to ensure our citizens are not subjected to discrimination in housing. The Missouri Commission on Human Rights (MCHR) and the U.S. Department of Housing and Urban Development (HUD) safeguard the protections set out in state and federal fair housing laws.



## Types of Housing Covered By Law

Fair housing laws apply to nearly all forms of residences, for both sale or rent, including apartments, houses, mobile homes, nursing homes, homeless shelters, and even vacant lots to be used for housing.

## Recognizing Housing Discrimination

It is against the law to deny anyone housing based on race, color, national origin, religion, physical or mental disability, sex, or for having children in the household. These are often referred to as protected categories. The actions listed below are some of the many forms of housing discrimination. It is illegal to commit these acts because of a person’s membership in or association with a person in a protected category:

- Refuse to sell or rent housing
- Lie about the availability of housing
- Evict
- Treat a tenant differently in terms or conditions, such as rent, security deposit, or maintenance
- Refuse to allow reasonable modifications necessary for the use of a dwelling by a person with a disability (at the tenant’s expense)
- Fail to make reasonable accommodations in rules, practices, or services necessary for a person with a disability to occupy the housing
- Set different home sale prices or impose different interest rates, points, or fees on a loan
- Reject a mortgage loan
- Deny property insurance
- Coerce, intimidate, or interfere with the exercise of fair housing rights

## Who Must Obey the Law?

Anyone who has control over residential property and real estate financing must obey state and federal fair housing laws, including landlords, rental managers, property owners, real estate agents, bankers, developers, builders, and individual homeowners who are selling or renting property.

## Help for Housing Professionals

If you have questions about your legal responsibilities as a housing professional, MCHR can provide guidance to you and your staff about compliance with applicable laws, including accessibility and reasonable modification issues related to tenants with disabilities. To schedule training, contact the MCHR Training Institute, 573-751-3325.

