The Lawrence Human Relations Commission and Human Relations Division is a civil rights enforcement agency.

It investigates complaints from persons alleging they have been discriminated against in housing because of race, sex, religion, color, national origin, age, ancestry, sexual orientation, disability or gender identity, in addition to familial status in housing.

Chapter X, Article 1 of the Code of the City of Lawrence, Kansas as amended, authorizes the agency to receive, investigate, decide, and attempt to conciliate a complaint or complaints alleging discrimination, segregation, or separation in housing inside the city limits and to hold public hearings.

Lawrence Human Relations Commission and Human Relations Division 1006 New Hampshire Lawrence, Kansas 66044 (785) 832-3310 If you have questions about your rights or responsibilities under fair housing laws, contact the specialists in the Human Relations Division for a consultation.

They can also provide you with copies of Chapter X, Article 1 of the Code of the City of Lawrence, Kansas, the Kansas Residential Landlord and Tenant Act, the Mobile Home Parks Landlord and Tenant Act, as well as informational brochures and posters.

City of Lawrence, Kansas City Attorney's Office Human Relations Division and Human Relations Commission

> 1006 New Hampshire P.O. Box 708 Lawrence, Kansas 66044

Phone: 785-832-3310 Fax: 785-832-3315 Email: humanrelations@lawrenceks.org



Homebuyers Fair Housing 411



City of Lawrence, Kansas City Attorney's Office Human Relations Division and Human Relations Commission

> 1006 New Hampshire Lawrence, KS 66044 785-832-3310 785-832-3315 FAX Office Hours: 8:00 a.m. to 5:00 p.m. Monday—Friday





If you're interested in buying a house the first thing you should know is that **Chapter X**, **Article I of the Code of the City of Lawrence**, **Kansas** and the Federal Fair Housing Act, prohibiting discrimination in the area of housing, applies to real estate brokers and agents, banks and mortgage companies, insurance companies and appraisal companies.

That means that you cannot be denied a loan or homeowners insurance or an appraisal because of your race, sex, religion, national origin, ancestry, color, age, familial status, disability, gender identity or sexual orientation.

The law further prohibits discrimination against individuals because they associate with people in the protected classes.

It also means that if you qualify you should be offered the same terms as others were offered. The mortgage or insurance terms that you are offered cannot be different than those offered to others because of your race, sex, religion, national origin, ancestry, color, age, familial status, disability, gender identity or sexual orientation. However they may be different based on your credit history.

Buying a house can be one of the most exciting and challenging things that you will ever do. If you're ready to take the plunge into home ownership keep the following in mind.

According to the law, it is unlawful to:

- refuse to sell or negotiate with any person or otherwise make a dwelling unavailable.
- differentiate in terms, conditions, or services for the purpose of discriminating.
- practice discrimination through any statement or advertisement that indicates any preference, limitations, or discrimination.
- represent that a property is not available when in fact it is available for sale or rent.
- make a profit by inducing owners to sell or rent because of the prospective entry into the neighborhood of persons in a protected class.
- alter the terms or conditions for a loan for the purchase, construction, improvement, or repair of a dwelling as a means of discriminating.
- deny membership or limit the participation in any real estate organization as a means of discriminating.

"Familial status" means that someone can't be discriminated against for having children. It is no longer legal to advertise that a community is "adults only." There is, however, an exemption to the familial status protection: Housing set aside for the elderly can restrict children from living there.

"Disability" is defined as "a physical or mental impairment or having a history of such impairment that substantially limits one or more of a person's major life activities." It does not include the addiction to a controlled substance. But it does include protection for you if you're in a recovery program for a substance addiction. People with AIDS are protected from discrimination under the "disability" classification of this law.

There are some additional unlawful practices that homebuyers and prospective homebuyers should be aware of. They are:

Blockbusting is the attempt to induce someone to sell their home because someone from a protected class is rumored to be moving into the neighborhood. The classic example of this would be a real estate agent passing out her card to neighbors while telling them that a minority family is moving in down the block and they should sell now before the neighborhood gets any worse. This is illegal.

Steering is the effort to maneuver home buyers into or away from a particular area of town because they won't "fit in." Telling a white couple, "You don't want to live in Mount Pleasant because that's where all the Latinos are" is an example. Another example would be not telling a black family that a house that would otherwise be perfect for them is available in an all-white neighborhood. Both of these are illegal.

Discrimination in advertising is forbidden. Any printed or published material that uses words, no matter how subtle, that are of a discriminatory nature are not allowed. Some examples are: using terms such as "adult building, Jewish home, restricted, private, integrated, or traditional."

Redlining is the practice of refusing to make mortgages or issue insurance policies in specific areas for reasons other than the economic qualifications of the applicant. This is illegal.

If you feel that you have been discriminated against or would like more information, you should contact the Lawrence Human Relations Department. (785) 832-3310

