

KNOW THE LAW

Fair housing means all persons have equal opportunity to be considered for rental units, purchase of property, housing loans, and property insurance.

Know the laws that protect you from housing discrimination:

LOCAL: Many cities have local civil/human rights agencies prohibiting housing discrimination. Contact your local city hall for information.

STATE: The "Iowa Civil Rights Act" (Iowa Code 216) prohibits housing discrimination based on race, color, sex, sexual orientation, gender identity, religion, national origin, mental disability, physical disability, and familial status (presence of children in the home).

FEDERAL: The Federal Civil Rights Act of 1866 prohibits discrimination in housing because of race or color. The Civil Rights Act of 1968, Title VIII, and the Fair Housing Amendments Act of 1989 prohibit discrimination in housing because of race, color, sex, religion, national origin, disability, and familial status.

Familial status, or presence of children in the home, protects families with children under 18 years of age. Also protected are families seeking custody of a child or expecting the birth of a child. There is only a narrow exception to this part of the law: units designated as "housing for older persons."

Property owners are required by the law to allow reasonable modifications to a property (at the tenant's expense) and to make reasonable accommodations in policies in order to accommodate the needs of persons with disabilities.

IOWA STATE MOTTO

Our liberties we prize and
our rights we will maintain.

OUR MISSION IS A STATE FREE OF DISCRIMINATION

The Commission receives, investigates, and resolves complaints alleging discrimination in the areas of employment, housing, public accommodations, credit, and education.

The Commission can provide speakers and programs on civil rights topics, including fair housing. Free publications regarding discrimination are available upon request.

The Commission may conduct testing of landlords, businesses, and employers to study the nature and extent of discrimination in Iowa, and to determine if civil rights laws are being followed.

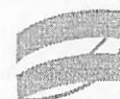
Contact us at 515-281-4121,
800-457-4416, or icrc@iowa.gov.



IOWA CIVIL RIGHTS
COMMISSION



FAIR HOUSING KNOW YOUR RIGHTS



IOWA CIVIL RIGHTS
COMMISSION

VISIT Grimes State Office Building
400 East 14th Street
Des Moines, IA 50319

CLICK icrc.iowa.gov

CALL 515-281-4121

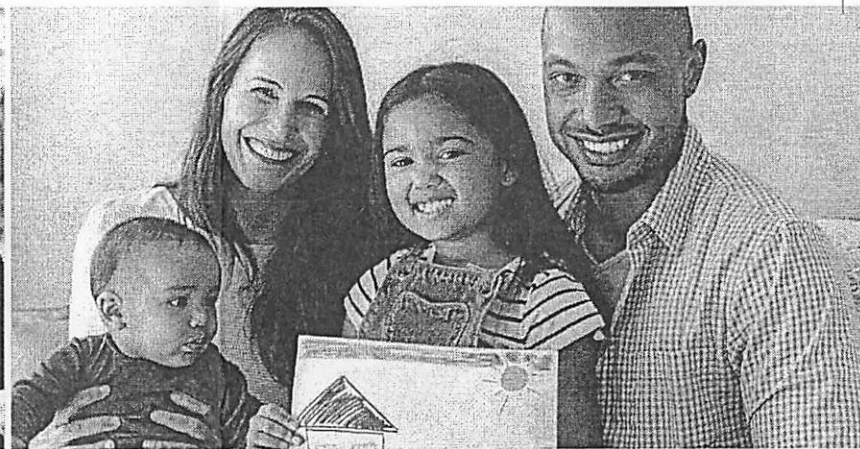
800-457-4416 (within Iowa only)

EMAIL icrc@iowa.gov

HAVE THESE SITUATIONS HAPPENED TO YOU?

- You find an advertisement for an apartment that sounds perfect and call the number from the ad. You learn the apartment is still available and come right over to see it in-person. When you arrive, you are told, "Sorry the apartment was just rented."
- When looking for a home to purchase, all of the homes the real estate agent shows you are only within a particular neighborhood. The agent also makes statements such as, "I feel this area would be right for you," or "I'm sure you wouldn't be happy in that neighborhood."
- You call about an apartment. When you tell the manager that it was for you and your small child, she replies, "This is a second floor apartment with a balcony. It just wouldn't be a good place for a child."
- You apply for a mortgage to purchase a house, but the bank says you don't meet their qualifications. You don't understand why you were denied the mortgage — while you have had some financial problems in the past, you now have sufficient income and a good credit record.
- You are purchasing a home and want to buy homeowner's insurance. But the insurance agent tells you that they don't write policies for homes in the part of town you live in.
- You are blind and have a guide dog, but the apartment manager won't rent to you because of a "no pets" policy.
- You inquire about an apartment and the rent and deposit you are quoted are higher than other tenants are expected to pay.

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



FILING A COMPLAINT

Contact the Iowa Civil Rights Commission for more information about filing a housing discrimination complaint.

CALL 515-281-4121 or 800-457-4416

VISIT icrc.iowa.gov

Grimes State Office Building
400 E. 14th Street, Des Moines
8:00 AM to 4:30 PM (Mon- Fri)

- **There is no charge** for filing a complaint.
- **A Fair Housing Specialist will assist you**, help determine if you have grounds to file a complaint, and help you fill out a complaint form.
- **The Commission will cross-file your complaint** with the U.S. Department of Housing and Urban Development (HUD) to protect your rights if your situation is covered by federal law.



A complaint must be filed within 300 days of the alleged discriminatory practice, per Iowa law.

A complaint can also be filed with HUD within one year or filed as a private court action within two years.

I FILED A COMPLAINT, NOW WHAT?

- 1 A complaint is filed** when received by the commission.
- 2 Notification** of the complaint will be sent to the person or company against whom the complaint is filed, and they will be given an opportunity to respond.
- 3 An investigator will be assigned** to conduct an impartial and thorough investigation. Witnesses are contacted and relevant records are examined. The parties may also be offered an opportunity to negotiate a voluntary, no-fault settlement.
- 4 An administrative law judge** will determine whether there is probable cause to believe discrimination occurred.
- 5 Probable cause exists** if there are reasonable grounds for believing discrimination has occurred. If no probable cause is found, the complaint is dismissed, subject to appeal rights.
- 6 Following a probable cause finding**, the parties may elect to have the dispute resolved in district court, or in a public hearing before the Commission.