

## Scenarios

- I am African American. I applied for a loan at the bank to buy a house. The loan officer reviewed my application and credit report, and then told me I did not qualify for their lowest interest rate. The loan officer told me I qualified for a loan, but at a higher rate. After I signed the loan paperwork, in August, I learned of another person, not African American, whose financial situation is no better than mine, qualified for the lower rate. I believe the loan officer and the bank refused to give me the lower rate because of my race.
- I am disabled. My doctor stated it would be therapeutic if I kept a companion animal. I presented a note from my doctor to the apartment manager and asked that their "no pets" rule be waived as a reasonable accommodation for my disability. The manager refused, and stated that they do not allow pets of any kind. I believe I was discriminated against due to my disability.



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- I applied to rent a house. I have two children under the age of 18. The owner took my application and said he would get back to me. He never called me so I called him back. He said the house was rented so I had a friend call the owner. The owner asked my friend if she has any children. She replied, "No." The owner told my friend that the house was still available. I believe that I was refused rental because of my familial status.



## Have Any Questions?

Contact us!

*The Marion Civil Rights Commission  
shares staffing with Cedar Rapids:*

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[cityofmarion.org/CivilRights](http://cityofmarion.org/CivilRights)



# Your Fair Housing Rights

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## Am I protected?

Everyone has the right to Fair Housing. It is unlawful to discriminate in housing based on a person's membership in one or more of the following protected classes:

- Age: 18+(Parents/guardians may file on behalf of their minor children)
- Association with a protected class
- Color
- Creed
- Familial Status: includes the presence of a child under the age of 18 in the household.
- Gender Identity
- Marital Status
- Mental Disability
- National Origin: Country of origin, ethnicity or accent.
- Physical Disability
- Race
- Religion
- Sex /Gender
- Sexual Orientation: Real or Perceived
- Retaliation: For participation in a protected activity (i.e., filing a complaint)
- Lawful Source of Income

## Discriminatory Practices

Based on someone's protected class, it is unlawful to:

- Refuse to rent, sell, or negotiate for rent or sale.
- Discriminate against a person in the terms or conditions of a sale or rental.
- Make, print, or publish any notice, statement, or advertisement that indicates any preference, limitation, or discrimination.
- Indicate a housing unit is not available for inspection, sale, or rental when it actually is available.
- Steer individuals toward or away from specific properties or neighborhoods.
- Refuse reasonable accommodations for persons with disabilities.
- Fail to construct new multifamily housing units in accordance with accessibility requirements.



## What Can I Do?

If you feel you have been subject to a discriminatory housing practice in Marion, you may file a complaint with the Marion Civil Rights Commission.

The following jurisdictional requirements must be met for us to investigate the claim:

- \* The claim must be filed within **the last year** of the alleged discriminatory incident.
- \* The incident must have occurred within Marion city limits.
- \* The incident must have been based on at least one protected class status.



## Important to Remember

- We are a neutral, fact-finding agency.
- We do not advocate on behalf of either party or provide any legal advice.
- There is no fee to file a complaint.
- Legal representation is not required, though you may seek it.