

*The late Dr. Martin Luther King said, “we are caught in an inescapable network of mutuality, tied in a single garment of destiny.”*

**Together, we must use all of our tools, our skills, and our history to build out communities.**

## The Laws

**Fair Housing Act (42 U.S.C §3601 et seq., Title VIII of the Civil Rights Act of 1968 with the Fair Housing Amendments Act of 1988)** The law prohibits discrimination in the sale, rental, or financing of housing and in other housing-related transactions including homeowner insurance, on the basis of race, color, national origin, religion, sex, familial status and handicap (disability).

**The Civil Rights Act of 1866** states that **ALL** housing—public and privately owned or managed, must be sold or rented without regard to a person’s race or color (Also refer to U.S. Supreme Court decision, Jones vs. Mayer).

**The City of Steubenville Fair Housing Code of 1976** as amended provides for local fair housing laws and for its creation of a fair housing practices Commission to oversee local housing discrimination law.

**The Fair Housing Act protects homeowners against unfair treatment by insurance companies in the sale or terms of homeowners insurance. Below is a list of insurance practices that may constitute discrimination under the Fair Housing Act:**

- ◇ Insurance companies **may not charge higher rates** based on the homeowner’s race, color, national origin, religion, sex, familial status and handicap (disability).
- ◇ Insurance companies **may not offer different terms of conditions** based on race, color, national origin, religion, sex, familial status and handicap (disability).
- ◇ Insurance companies **may not refuse or deny coverage** based on race, color, national origin, religion, sex, familial status and handicap (disability).
- ◇ Insurance companies **may not treat homeowners differently** because of the composition of the area that their home is located. In other words, an insurance company can not increase rates or offer different products just because the home is located in an area predominantly composed of minorities.

**Do not let your insurance company treat you unfairly based on:**

- The location of your home
- The value of your home
- The age of your home

## What If You Are Not A U.S. Citizen:

You do not have to be a U.S. Citizen to file a complaint. The Fair Housing Act protects all people, regardless of immigration status, from illegal housing discrimination. However, if you are an undocumented resident there are greater risks involved in taking legal action. If you are concerned that your lack of legal immigration status may prompt a landlord to report you to the INS, carefully consider all options before pursuing a complaint. If a landlord does threaten to report a complaining tenant or prospective tenants to INS in retaliation, such action can be prevented by the use of an injunction, but only for the duration of the fair housing case. A landlord cannot be prevented from threatening to or actually reporting someone to the INS when the case closes, regardless of the outcome. You should consult with an immigration and civil rights attorney before you take any action.

## *What is Insurance Redlining?*

Insurance redlining is the practice or policy of refusing to provide an insurance product or varying the terms of an insurance product because of the geographic location of the property and because of the racial or ethnic composition of the area. Insurance redlining directly affects a person's ability to buy a home because in most cases a mortgage lender will not loan money on property without proper insurance. As a result, the availability of homeowners insurance and the ability to purchase a home are directly related. Insurance redlining is a violation of fair housing laws!



### **Time Limit to File a Complaint:**

You must file an administrative complaint with HUD within one year of the housing discrimination. You have two years to file a federal civil court action. If you are able to prove that you have been a victim of housing/lending discrimination, the Fair Housing Act may entitle you to receive compensation for actual damages, including humiliation, pain and suffering and other relief. If you win a federal civil court lawsuit, the law may also allow you to receive punitive damages.

### **Where to File a Complaint if Your Rights Have Been Violated:**

The Fair Housing Programs  
of Steubenville, Toronto & Jefferson County  
Ohio Valley Fair Housing Center  
115 South 3rd Street, Suite 108  
Steubenville, OH 43952  
(740) 283-6000 extension 1700

---

Ohio Civil Rights Commission  
Akron Regional Office  
Akron Government Center  
161 South High Street, Suite 205  
Akron, OH 44308  
(330) 643-3100 or  
1-888-278-7101

---

Fair Housing Hub  
U.S. Department of HUD  
Ralph H. Metcalfe Federal Building  
77 West Jackson Boulevard, Room 2101  
Chicago, IL 60604-3507  
(312) 353-7776  
1-800-765-9372  
TTY 1-800-927-9275



*Have you heard this from  
an insurance company...*



*"Where is the house located..."*

*"We don't provide insurance coverage in that area..."*

*"We can't insure your home, but I can refer you to another company that can..."*

*"The value of your home is not high enough for us to offer you insurance..."*

***It Could be Insurance  
Redlining.  
Protect yourself against  
homeowners insurance  
discrimination.***