



FAIR HOUSING QUARTERLY

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Discrimination Based on Religion



Federal and State law protects against discrimination based on race, color, familial status, disability, national origin, sex, source of income, marital status, sexual orientation, ancestry, age and religion and for any arbitrary reason.

Freedom of religion is the first freedom written in the Bill of Rights, and it reads: *“Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the Government for a redress of grievances.”*

Although the law does not have a description on religion, persons in the housing industry such as realtors, rental agents, property owners and managers are not allowed to impose different terms and conditions because of someone’s religion or lack of. As a housing provider, your rental criteria should be credit, income and prior rental history. Questions regarding someone’s religious beliefs are illegal.

It is illegal to deny any type of housing opportunity because of religion, such as home loans and rental units.

Fair housing laws regarding religion apply to all housing **except**

- (1) an owner occupied home in which only one room is rented out
- (2) buildings owned or operated by private clubs which give preference to their members; religious, charitable, or educational institutions or organizations which are operated, supervised, or controlled by religious institutions or organizations that give preference in real estate transactions to their members, provided the organization does not exclude members of a protected category



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**Interested In A
Workshop?**

To schedule a free workshop regarding disabilities for your agency, call Inland Fair Housing and Mediation Board at:

(800) 321-0911

According to the Department of Justice here are some examples that may be in violation of the Fair Housing Act;

- *An apartment complex has a meeting room that is available for residents to reserve for card games, social activities, and similar events. A resident is told that she may not use the room to hold a Bible study with friends.*
- *A Sikh man wearing a turban is told by a landlord that there are no apartments available in a complex, but later the same day the landlord tells other prospective tenants that there are units available.*
- *A tenant in public housing places a statue of the Virgin Mary on her balcony. Although other tenants are permitted to place similarly sized decorative objects on their balconies, the property manager says that religious items are not allowed in public housing.*

Justice Department Settles Allegations of Religion Discrimination Against GuideOne Mutual Insurance Co.

WASHINGTON – The Justice Department announced a settlement that, pending court approval, will resolve allegations that the GuideOne Mutual Insurance Company and two authorized agents discriminated because of religion when they advertised special benefits and discounts only to "churchgoers" and "persons of faith." Under the settlement, the defendants must pay a total of \$29,500 to three victims of discrimination, an additional \$45,000 to the government as a civil penalty and stop the alleged discriminatory practices.

The complaint, filed today in the U.S. District Court for the Western District of Kentucky in conjunction with a proposed consent decree, alleges that the defendants offered a special endorsement to their homeowners and renters insurance policies at no extra charge called FaithGuard, which provides special benefits and discounts only to "churchgoers" and "persons of faith." GuideOne offered the FaithGuard endorsement in at least 19 states and used an application form that included a space for applicants to indicate their "denomination."

The settlement also requires GuideOne to stop selling homeowners and renters insurance policies with the FaithGuard endorsement, train GuideOne insurance agents on their responsibilities under the Fair Housing Act and provide periodic reports to the Justice Department.

<http://www.usdoj.gov/crt>.

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**WHY NOT START THE NEW YEAR RIGHT WITH A
FAIR HOUSING OR DISABILITY WORKSHOP!**

Inland Fair Housing and Mediation Board (IFHMB) is a California-based fair housing agency. It is our goal to affirmatively further fair housing. It is through education that this is possible.

We offer Fair Housing training emphasizing on disability issue, which covers all aspects of reasonable accommodation and modification. This workshop is offered at no cost to you. If you are interested in this workshop for your employees, please contact our office.

We also offer a fair housing workshop in which we discuss the rental process, application process, fair housing issues, reasonable accommodation/modification and advertising.

To schedule your workshop, please contact (800) 321-0911 ext. 109.



IFHMB provides other services such as Landlord/Tenant rights and responsibilities, Senior Services, Mobile Home, Pre-Litigation, FHA/Reverse Mortgage, Default & Foreclosure Counseling and Alternative Dispute Resolution program. Services are offered at no cost to housing providers, tenants and owners. Please contact any of our offices for assistance and information.

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HELP SUPPORT FAIR HOUSING

The Fair Housing Quarterly Newsletter is published four times a year by Inland Fair Housing & Mediation Board (IFHMB) to keep you abreast of both Federal and State laws and regulations. IFHMB offers fair housing technical assistance to the community.

IFHMB is seeking donations to help support the fair housing quarterly and all other fair housing programs. All contributions are tax deductible.

\$10.00 \$50.00 \$100.00 \$500.00

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For more information, contact IFHMB at (800) 321-0911 ext. 109