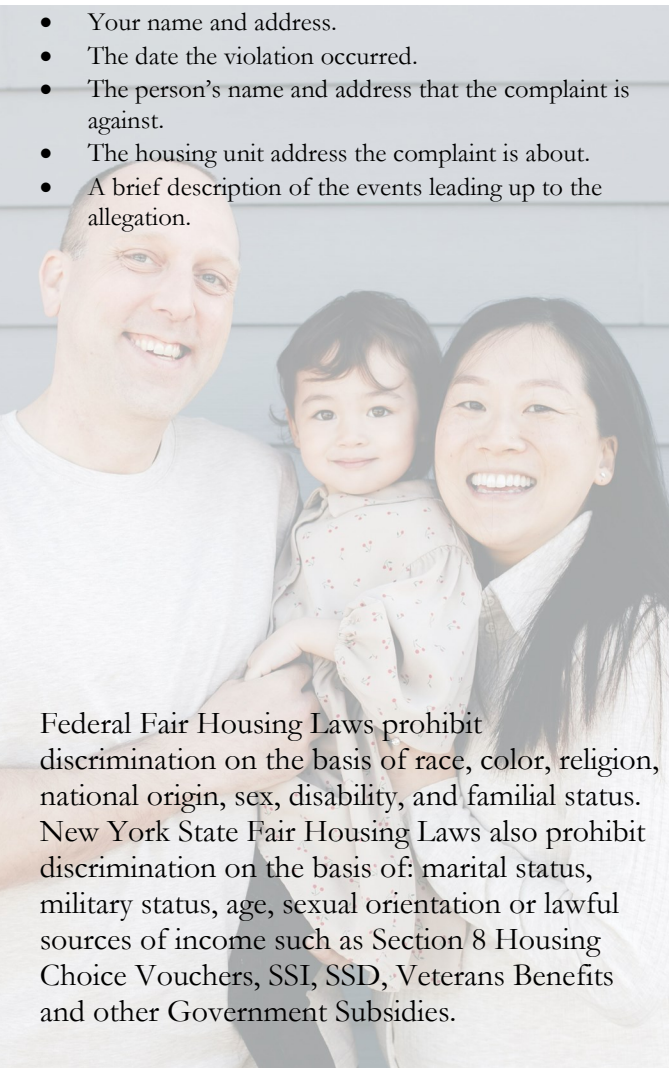


## “You have a right to housing free from discrimination”

SEX, DISABILITY, FAMILIAL  
STATUS, RACE, COLOR, RELIGION,  
OR NATIONAL ORIGIN

If you feel that you’ve been discriminated  
against, the following information is needed:

- Your name and address.
- The date the violation occurred.
- The person’s name and address that the complaint is against.
- The housing unit address the complaint is about.
- A brief description of the events leading up to the allegation.



Federal Fair Housing Laws prohibit discrimination on the basis of race, color, religion, national origin, sex, disability, and familial status. New York State Fair Housing Laws also prohibit discrimination on the basis of: marital status, military status, age, sexual orientation or lawful sources of income such as Section 8 Housing Choice Vouchers, SSI, SSD, Veterans Benefits and other Government Subsidies.



Chautauqua Opportunities, Inc.  
*Helping People...Changing Lives.*

For more information, please call:

**Connections North**  
**10825 Bennett Road**  
**Dunkirk, NY 14048**  
**716-366-8176**

**Laughlin Center**  
**402 Chandler Street**  
**Jamestown, NY 14701**  
**716-661-9430**

[www.chautauquaopportunities.com](http://www.chautauquaopportunities.com)



### Region II

**New Jersey, New York, and the Caribbean**  
New York Regional Office of FHEO  
U.S. Department of Housing and Urban Development  
26 Federal Plaza, Room 3532  
New York, New York 10278-0068  
(212) 542-7519  
(800) 496-4294  
TTY (212) 264-0927  
Civil Rights Complaints: [ComplaintsOffice02@hud.gov](mailto:ComplaintsOffice02@hud.gov)

## FAIR HOUSING IS NOT AN OPTION, IT’S THE LAW.



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*Helping people... Changing Lives.*

North: 716-366-8176

South: 716-661-9430

If you think you may have been a victim of housing discrimination, we are here to help! Please call Chautauqua Opportunities at one of the numbers listed above so we can assist you with your claim.

Chautauqua Opportunities is a nonprofit Community Action Agency that has provided services to low-income residents of Chautauqua County since 1965.

The mission of Chautauqua Opportunities is “leading the fight against poverty by mobilizing resources and creating partnerships to promote empowerment, economic independence, and opportunities”.



## You are discriminated against if you are a victim of:

### Racial Steering

You have the right to choose where you live. It is illegal for real estate salespersons, brokers, or leasing agents to discourage you from seeing or being interested in certain properties because of the neighborhood's racial composition.

### Rental Discrimination

The terms of rental agreements must apply to **all** renters. Changing of such terms to deny or discourage your access to rental properties is illegal.

### Financing Discrimination

Lending institutions, such as banks and mortgage lenders, are prohibited from denying loans because of your protected class.

### False Denials of Availability

Federal, State and Local laws prohibit real estate salespersons, brokers, and property agents from telling you the property you are interested in is unavailable, when it is in fact available for rent or purchase.

### Advertising Discrimination

Ads or commercials for houses or apartments cannot, by law show any preference for renters or buyers based on race, color, religion, sex, disability, national origin or family status.

### Redlining

It is illegal for lending institutions to change the interest rate or any terms of a loan in a discriminatory manner.

### Blockbusting

It is illegal for anyone to pressure you into selling your home because someone of another race has moved out of, or into, your neighborhood.

### Fair Lending

Some examples of lending discrimination include:

- Refusing to make a mortgage loan.
- Refusing to provide information regarding loans.
- Imposing different terms or conditions on a loan, such as different interest rates, point, or fees.
- Discriminating in appraising a property.
- Requiring expectant mothers to return to work before approving a home loan.