

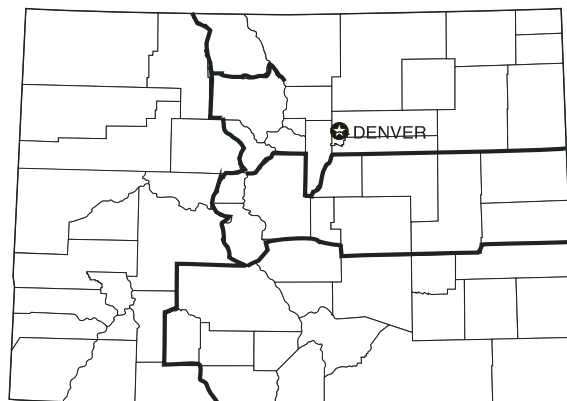
ABOUT THE COLORADO CIVIL RIGHTS COMMISSION

The Colorado Civil Rights Commission (CCRC) is a seven-member board appointed by the governor and confirmed by the Colorado Senate. The Commission members are representative of the different political, geographical and civil rights interests of the state's constituents.

The Colorado Civil Rights Division (CCRD) is the administrative arm of the Colorado Civil Rights Commission (CCRC). Both carry out the Colorado state laws which prohibit discrimination in housing, employment and public accommodations.

The services of the Colorado Civil Rights Commission/Division are provided without charge to the public. It is a state agency mandated by statute to serve the public through compliance and prevention activities. It is an advocate of the law and concerned with the civil rights of all persons, including the charging party and the respondent, on an equal basis.

This brochure provides information on housing discrimination and on fair housing practices. It is published by the Colorado Civil Rights Division of the State Department of Regulatory Agencies and has been paid for in part by a grant from the U.S. Department of Housing and Urban Development.



Office



CCRD REGION
1-800-CO-CIVIL

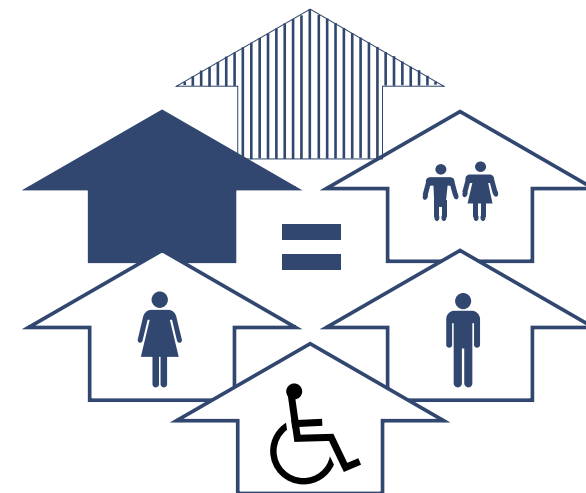
1-800-262-4845
Toll-free, Bilingual (Spanish/English)
<http://www.dora.state.co.us/civil-rights>

COLORADO CIVIL RIGHTS DIVISION
CENTRAL OFFICE

1560 Broadway, Room #1050
Denver, Colorado 80202-5143
(303) 894-2997
TTY for the hearing impaired: (303) 894-7832
FAX: (303) 894-7830
E-mail: CCRD@dora.state.co.us

Housing Discrimination

- what is it?
- what can I do about it?



FILING A CHARGE OF HOUSING DISCRIMINATION

HOW TO FILE

If you believe that you have been discriminated against in a housing matter, you may file a charge with the COLORADO CIVIL RIGHTS COMMISSION/DIVISION or with the U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD), OFFICE OF FAIR HOUSING AND EQUAL OPPORTUNITY. HUD and the Colorado Civil Rights Commission/Division have a cooperative agreement which prevents duplication of effort in filing and processing a charge where there is common jurisdiction. Where federal and Colorado law differ, the charge is referred automatically to the most appropriate agency.

WHEN TO FILE

A charge must be filed with the Colorado Civil Rights Commission/Division or the U.S. Department of Housing and Urban Development (HUD) within I YEAR of the alleged act of discrimination.

WHERE TO FILE

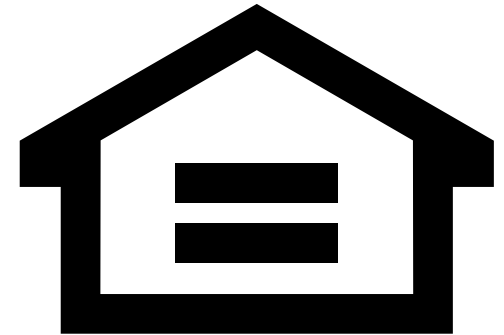
A charge may be filed at any office of the Colorado Civil Rights Commission/Division or at the HUD Regional Office of Fair Housing. All locations are listed in this publication.

WHAT HAPPENS WHEN A CHARGE IS FILED

The major steps in processing a housing charge that is filed with the Colorado Civil Rights Commission/Division are summarized here:

1. The charging party signs a formal charge form that allows the Division to investigate the case. The Division has strict guidelines regarding the disclosure of information on a charge. Until a case is authorized for hearing, it is confidential.
2. The Division may have persons of different racial, ethnic or other backgrounds test for discrimination.

3. A civil rights specialist will attempt to resolve the charge immediately, which may result in a voluntary no-fault settlement.
4. If a no-fault settlement does not occur, an investigation will be conducted by a trained, impartial civil rights specialist. The investigation may include inspection of records and interviews with those parties involved in the charge.
5. If the facts do not support a finding of probable cause, the case is dismissed. If the facts support the charge, the director makes a finding of probable cause.
6. If probable cause is found, the Division will attempt to conciliate the case. Participation in the conciliation process is mandatory. If the conciliation is successful, the case will be closed with a settlement. If the conciliation effort is not successful, the case may be taken to a public hearing or may be dismissed.
7. While awaiting a hearing, a temporary restraining order or an injunction may be obtained to prevent any action which otherwise would make the housing in question unavailable to the charging party.
8. Possible relief that can be ordered may include:
 - Correction of discriminatory housing practices
 - Access to the housing in question or to similar housing
 - Relief for actual damages incurred as a result of the discriminatory housing action
 - Reports on the manner of compliance
 - Fines and punitive damages
 - Reasonable attorney fees and costs to the prevailing party.



**DEPARTMENT OF HOUSING AND
URBAN DEVELOPMENT
OFFICE OF FAIR HOUSING AND
EQUAL OPPORTUNITY**

HEADQUARTERS OFFICE

451 7th Street, S.W.
Washington, D.C. 20410
1-800-669-9777
TDD 1-800-927-9275

COMMUNITY-WIDE AND SYSTEMIC DISCRIMINATION

There are other illegal housing practices which may affect entire communities. These include:

BLOCKBUSTING – may occur when real estate agents promote the listing and sale of real estate (and business for themselves) through panic tactics, such as warning residents to sell because different racial or ethnic groups are moving into the area.

EXCLUSIONARY LAND USE – may occur when regulations, practices and growth policies of the local government have the effect of preventing adequate housing choices for minorities, handicapped and women in a community where they choose to live and at a price they can afford.

Residential zoning on the basis of marital status is exempted from coverage under state laws.

REDLINING – is the practice of lenders or insurers of refusing to grant loans or issue policies in certain neighborhoods, or of having higher rates or stricter terms for their services.

STEERING – is conduct which may influence a person's choice of a housing location on the basis of his or her race, creed, color, national origin, ancestry, sex, marital status, familial status, physical or mental handicap.

Both private and public housing agencies may engage in steering. Steering may reinforce involuntary public school segregation while fair housing practices reduce school busing for integration.



WHAT FAIR HOUSING LAWS SAY

There are both state and federal laws which prohibit discrimination in housing. Those laws prohibit discrimination in housing based on RACE, CREED, COLOR, RELIGION, NATIONAL ORIGIN, ANCESTRY, SEX, MARITAL STATUS, HANDICAP, AND FAMILIAL STATUS (families with children under the age of 18). All of the following are prohibited under fair housing laws if based on any of the above factors. Examples of discriminatory housing practices are:

1. **Refusing to show, rent, lease, sell or transfer housing.** Colorado fair housing law covers both residential and commercial property; federal law covers residential property only.

Have you been denied an opportunity to inspect an apartment or home or refused an opportunity to rent or buy when it was available to others?

Were you told that the housing was no longer available, but you still see the “For Rent” or “For Sale” sign up the next day?

Did a “test” indicate that you were treated differently? To “test” for discrimination, you should ask a friend of a different race or sex, for example, to visit or inquire about the same housing either before or after your visit, and then compare your treatment.

2. **Imposing unequal terms, conditions and privileges of housing.**

Were you denied the same privileges as others, such as the provision of needed repairs and services or the use of the apartment club or pool, when you had guests of a different racial or ethnic background?

If given an eviction notice, were you treated differently than tenants of a different race, color, creed, national origin, ancestry, sex, marital status, or tenants without a disability or without children?

Were you quoted a sale or rental price higher than that paid by other tenants or a price higher than the advertised price? Was a higher security deposit required?

3. **Discriminating in the terms, conditions or privileges in the obtaining or use of loans for the acquisition, maintenance or construction of housing, or loans secured by housing.**

Was a credit check or co-signer required for you but not for others? Did a lender or agent refuse to include your spouse’s income in qualification for a loan or a lease?

Was a larger down payment or a higher interest rate required of you compared to other buyers, for example, of a different race, sex or national origin ?

Have you been denied a housing loan because you are single or divorced, male or female?

4. **Segregating and/or separating in housing.**

Were you actively discouraged from seeking housing in certain neighborhoods, or did the rental or sales agent show you only one part of town? Are minorities or families with children put on separate floors or in separate buildings than non-minorities or families without children?

5. **Honoring, or attempting to honor, a covenant which refused occupancy or sale to members of a protected class.**

6. **Advertising any discriminatory preference or limitation in housing.**

7. **Making an inquiry or reference which is discriminatory.**

Did the owner, manager or real estate agent inquire about or refer to your race, color, sex, religion, national origin, marital status, or handicap?

8. **Aiding and abetting unfair housing practices, or preventing or obstructing others from obeying fair housing laws.**

9. **Retaliating against an employee or agent because that person has obeyed fair housing laws, or discriminating against any person because he filed a discrimination charge or participated in a fair housing hearing or investigation.**

10. **Refusing to receive and transmit any bona fide offer to buy, rent, sell or lease housing.**

11. **Building new apartments that are not accessible to the handicapped.**

12. **Refusing to permit a disabled person to make modifications of existing housing (at that person’s expense), or refusing to make reasonable accommodations in rules and services to afford that person equal opportunity to use and enjoy a building.**

Was your guideline/service dog or wheelchair refused?

Did you ask to put in a ramp or widen a door and were told this was not allowed?

13. **Harassing, intimidating or threatening someone because she or he has exercised fair housing rights, or because of that person’s race, color, religion, sex, handicap, familial status or national origin .**