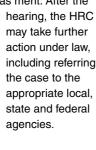


# Complaint Process Annapolis Human Relations Commission

If the HRC decides that your complaint has merit, it will first try to resolve the problem through mediation. That is, Commissioners will arrange a discussion between the party who has made the complaint and the party against whom it has been filed in an attempt to reach an agreement that satisfies both sides. If mediation does not work, or if either party refuses to meet, the HRC may hold a public hearing to decide whether your complaint has merit. After the





## To File a Complaint, Contact

Annapolis Human Relations Commission (HRC) 410-263-7998

Maryland Commission on Human Relations 410-767-8600

Maryland Real Estate Commission 410-230-6200

U.S. Department of Housing and Urban Development (HUD) 1-888-799-2085

You have one year after an alleged violation to contact HUD and six months to contact the Maryland Commission on Human Relations. The Annapolis HRC has no time limitations, but you should file as soon as possible.

# Sources of Information about Fair Housing

Fair Housing: Equal Opportunity for all, Office of Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development (January 2002)

Are You a Victim of Housing Discrimination?, Office of Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development (July 2004)

City of Annapolis Overview of Fair Housing Regulations (October 2005)

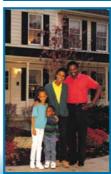
Annapolis, MD Municipal Code and Charter, Chapter 11.32 (Fair Housing)

## Your Guide to Fair Housing

## Annapolis Human Relations Commission











# Fair Housing: Your Right to Have the Same Housing Choices

You are guaranteed equal access to housing by laws of the Federal government, the State of Maryland, and the City of Annapolis. These laws are made to stop unfair or discriminatory practices, such as misinformation, inconsistent pricing, steering, and redlining, that are used to keep people from living in the communities they choose.

The fair housing laws of the City of Annapolis, the State of Maryland, and the Federal government cover most types of housing. Certain types of housing are exempt in some circumstances: buildings with four or fewer apartments where the owner lives in one of the units, single-family housing sold or rented without the use of a realtor, housing operated by organizations or private clubs that limit occupancy to members, and (in the case of families with children) qualified senior citizen communities.

### **Fair Housing Laws**

### City of Annapolis

The City Code of Annapolis makes it illegal to discriminate against you in housing, residential and commercial real estate, and financial lending on the basis of race, color, gender, religion, national origin, age, marital status, family status (including having or expecting children), physical or mental disability, sexual orientation, or lawful income. The Annapolis Human Relations Commission (HRC) handles complaints that occur within the City.

#### The State of Maryland

Article 49B of the Maryland Annotated Code makes it illegal to discriminate on the basis of race, color, gender, religion, national origin, age, marital status, family status, physical or mental disability, or sexual orientation. Real estate law forbids discriminatory practices by real estate brokers or agents. The Maryland Commission on Human Relations handles complaints filed under Article 49B. Violations of real estate law are enforced by the Maryland Real Estate Commission.

#### The Federal Government

The Fair Housing Amendments Act makes it illegal to discriminate in the sale or rental of housing on the basis of race, color, gender, religion, national origin, disability, or family status. The Department of Housing and Urban Development handles housing complaints filed under federal law. If you consider yourself to be a victim of housing discrimination, you can file suit in Federal court.

## You May Be A Victim If Someone:

- Refuses to rent or sell you housing.
- Tells you that housing is unavailable when it really is available.



- Shows you apartments or homes in certain neighborhoods only.
- Sets conditions for the sale or rental of property that are different from those offered to other people.
- Refuses to provide you with information regarding mortgage loans, denies you a loan, or imposes different terms on a loan than another person receives.
- Denies you property insurance.
- Refuses to make reasonable accommodations for you if you are disabled.
- Threatens, coerces, or intimidates you from exercising your rights under fair housing laws.
- Refuses to accept Housing Choice Vouchers.

