

RED-LINING—is when lenders and insurers either refuse their services to certain neighborhoods or require additional costs 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, or disability.

Examples include “channeling” persons into their own ethnic-identity neighborhoods, and selecting listings or failing to advise of listings on a discriminatory basis.

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.

It is Unlawful to Retaliate



It is forbidden by law to punish you for filing a complaint, for acting as a witness, or for assisting the Human Rights & Relations Department to establish the cause of the complaint.

DISCRIMINATION IS ILLEGAL AND YOU ARE PROTECTED

**Filing a charge of Housing
Discrimination**

If you believe that you have been discriminated against in a housing matter, you may file a charge with the Omaha Human Rights & Relations Department. The Department has a cooperative agreement with the U.S. Department of Housing and Urban Development (HUD) which prevents duplication of effort in filing and processing a charge when there is common jurisdiction. Where federal, and local law differ, the charge is referred automatically to the most appropriate agency.

Complaints must be filed **within 365 days** after the alleged act of discrimination occurred.

A person wishing to file a charge should:

- be prepared to present specific facts about the alleged act(s) of discrimination;
- keep records and documents about the complaint, such as applications, notices and the like;
- keep the OHRRD updated about changes of address.

If you would like to file a complaint, you may:

- call the Department
Phone: 402-444-5055
Fax: 402-444-5058
TTY: 402-444-5031
- visit the Department
Omaha Douglas Civic Center
1819 Farnam St., Suite 502
Omaha Nebraska 68183
- visit our web-page
www.ci.omaha.ne.us/departments/

**City of Omaha Human
Rights and Relations
Department**

**DISCRIMINATION
IS ILLEGAL**

HOUSING DISCRIMINATION

**What is it?
What can I do about it?**

**A Basic Overview of
Civil Rights:
Anti-Discrimination
Ordinance**



**City of Omaha Human
Rights and Relations
Department**

What is housing discrimination?

There are federal, state and local laws which prohibit discrimination in housing. Housing includes apartments, condominiums, duplexes, and similar attached housing, mobile homes and trailer courts, vacant land, commercial property, and private homes.



The City of Omaha's civil rights law prohibits discrimination in housing based on:

- race
- national origin
- religion
- color
- sex
- marital status
- creed
- age*
- familial status**
- disability***

- * "Age" means age 40 and above
- ** "Familial Status" means one or more minors living with:
 1. A parent or another person having legal custody of such individual(s); or
 2. The designee of a parent or other person having or seeking legal custody, with the written permission of the parent or other person.
- *** "Disability" will mean with respect to a person:
 1. A physical or mental impairment which substantially limits one or more of such person's major life activities;
 2. A record of having such impairment;
 3. Being regarded as having such impairment.

Disability shall not include current, illegal use of or addiction to a controlled substance.

Examples of discriminatory housing practices

1. TO REFUSE TO SHOW, RENT, LEASE, SELL OR TRANSFER HOUSING.

Have you been denied an opportunity to see 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 you discover that you were treated differently? To discover discrimination, a friend of a different race or sex, for example, may inquire about the same housing before or after your inquiry and then the treatments are compared. You also may plan to telephone before or after you visit the housing to check on vacancies and financial arrangements, and then compare those answers with the answers you receive in person.

Was there a waiting list? This is not discriminatory in itself, but it may be if it is not followed.

2. TO CAUSE UNEQUAL TERMS, CONDITIONS, AND PRIVILEGES OF HOUSING.

Were you denied the same privileges as others, including a parking space, the provision of needed repairs and services, or the use of the apartment pool or club house with guests of different racial, ethnic or other backgrounds?

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

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

3. TO CAUSE UNEQUAL TERMS, CONDITIONS AND PRIVILEGES IN THE OBTAINING AND USE OF FINANCIAL ASSISTANCE FOR THE PURCHASE, CONSTRUCTION OR MAINTNANCE OF 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? Or did they demand that this income be included against your wishes?



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 or apartment lease because you are single or divorced, male or female?

Were you asked your intentions about starting a family?

4. TO SEGREGATE AND/OR SEPARATE IN HOUSING.

Were you actively discouraged from seeking housing in certain neighborhoods? Did the rental or sales agent show you only one subdivision or area even though you wanted to see others.



5. TO ADVERTISE ANY DISCRIMINATORY PREFERENCE OR LIMITATION IN HOUSING.

TO MAKE ANY INQUIRY OR REFERENCE WHICH IS DISCRIMINATORY.

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

6. TO INCLUDE OR HONOR RESTRICTIVE COVENANTS WHICH ARE DISCRIMINATORY.

7. TO AID AND ABET IN UNFAIR HOUSING PRACTICES.

TO PREVENT ANY PERSON FROM COMPLYING WITH FAIR HOUSING PRACTICES.

8. TO RETALIATE AGAINST AN EMPLOYEE OR AGENT WHO COMPLIES WITH FAIR HOUSING PRACTICES THROUGH SUCH ACTIONS AS DEMOTION, DISCHARGE, OR EQUAL COMPENSATION.

9. TO REFUSE TO RECEIVE AND TRANSMIT ANY BONA FIDE OFFER TO BUY, RENT, SELL OR LEASE HOUSING.



Did the owner, manager or real estate agent fail or refuse to act on your offer because of, for example, race, sex or age?

10. TO PARTICIPATE IN BLOCKBUSTING, RED-LINING, OR STEERING.

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, for example, are moving into the area.

Phrases such as "undesirable elements are moving in" or references to "bad schools" or "changing neighborhoods" may be examples of this practice.