



Haki Kwa Equality katika Makazi



## Maana ya Sheira za Haki ya Makazi za Kentucky

Marekani na sheria Usawa Kentucky Makazi kutoa fursa sawa kwa watu wote wakati wa kununua, kuuza, kukodisha, fedha au insuring makazi. Una haki ya kununua au kukodisha ambapo wewe kuchagua nyumbani, condominium, ghorofa, Trailer au mengi. Kila mtu lazima kutii sheria ikiwa ni pamoja na wamiliki wa mali, mawakala wa mali isiyohamishika, mawakala wa mauzo, waendeshaji, wajenzi na watengenezaji, matangazo na vyombo vya habari vya matangazo, wakopeshaji rehani, bima, na benki au taasisi nyingine za kifedha.

## Hatua hizi ni haramu

Ni kinyume cha sheria kukataa kuuza na kukodisha mali isiyohamishika kwa sababu ya ubaguzi. Ni kinyume cha sheria ya kodi ya kukataa mali kwa sababu ya ubaguzi. Ni kinyume cha sheria kukana malazi nafuu kwa ajili ya mpangaji na ulemavu. Ni kinyume cha sheria kuwatisha, kutishia au kuingilia kati na starehe ya mtu wa nyumba yake kwa sababu ya ubaguzi. Ni kinyume cha sheria kwa ajili ya mmiliki kusema mali haipatikani wakati ni inapatikana na kusema babies ya mtu au rangi yake au rangi au dini inaweza kubadilika au kusababisha mali maadili na kwenda chini au kusema nyingine sawa taarifa za uongo kwamba ni kupotosha. Ni kinyume cha sheria ya kuchapisha matangazo ambayo inasema neema moja juu ya nyingine ya msingi ya ubaguzi. Ni kinyume cha sheria kutoa masharti tofauti kwa sababu ya dicrimination katika fedha kwa ajili ya kukodisha na ununuzi wa mali au kwa ajili ya bima ya mali.

## Kulinda Haki yako

Kama unaamini kuwa unaweza kuwa mwathirika wa ubaguzi, wasiliana nasi. Sisi kukusaidia kuwasilisha malalamiko ya ubaguzi. Makazi ya malalamiko ya ubaguzi lazima filed ndani ya mwaka mmoja wa ubaguzi wa madai. Baada ya malalamiko ni filed, maafisa

wetu itafanya uchunguzi wa kina ili kujua kama ubaguzi imetokea. Tume itasaidia kuzuia ubaguzi. Ila nakala za barua zote, matangazo au habari nyingine muhimu kwa ubaguzi wa madai. Kuandika uzoefu wako, ikiwa ni pamoja na tarehe, mazungumzo muhimu na matukio, na majina ya watu wanaohusika.

## Misamaha ya

Misamaha ya kutoka katika sheria wanaruhusiwa kama mali ni duplex mmiliki-ulichukua au yeye ni kukodisha nje chumba kimoja katika nyumba yake binafsi. Ni halali kwa kukataa kuruhusu wanaume na wanawake kuishi pamoja katika mabweni ya chuo kikuu. Mwenye nyumba anaweza kuchagua na si kuruhusu wanandoa bila kuolewa. Kukataa kuruhusu wanaume na wanawake wanaoishi katika robo karibu ni kukubaliwa wakati mwenye nyumba anaweza kuonyesha kwamba ni muhimu kwa sababu ya heshima binafsi au faragha. Misamaha wanaruhusiwa kama kodi ya mwenye nyumba na vitengo na wachache zaidi ya 10 au chini ya watu 10 katika kituo mmiliki-ulichukua. Mwenye nyumba inaweza kukataa kodi kwa familia kama mali ni lengo kwa watu ambao ni miaka 62 ya umri au zaidi, au wakati asilimia 80 ya idadi ya watu ni umri wa miaka 55 au zaidi na huduma maalum kwa ajili ya wazee hutolewa.

## Wasiliana Nasi

Piga sisi kama unahitaji msaada na ubaguzi au ungependa habari zaidi.

Kentucky Commission on Human Rights  
332 W. Broadway, Suite 700  
Louisville, Kentucky 40202  
(502)595-4024 1(800)292-5566  
TDD: (502)595-4084  
Email: [kchr.mail@ky.gov](mailto:kchr.mail@ky.gov)  
[kchr.ky.gov](http://kchr.ky.gov)

Face Book/Kentucky Commission on Human Rights  
Twitter/KyHumanRights

Haki Kwa Equality katika Makazi (Fair Housing)  
Brochure  
Kiswahili (Swahili) and English  
Kentucky Tume ya Haki za Binadamu  
2013

# Kentucky Tume ya Haki za Binadamu

MLINZI WA HAKI ZA KIRAIA  
SAUTI YA USAWA  
KICHOCHAO CHA MABADILIKO CHANYA



Uchapishaji huu uliungwa mkono na fedha chini ya ruzuku na Idara ya Marekani ya Nyumba na Maendeleo Mijini. Ni kujitolea kwa umma. Mwandishi

na mchapishaji ni kuwajibika tu kwa usahihi wa kauli na tafsiri zilizomo humu na si lazima kutafakari maoni ya serikali ya shirikisho.

# All Doors Are Open In Kentucky

It is against the law to discriminate against any person who wants to rent or own housing. You have the right to fair housing regardless of your color, disability, familial status (whether you live with children under 18 years of age), national origin, race, religion or sex.



Fair Housing

## What Fair Housing Law Means

The US and Kentucky Fair Housing acts are laws that provide equal opportunity to all people when buying, selling, renting, financing or insuring housing. You have the right to buy or rent where you choose a home, condominium, apartment, trailer or lot. Everyone must obey the law including property owners, real estate brokers, sales agents, operators, builders and developers, advertisers and advertising media, mortgage lenders, insurers, and banks or other financial institutions.

## Contact Us

Call or contact us if you need help with discrimination or would like more information.

Kentucky Commission on Human Rights  
332 W. Broadway, Suite 700  
Louisville, Kentucky 40202  
502.595.4024 1.800.292.5566  
TDD: 502.595.4084  
Email: [kchr.mail@ky.gov](mailto:kchr.mail@ky.gov)  
[kchr.ky.gov](http://kchr.ky.gov)

Face Book/Kentucky Commission on Human Rights  
Twitter/KyHumanRights

Fair Housing Brochure  
Kentucky Commission on Human Rights  
English and Swahili  
2013

## These Actions are Illegal

Among the practices prohibited by law, it is illegal to: refuse to sell, rent, lease or exchange real estate because of discrimination; deny a reasonable accommodation to a renter with a disability; coerce, intimidate, threaten or interfere with a person's enjoyment of his or her home because of discrimination; communicate that a property is unavailable when it is available; communicate that the racial makeup of a neighborhood may change or cause property values to go down or make other similar false and misleading statements; publish advertising that states a preference of one person over another based on discrimination; discriminate in the grant, rates, terms, conditions or services of financial assistance in real estate transactions; discriminate in the making or purchase of loans; discriminate in terms, conditions or privileges of housing-related insurance; deny access or restrict membership of multiple-listing services or real estate organizations for discriminatory reasons.

thorough investigation to determine if discrimination has occurred. All findings go before the Commission Board, which acts with the authority of a court of law. Save copies of all letters, advertisements or other information relevant to the alleged discrimination. Write down your experiences, including dates, significant conversations and incidents, and the names of the involved individuals.

## Exemptions

Exemptions from fair housing law are allowed for the rental of an owner-occupied duplex or rental of one room in a private home. The sale or rental of an owner-occupied home is exempt if the sale or rental takes place without a real estate agent or advertising. A religious organization may exercise a preference to rent to one of its members. It is allowable to refuse to rent on the basis of sex if the property is a single sex dormitory. A landlord may choose not to rent to unmarried couples. A gender-based exclusion from the law is allowed if the landlord can demonstrate that the exclusion is necessary for reasons of personal modesty or privacy. Exemptions are allowed if a landlord rents fewer than 10 units or to fewer than 10 persons in an owner-occupied facility. A landlord may refuse to rent on the basis of familial status if the property is intended for occupants 62 years of age or older or if 80 percent of the units have occupants 55 years of age or older and special services for older persons are provided.

## Protect Your Rights

If you believe you may be a victim of discrimination, contact us. We will help you file a discrimination complaint. A housing discrimination complaint must be filed within one year of the alleged discrimination. After your complaint is filed, our officers will conduct a

Kentucky Commission  
on Human Rights

PROTECTOR OF CIVIL RIGHTS  
VOICE FOR EQUALITY  
CATALYST FOR POSITIVE CHANGE



This publication was supported by funding under a grant with the U.S. Department of Housing and Urban Development. It is dedicated to the public. The author and publisher are solely responsible for the accuracy of the publication, which does not necessarily reflect the views of the federal government.