

Equality is your right

# Fair Housing

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.



## What Kentucky Fair Housing Law Means

The U.S. 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.

## 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.

## Protect your rights

If you believe you may be a victim of discrimination, contact our office. 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 thorough investigation to determine whether discrimination has occurred. All findings go before the Commission Board, which acts with the authority of a court of law. If you believe discrimination may have occurred, save copies of all letters, advertisements or other relevant information. 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.

Call us if you need help or would like more information. Or, contact us by mailing the form below to The Kentucky Commission on Human Rights, 332 W. Broadway, Suite 700, Louisville, Kentucky 40202. Remember to visit our website at [www.kchr.ky.gov](http://www.kchr.ky.gov).

\_\_\_\_\_ I may have experienced discrimination. Contact me about filing a complaint.

\_\_\_\_\_ Add me to your newsletter email list.

\_\_\_\_\_ Add me to invitation lists for your panel discussions, Kentucky Civil Rights Hall of Fame and other special events.

\_\_\_\_\_ Other \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Kentucky Commission on Human Rights  
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English and Karen Translations



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## Kentucky Commission on Human Rights

Protector of Civil Rights.  
Voice for Equality.  
Catalyst for Positive Change.

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