Obtaining and Maintaining Housing: Fair Housing for People with Mental Health Disabilities

This brochure is meant to inform the public about fair housing rights and how to recognize housing discrimination. In addition, this brochure seeks to specifically address common fair housing issues faced by mental health consumers, caregivers, and medical and mental health professionals.

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The views expressed herein do not necessarily represent those of the Ohio State Bar Foundation.

This pamphlet is intended to convey information. Nothing in this pamphlet should be relied on as legal advice, nor should this pamphlet be regarded as creating an attorney-client relationship.
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Fair Housing Laws guarantee that everyone living in the United States has equal access to housing. It is illegal to deny housing, make housing otherwise unavailable, or threaten or intimidate a person exercising their fair housing rights based on their protected class. Equal access allows people to decide where they want to live.

When a person is denied housing based on their protected class, it is against Fair Housing Laws. Denial of housing choice also denies people access to other desirable amenities, such as proximity to schools, parks, or public transportation.
What is “Fair Housing?”

Fair housing is a civil right afforded to all people in the United States. Federal, state, and local fair housing laws exist to protect people living in the United States from housing discrimination. Federal fair housing laws guarantee that a person cannot be denied housing because of their membership in a protected class.

What Does “Protected Class” Mean?

Everyone living in the United States is considered a member of protected classes under fair housing laws. It is against the law to discriminate in housing based on:

- Race/Color
- Sex
- Religion
- National Origin
- Familial Status
- Disability

In Ohio, in addition to the federally protected classes, it is illegal to discriminate against a person based on ancestry and military status. Many municipalities have additional protections. Please call your local government office or visit our website to find out what additional classes may be protected in your area.

Examples of additional protected classes:

- Age
- Sexual Orientation
- Marital Status
- Occupation
- Source of Income
- Military Discharge Status

What are Fair Housing Laws?

Fair housing laws were enacted to eliminate discriminatory barriers to housing in the United States.

The Civil Rights Act of 1866 granted citizenship and the same rights to make and enforce contracts and to purchase, sell, or lease property to all male citizens regardless of color.

Fair Housing Act (Title VIII of the Civil Rights Act of 1968) prohibits discrimination in the sale, rental and financing of dwellings based on race, color, religion, sex or national origin. Title VIII was amended in 1988 by the Fair Housing Amendments Act to include familial status and people with disabilities.

What Housing is Covered?

The Federal Fair Housing Act defines a dwelling in very broad terms. Specifically the law states:

“...any building, structure, or portion thereof which is occupied as, or designed or intended for occupancy as, a residence by one or more families, and any vacant land which is offered for sale or lease for the construction or location thereon of any such building, structure, or portion thereof.”

42 U.S.C. §3602(b)

Covered Property:

- Houses
- Apartments
- Condos
- Manufactured/Mobile Homes
- Vacant Land for Residential Construction
- Dorm Rooms
- Nursing Homes/Assisted Living Facilities
- Emergency Shelters
- Transitional Housing
- Extended Stay Hotels

How do Fair Housing Laws Offer Additional Protection for People with Disabilities?

People with disabilities are also protected from discrimination by Section 504 of the Rehabilitation Act of 1973 (referred to as Section 504) and Title II of the Americans with Disabilities Act (commonly referred to as ADA or Title II). Often these laws overlap in their coverage, but some housing may be covered by only one of the laws, while other housing may be subject to two or all three of them.

The Fair Housing Amendments Act of 1988 specifies that people with disabilities must be granted reasonable accommodations and reasonable modifications in order to afford them equal enjoyment of the dwelling.

Fair Housing Facts:

In 2010, disability complaints accounted for 48% of all fair housing complaints nationwide.

People with disabilities have additional fair housing protections under the law.
A person is considered disabled when any of the following are true for an individual:

- Physical and/or mental impairment which substantially limits one or more **major life activities**
- A **record of such an impairment**
- Being **regarded as having such an impairment**
  - Includes people associated with or residing with a

### Definitions

**Major life activities include:**

Functions such as caring for oneself, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning and working.

**Record of such an impairment:**

Has a history of, or has been misclassified as having, a mental or physical impairment that substantially limits one or more major life activities.

**Regarded as having an impairment:**

1. Has a physical or mental impairment that does not substantially limit one or more major life activities but that is treated by another person as constituting such a limitation.
2. Has a physical or mental impairment that substantially limits one or more major life activities only as a result of the attitudes of others toward such impairment.
3. Does not have a physical or mental impairment but is treated by another person as having such impairment.

### Some Examples of Covered Disabilities

- Chronic mental illness
- Hearing, mobility, and visual impairments
- Cancer
- AIDS/HIV
- Mental development challenges
- Alcoholism or **past** drug abuse

There are two groups of people the Fair Housing Act **does not protect**. This includes current illegal drug users and anyone who poses a direct threat to the health and safety of others or causes substantial physical damage to the property.

(24 C.F.R. §100.201 Definitions, Subpart D-Prohibition Against Discrimination Because of Handicap)
PROHIBITED ACTIONS
The Fair Housing Act protects everyone from discrimination in housing. It is illegal to deny anyone housing based on their membership in a protected class. The following states what is illegal and the examples illustrate how a person with a disability may experience discrimination:

- **Refuse to rent, sell, or negotiate for housing.**
  
  **Examples:**
  - A housing provider refuses to rent to a family because they have a child with autism.
  - A housing provider will not show an apartment to a person because they noticed a handicapped sticker on the car.

- **Set different terms, conditions, privileges, or provide different housing services or facilities.**
  
  **Examples:**
  - Have some people complete background checks while not requiring others to do the same based on a protected class.
  - Not allowing someone with a service animal to use the laundry facilities.
  - Not allowing a person with a seizure disorder to use the recreation facilities.

- **Make housing unavailable or otherwise restrict someone’s choice.**
  
  **Examples:**
  - Restricting people with disabilities to certain units or sections of a complex.
  - Not allowing service animals in upstairs units.

- **Falsely deny that housing is available.**
  
  **Examples:**
  - Telling a person with a disability that there are no units available when in fact there are vacancies.

- **Persuade owners to sell or rent.**
  
  **Examples:**
  - Realtor approaches homeowners in a neighborhood and tries to persuade them to sell their homes because a group home for people with disabilities is going to be located in the area, insinuating that home prices will fall.

In addition to discrimination in the rental and sale of housing, people may experience discrimination when obtaining a mortgage or home owners insurance based on membership in a protected class.

- **Refuse to make a mortgage loan or provide home owners insurance.**

- **Refuse to provide information regarding loans and insurance.**

- **Impose different terms or conditions on a loan, such as different rates or fees.**

- **Discriminate in appraising property.**

- **Refuse to purchase a loan.**

- **Set different terms or conditions to purchase a loan.**
Discriminatory Advertisements or Marketing Materials

It is illegal to make, print, or publish any notice, statement, or advertisement that indicates a limitation or preference based on a protected class. The following are examples of ads that would be considered discriminatory under fair housing laws:

"No tenant may use a motorized wheelchair in dining area."

Marketing material may also contain discriminatory statements. Contact a fair housing professional if you see a statement you think may be discriminatory.

Fair Housing and Retaliation

It is illegal to threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right. Contact a fair housing professional if you feel you are experiencing retaliation for exercising your fair housing rights.

Examples:

A tenant is told that the housing provider will not provide a reasonable accommodation to allow tenant to pay rent on a different day due to receiving SSI benefits after the rent due date on the lease. The housing provider calls and leaves a message for the tenant threatening to evict them.

A housing provider tells a tenant that the neighbors might not welcome them because of their mental health disability, so they might want to look elsewhere for housing.

The neighbors in a housing unit are upset that a tenant with a disability was granted a reasonable accommodation to have an emotional support animal. The tenant finds intimidating notes on her door.

A tenant is granted a reasonable accommodation of a reserved parking space near the building. Other residents complain because they state the tenant does not "look" disabled to them. In protest, other residents block the parking space.

A caregiver is granted a set of keys to be able to wash laundry for a person with disabilities living in an apartment complex. Another resident harasses the caregiver, saying that the facility is only for residents.
Discrimination can happen at any point during the application, tenancy, or the eviction process.

### Stages in the Housing Process

1. **Person with disability views an available housing unit.**
   - Housing provider only shows person certain units based on their disability.
   - Housing provider sees person with disability and despite having an appointment states that unit is no longer available.
   - Housing provider makes a statement such as: “I’m not sure you can manage the stairs with that cane.”
   - Housing provider asks questions about the nature and extent of disability.

2. **Person with disability applies to live in available housing unit.**
   - Housing provider never returns phone calls despite having available units.
   - Housing provider asks questions about the nature and extent of disability.
   - Housing provider charges a fee related to disability, such as a “pet deposit” for a service animal.
   - Housing provider charges a higher rent and/or deposit to a person with a disability.
   - Housing provider does not show person with a disability all available units or steers people with disabilities to certain areas of complex.

3. **Person with disability is living in a housing unit.**
   - Housing provider denies a reasonable accommodation or reasonable modification.
   - Housing provider/neighbor makes threatening comments or actions.
   - Housing provider asks questions about the nature and extent of disability.

4. **Person with disability requests reasonable accommodation or reasonable modification*.**
   - A tenant may request an RA/RM at any point during this process.

5. **Person with disability is facing eviction.**
   - Housing provider takes a long time to respond to a reasonable accommodation or reasonable modification request. A delayed response can be a denial.
   - Housing provider denies a request even though it is related to disability, or does not cause an undue financial and administrative burden, or does not pose a fundamental alteration in the provision of housing.
   - Housing provider asks questions about the nature and extent of disability.

### Signs of Discrimination

- Landlord attempts to evict someone because of disability:
  - **For example:** If a tenant breaks the terms of the lease as a result of their disability and the issue could be resolved by the landlord granting a requested reasonable accommodation or reasonable modification.
REASONABLE ACCOMMODATIONS & REASONABLE MODIFICATIONS
The Fair Housing Act is designed to ensure that everyone is treated equally in the process of obtaining and maintaining housing. People with disabilities are afforded additional protections to ensure equal enjoyment of their home.

Housing providers are required to grant reasonable accommodations and reasonable modifications to disabled tenants.

What is a Reasonable Accommodation?
A reasonable accommodation is a change in the policies and procedures that govern the residence. This accommodation must be related to the person’s disability, cannot cause an undue financial and administrative burden, and cannot be a fundamental alteration of the normal service provisions. The housing provider must grant the accommodation if it meets these criteria.

Examples of Reasonable Accommodations:

- Allowing a service animal despite “no pet” policy.
- Reserving a parking space.
- Allowing a live-in aide.
- Allowing a non-tenant to use laundry facilities.
- Moving from one unit to another without a fee.
- Changing the rent due date.
- Informing others (family, social worker, etc.) of new policies.
- Landlord accepting a reference from an applicant’s employer or social worker if an applicant has no recent rental history.
- Notifying a tenant with multiple chemical sensitivity in advance of painting and pest treatments.
- Waiving “guest fees” and parking fees for a disabled tenant’s home health aide or tenant with a mobility impairment.

What is a Reasonable Modification?
A reasonable modification is a physical change to the interior of a tenant’s own unit or to the common use areas that allows the person full enjoyment of the housing. The tenant is responsible for requesting the modification from the housing provider. The modification must be related to the person’s disability, cannot cause an undue burden, and cannot be a fundamental alteration of the normal service provisions. The housing provider must grant the modification if it meets the aforementioned criteria.

Examples of Reasonable Modifications:

- Widening doorways.
- Installing grab bars.
- Lowering heights of kitchen cabinets.
- Installing a ramp.
- Installing automatic water faucet shut-off.
- Installing or removing carpet
- Lowering/raising height of switches, outlets, thermostats.
- Installing lever door handles.
- Installing pictures, color-coded signs or pathways for people whose cognitive disabilities make written signs impossible to use.
- Installing a light-up doorbell.
Things to Know When Requesting: A Reasonable Accommodation

<table>
<thead>
<tr>
<th>Housing Provider Can</th>
<th>Tenant Can</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Ask for proof of disability if it is not apparent</strong></td>
<td><strong>Ask for more than one reasonable accommodation</strong></td>
</tr>
<tr>
<td>- This can be a letter from a medical or social service provider or someone with knowledge of disability stating that person has a disability which requires the requested accommodation.</td>
<td>- It may be necessary for a person with a disability to have more than one reasonable accommodation in order to equally use and enjoy a dwelling.</td>
</tr>
<tr>
<td><strong>Deny reasonable accommodation if it would:</strong></td>
<td><strong>Ask for the accommodation at any point during occupancy</strong></td>
</tr>
<tr>
<td>- Cause an undue financial and administrative burden</td>
<td>- It may be that a tenant becomes disabled during their tenancy in a unit. Their needs may be different than when they first moved in.</td>
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<td>- Alter the normal provisions of service</td>
<td><strong>For example:</strong></td>
</tr>
<tr>
<td>- Not directly relate to the covered disability</td>
<td>- A tenant’s eyesight worsens and a tenant requests an accommodation to be notified over the phone of pertinent issues.</td>
</tr>
<tr>
<td><strong>Housing Provider Cannot</strong></td>
<td><strong>Fair Housing in Action</strong></td>
</tr>
<tr>
<td><strong>Ask any questions about the nature or extent of person’s disability.</strong> For example:</td>
<td><strong>Reasonable Accommodation:</strong></td>
</tr>
<tr>
<td>- Require the person with a disability to disclose a diagnosis</td>
<td>A woman was denied the opportunity to take part in services offered by her housing provider. The senior building where she lived for seven years offered summer trips to local attractions as part of its amenities. However, the woman who recently needed a wheelchair was not able to participate due to the lack of wheelchair accessible transportation. When she requested an accommodation, her request was denied. The woman contacted a fair housing agency who intervened. Upon reviewing its obligation to abide by the disability provision of the Fair Housing Act, the senior facility agreed to offer wheelchair accessible transportation for all its trips and special events going forward.</td>
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<tr>
<td>- Ask for medical records</td>
<td><strong>For example:</strong></td>
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<td>- Ask how long a person has been disabled</td>
<td>- A tenant with Multiple Sclerosis symptoms worsen and the tenant now needs a reserved parking space closer to the building.</td>
</tr>
<tr>
<td><strong>Charge fees for reasonable accommodations.</strong> For example:**</td>
<td>- A tenant was in an accident and now needs a live-in Caregiver.</td>
</tr>
<tr>
<td>- Cannot charge “pet deposit” for a service animal</td>
<td><strong>For example:</strong></td>
</tr>
<tr>
<td>- Cannot charge a fee if a tenant needs to move to another unit</td>
<td>- A tenant’s eyesight worsens and a tenant requests an accommodation to be notified over the phone of pertinent issues.</td>
</tr>
<tr>
<td>- Cannot charge a fee for breaking a lease if a unit is no longer appropriate given their disability. (Example: A tenant lived in a second floor unit and no first floor units available but can no longer climb stairs).</td>
<td>- A tenant with Multiple Sclerosis symptoms worsen and the tenant now needs a reserved parking space closer to the building.</td>
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Things to Know When Requesting:

### Housing Provider Can

**Ask for proof of disability if it is not apparent.**
This can be a letter from a medical/social service provider or someone with knowledge of disability stating that person has a disability which requires the requested accommodation.

**Deny reasonable modification if it would:**
- Cause an undue financial and administrative burden
- Alter the normal provisions of service
- Not directly relate to the covered disability

**Require modification is done in a “workmanlike” manner.**
The housing provider can require that all building permits are obtained and that the work is done by a professional.

**Require a reasonable escrow account to be established.**
This account may be established to pay to return the interior of the unit to its original state. The housing provider can require estimates to establish what a “reasonable” amount may be. Tenant is only required to return interior of the unit when it would interfere with future tenants’ use of unit.

### Housing Provider Cannot

**Ask any questions about the nature or extent of person’s disability.**
For example:
- Require the person with a disability to disclose a diagnosis
- Ask for medical records
- Ask how long a person has been disabled

### Tenant Can

**Ask for the modification at any point during application process or occupancy:** A tenant’s needs may change during their residence in the unit. A tenant could become disabled during their occupancy and require a modification to the unit.

**For example:**
- A tenant requires a wheelchair after an automobile accident and needs cupboards lowered in unit.
- A tenant’s arthritis worsens and the tenant needs to install grab bars in the bathroom in order to get into and out of the bathtub and shower.

**Ask for more than one reasonable modification:** It may be necessary for a person with a disability to be granted more than one reasonable modification in order to equally enjoy a dwelling.

### Paying for a Reasonable Modification

A tenant is usually responsible for paying for reasonable modifications. There are two instances when a housing provider may be required to pay for the modification.

1. The building receives federal financial assistance
2. The building was built for first occupancy after March 21, 1991 and the modification is covered under “new construction” requirements

### Fair Housing in Action

**Reasonable Modification:**
A landlord delayed responding to a reasonable modification for a woman with a disability. The tenant requested that grab bars be installed in the shower. Ultimately, the landlord denied the request for a reasonable modification stating that the property insurance did not cover her disability and issued an order to evict her from the property. The tenant filed a fair housing complaint on the basis of being denied a reasonable modification for her disability.

*(HUD v. Vivian McClendon & Karol Kiermeyer, FHEO Case: 09-04-1103-8, 2005)*
REQUESTING REASONABLE ACCOMMODATIONS & REASONABLE MODIFICATIONS
Making the Request

It is the responsibility of the tenant to make the request for a reasonable accommodation or reasonable modification. Requests can be made at any point during tenancy.

Proof of Disability

After the request is made for the reasonable accommodation or reasonable modification, the housing provider can ask for documentation connecting the disability to the reasonable accommodation or reasonable modification if the disability is not apparent.

Who Can Provide Documentation?

This letter may come from a medical, social service, or mental health professional who can confirm the disability and the person’s need for the reasonable accommodation or reasonable modification to enable them to fully use and enjoy the home.

Letter Stating Need for RA/RM

The letter is not required to disclose the diagnosis, nature, or extent of disability but can include the information the mental health consumer feels comfortable with disclosing. The letter only needs to state that the reasonable accommodation or reasonable modification is related to the disability and is necessary for equal enjoyment of the housing unit.

For Example a Housing Provider Cannot Ask:

- How long have you been using a wheelchair?
- Are you able to walk up and down the stairs on your own?
- What medication do you take to treat your disability?
- Why do you receive SSI?
- You don’t look like you need a service animal, why do you have one?
A person with a disability is free to disclose as much information as they feel comfortable revealing about the disability, but in no way is required to reveal any information about the nature or extent of the disability. A housing provider can ask for proof of a connection between the disability and the requested accommodation or modification. If a tenant is requesting a letter from a medical or social service provider, the letter only needs to state that the requested accommodation or modification directly relates to the disability.

The following are samples of what is the minimum required in a letter from a medical or social service provider.

**Situation A:** A person suffered a severe and traumatic brain injury while in military service three years ago. This injury caused the person to have difficulty reading and comprehending written words. A reasonable accommodation is requested to have the housing provider call the tenant or someone in the tenant’s family to convey important messages regarding the housing, such as construction and water shut-off for repairs.

**Letter for this Situation A:**

<table>
<thead>
<tr>
<th>No</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>My client suffered a severe and traumatic brain injury while serving in the military overseas 5 years ago. As a result, my client is unable to read and comprehend written or typed words.</td>
<td>My client has a disability which necessitates being notified over the phone or in-person of important messages regarding their housing or the housing complex. If my client cannot be reached in a timely manner it is requested that the housing provider contact indicated family member.</td>
</tr>
</tbody>
</table>

**Situation B:** A person has an anxiety disorder and needs a reasonable modification to add a lock to the door in order to equally enjoy the unit.

**Letter for this Situation B:**

<table>
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<tr>
<th>No</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>My client has been in treatment with me for 10 years after suffering a traumatic life event. Without having extra locks her anxiety disorder increases.</td>
<td>My client has a disability which makes it necessary for an additional dead bolt to be installed in order for her to equally enjoy the dwelling.</td>
</tr>
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</table>

**Fair Housing Fact:**

In 2010, failure to permit a reasonable modification and failure to allow a reasonable accommodation made up 27% of the total fair housing complaints filed with HUD and FHAP agencies.

*(Annual Report on Fair Housing, HUD, 2010)*
Letter: Reasonable Accommodation  

From Person with Disability

[Date]
[Housing Provider]
[Address]

Re: Request for Reasonable Accommodation, Notification of Construction, [Tenant Address]

Dear [Housing Provider]:

I live [or will be living] in [Address, Unit Number]. I am writing because I have a disability that substantially limits one or more of my major life activities, as defined by and covered under the Federal Fair Housing Act. In order to have equal opportunity to use and enjoy the housing unit, I am requesting a reasonable accommodation to be verbally notified of construction or maintenance projects in the building or on the property.

Federal and state law permits reasonable accommodation because such accommodations afford people with disabilities equal opportunity to use and enjoy the housing unit. I am happy to provide a letter from someone who has knowledge of my disability, as it may not be readily apparent, to confirm that my need for the reasonable accommodation is related to my disability.

Sincerely,

[Tenant Name]

Letter: Reasonable Accommodation  

From Someone with Knowledge of Disability

[Date]
[Housing Provider]
[Address]

Re: Request for Reasonable Accommodation, [Tenant Name and Address]

Dear [Housing Provider]:

I am writing regarding my [Client/Patient], [Name] a tenant at [Address]. [Name] has a disability which substantially limits one or more of his/her major life activities. His/her disability requires a reasonable accommodation to be verbally notified of construction or maintenance projects in the building or on the property as it will allow him/her an equal opportunity to use and enjoy the housing unit.

Sincerely,

[Name]
Letter: Reasonable Modification  
From Person with Disability

[Date]
[Housing Provider]
[Address]

Re: Request for Reasonable Modification, Grab Bars in Bathroom,  
[Tenant Address]

Dear [Housing Provider]:

I live [or will be living] in [Address, Unit Number]. I am writing because I have a disability, as defined by and covered under the Federal Fair Housing Act. In order to have equal opportunity to use and enjoy the housing unit, I am requesting a reasonable modification to have grab bars installed in the bathroom. The modification will be done in a workmanlike manner, I will obtain all the appropriate permits, and I am more than willing to discuss the designs and details of the modification with you.

Federal and state law permits reasonable modifications to housing units because such modifications afford people with disabilities equal opportunity to use and enjoy the housing unit. I am happy to provide a letter from someone who has knowledge of my disability, as it may not be readily apparent, to confirm that my need for the reasonable modification is related to my disability.

Sincerely,

[Tenant Name]
Letter: Service Animal
From Person with Disability

[Date]
[Housing Provider]
[Address]

Re: Request for Reasonable Accommodation, Service Animal,
[Tenant Address]

Dear [Housing Provider]:

I live [or will be living] in [Address, Unit Number]. I am writing because I have a disability which substantially limits one or more of my major life activities, as defined by and covered under the Federal Fair Housing Act. In order to have equal opportunity to use and enjoy the housing unit, I am requesting a reasonable accommodation to have a service animal despite your “no pets policy.”

Federal and state law permits service animals as reasonable accommodations to live in the housing unit despite a “no pet policy” because service animals can afford people with disabilities equal opportunity to use and enjoy the housing unit. I am happy to provide a letter from someone who has knowledge of my disability, as it may not be readily apparent, to confirm my need for a service animal is related to my disability.

Sincerely,

[Tenant Name]
Letter: Caregiver
Reasonable Accommodation
From Person with Disability

[Date]
[Housing Provider]
[Address]

Re: Request for Reasonable Accommodation, Caregiver, [Tenant Address]

Dear [Housing Provider]:

I live [or will be living] in [Address, Unit Number]. I am writing because I have a disability which substantially limits one or more of my major life activities, as defined by and covered under the Federal Fair Housing Act. In order to have equal opportunity to use and enjoy the housing unit, I am requesting a reasonable accommodation to allow a live-in caregiver.

Federal and state law permits live-in caregivers as reasonable accommodations because the assistance of a live-in caregiver can afford people with disabilities equal opportunity to use and enjoy the housing unit. I am happy to provide a letter from someone who has knowledge of my disability, as it may not be readily apparent, to confirm my need for a live-in caregiver is related to my disability.

Sincerely,

[Tenant Name]

Letter: Caregiver
Reasonable Accommodation
From Someone with Knowledge of Disability

[Date]
[Housing Provider]
[Address]

Re: Request for Reasonable Accommodation, Caregiver,
[Tenant Name and Address]

Dear [Housing Provider]:

I am writing regarding my [Client/Patient], [Name] a tenant at [Address]. [Name] has a disability which substantially limits one or more of his/her major life activities. His/her disability requires a reasonable accommodation be made to allow a live-in caregiver as it will allow him/her equal opportunity to use and enjoy the housing unit.

Sincerely,

[Name]
DENIALS OF REASONABLE ACCOMMODATIONS & REASONABLE MODIFICATIONS
When Can a Housing Provider Deny a Request?

A housing provider can deny a reasonable accommodation or reasonable modification request if and only if one of the following is true:

- Creates an Undue Financial and Administrative
- Is a Fundamental Alteration of Provision of Housing
- Requested Accommodation or Modification is Unrelated to Disability

What if I think My Request Has Been Unjustly Denied?

Unless the accommodation or modification creates an undue financial and administrative burden, is a fundamental alteration of the provision of housing, or is unrelated to disability, the housing provider must grant it. Please see the following page for a detailed explanation of each.

If you feel that a reasonable accommodation or reasonable modification request has been unfairly denied or if you are unsure, you should contact a local fair housing agency, the Ohio Civil Rights Commission (OCRC), Department of Housing and Urban Development (HUD), or seek legal counsel.

Related to a Person’s Disability

The requested reasonable accommodation or reasonable modification must be directly related to a person’s disability.

For example:

- A person with a visual impairment might request that the housing provider inform them verbally of construction which impacts their routes into and out of the building or apartment.
- A person with an anxiety disorder needs a service animal in order to live independently. This person could request reasonable accommodation so they are able to live in housing that has a “no pet” policy. A service animal is not considered a pet.

Undue Burden

An undue burden means that the expense and administrative burden of the reasonable accommodation or reasonable modification to the housing provider would be unreasonable.

For example:

- A person with a disability loses their job and wants the rent lowered as a reasonable accommodation. This request if granted would cause an undue burden and therefore is not a reasonable accommodation.

Fundamental Alteration of Provision of Housing

The requested accommodation cannot alter the normal service provisions.

For example:

- A tenant could not ask a housing provider to pick up medications at the pharmacy, unless this is a service that is already performed by the housing provider.
- A tenant could not ask the housing provider to clean the apartment, unless this is a service that is already performed by the housing provider.
TYPES OF HOUSING: REASONABLE ACCOMMODATIONS & REASONABLE MODIFICATIONS
What does Fair Housing Mean in Subsidized Housing?

Fair Housing laws cover all dwellings. However, there are some important differences when federal financial assistance is involved.

Public Housing:
Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single family houses to high-rise apartments for elderly families. There are approximately 1.2 million households living in public housing units, managed by some 3,300 Housing Agencies. The U.S. Department of Housing and Urban Development administers Federal aid to local Housing Agencies that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing, and managing these developments.

Project-Based Housing:
Funding for project-based vouchers come from funds already given to a Public Housing Authority (PHA). A PHA can use up to 20% of its housing choice vouchers for project-based vouchers. The owner of the housing units agrees to either rehabilitate or construct the units, or the owner agrees to set aside a portion of the units in an existing development. Rehabilitated units must require at least $1,000 of rehabilitation per unit to be subsidized, and all units must meet HUD housing quality standards.

Are Housing Choice Vouchers Different?

Housing Choice Vouchers (Section 8):
The Housing Choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.

Because the federal financial assistance is attached to the person and not the building, modifications are paid for by the individual and not the housing provider.

Housing Especially for People with Disabilities

The Supportive Housing for Persons with Disabilities Program (Section 811) is funded through HUD. This program provides funding to nonprofit organizations for the development and operation of supportive housing for very low-income persons with disabilities. This housing serves persons with physical disabilities, developmental disabilities, chronic mental illness, or any combination of the three as defined in 24 CFR 891.305.

(Federal Register / Vol. 73, No. 92 / Monday, May 12, 2008, p.27319-27320)
Common
Fair Housing Issues
Service Animals and Fair Housing

Sometimes there is confusion about how the ADA and Fair Housing Laws define a service animal. Therefore, it is important for housing providers, people with disabilities, and medical and social service providers to understand the difference. The Americans with Disabilities Act (ADA) and Fair Housing Act do not have the same definition of service animals. The ADA service animal guidelines changed on March 15, 2011 and are more specific and restrictive than the fair housing laws.

Americans with Disabilities Act (ADA)

The ADA limits service animals to dogs and miniature horses that are trained to do work and perform tasks for a person with a disability. This definition does not include any animal whose sole function is

ADA covers the use of service animals primarily in public spaces and defines these animals very specifically.

Fair Housing Laws

The HUD guidelines for reasonable accommodations offer a broader definition of “service animal.” There is no training requirement for or specific animal defined as a “service animal” for use in the home. People with disabilities can need an animal for various reasons. Service or assistance animals can help with specific tasks such as guiding an individual who is visually impaired, fetching items, or alerting a hearing impaired person to sounds.

Fair Housing Laws also allow for Emotional Support Animals. An emotional support animal may help relieve depression and anxiety, and/or help reduce stress-induced pain in persons with certain medical conditions.

Because of the broad definition of service/assistant/emotional support animals, training is often not necessary for them to carry out their purpose and therefore, training is not a requirement for the animal under fair housing laws.

Requesting a Service, Assistance, or Emotional Support Animal

A housing provider can:

- Ask for proof of a connection between the need for the service animal and the disability if the disability is not apparent.
- Exclude a service animal from a housing complex when the animal’s behavior constitutes a direct threat and its owner takes no effective action to control the animal’s behavior so that the threat is mitigated or eliminated.

A housing provider cannot:

- Charge a “pet deposit” for a service animal.
- Exclude an assistance animal for a speculative risk—cannot be the result of fear or speculation about the types of harm or damage an animal may cause, or evidence about harm or damage caused by other animals.

(Federal Register, HUD, Pet Ownership for the Elderly and Disabled, 2008)

Fair Housing in Action: Service Animals

The U.S. Department of Housing and Urban Development charged a university and five of its employees with violating the Fair Housing Act when they refused to grant a student permission to have a therapy dog live in her University-owned apartment and illegally inquired into the nature and severity of the student’s disabilities. The student had requested the University’s no-pet policy as a disability-related “reasonable accommodation” under the Fair Housing Act (HUD, 2011).
Caregivers

Persons with disabilities may require assistance with daily activities such as bathing, food preparation, laundry, or other household tasks. A home health aide, personal care aide, or live-in aide may visit the resident a few times a week, throughout the day, or offer 24-hour assistance.

How Does This Relate to Fair Housing?:

- Caregivers are associated with the person with a disability.
- Housing providers are required to grant reasonable accommodations for people with disabilities. A home health aide, personal care aide, or live-in aide that allows the tenant to have equal enjoyment of the dwelling is considered a reasonable accommodation for the tenant. (Please see pages 17, 19-20 and 35-36 for more information about reasonable accommodations.)

Examples of Caregiver-Related Reasonable Accommodations:

- Allowing caregiver to have a key to housing unit.
- Allowing caregiver to park in “Residents Only” parking.
- Informing the caregiver of policy or procedure changes.
- Providing a key and allowing use of laundry facilities and mailbox.

Housing Receiving Federal Financial Assistance:

If the housing unit is subsidized with federal financial assistance and there is a need for a live-in aide and/or a spare room for medical equipment, let your local housing authority know of your needs. You can be approved for an extra room as part of the reasonable accommodation. This includes Housing Choice Vouchers recipients.

A Live-In Aide is Defined as:

A person who resides with one or more elderly persons, near elderly persons or persons with disabilities who is:

- Determined to be essential to the care and well-being of the persons.
- Is not obligated for the support of the persons.
- Would not be living in the unit except to provide the necessary supportive

Homeowners Associations and Condominium Boards

Although Home Owners Associations and Condominium Boards have their own set of guidelines (Declaration of Covenants, Conditions, and Restrictions, “CC&Rs”), publication and/or practice of discriminatory CC&Rs violate fair housing laws.

Examples:

- Having CC&Rs that indicate a limitation or preference based on any of the federal, state, or local protected classes.
- Not allowing service animals as a reasonable accommodation.
- Charging fees for service animals.
- Not allowing reasonable modifications, such as a ramp into the unit.
- Requiring a modification to match the rest of the building.

- For example, if a housing provider wants a ramp to be made out of the same brick as a building’s façade, the tenant would pay for the ramp, but the housing provider would pay for any upgrades to match the building aesthetic.

Fair Housing in Action

A Utah condominium association and its management company were found to have violated the Fair Housing Act by refusing to grant a resident’s reasonable accommodation request.

A disabled combat veteran of the first Gulf War asked for a reasonable accommodation to have an “assistance animal” in the condominium he rented to help him cope with the effects of depression and anxiety disorder. The defendants refused to waive their pet fees and insurance requirements and issued multiple fines that eventually led to the non-renewal of his lease.

The U.S. District Court in Utah, ordered the defendants to pay $20,000 in monetary relief to the complainant. The defendants were mandated to attend a fair housing training, implement a new reasonable accommodation policy that does not charge pet fees to owners of service or assistance animals and does not require them to purchase liability insurance. In order to ensure compliance there will be monitoring and reporting requirements.

NEW CONSTRUCTION REQUIREMENTS
What is considered “New Construction” and what does it mean for people with disabilities?

Fair Housing Amendments Act and Disabilities

In addition to reasonable accommodations and reasonable modifications which make housing accessible for people with disabilities, “new construction” requirements provide that buildings be designed and constructed already equipped with certain accessibility features.

On March 6, 1991, the Department of Housing and Urban Development published final Fair Housing Accessibility Guidelines. The Guidelines provide builders and developers with technical guidance on how to comply with accessibility requirements of the Fair Housing Amendments Act of 1988 (Fair Housing Act) that are applicable to certain multifamily dwellings designed and constructed for first occupancy after March 13, 1991.

What does this law require of housing providers?

Multi-family buildings with four or more units built for first occupancy after March 13, 1991, must be built handicapped accessible as defined by the Fair Housing Amendments Act, the Americans with Disabilities Act, and local building codes. This law applies to all such buildings considered to be dwellings and applies regardless of whether the dwelling is a government or privately funded building.

If there is an elevator in the building then all units must be accessible. If there is not an elevator in the building then the first floor units must be accessible.

Americans with Disabilities

According to the 2010 American Community Survey, over 36 million Americans reported having a disability. Further breaking this number down, 11.9% of the total U.S. population report having hearing, vision, cognitive, ambulatory, or self-care difficulty (US Census Bureau, 2010).

Visitability

Fair housing laws cover accessibility in design and construction of multi-family buildings with four or more units built for first occupancy after March 13, 1991. There is also a growing movement to make single family homes accessible to people with disabilities. The concept of “visitability” is gaining momentum nationwide.

"Visitable" housing includes basic accessibility features that allow people with disabilities to visit friends, relatives, and neighbors in their homes within a community. Features of “visitable” housing are:

1. A zero-step entrance on an accessible path of travel.
2. Doorways with at least a 32-inch clearance.
3. One accessible full- or half-bath on the home’s ground floor.

Fair Housing in Action

In 2007 HUD finalized a conciliation agreement for a physically disabled tenant. The owner and manager of the complex refused to grant a reasonable accommodation* to provide her a wheelchair ramp. The architect, contractor, and developer were also charged with violating the Fair Housing Act by failing to design and construct the complex in accordance with the accessibility requirements of the Fair Housing Act.

Under the conciliation agreement, the respondents denied any wrongdoing, but agreed to pay complainant monetary relief and send staff to fair housing training. The respondents also agreed to bring the building into compliance.

(HUD, Fair Housing News, 2007)

*In this instance a ramp is considered an accommodation as opposed to a modification because this was covered under “new construction” requirements.
There are 7 Accessibility Requirements for New Construction

1. Accessible entrance on an accessible route
   (HUD Fair Housing Accessibility Guidelines)

   **Accessible route** means a continuous unobstructed path connecting accessible elements and spaces in a building or within a site that can be negotiated by a person with a severe disability using a wheelchair and that is also safe for and usable by people with other disabilities.

   **Interior accessible routes** may include corridors, floors, ramps, elevators, and lifts.

   **Exterior accessible routes** may include parking access aisles, curb ramps, and lifts.

2. Accessible and Usable Public and Common Use Areas
   (Fair Housing Act Design Manual, 1998)

   **Common Use Areas** These areas include rooms, spaces, or elements inside or outside of a building that are made available for the use of residents of a building or the guests thereof. These areas include hallways, lounges, lobbies, laundry rooms, refuse rooms, mail rooms, recreational areas, and passageways among and between buildings.

   **Public Use Areas** These areas include interior or exterior rooms or spaces of a building that are made available to the general public. Public use may be provided at a building that is privately or publicly owned.

3. Usable Doors
   (Fair Housing Act Design Manual, 1998)

   All the doors designed to allow passage into and within all premises are sufficiently wide to allow passage by persons using wheelchairs.

4. Accessible route into and through the unit accessible route into and through the covered dwelling unit.
   (Fair Housing Act Design Manual, 1998)

   The accessible route must pass through the main entry door, continue through all rooms in the unit, adjoin required clear floor spaces at all kitchen appliances and all bathroom fixtures, and connect with all secondary exterior doors. The accessible route must be sufficiently wide, lack abrupt changes in level so residents with disabilities (and/or their guests with disabilities) can safely use all rooms and spaces, including storage areas and, under most circumstances, exterior balconies and patios that may be part of their dwelling unit.

5. Lights Switches, Electrical Outlets, Thermostats, and Other Environmental Controls in Accessible Locations.
   (Fair Housing Act Design Manual, 1998)

   All premises within the dwelling units must contain light switches, electrical outlets, thermostats and other environmental controls in accessible locations.

6. Reinforced Walls for Grab Bars
   (Fair Housing Act Design Manual, 1998)

   All premises within dwelling units must contain reinforcements in bathroom walls to allow later installation of grab bars around toilet, tub, shower stall and shower seat, where such facilities are provided.

7. Usable Kitchens and Bathrooms
   (Fair Housing Act Design Manual, 1998)

   Dwelling units must contain usable kitchens and bathrooms such that an individual who uses a wheelchair can maneuver about the space.
COMPLAINT
PROCESS
**Step 1: Intake**

- Everyone in the United States is a member of a protected class.
- The Fair Housing Act protects people against housing discrimination based on their protected class.
- If your fair housing rights have been violated you can file a complaint.

**What Else is Important to Know about this Step?:**

- **Anyone can file a fair housing complaint at no cost.** If you feel your housing rights have been violated, you can file a complaint.
- Before the complaint is filed an initial intake will take place.
- You can contact a local fair housing agency, *an agency in the Fair Housing Assistance Program (FHAP)*, or HUD to begin the intake process.

*All the agencies in the Fair Housing Assistance Program (FHAP) have laws that are substantially equivalent to the Federal Fair Housing laws. The Ohio Civil Rights Commission (OCRC) is a FHAP. If HUD receives a housing discrimination complaint where the alleged discrimination occurred within the jurisdiction of one of the FHAP agencies, HUD is required under the Fair Housing Act to refer the complaint to that agency.*

**Step 2: Filing a Complaint**

- You can contact a fair housing agency who can assist you in filing the complaint.
- You can file a fair housing complaint with the Ohio Civil Rights Commission.
- You can file a fair housing complaint with the local fair housing board.

**What Else is Important to Know about this Step?:**

- After the intake is complete and if HUD accepts the complaint for investigation a formal complaint will be filed. The complainant and respondent will both get copies.
- Once a fair housing complaint is filed a mediation will be offered.
- If the mediation is successful the complaint can be settled and closed at this step.
- If the mediation is unsuccessful (the complainant and respondent cannot come to an agreement), a preliminary investigation will start.
COMPLAINT

Step 3: Investigation

- The complaint may be settled and closed.
- The complaint may be dismissed on technical grounds; complainant can request reconsideration.
- There may be recommendations made on the merits of the charge.

What Else is Important to Know about this Step?:

- During the investigation HUD (or local FHAP) will interview the complainant, respondent, and other witnesses.
- HUD has the authority to take depositions, to issue subpoenas, and to compel testimony or documents.

Did you know?:

According to the 2010 Annual Report on Fair Housing failure to make a reasonable accommodation was the second most common reason for a fair housing complaint. In fact, 25 percent of all complaints made in 2010 dealt with reasonable accommodations.

(Annual Report on Fair Housing, HUD, 2010)

PROCESS

Step 4: Conciliation

- Conciliation is completely voluntary.
- If the complainant and respondent sign a conciliation agreement, the case will be closed.
- If a conciliation is not reached, “no cause” or “probable cause” will be determined.

What Else is Important to Know about this Step?:

- The Fair Housing Act requires parties to be brought together to attempt conciliation in every fair housing complaint.
- If a conciliation is reached the complaint will be closed.
- Conciliation agreements may include relief for the complainant, such as a monetary payment, access to previously denied housing, or the provision of a reasonable accommodation.
Step 5a: “No Cause” Determination

- If HUD or the FHAP agency is unable to conciliate the complaint, it will determine if there was probable cause.
- The case will be closed if a “no cause” determination is reached. The complainant can request reconsideration.

What Else is Important to Know about this Step?:

- If HUD completes the investigation and determines “no reasonable cause” to believe that housing discrimination has taken place the case will be closed. A complainant who disagrees with the decision can request reconsideration.
- If the HUD receives a request for reconsideration, both parties will be notified and will be asked for any additional evidence either party would like to submit.
- HUD will review the additional information and either uphold its finding of “no reasonable cause” or reopen the complaint, resuming the investigation and conciliation processes.
- If the complainant disagrees with HUD’s determination of “no reasonable cause” the complainant can file a civil court action in the appropriate U.S. district court.

Step 5b: “Cause” Determination and Charge

- If HUD or the FHAP agency is unable to conciliate the complaint, it will determine if there was probable cause.
- The respondent will be charged with violating the law if reasonable cause is found that a violation of the laws occurred.

What Else is Important to Know about this Step?:

- If HUD of the FHAP agency completes the investigation and determines “reasonable cause” to believe that housing discrimination has taken place, it issues a charge of discrimination.
- After a charge is issued, a HUD administrative judge (ALJ) will hear the case unless either party elects to have the case heard in federal civil court.
- Parties must elect within 20 days of receipt of the charge.
**COMPLAINT**

**Step 6a:**
Hearing in U.S. District Court

- If *either* party elects to have the case heard in federal district court, the Department of Justice (DOJ) will commence a civil action on behalf of the aggrieved person in U.S. district court.

**What Else is Important to Know about this Step?:**
- If the court finds that housing discrimination has occurred, the court can award actual and punitive damages as well as attorneys’ fees.

**Did you know?**
Over 10,000 cases of housing discrimination were reported in 2010. However, this represents only a fraction of estimated occurrences of housing discrimination. Often housing discrimination goes unreported because people may be unaware of their fair housing rights.

If you experience discrimination in Ohio there are several agencies that can help you. You can even fill out complaint forms online. See pages 66-67 of this brochure to find local offices where you can go for help.

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**PROCESS**

**Step 6b:**
Hearing Before a HUD ALJ

- If *neither* party elects to have the case heard in federal court a HUD Administrative Law Judge (ALJ) will hear the case.

**What Else is Important to Know about this Step?:**
- If the ALJ finds that housing discrimination has occurred, a maximum civil penalty of $11,000 per violation for a first offense in addition to actual damages for the complainant, injunctive or other equitable relief, and attorneys’ fees.
- Any party adversely affected by the ALJ’s decision can petition the Secretary of HUD for review.
- The Secretary of HUD has 30 days after the initial decision to affirm, modify, or set aside the ALJ’s initial decision. If no action is taken within this time, the decision will be considered final.
- Any party aggrieved by the decision can appeal in the appropriate court of appeals.
Results

Reasonable Cause: It is determined that sufficient evidence exists to believe housing discrimination occurred.

No Reasonable Cause: It is determined that there is not sufficient evidence to believe that housing discrimination occurred.

Punitive Damages: Monetary damages rewarded to the injured party.

Compensatory Damages: Out-of-pocket expenses. Individual relief includes compensatory damages awarded to a complainant including, but not limited to, monetary relief in the form of actual damages for reimbursement for such out-of-pocket expenses as:

- Loan or rental application fees
- Sales or rental deposits
- Case-related loss of income or other monetary benefits
- Moving expenses
- Cost differential for substitute housing
- Case-related professional therapy and/or counseling fees
- Case-related property loss/damage
- Case-related travel expenses

(8024.01 Ch. 11, Rev-2, HUD, 2005)

Injunctive Relief: Changes in policies, practices or conditions of housing.

(8024.01 Ch. 11, Rev-2, HUD, 2005)

Equitable Relief: Individual relief may also include equitable remedies in the form of “specific performance” by the respondent of certain actions intended to make the complainant whole. For example, equitable remedies may include, but are not limited to:

- Withdrawal of eviction orders against the complainant
- Offer of the next available unit to the complainant

(8024.01 Ch. 11, Rev-2, HUD, 2005)
Who Can Help Me If I Have a Complaint?

State Agency:
Ohio Civil Rights Commission
30 East Broad Street, 5th Floor
Columbus, OH 43215-3414
(614) 466-2785

Localities:
City of Canton Fair Housing Commission
218 Cleveland Avenue, Southwest
Canton, OH 44702
(330) 438-4133

Dayton Human Relations Council
371 West 2nd Street, Suite 100
Dayton, OH 45402
(937) 333-1043

City of North Olmsted
Law Department
5200 Dover Center Road
North Olmsted, OH 44070
(440) 716-4261

Shaker Heights Fair Housing Review Board
3400 Lee Road
Shaker Heights, OH 44120
(216) 491-1440

Local Fair Housing Organizations:
Akron:
Fair Housing Contact Services, Inc.
441 Wolf Ledges Parkway, Suite 200
Akron, OH 44311
(330) 376-6191

Cincinnati:
Housing Opportunities Made Equal of Greater Cincinnati, Inc.
2400 Reading Road, Suite 118
Cincinnati, OH 45202
(513) 721-4663

Cleveland:
Housing Research & Advocacy Center
3631 Perkins Ave., Suite 3A-2
Cleveland, OH 44114
(216) 361-9240

Dayton:
Miami Valley Fair Housing Center, Inc.
21 East Babbitt Street
Dayton, OH 45405
(937) 223-6035

Painesville:
Fair Housing Resource Center, Inc.
1100 Mentor Avenue
Painesville, OH 44077
(440) 392-0147

Toledo:
Toledo Fair Housing Center
432 North Superior Street
Toledo, OH 43604
(419) 243-6163