

WHO IS PROTECTED?

EVERY CITIZEN IN MIAMI COUNTY!

MIAMI COUNTY 2000 CENSUS QUICK FACTS

- There are 94,694 citizens in Miami County.
- 48,479 citizens are male & 50,389 are female.
- 16% of the citizens over 5 years of age, who are not institutionalized, have some form of disability.
- 91,880 of our citizens identified their specific ancestry for the Census.
- 72.3% of our housing is owner occupied.
- 27.7% of our housing is renter occupied.
- Out of 38,437 identified households, 27,943 identified themselves as “family households”.
- Miami County has a very diverse and expansive base of religious organizations.

PREDATORY LENDING IS AN IMPEDIMENT TO FAIR HOUSING CHOICE IN MIAMI COUNTY

- Ohio is ranked #1 in the nation as to increased rates of foreclosure filings.
- Miami County is ranked #7 in the State of Ohio as to increased foreclosure filings.
- For the past three years in Miami County, an average of 49% of all cases filed in Miami County Common Pleas Court were Foreclosure filings.
- From 1990 to 2000, the average median value of homes increased by \$48,100 to an average value of \$109,600. We are an equity rich county. This vast increase in value and equity is largely why predatory lenders target our county.
- Nationally, Predatory Lenders cost citizens more than all Federal Welfare & Food Stamp Programs combined.

For Assistance of Inquiries contact:

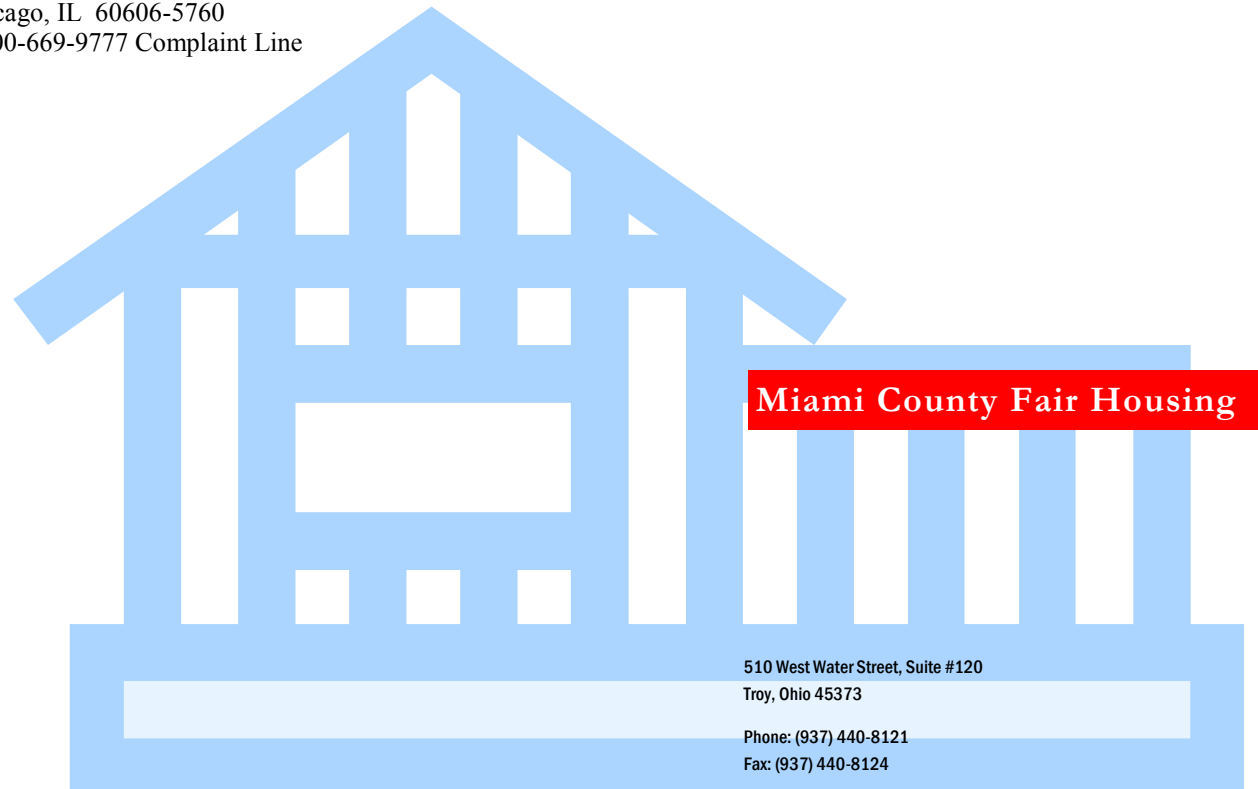
Miami County Fair Housing
510 West Water Street
Suite 120
Troy, OH 45373
(937) 440-8121

Ohio Civil Rights Commission Dayton Region
800 Miami Valley Tower
40 W. Fourth Street
Dayton, OH 45402
(937) 285-6500

U.S. Dept. of Housing & Urban Development
Region V HUD
Fair Housing & Equal Opportunity
(FHEO)
626 W. Jackson Blvd.
Chicago, IL 60606-5760
1-800-669-9777 Complaint Line

Miami County Fair Housing

**FAIR
HOUSING IS
YOUR RIGHT**



THE LAW

Laws prohibiting discrimination affects everyone who may be involved with the sale of rental of housing.

This includes not only the renter or buyer, but also the landlord, seller, real estate agent, insurance agent, appraiser, and the lending institution.

Discrimination is prohibited not only in the public and private sale or rental of housing units but also in the offering of vacant land for residential construction.

The Civil Rights Act of 1866 is the first legislation passed in the United States that prohibited discrimination in housing or dwelling related transactions. Today, the Federal Fair Housing Act and Chapter 4112 of the Ohio Revised Code specifically make it illegal to discriminate in housing or dwelling related transactions. The National Fair Housing Act of 1968 (Title VIII of the Civil Rights Act of 1968), was amended to broaden protection through the Fair Housing Amendments Act of 1988 which became effective in March 12, 1989.

AREAS OF DISCRIMINATION

The Federal Fair Housing Act, and Chapter 4112 of the Ohio Revised Code address the following areas of discrimination and more on the basis of race, color, religion, national origin, gender, disability, military status, or familial status:

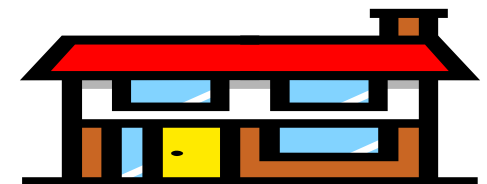
- Refusing to sell, rent or lease housing.
- Refusing to provide you with information regarding mortgage loans, or deny you a mortgage loan.
- Altering the terms or conditions of buying or renting.
- Denying that housing is available for inspection if for sale or rent when it is available.
- Denying property insurance.
- Refusal to make certain modifications or accommodations for persons with a mental or physical disability.
- Providing different housing related services to you or to areas of protected class concentrations.
- Harassing, coercing, intimidating, or interfering with anyone exercising their Fair Housing Rights.

SUBTLE DISCRIMINATION

If you were looking for an apartment to rent or a house to purchase and were told “we don’t want your kind in this neighborhood”, you would rightfully feel that you’ve been discriminated against.

However, subtle discrimination may also exist and is more difficult to recognize. For example:

- A rental unit by all apparent aspects appears to be available, but when the prospective landlord finds out you have children or over a certain number of children, it is suddenly unavailable.
- When a lender or insurance company will not lend or insure a home in a particular area, or charges a higher rate to do business there.
- You are not provided with the same housing related services as others.
- **REMEMBER:** Credit is an acceptable factor for refusal to rent, sell or lend. **KEEP YOUR CREDIT CLEAN!** If your credit is bad, it is more difficult to determine discrimination on the basis of being a member of a protected class.



**PROMOTING EQUAL HOUSING
OPPORTUNITY BY FOSTERING A SECURE AND
DIVERSE COMMUNITY**