

Vermont Fair Housing News

A Publication of the Vermont Human Rights Commission and the Fair Housing Project of CVOEO

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DISCRIMINATION AGAINST FAMILIES WITH CHILDREN

The federal Fair Housing Act prohibits discrimination in the sale or rental of housing based on "familial status." The act defines "familial status" as the presence of one or more minor children in a household, or the intention of a family to add one or more children. Vermont's Fair Housing and Public Accommodations Act similarly prohibits discrimination in the sale or rental of housing because a person intends to occupy a dwelling with one or more minor children.

Discrimination based on minor children is, by all measures, widespread. A HUD-funded study conducted in Vermont in 1999 found that a large percentage of landlords were unwilling to rent to families with children. [See sidebar.] Familial status consistently ranks among the most frequent categories of discrimination complaints filed with the Vermont Human Rights Commission. Evidence suggests that many more families are subjected to this kind of discrimination than ever file a complaint. Housing providers should become familiar with this aspect of the Fair Housing Act, particularly because some practices that are prohibited under familial status discrimination are not immediately obvious based on a casual reading of the statute. Families in the housing rental and sales market should be aware of the widespread nature of this type of discrimination, in order to protect their rights when seeking housing.

This article will survey the basic provisions of the law, and explore some of the scenarios under which this type of housing discrimination occurs most frequently.

Basic Prohibitions

Families with children are protected by the same provisions that apply to the rest of the Fair Housing Act. The act makes unlawful the following practices:

- A housing provider may not refuse to sell or rent a dwelling, or refuse to negotiate for the sale or rental of a dwelling, or otherwise deny or make a dwelling unavailable to a person because a minor child will be living there.

For example, a landlord may not refuse to rent to a family simply because children will be living in the home. Similarly, a landlord may not evict a family, for example, for having a second child, provided that the apartment is large enough, according to any occupancy codes, to house all of the occupants. [See sidebar.]

TESTING FOR FAMILY STATUS DISCRIMINATION

It is illegal for housing providers to discriminate against prospective tenants because they have children under the age of 18. In 1999 the Fair Housing Project conducted a survey of family status discrimination among landlords in Vermont. 30 family status tests were completed. A successfully completed test required that the property was covered under the Fair Housing Act, that at least two matched testers contacted the housing provider while the housing was still available, and that the family status of each tester was known to the housing provider.

Discrimination against families with children occurred in 30% of the tests conducted. Tests were conducted using married couples with children and single parent families. One, two, and three bedroom units in four counties were tested.

30% of families seeking housing encountered discouraging statements and less favorable treatment. Example statements include: "Are you sure you want to live here in Burlington?" and "You should think about whether or not your kids would be happy here." The second most common barrier for families with children was difficulty in making appointments (17% of the time). For example, this situation occurred when housing providers told testers with families that they would call them back when they were showing the apartment, while granting the tester without children an immediate appointment. There was also one case of a direct refusal to rent an apartment to a family with children, and one case of steering families with children to certain units.

In one test, the testers with children were denied an appointment to view the apartment and given discouraging statements not received by the testers without children. There were four testers involved in this test. Two of the testers had children and two did not. One tester with children was told, "So there won't be anyone helping you with rent? No mom? That's an awful lot of money to come up with each month." When this tester mentioned his more than adequate income the landlord said, "I usually rent to students. It's just too much money for one person. Give me your number and I'll call you if anything comes up." The landlord never called. The second tester with children was told, "It's likely to be rented soon, so why don't you go by and see if it interests you. My sense is you're not ready—Are you sure you want to live in Burlington?" The landlord gave the address of the apartment and his phone number. The two testers without children were given the phone number of the current tenants and were told to call them to make arrangements to see the apartment. The testers without children were told the following: "Your [adult] son will love it there because there's lots of female college students," "the apartment is in excellent condition," and "the rent is reasonable."

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- A housing provider may not create different terms, conditions, or privileges of the sale or rental of a dwelling based on minor children. Thus, a landlord may not charge higher rent to a family with minor children, or ask for a larger security deposit because a minor child will be living in the dwelling.
- A housing provider may not make any statements, orally, in writing or through advertising, that indicate any preference or discrimination against a family with minor children. An advertisement cannot say "No children" or make similar statements that imply that children are not welcome. While showing an apartment, a landlord may not make statements that discourage a family from renting the apartment because of the presence of their children. (This provision of the Act only protects families with minor children, and not families without children. Therefore, statements in an ad for the sale or rental of a unit that say "Great family neighborhood" or other statements showing a preference for families with minor children do not appear to be prohibited.)
- A housing provider may not harass a person, may not pretend that a unit is unavailable when it is available, and may not deny access to listing services because of the presence of minor children in a family.

Noise and Disturbances

Landlords who deny rental to families with children often justify their actions by saying that children, especially infants, create more noise than adult tenants, or will otherwise tend to disturb other tenants in the building. They may also claim that children create more wear and tear on a rental unit, create greater expenses based on larger utility usage, or otherwise create more demand on their time and resources. In defending a refusal to rent, landlords frequently cite other tenants who work night shifts who might be disturbed by children, or say that their properties have unusually thin walls, making them more prone to noise problems.

Under the Fair Housing Act, a housing provider may not make a blanket refusal to sell or rent to families with minor children based on these reasons. In particular, the Act prohibits housing providers from stereotyping all fami-

lies with children based on the presumed ways that children behave. Nor may a housing provider limit sale or rental only to those children who are "well behaved," if the definition of "bad behavior" includes actions that are typical or appropriate for children of that age. Thus, it is not reasonable for a landlord to refuse to rent to a family if their infant cries, or if their children occasionally play loudly outside during reasonable hours.

A housing provider may take steps to exclude children whose behavior exceeds reasonable bounds. If, for example, a landlord receives credible information from a previous landlord that a child deliberately caused property destruction, or created excessive noise disturbances on an ongoing basis, the landlord may have cause to refuse to rent to that family. Similarly, if a landlord receives frequent noise or behavior complaints about a child currently residing in a unit, and, after reasonable notice, the child's parents have not taken steps to reduce the problem, there may be a basis for an eviction. In all such cases, however, the denial of a dwelling must be based on specific information about the behavior of the child in question, and not on assumptions about the behavior of children in general.

Steering

"Steering" is an unlawful practice in which a housing provider limits a person's access to certain units because of a protected category. Under this principle, a landlord or condominium developer cannot designate certain units or buildings as "family" units and others as "adult" units. Even if the housing provider has good intentions, such as putting children in the same buildings so that they may play together, or so that they will not disturb residents who do not have children, the provider may not segregate families into a restricted part of a housing development. All applicants, including families with minor children, must have equal access to all available units.

Realtors sometimes are concerned whether they may steer a client with minor children toward certain "family friendly" properties or neighborhoods, especially when the client specifically requests to be near other families with minor children. As mentioned previously, since the

OCCUPANCY STANDARDS UNDER THE FAIR HOUSING ACT

Under the Fair Housing Act, a housing provider may not restrict the number of occupants of a dwelling below reasonable occupancy standards, if that restriction limits, or has the effect of limiting, the number of minor children who may live there. The question then becomes, what is a "reasonable occupancy standard"? In 1998, Department of Housing and Urban Development General Counsel Frank Keating issued a memo outlining HUD's position. The memo states that housing providers may enforce reasonable occupancy standards, and states that these standards depend on a number of factors. As a very general rule, HUD recognizes that a policy of two persons per bedroom is often considered reasonable under the Fair Housing Act. However, HUD also recognizes that this number may change under a wide range of circumstances. Factors to be considered include state and local codes and ordinances, the size, configuration and number of bedrooms in the dwelling, the age of the children in question, and other relevant factors, such as how strictly the limits are enforced among all tenants, with and without minor children. The determination whether an individual occupancy limit is reasonable must be done on a case-by-case basis.

Very few cities and towns in Vermont have local occupancy codes. The codes that exist are not very restrictive. For example, the Burlington code states that all dwellings must have a minimum habitable floor space of 150 square feet for the first occupant, 100 additional square feet for each of the next three occupants, and 50 additional square feet for each occupant after the fourth. Additionally, sleeping rooms must have 70 square feet of floor space for one person, and 50 square feet per person for more than one occupant. Restrictions in other Vermont codes vary somewhat, but all fall within similar limits.

More often, a town will restrict occupancy by sewer, septic or other water use codes and permits. Many towns require a water use permit for every residential structure, and these permits frequently define the maximum number of residents. For example, a water use permit might state that a particular apartment building contains four three-bedroom units, with each bedroom limited to two occupants. Under such a permit, a landlord may restrict the number of occupants in each unit to six persons, for a maximum total of twenty-four in the building.

It is in the interest of any housing provider who wishes to impose an occupancy limit on a dwelling to consult with local authorities to determine any occupancy restrictions based on square footage and water use, and to follow those restrictions in setting the maximum number of occupants for the dwelling.

Fair Housing Act offers no protected category of people without children, it is not likely that a complaint would be filed based on directing a family who so wishes toward other families with children. If the realtor wishes to avoid any appearance of favoritism, it is possible to describe "family friendly" attributes of a neighborhood, for example nearby schools or parks, in factual, neutral terms, and make all appropriate available listings known to the client.

Occupancy Standards

The issue of minor children arises frequently in relation to how many people may live in a unit. Several towns in Vermont have local ordinances that restrict the number of people who may occupy a dwelling based on the overall square footage of the unit, or on the area of the sleeping rooms. Many more towns require septic, sewage or water use permits that limit the number of occupants in a dwelling. [See sidebar.] By law, a housing provider may refuse to sell or rent a dwelling to any group of people, including families with children, if the number of people who will be living there exceeds the legal occupancy limit of the dwelling. In other words, if an apartment building has a water use permit that states that each apartment has two bedrooms, with a maximum occupancy of two persons per bedroom, the landlord may lawfully refuse to rent to a family with two parents and three children, because five occupants will exceed the number allowed by the water use permit.

A housing provider may not restrict the occupancy of a unit below the legal limit, at least if the buyer or renter intends to occupy the unit with any minor children. Housing providers should be careful to check for local occupancy codes and permit restrictions, so that they know what the actual legal limits of a unit are. A landlord may, for example, feel that an apartment should have a maximum of four occupants, when the legal capacity of the unit is actually five or more. In such a case, even if the landlord is willing to rent to a family of four, including minor children, refusing to rent to a family of five could constitute a violation of the Fair Housing Act. In general, local occupancy ordinances, if any, are quite minimal, and frequently allow more residents in a unit than a landlord might think proper. The best practice is to check all local occupancy and permit restrictions before denying a unit to a family based on the number of intended residents.

A landlord may, of course, ask rental applicants how many people will be living in the unit, and put the names of any approved residents on the lease. If another adult occupant moves into the apartment without prior approval, the landlord then may have grounds to evict the tenant. However, when a landlord is notified that a minor child has joined a family by legal means (birth, adoption, foster care), the landlord should examine the occupancy guidelines just described before attempting to evict a family for having more residents than are on the lease. Again, if the

dwelling is legally permitted to house the number of residents, denial of the unit to a family based on the number of children may violate the Fair Housing Act.

Safety and Health Concerns

Another reason landlords may refuse to rent to families with minor children is the presence of conditions they feel may be harmful. A landlord may not want children living in a unit because there is lead paint chipping off the walls, faulty wiring, or because the apartment is located close to a busy street or other hazardous location, or because the apartment has an upper story balcony or other perceived hazard. These situations present particular difficulties for landlords. The landlord may honestly feel that the property is not safe for children. The landlord may also wish to avoid any potential liability if an injury occurs to a tenant's child. In most circumstances, however, the Fair Housing Act prohibits a landlord from refusing to rent to a family with minor children based on these reasons. While the Act allows landlords to make such conditions known to potential tenants (and other laws may require such disclosure), the Act requires that the parents, not the landlord, decide whether the unit will be suitable for their children.

Of course, when a hazardous situation exists, the law often requires the landlord to remedy the situation. Lead paint statutes require landlords to take certain measures to reduce the lead hazard (the Vermont Department of Health supervises these regulations). State and local law dictates minimum health and safety standards for rental dwellings. In such cases, failure to comply with these regulations may not be used as an excuse to exclude minor children. The landlord is simply obliged to make the necessary repairs. In the lead paint situation, a landlord may offer to move a family to a different unit, or provide alternate housing while lead paint is being removed, but the landlord must permit the family to rent the unit, or remain in the unit, if they so desire. With other potential hazards, such as nearby roadways or upper story balconies, again the landlord may not presume that the hazard is too great for children, and must allow the family to decide on its own whether the hazard is too severe. A landlord who feels that an apartment presents a particular hazard to children may consult with an attorney to determine whether there may be other means to limit a landlord's liability in case of accident in such situations. Such measures may not, however, include denying a unit, or creating different terms, conditions or privileges for renting the unit. (See below.)

Along similar lines, a landlord may feel that, while a unit is not dangerous, it is not "suitable for children," perhaps because there is not a yard or other room for children to play. Again, in this situation the landlord may not refuse to rent to a family because of this presumed suitability. The landlord should also be careful not to make discouraging statements that a unit is not suitable for children, since such statements, as noted above, may also violate the Fair Housing Act.

Different Terms and Conditions

A housing provider may not set different terms, conditions or privileges of a dwelling based on minor children in the household. Thus, a landlord may not charge higher rent to families with children, or charge other fees based on the presence of minor children. Many landlords argue that having children in an apartment costs them more, either because they create more damage, or because of higher utility usage. The law allows landlords to use legitimate business practices to manage their units. Thus, a landlord may set the monthly rental at a rate that reasonably reflects the maximum capacity of the unit. A landlord may also decide not to include utilities within the rental costs, as long as utilities are similarly not included for all units. Landlords may, of course, retain normal security deposits in case of actual damage, and take legal steps to recover the cost of damage beyond the deposit.

The housing provider may not make other rules or regulations that have a negative impact on families with minor children as compared to other tenants. For example, a landlord may lawfully require that no toys be left outside or in common areas overnight. However, a rule stating that there may not be any toys, bicycles or other similar objects outside the apartment at any time could be construed as discouraging families with minor children. A condominium complex may have a rule prohibiting basketball hoops on driveways, but if this regulation is enforced only against families with minor children, and not against residents without children, there may be a violation of the Fair Housing Act. Some such regulations based on age may be permitted if they do not have the effect of discouraging families from renting or owning units, such as a rule prohibiting children under twelve from using a pool or other facility without adult supervision. But in general, regulations must not place extra restrictions or limitations on families with minor children.

Exemptions

The Fair Housing Act has several exemptions. Most importantly in relation to families with minor children, a housing development that qualifies as housing for senior citizens may refuse to allow minor children to reside there (and may also deny residency to adults under a certain age). To qualify as a senior citizen development, the units must have at least 80% occupancy by adults aged 55 or older, and must provide some kind of services or facilities designed for senior citizens, such as meal service, special transportation, activities, or assistive services. If a development meets these criteria, it may deny housing to any family with minor children, even if the rest of the family members are themselves seniors.

The other exemptions to the Fair Housing Act also apply to families with children. Thus, an apartment building with two or three units, where the owner or a member of the owner's immediate family resides in one of the units, may refuse to rent the other units to families with children (though, under federal law, the owner still may not publish an advertisement that says "no children"). Under the federal Fair Housing Act, a person selling or renting a single family home without a realtor or other agent may be able to deny the home to a family with children, but under Vermont's Fair Housing Act this exemption does not exist, and the owner may still be liable for a charge of discrimination based on minor children.

The Fair Housing Act provides broad protections for families with minor children. The upshot of the law is that families with minor children must be given the same opportunity to rent or buy a home as anyone else, based on their income and other bona fide qualifications, and not on the fact that they have children. Housing providers should examine their practices to ensure that they are treating families with minor children fairly, and not making decisions for families that, by law, the families should be allowed to make for themselves.

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CURRENT HUMAN RIGHTS COMMISSION CASES

The following is a listing of some cases that have recently come before the Vermont Human Rights Commission that have been released to the public. In some of these cases, the Commission found evidence of illegal discrimination. In other cases, the Commission has reached a settlement with the parties before the investigation determined whether or not illegal discrimination occurred.

Vivienne Wakefield and Shirley Manley v. EJM Management, Inc.

In this case, the Commission determined that EJM Management, Inc. illegally discriminated against the Charging Parties because of their disability. Ms. Wakefield and Ms. Manley both had reserved parking spaces near their apartments because of mobility impairments. According to the investigation, on two occasions the signs marking the reserved spaces were removed by the management company. On the second occasion, the signs were removed even though the parties had documents in their files stating that they were entitled to the reserved spaces. The signs were eventually returned, but only after an initial refusal and a delay of several months. The case is currently in settlement negotiations.

Todd and Susan Blow v. Cedar Hill Apartments Realty Trust and SULCO Property Management

In this case, the Commission determined that the Respondents illegally discriminated against the Charging Parties because of their minor child. According to the investigation, the Blows inquired to the management company about renting a short-term furnished apartment at Cedar Hill, but were told that nothing was available when Mr. Blow mentioned he had a small child. Mr. Blow called the management company the next day and asked if units were available, and was told that they were. The management company failed to provide evidence that there had been any change in the status of the availability of the units. The case is currently in settlement negotiations.

Jennifer Vanslette v. Hungerford Leasing Corporation

Ms. Vanslette charged that Hungerford Leasing Corporation refused to rent an apartment to her because she had a minor child. Hungerford Leasing Corporation denied the charge. The Commission made no determination as to the validity of the charge. The parties agreed to settle the charge with a small cash payment to Ms. Vanslette to cover her expenses of looking for another apartment.

Joanne Johnson v. Samuel Stanley

Ms. Johnson charged that Samuel Stanley discriminated against her based on disability. Mr. Stanley denied the charge. The Commission made no determination as to the validity of the charge. The parties agreed to settle the charge with a cash payment.

Lisa Deysenroth v. Regional Affordable Housing Corporation

Ms. Deysenroth charged that Regional Affordable Housing Corporation (RAHC) discriminated against her based on disability. RAHC denied the charge. The Commission made no determination as to the validity of the charge. The parties agreed to settle the charge with an agreement that RAHC would withdraw a threatened eviction of Ms. Deysenroth. RAHC also agreed to revise its policy regarding service, companion or assistive animals to comply with state and federal statutes.

Florence and Melinda Goodrich v. Ben Bycel

In this case, the Commissioners determined that Mr. Bycel unlawfully refused to waive an extra security deposit for the Goodriches when they said they had two medically approved service dogs. According to Department of Housing and Urban Development Policy, a landlord may not charge an extra fee or deposit for a service or assistive animal. The case is currently in settlement negotiations.

Rose Austin v. Larry Drown

In this case, the Commissioners determined that a "For Rent" sign was posted in a home owned by Mr. Drown that unlawfully stated that the apartment would not be rented to a tenant with minor children. Ms. Austin was told that she would not be able to rent the apartment because she had a minor child. The case is currently in settlement negotiations.

HUD CREATES NATIONAL FAIR HOUSING TRAINING ACADEMY TO STRENGTHEN ENFORCEMENT OF FAIR HOUSING LAWS, CURB DISCRIMINATION

WASHINGTON - Fair housing officials from the Department of Housing and Urban Development have unveiled plans to strengthen enforcement of the nation's fair housing laws by requiring discrimination investigators to satisfactorily complete 200 hours of advanced training in theory and techniques. The courses will cover such topics as case management, civil rights laws and legal updates, compliance testing and monitoring, and investigation and conciliation.

"The new requirements will apply to all 500 full-time investigators in Federal Housing Assistance Programs (FHAPS)," said Floyd May, general deputy assistant secretary in HUD's Office of Fair Housing and Equal Opportunity.

FHAPS are state and local fair housing agencies that HUD funds to investigate alleged violations of the Fair Housing Act of 1968. There are 101 FHAP agencies nationwide, including the Vermont Human Rights Commission. Part-time FHAP investigators will also be required to complete the training, though the details have not yet been finalized.

The two full-time investigators from the Vermont Human Rights Commission completed the first week of Academy training in October 2004, and plan to attend the second week of training in Spring 2005.

The Academy opened its doors to its first student in early August. The Academy, currently in temporary quarters, will eventually be located in the Miner Building - a former African-American teacher's college - a historic site on the main campus of Howard University in Washington, DC.

"HUD and its FHAP partners are committed to ensuring fair housing for all, especially minorities and persons with disabilities," said Carolyn Peoples, HUD assistant secretary for fair housing and equal opportunity. "The Training Academy will help meet that objective by establishing policy and performance standards for all fair housing professionals, and ensuring the more consistent and timely enforcement of fair housing laws."

Academy courses are being developed by HUD subject matter experts partnering with curriculum and materials development experts from the Graduate School at the U.S. Department of Agriculture. Academy instructors will be civil rights and housing professionals from academia, law, the housing industry and the executive branch of government.

The training will be divided into 10 courses during a non-consecutive, five-week period. Once all courses are satisfactorily completed, students will be certified as accredited fair housing investigators, which will result in better service to citizens who experience and report discrimination.

HUD and its partner agencies received more than 8,000 discrimination complaints last year. HUD estimates, however, that these complaints comprise only a small percentage of actual incidences of housing-related discrimination, as documented in recent HUD studies. Other HUD research suggests that more than 80 percent of people who believe they have been discriminated against do nothing about it.

HUD is the nation's housing agency committed to increasing homeownership, particularly among minorities; creating affordable housing opportunities for low-income Americans; and supporting the homeless, elderly, people with disabilities and people living with AIDS. The Department also promotes economic and community development as well as enforces the nation's fair housing laws. More information about HUD and its programs is available on the Internet at www.hud.gov and espanol.hud.gov.



AROUND THE NATION

The following are summaries of some recent Fair Housing cases around the nation:

- A Kansas City, Missouri jury has awarded a total of \$1.1 million in damages to eleven female plaintiffs in a sexual harassment suit. The jury found that their landlord had demanded sexual favors from the women, and evicted those who did not submit to his advances.
- The owners and managers of four New Jersey apartment complexes have agreed to pay nearly \$200,000 to settle a claim of housing discrimination based on familial status. The suit alleged that the apartment managers refused to rent second floor apartments to families with children.
- The Justice Department settled a lawsuit filed against Old Kent Financial Corporation, alleging that the bank did substantial business in the Detroit area, but systematically avoided doing business in predominantly African-American neighborhoods. In the settlement, the bank agreed to open branches in these neighborhoods and provide \$3 million in loan subsidies for Detroit residences and businesses.
- A Connecticut real estate agent has agreed to pay \$15,000 to settle a claim that she discriminated against a woman and her children based on familial status. The charge brought by the Connecticut Commission on Human Rights and Opportunities alleged that the agent refused to rent a two-bedroom apartment to a mother and her two children, on the basis that the children were not of the same sex.
- Emory University in Atlanta, Georgia has agreed to devote \$7.5 million to make its student housing more accessible to people with disabilities. A lawsuit filed in 2002 had alleged that the University's student housing did not comply with the provisions of the Americans with Disabilities Act and the Fair Housing Act.
- A Nebraska retirement community has agreed to settle a Department of Justice lawsuit for a payment of \$87,000. The suit alleged that the community, Savannah Pines, had unlawfully prohibited residents from using motorized wheelchairs and scooters in the development.
- The City of Daytona Beach, Florida agreed to settle a Fair Housing suit based on disability. The suit claimed that the City had unlawfully tried to shut down a residence for recovering drug and alcohol addicts, in violation of the Fair Housing Act and the Americans with Disabilities Act. The settlement terms included a payment of \$100,000.
- The City of Chicago will devote \$325,000 to renovate new public housing developments that did not comply with federal Fair Housing guidelines for access to people with disabilities.
- A Las Vegas condominium development company will pay \$1,500,000 to renovate a new development that did not comply with federal Fair Housing guidelines for access to people with disabilities.
- The Trumbull, Connecticut Housing Authority settled a lawsuit alleging that it had made unlawful inquiries into confidential details of the disability of an applicant for an apartment. The settlement terms included a payment of \$25,000.
- In a California case, a property management company was charged with charging additional rent to tenants with disabilities who required in-home support services. The case settled with a payment to the plaintiffs of \$25,000 and an agreement to refrain from imposing extra fees related to disability.
- The Pennsylvania Human Relations Commission has awarded \$32,000 in damages and attorney's fees to an African-American woman who was subjected to harassment by her apartment building manager because of her race. The Commission found that the manager made racial slurs toward the woman and her family, refused to make repairs to her apartment, made false police reports about her, and refused to allow her daughter to play outside.
- A California court has ruled that in a Fair Housing lawsuit, the employees of the apartment complex, as well as the owners, may be held individually liable for violations of the Fair Housing Act.
- An Albuquerque, New Mexico apartment complex has agreed to settle a lawsuit alleging discrimination based on familial status. The suit charges that the managers of the complex discouraged families with children from renting in the complex. The suit also charged discrimination based on race. The complex agreed to pay \$120,000 in the settlement.
- A cooperative apartment complex in Chicago settled a Fair Housing charge by agreeing to allow a resident to keep her emotional support dog in her home.

FAIR HOUSING PROJECT HOLDS HOME OWNERSHIP SEMINAR

The Fair Housing Project of the Champlain Valley Office of Economic Opportunity held a seminar for Vermont Mortgage Lenders on October 19, 2004 entitled "Reaching Emerging Markets/Increasing Minority Homeownership in Vermont." Cosponsors of the event included Chittenden Bank, Fannie Mae Northern New England Partnership Office, Vermont Housing Finance Agency, Vermont Mortgage Bankers Association, and the U.S. Department of Housing and Urban Development.

The first session of the seminar looked at the current demographics of home ownership in Vermont, and how the changes in Vermont's minority population are reflected in the ways that people in these communities obtain housing. Attendees next heard from the Deputy Commissioner of the Vermont Department of Banking, Insurance, Securities and Health Care Administration, who looked at the problems of predatory lending in Vermont, and some of the current barriers to minority community members obtaining favorable home loans. The later presentations looked at the ways that automated underwriting can help to reduce discriminatory practices in the mortgage field. A closing panel discussion explored ways to expand home ownership opportunities to underrepresented communities around the state, by creating active outreach to underserved communities, and by working with first-time home buyers through the local Homeownership Centers in Vermont.

FREE WORKSHOPS!

Fair Housing Rights for Vermont Renters & Homebuyers

All workshops held at HomeOwnership Centers:

Workshop dates will be scheduled in Burlington, Barre, W. Rutland, and Springfield

Join Susan Sussman, Esq. and Willa Darley Chapin of the CVOEO Fair Housing Project for a detailed discussion of housing discrimination in Vermont.

- Learn more about your rights against housing discrimination in both renting and buying apartments and homes.
- Learn what to do if you have been treated unfairly because of your race, national origin, disability, sex, etc.

This free workshop will provide valuable information to current renters and prospective homebuyers.

Everyone is welcome, and people of color, immigrants and refugees are strongly encouraged to attend.

For more information or to sign up contact:

Willa at wdarleychapin@cvoeo.org or 802-864-3334 x103



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