THE FEDERAL FAIR HOUSING ACT
prohibits discrimination in housing based on these seven protected classes:

<table>
<thead>
<tr>
<th>Race</th>
<th>Religion</th>
<th>Familial Status</th>
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</thead>
<tbody>
<tr>
<td>Color</td>
<td>Sex</td>
<td></td>
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<tr>
<td>National Origin</td>
<td>Disability</td>
<td>(households with children under 18 &amp; women who are pregnant)</td>
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</tbody>
</table>

Federal law defines disability as a **physical or mental impairment which substantially limits one or more major life activities.**

**Specific protections for individuals with disabilities**

**Reasonable accommodations** are changes in rules, policies, practices, or services that allow a person with a disability to use and enjoy the housing.

◊ Examples include a landlord allowing an Emotional Support Animal despite a “No Pets” policy.

**Reasonable modifications** require landlords or housing providers to allow changes to the structure of the existing premises at the tenant’s expense, unless the unit is HUD-subsidized.

◊ Modifications must remain reasonable. While building a ramp is reasonable, installing an elevator is not.

**Housing providers may not** ask about the

Founded in 1968, HOPE serves Chicago’s Northwestern & Western Suburbs, as well as twenty-eight other counties in Northern & North Central Illinois.

Men and women who are currently active or have fought for our country should not have to fight for the right to choose where they live if deployed or once they return.
THE ILLINOIS HUMAN RIGHTS ACT provides protection from discrimination for these protected classes:

- Ancestry
- Marital status
- Military Status
- Sexual Orientation
- Gender Identity
- Age (for those over 40)
- Order of Protection Status
- Unfavorable Military discharge

Military status refers to an individual’s status on active duty or as a veteran of the armed forces, including the reserves and National Guards.

Unfavorable discharge includes discharges from the armed forces, the reserves, and the National Guards that are classified as RE-3 or equivalent. This protection does not include RE-4 discharges or those characterized as “dishonorable.”

The Illinois Human Rights and the Federal Fair Housing Acts protect all people in regards to:

- Selling
- Renting
- Insurance
- Buying
- Financing
- Zoning

How HOPE Can Help

If you think you may be a victim of housing discrimination,

1. Contact HOPE Fair Housing Center.
2. Document meetings and phone calls with landlords, property managers, real estate agents, loan officers, and insurance agents.
3. Save all receipts, copies of applications, business cards, and other documents.

All of HOPE’s services are free.

When appropriate HOPE can:

- Investigate potential discrimination
- Advocate on your behalf with a housing provider
- Assist in filing a Dept. of Housing & Urban Development (HUD) complaint
- Help conciliate your case with the offending party
- Refer your case to attorneys that are experts in fair housing litigation

Legitimate reasons for someone not to rent or sell a dwelling include insufficient income, poor credit history, and criminal history. Whatever policies are in place must be applied to all applicants.

Photos of Chicago murals by Bernard J. Kleina