

坚固的社区 — 这是你 拥有的权利。

公平住房法禁止因为你的种族，肤色，信仰，性别，性取向，性别身份，宗教，民族血统，残疾或家庭状况而在以下方面对你歧视对待：
销售，出租，租赁，广告和住房融资



美国住房和
城市发展部
United States
Department of
Housing and
Urban
Development (HUD)
1-800-669-9777

由 Urbandale 民权委员会提供
3600 86th Street
Urbandale, IA 50322
(515) 278-3900
Www.urbandale.org

你对公平住房有疑问吗？或者，
你需要报告住房公平的问题吗？

联系：

Iowa Civil Rights Commission
爱荷华州民权委员会
Grimes State Office Building
400 E. 14th Street
Des Moines, IA 50319-0201



做独一无二的你
— 支持公平住房

公平住房



平等的机会
+
好邻居
=
强大的社区





Fair Housing: covers the rental/ lease, sale, advertisement, and financing of housing.

公平住房: 包括出租/租赁, 出售, 广告和住房筹资

Rental / Lease: 出租/租赁

APPROPRIATE — Decisions used when you rent can include: rent-to-income ratio; credit record; rent payment history; and occupancy ordinances.

什么是恰当的:

您租用时的决策可以包括: 租金与入息比例, 信用记录, 租金支付记录和占地税条例。

INAPPROPRIATE — Decisions that can't be used against you when renting include: refusing to show you a unit; setting different terms, conditions or privileges to rent; denying to make reasonable accommodations if you are disabled; or making threatening or inappropriate comments to discourage you from renting.

什么是不恰当的:

您租用时对您不利的决策包括: 拒绝向您展示单位, 设立不同的出租条款、条件或特权, 因为您是残障人士而拒绝做出合理性协调, 用威胁或不当言辞阻止您租用。

Sale: 出售

APPROPRIATE — Sale decisions that can be used include your: debt-to-income ratio; credit record; and rent payment history.

什么是恰当的: 恰当的销售决定可以包括: 债务收入比, 信用记录, 租金付款记录。

INAPPROPRIATE — Sale decisions that can't be used against you include: refusing to show you a property; falsely stating the property is no longer for sale; refusing to provide you with municipal services, insurance or other required sale items; or making threatening or inappropriate comments to discourage you from purchasing the property.

不当的: 对您不利的销售决定包括: 拒绝给您看房, 假称房产不再出售, 拒绝为您提供市政服务、保险或其他必需的销售物品, 或者用威胁或不当言辞阻止您买房。

Advertisement: 广告

APPROPRIATE — Marketing decisions must not be based on race, color, creed, sex, sexual orientation, gender identity, religion, national origin, disability, or familial status.

The law allows ads to say that a property is accessible to disabled individuals or that it is intended for and operated as housing for older persons (for example ages 55+).

什么是恰当的-营销决定

不得基于种族, 肤色, 信仰, 性别, 性取向, 性别认同, 宗教, 国籍, 残疾或

家庭情况而产生偏见。不过法律允许广告说某个房产适用于残障人士, 或者这是特别提供给老年人的住房 (例如 55 岁以上的)。

INAPPROPRIATE — Marketing decisions that can't be used include: using words or phrases describing the landlord, tenants, buyers or sellers as ethnic (for example “a Jewish community”), by race (for example “an Asian or a Black/African American residence”), or by family status (for example “singles only”); using catchwords such as “restricted”, “exclusive”, “private”, or “membership approved”; using symbols that imply or suggest discrimination; writing out directions to a property with well-known racial, ethnic or religious landmarks; targeting one segment of

the community only; using only adult or one race models; and using words or phrases describing disabled persons or families in a negative tone (for example “crippled, mentally ill, retarded, mature persons, adult building, singles only”).

不当的-- 营销决策中不可把房东，房客，买者或卖者称为某个族裔（如“犹太社区”），或者某个种族（如“亚洲人，或黑人/非裔美国人”），或按家庭状况（例如“单身”）；使用某些称呼，例如“限制”，

“独家”，“私人”或“会员批准”；

使用暗示歧视的象征符号；

种族，民族或宗教特征来标注房产的方位；

只针对社区的一部分；仅使用成人或一个种族模型；

使用贬低的语气描述残疾人士或家庭

（例如“跛子，精神病，弱智，成人楼房，只允许单身人士”）。

Financing: 筹资

APPROPRIATE — Financing decisions used when you are financing may include your: debt-to-income ratios; credit record; obtaining the state your property is located in; asking about your dependent expenses; asking about other income such as alimony or child support if you are using that income for the financing. A creditor may ask if you have to pay alimony, child support or separate maintenance payments. Your age can be used as a factor if you are legally too young to sign contracts.

什么是恰当的：在您筹资时财务决策包括您的：债务收入比，信用记录，获取您物业位于哪个州的信息，询问您子女的赡养费用，询问其他收入例如离婚后生活费或子女支持，如果您用这类收入用于筹资的话。

您的年龄也可能作为因素之一，如果您太年轻，在法律上无法签订合同的话。

INAPPROPRIATE — Financing decisions that can't be used against you include: refusing to consider reliable public assistance income the same way as other income; discouraging you from applying for financing; imposing different terms or conditions on your financing (for example a higher interest rate or higher fees); asking if you are widowed or divorced; asking about your plans to have children or how many children you have.

不恰当—不应对你不利的筹资决定包括：拒绝考虑可靠的公共援助收入和其它收入相同，劝阻你申请筹资，在您的筹款上强加不同的条款或条件（例如更高的利息费率或更高的费用），问你是否丧偶或离异，询问你的计划生育孩子或有多少孩子。