#### **Education**

The Landlord Tenant Handbook answers common residential questions. It contains information on Georgia landlord-tenant law as of June 2012, and may not reflect current law. The handbook is available at <a href="https://www.dca.ga.gov">www.dca.ga.gov</a>. DCA does not provide legal advice. For free or reduced cost legal assistance for low income persons, please contact:

- Residents of Clayton, Cobb, DeKalb, Fulton and Gwinnett counties: Atlanta Legal Aid Society, 404-524-5811.
- Residents of all other counties: Georgia Legal Services Program (www.glsp.org) for free legal information and legal services.

Through partnerships with a network of nonprofits, DCA provides Home Buyer Education for potential homeowners. Homeownership comes with benefits and responsibilities, and understanding these is a necessary and important part of the home buying process. For instance, Home Buyer Education explains the terms and fees you should expect to pay for a mortgage. For a detailed list of Home Buyer Education providers and service areas, please visit <a href="https://www.gadream.com">www.gadream.com</a> and go to Homebuyer Education.

#### Georgia Dream

DCA's Georgia Dream program can help eligible Georgians buy a home by offering affordable mortgage financing. Qualified Georgia Dream buyers can also receive down payment assistance of \$5,000 to cover a portion of down payment, closing costs, and prepaid items. Eligible applicants serving in the military, or employed in public protection, health care or education, or whose household has an individual living with a disability, may receive \$7,500. For more information, call 404-679-4847 or visit www.qadream.com.

The Georgia Commission on Equal Opportunity and the Georgia Department of Community Affairs developed this brochure through a cooperative effort.





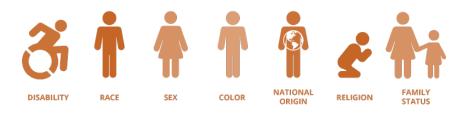
# The Georgia Fair Housing Act



\*Disponible en español

Georgia Commission on Equal Opportunity 404-656-1736 or 800-473-OPEN www.gceo.state.ga.us

Georgia Department of Community Affairs 404-679-4840 or 800-359-4663 www.dca.ga.gov



#### Fair Housing: It's the Law!

The Georgia Fair Housing Act was passed to ensure all Georgians can compete for housing, within their economic means, on a fair and equitable basis. It prohibits discrimination in housing and housing-related activities because of:

Disability • Race • Sex • Color • National Origin • Religion • Familial Status

#### What is prohibited?

Some housing practices are considered illegal if based on a home seeker's race, color, national origin, sex, religion, familial status, or disability:

- Refusing to rent or sell a house.
- Falsely denying that a house is available for inspection, sale, or rent.
- Offering different terms, conditions, or privileges for certain people.
- Intimidating, interfering with, or coercing someone to prevent them from buying or leasing a dwelling.
- Advertising or posting notices, sale or rental, that indicate a preference, limitation, or discrimination.
- Discriminating through financing or broker's services.
- "Steering" of clients by real estate agents to or from certain neighborhoods and of tenants by landlords to or from certain areas of the complex.

DCA sponsors www.GeorgiaHousingSearch.org, a comprehensive database to help Georgia residents find available and affordable rental housing using specific search features.

## Have you been discriminated against under the Fair Housing Act?

If you think your fair housing rights have been violated, you may write, fax, or telephone your complaint to the Georgia Commission on Equal Opportunity (GCEO) or the U.S. Department of Housing and Urban Development (HUD). You have a year to file, but you should file as soon as possible. Include:

- Name & address
- Name & address of the person your complaint is against
- Address or other identification of the housing involved
- Short description of the incident
- Date(s) of the incident

You may also file a complaint online at <u>www.HUD.gov</u>. Once a complaint is filed, fair housing investigators will:

- 1) Investigate the complaint.
- 2) Collect relevant facts and data and interview parties and witnesses.
- 3) Assist both parties in reaching an agreement.
- 4) Make a determination based on the investigation findings.

If you need assistance, please contact the Georgia Department of Community Affairs Fair Housing Coordinator at <a href="mailto:fairhousing@dca.ga.gov">fairhousing@dca.ga.gov</a>.

## Georgia Commission on Equal Opportunity

2 Martin Luther King Jr. Drive, SE Suite 1002 – West Tower Atlanta, Georgia 30334

Phone: (404) 656-1736

Toll free: (800) 473-OPEN

Fax: 404-656-4399 Se habla Español.

### U.S. Department of Housing and Urban Development

Fair Housing and Equal Opportunity (FHEO) Center 40 Marietta Street Atlanta, GA 30303

Phone: (404) 331-5140 Toll free: (800) 440-8091 TTY (404) 730-2654