

Fair Housing



Fair Housing Choice in Jefferson County

Jefferson County is strongly committed to affirmatively furthering fair housing. The CDBG program provides a platform to affirmatively further fair housing, and partner with other County departments and local organizations that promote self-sufficiency, to help residents strive toward meeting their basic needs, and essentially reduce barriers to fair housing. The program funds various public service projects and provides support through the combined efforts of Subgrantees and other partners participating in these efforts. This reduces discrimination and leads to self-sufficiency for Jefferson County's at-risk residents most in need of assistance.

About Fair Housing

Types of Housing Discrimination

Whether people are trying to rent, buy, sell, or finance a home or apartment, as a tenant, homeowner, or landlord, rights and protections are provided by the Federal Fair Housing Act. Illegal housing discrimination can take many forms:

- Realtors showing apartments or homes only in certain neighborhoods
- Advertising housing only to preferred groups of people
- Denials of property insurance
- Discriminatory property appraisals
- Refusals to make reasonable accommodations for persons with disabilities

If you would like to report a fair housing complaint or ask questions related to fair housing, please contact any of the following:

- The closest **HUD office** by mailing a letter
- The Housing Discrimination Hotline by **email**, or at 1-800-669-9777 (Voice) or 1-800-927-9275 (TTY)

- The Denver Metro Fair Housing Center at 720-279-4291

Reports across the country indicate that those who are low-income, seniors or disabled, seeking to purchase, refinance, or secure a reverse mortgage, are often targets for predatory lenders or loan fraud. Predatory lenders take advantage of borrowers with a variety of abusive practices, such as charging excessive interest rates or loan fees.

About the Fair Housing Act

The federal [Fair Housing Act](#) was adopted in 1968 and amended in 1988. HUD is the agency charged with enforcing the Fair Housing Act. According to HUD, impediments to fair housing choice are any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices, or the availability of housing choices. HUD also considers any actions, omissions or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin to be impediments to fair housing choice. The [State of Colorado](#) also has enacted legislation prohibiting housing discrimination, and State law offers the same protections as the Fair Housing Act, with additional protections based on marital status, creed, and ancestry.

Documents

[About DMFHC](#)

[Access Denied: A Report on Rental Housing Discrimination in the Denver Metro Area \(February 2014\)](#)

[Know Your Fair Housing Rights Regarding Disability Discrimination](#)

[Poster for Discrimination Against Familial Status](#)

[Poster for Discrimination Against Hearing Impaired](#)

Analysis of Impediments to Fair Housing Choice

The U.S. Department of Housing and Urban Development (HUD) requires that all communities receiving federal housing and CDBG funding complete an Analysis of Impediments (AI) to Fair Housing Choice. The AI outlines the impediments to fair housing choice in the public and private sectors.

Progress Toward Addressing Impediments

Jefferson County actively works towards addressing impediments to fair housing. Through the Consolidated Plan, the County has certified that it will work toward eliminating impediments to fair housing choice by strengthening partnerships with lenders, developers, and realtors, and providing education to practitioners about fair housing. These efforts will be documented each year in the Consolidated Annual Performance Evaluation Report.

Denver Metro Fair Housing Center

The Denver Metro Fair Housing Center (DMFHC) is the voice of fair housing in Metro Denver. DMFHC works to eliminate housing discrimination and to promote housing choice for all people through education, advocacy and enforcement of fair housing law. DMFHC maintains that education and outreach play an equally important role to advocacy and enforcement in the fight against housing discrimination. Regular training seminars are held for both home seekers and housing providers to educate and inform about fair housing law, as well as both consumer-rights and risk management for housing providers. Public events help to ensure that all home seekers, participants in the housing industry and community members understand fair housing law and the value of integrated communities.

Fair Housing Resources

FAQs and Laws

Information for Persons with Disabilities

Information for Seniors

Information for Realtors, Property Managers, and Mortgage Lenders

Information for Parents and Guardians