

## For More Housing Information:

The Georgia Department of Community Affairs (DCA), through partnerships with a network of nonprofits covering the state, provides free Home Buyer Education to potential homeowners.

DCA supports the education of future homeowners on the benefits and responsibilities of homeownership as a necessary and important part of the home buying process. For instance, Home Buyer Education will explain the terms and fees you should expect to pay for a mortgage, thus helping you to avoid loans with inappropriate or unfair terms and fees.

For a detailed list of Home Buyer Education organizations and their service areas, please visit the DCA web site at:

<http://www.dca.state.ga.us>.

DCA also offers two programs to help low and moderate income Georgians achieve home ownership:

### Home Buyer Low Interest Mortgage

The Home Buyer Program can save home buyers hundreds to thousands of dollars in interest by offering low mortgage rates.

### OwnHOME Down Payment Loan

The OwnHOME Program offers delayed payment second mortgage loans of \$5,000 to pay a portion of the down payment, closing costs, and prepaid items associated with a home purchase.

For more information about these programs, contact the Office of Homeownership at (404) 679-4847 or by e-mail at:

[housing@dca.state.ga.us](mailto:housing@dca.state.ga.us).



*This brochure was developed through a cooperative effort by the Georgia Commission on Equal Opportunity and the Georgia Department of Community Affairs.*

Georgia Department of Community Affairs  
60 Executive Park South, N.E.  
Atlanta, Georgia 30329-2231

# The Georgia Fair Housing Law

*Promoting Equal Opportunity  
for All Georgians*



***Fair Housing is for Everyone!***

Georgia Commission on Equal Opportunity  
(404) 656-1736 (800) 473-OPEN  
<http://www.gceo.state.ga.us/>

Georgia Department of Community Affairs  
(404) 679-4840 (800) 359-4663  
TDD (800) 736-1155  
<http://www.dca.state.ga.us>



# Fair Housing: It's the Law!

The Georgia Fair Housing Law prohibits discrimination in housing and housing-related activities because of a person's:

- Race
- Color
- National Origin
- Sex
- Religion
- Familial Status (children under 18)
- Disability

This law was passed to ensure that the citizens of Georgia are able to compete for housing on a fair and equitable basis in keeping within their economic means.



## What is prohibited?

Housing discrimination can occur in a variety of ways. Listed below are some housing practices that are considered illegal if they are 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 differing terms, conditions, or privileges for certain people.
- Intimidating, interfering with, or coercing a person to prevent him or her from buying or leasing a dwelling.
- Advertising or posting notices about the sale or rental of a dwelling where the ad or notice indicates preference, limitation, or discrimination.
- Discriminating against someone through financing or broker's services.
- "Steering" of clients by real estate agents to or from certain neighborhoods. "Steering" of tenants by landlords to or from certain areas of the complex.

## Do you think your rights have been violated?

If you think your fair housing rights have been violated, you may write, fax, or telephone the Georgia Commission on Equal Opportunity (GCEO) with your complaint. You have one year after an alleged violation to file a complaint, but you should file it as soon as possible.

Georgia Commission on Equal Opportunity  
229 Peachtree Street, NE  
International Tower, Suite 710  
Atlanta, Georgia, 30303-1605

In Atlanta: (404) 656-1736  
All of Georgia: (800) 473-OPEN  
Fax: (404) 656-4399

Se habla Español.

Once the GCEO is made aware of discriminatory practices, the GCEO 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.

*Please note: The GCEO must remain neutral throughout the investigative and resolution process.*