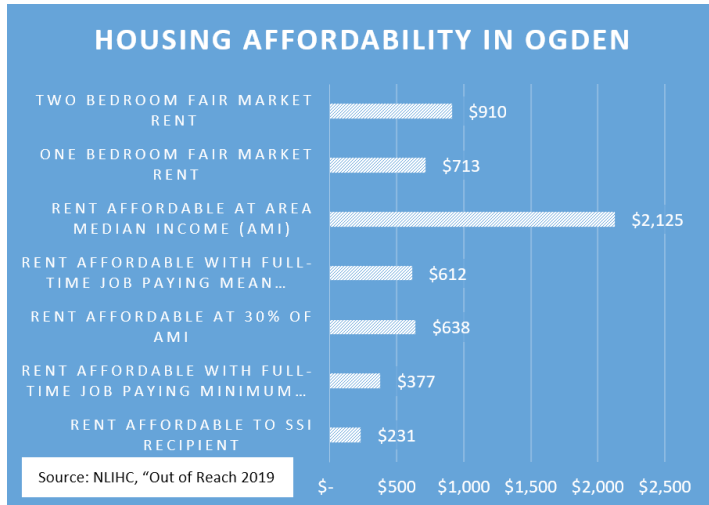


FAIR HOUSING

Who has fair housing rights? **EVERYONE.**

The Fair Housing Act of 1968, as amended in 1988, is a civil rights act that prohibits discrimination in all housing transactions on the basis of **race, color, religion, gender, disability, family status, and national origin.**



Home Ownership % by Ethnicity in Ogden



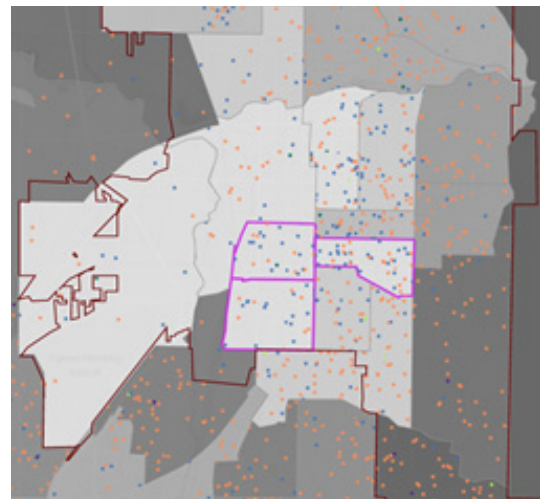
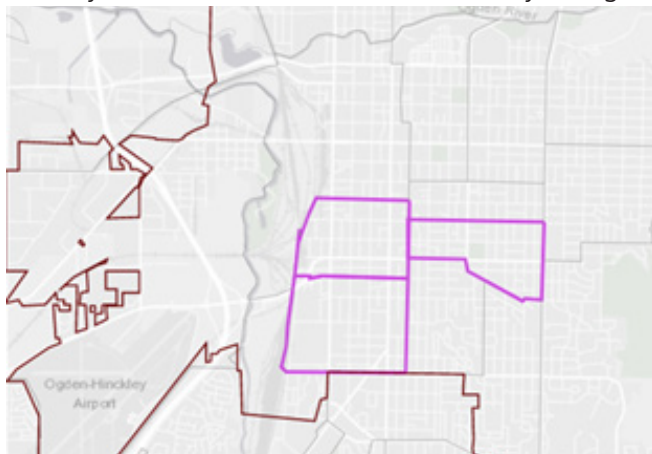
Private Lending Practices

Hispanic homebuyers were unsuccessful in obtaining a conventional mortgage more often than white homebuyers. 16% of Hispanic homebuyers were unsuccessful, compared to 13% of white homebuyers were unsuccessful in obtaining a mortgage.

Source: HMSDA 2017 data

Affirmatively Furthering Fair Housing

Racially Concentrated Areas of Poverty in Ogden



A household with income below the median has a one in five chance of a severe housing cost burden, paying at least 50 percent of their income toward housing, while a household with income above the median has a one in 130 chance.

Most Common Fair Housing Complaints in Ogden

- Discrimination based on disability
 - Discrimination based on color
 - Discrimination based on familial status
 - Landlord denying reasonable accommodations
- Source: Complaints received by Disability Law Center and Utah Antidiscrimination and Labor Division