

Fair Housing



Fair Housing Choice

Coalitions and Collaboratives, Inc. (COCO) and our local government partners are strongly committed to affirmatively furthering fair housing. The Community Development Block Grant (CDBG) program provides a platform to affirmatively further fair housing, and partner with government 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 Sub-grantees and other partners participating in these efforts. This reduces discrimination and leads to self-sufficiency for 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 [U.S. Department of Housing and Urban Development \(HUD\) 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 City of Colorado Springs Housing and Community Initiatives at 719-385-5912

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.

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](#)

Analysis of Impediments to Fair Housing Choice

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.