

DCA does not provide legal advice regarding any Landlord Tenant issues. For free or reduced cost legal assistance for low income persons, please contact one of the following agencies:

Residents of Clayton, Cobb, DeKalb, Fulton and Gwinnett counties - Atlanta Legal Aid Society, 404-524-5811.

Residents at all other counties - Georgia Legal Services Program (www.glsp.org) for free legal information and legal services.

DCA, through partnerships with a network of nonprofits covering the state, provides 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 providers and their service areas, please visit the DCA web site at www.gadream.com and click on List of Housing Counselors on the left of the home page.

Georgia Housing Search

DCA sponsors a comprehensive web site database, GeorgiaHousingSearch.org that assists Georgia residents in locating available affordable rental housing units. Prospective tenants have a variety of specific search features to access housing.

DCA also offers programs to help qualified Georgians achieve homeownership:

The **Georgia Dream First Mortgage Loan** provides a low interest rate loan for borrowers with low to moderate income and modest assets thereby potentially saving home buyers hundreds to thousands of dollars.

The **Georgia Dream Second Mortgage Loan** provides a deferred payment second mortgage of \$5,000 to cover a portion of your down payment, closing costs, and prepaid items. This amount is increased to \$7,500 for eligible applicants serving in the military, employed in public protection, health care or education professions or whose household includes an individual living with a disability.

For more information about the Georgia Dream program, contact DCA at 404-679-4847 or by going online at www.gadream.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*

*Promoting Equal Opportunity
for All Georgians*



Fair Housing is for Everyone!

**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
TDD 877-204-1194
www.dca.ga.gov

**Georgia** Department of
Community Affairs

Fair Housing: It's the Law!

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

- Race
- Sex
- Color
- Familial Status (families with children under 18)
- National Origin
- Disability or Handicap
- Religion



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

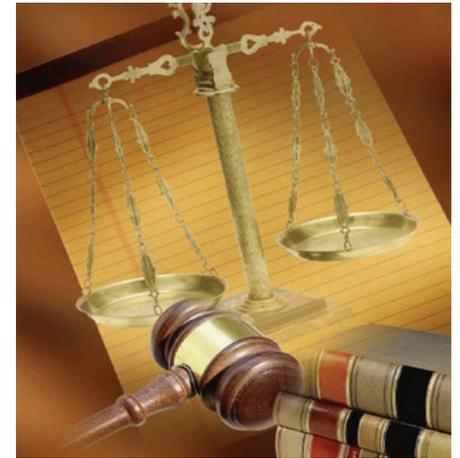
What is prohibited?

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 different terms, conditions, or privileges for certain people.
- Intimidating, interfering with, or coercing people to prevent them 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 and 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

7 Martin Luther King Jr. Drive, S.E.
Suite 351
Atlanta, Georgia 30334

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.

Education:

The Georgia Department of Community Affairs provides the Landlord Tenant Handbook to answer common residential landlord-tenant questions. The Handbook contains information on Georgia landlord-tenant law as of June 2012 and, as such, may not reflect the current status of Georgia law. A single copy of the Handbook is provided free of charge upon request. The Handbook is also available at the Georgia Department of Community Affairs website at www.dca.ga.gov under Popular Programs.