Fair Housing: Overview

MERCER COUNTY- PA
2026



EQUAL HOUSING OPPORTUNITY

Introduction

- This presentation is intended to provide a basic overview of fair housing rights and responsibilities and to help residents, housing providers, landlords, municipalities, and community organizations better understand the importance of equal access to housing.
- The information presented is for general educational and informational purposes only. It is not intended to provide legal advice, interpret specific legal circumstances, or replace consultation with a qualified attorney or appropriate fair housing enforcement agency.
- MCRPC's role is to provide education, outreach, and support to municipalities and community partners in understanding applicable fair housing requirements.
- Fair housing is about ensuring that people have an equal opportunity to obtain, rent, buy, or maintain housing without discrimination.

What is Fair Housing ?

- Fair housing means that individuals should have an equal opportunity to access housing.
- Federal, state, and local laws prohibit discrimination in housing and housing-related activities.
- These protections can apply to activities including:
  - Renting or buying a home;
  - Advertising housing;
  - Applying for housing;
  - Setting rental terms and conditions;
  - Providing housing services;
  - Mortgage lending;
  - Housing rehabilitation programs; and
  - Certain zoning and land use activities.
- Fair housing requirements apply not only to landlords and property owners, but also to housing providers, lenders, real estate professionals, and government entities involved in housing programs and policies.

PROTECTED CLASSES

- The Federal Fair Housing Act and the Pennsylvania Human Relations Act protects people from discrimination based on:
  - Race;
  - Color;
  - National origin;
  - Religion;
  - Age;
  - Sex, including sexual orientation and gender identity;
  - Familial status; and
  - Disability.
- Pennsylvania law provides additional protections, so it is important for housing providers and local governments to understand both federal and state requirements.
- For example, familial status protections generally apply to families with children under the age of 18, pregnant individuals, and people in the process of obtaining custody of children.

WHAT DOES DISCRIMINATION LOOK LIKE?

- Fair housing discrimination isn't always obvious.
- Examples may include:
  - Refusing to rent or sell a property because of a protected characteristic;
  - Applying different rental terms or conditions to different people;
  - Advertising that indicates a preference or limitation based on a protected class;
  - Providing different services or facilities to residents;
  - Refusing to make a reasonable accommodation for a person with a disability when required; or
  - Harassing someone because of a protected characteristic.
- It is important to remember that fair housing requirements can apply to policies and practices that may appear neutral but have discriminatory effects under applicable law.
- When in doubt, housing providers and local governments should seek appropriate guidance before making decisions that could affect access to housing.

REASONABLE ACCOMMODATIONS

- One important area of fair housing is reasonable accommodations for individuals with disabilities.
- A reasonable accommodation is generally a change, exception, or adjustment to a rule, policy, practice, or service that may be necessary to provide a person with a disability an equal opportunity to use and enjoy their home.
- For example, a housing provider may need to consider an exception to a policy when the accommodation is necessary because of a disability and meets applicable legal requirements.
- Reasonable accommodations are different from reasonable modifications.
- A reasonable modification generally involves a physical change to a property, such as installing a ramp or grab bar.
- Because the rules surrounding accommodations and modifications can be specific, housing providers should seek guidance when a request is received.

FAIR HOUSING AND LOCAL GOVERNMENT

- Fair housing matters to municipalities and local governments.
- Planning, zoning, subdivision, land development, housing rehabilitation, and other local policies can affect people's ability to access housing.
- Municipal officials should consider fair housing requirements when developing or implementing ordinances, policies, programs, and housing-related activities.
- This does not mean that every municipality must approve every proposed development or waive legitimate regulations.
- Rather, decisions should be based on legitimate, consistently applied standards and should not unlawfully discriminate against protected groups.

FAIR HOUSING

- Fair housing is an important component of federally funded housing and community development programs.
- MCRPC works with Mercer County and participating municipalities to support compliance with applicable federal and state requirements.
- Fair housing outreach and education helps ensure that residents and community partners are aware of their rights and responsibilities.

WHAT SHOULD YOU DO IF YOU EXPERIENCE DISCRIMINATION?

- If you believe you have experienced housing discrimination, you should document what happened and seek assistance from an appropriate fair housing enforcement agency or organization.
- You may want to keep copies of:
  - Applications;
  - Emails or letters;
  - Notices;
  - Lease documents;
  - Advertisements; and
  - Other communications related to the situation.
- You should not assume that an incident is too minor to report or that there is nothing that can be done.
- Questions about possible discrimination can be directed to the appropriate local, federal or Pennsylvania fair housing enforcement agency.

Local Fair Housing Contacts & Resources

- Fair Housing Resources – Mercer County Regional Planning www.mcrpc.com/fair-housing-resources/
- Mercer County – Dr. Erin Houston,Shenango Valley Urban League
- City of Farrell – Mayor Kimberly Doss, City of Farrell Municipal Office
- City of Sharon – Suzanne Kepple, City of Sharon Municipal Office
- City of Hermitage – Gary Hinkson, City of Hermitage Municipal Office

Federal & State Fair Housing Contacts & Resources

Federal

- Office of Fair Housing and Equal Opportunity (FHEP)
- Fair Housing Hotline: 1-800-669-9777
- TTY: 1-800-877-8339
- Contact Us | HUD.gov / U.S. Department of Housing and Urban Development (HUD)

Pennsylvania

- Pennsylvania Human Relations Commission (PHRC)
- PA Fair Housing Line: 855-866-5718
- General Phone: 717-787-4410
- Email: phrc@pa.gov
- Website:www.pa.gov/agencies/phrc/programs-and-services/
  - housing intake questionnaire.pdf

KNOW YOUR RIGHTS

Pennsylvania law prohibits discrimination on the basis of sex, which includes:

- Gender Identity
- Sexual orientation
- Pregnancy or breastfeeding status

THE PA HUMAN RELATIONS ACT (PHRA) PROVIDES PROTECTIONS IN:

- Employment
- Educational Institutions
- Housing
- Public Accommodations

EXAMPLES OF SEX-BASED DISCRIMINATION:

- Firing a person because they are pregnant.
- Creating school policies that could provide different treatment for students based on their sex.
- Refusing to rent to an individual because of their sexual orientation or gender identity.

FACING DISCRIMINATION? PHRC CAN HELP!

- A dedicated intake specialist will walk you through the process and help prepare your complaint for signature.
- The PHRC will investigate the complaint and serve as legal counsel on your behalf. You will not incur any attorney fees and do not have to hire an attorney, unless you choose.

To file a complaint, call (717) 787-4410 or (717) 787-7279 (TTY) or contact the regional office nearest you within 180 days of the incident:

Harrisburg
333 Market Street, 8th Floor
Harrisburg, PA 17101
(717) 787-9780 | (717)787-7279 (TTY)

Philadelphia
110 N. 8th Street, Suite 501
Philadelphia, PA 19107
(215) 560-2496 | (215) 560-3599 (TTY)

Pittsburgh
301 5th Avenue, Suite 390, Piatt Place
Pittsburgh, PA 15222
(412) 545-5395 | (412) 565-5711 (TTY)

www.phrc.pa.gov

Thank you!

MCRPC



WHEN WE EMBRACE DIVERSITY, WE BUILD STRONGER COMMUNITIES.

Studies show that diversity helps broaden children's social networks by creating opportunities for interaction across racial and ethnic lines. And that in turn contributes to greater tolerance, fair-mindedness and openness. Housing discrimination deters the creation of diverse communities. The federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability. To file a discrimination complaint or to learn more about fair housing and diverse communities, contact HUD or your local fair housing center.

Visit **hud.gov/fairhousing** or call
the HUD Hotline **1-800-669-9777** (English/Español)

FAIR HOUSING IS YOUR RIGHT. USE IT!

US Department of Housing and Urban Development

Equal Housing Opportunity

NFHA National Fair Housing Alliance

SCAN HERE FOR MORE INFO

A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance.