



# Fair Housing Advocate

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A PROJECT OF COORDINATED STATEWIDE HOUSING SERVICES FOR  
THE CHAMPLAIN VALLEY OFFICE OF ECONOMIC OPPORTUNITY

**Housing discrimination is against the law. In Vermont, it is illegal to discriminate in the sale, rental or financing of housing because of a person's membership in a protected category. The Fair Housing Project works to eradicate housing discrimination in Vermont through outreach, education, and enforcement of Fair Housing Laws.**

#### Protected Categories

- Race
- Color
- National Origin
- Religion
- Sex
- Disability
- Age
- Marital Status
- Family Status
- Receipt of Public Assistance
- Sexual Orientation
- Gender Identity

## Service Animals and Insurance Policy Restrictions

When conducting trainings to housing providers we are often asked the question, "What if we do not allow certain dog breeds and someone makes a reasonable accommodation request for an assistance dog that is one of those breeds? Can I deny the request?" If the restriction is one that is made and held by the property management company as part of a pets policy, it may be reasonable to make an exception to that policy for an assistance dog. However, if the restriction is made by

the company's insurance provider, the situation becomes more complex.

There is some guidance from HUD's Office of Fair Housing and Equal Opportunity for housing providers who are faced with such a dilemma. An accommodation is unreasonable if it imposes an *undue financial or administrative burden* on a housing provider's operations. In this case, such a burden would be the cancellation, substantial increase of the costs of the insurance policy, or an adverse change

of the policy's terms because of the presence of a certain breed of dog.

It would be wise for a housing provider to speak to their insurance provider about the situation before denying the request. Let the insurance provider know that this is a service animal. Consider whether comparable insurance without the restriction is available on the market. Most importantly, let your tenant who made the request know that you are addressing it in a timely manner.

## A New Analysis of Impediments for Burlington

The city of Burlington is in the early stages of conducting an Analysis of Impediments to Fair Housing Choice (AI for short). As a recipient of Community Development Block Grant funding, the city is required to conduct an AI every 5-10 years. The analysis documents private and public sector barriers to fair housing choice including regulatory concerns,

housing development and demographic patterns as well as issues of direct discrimination based on membership in one of the twelve protected classes.

Upon completion, an AI helps guide a community towards fulfilling its obligation to take affirmative steps to further fair housing.

The Vermont Housing

Finance Agency has been awarded a contract to conduct the analysis with support and guidance from Burlington's Community & Economic Development Office, the Fair Housing Project and an advisory group consisting of several local housing providers and advocates. We expect the findings to be completed by May of 2010.

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Thank you for taking the time to read this publication. If you would like to receive a hard copy in the mail please contact our office at the above number. This newsletter is made possible by a grant from the US Dept. of Housing & Urban Development.



Do you have questions about your tenant rights and responsibilities?

Contact **Vermont Tenants**  
**864-0099**

### **Removing Barriers to Strengthen Communities: Affordable Housing and Affirmatively Furthering Fair Housing at the Local Level**

This workshop will explain the relationship between fair housing law and land use regulations. Tools will be provided to help municipalities avoid violating federal and state fair housing laws.

All municipalities receiving community development grants from the Vermont Community Development Program must complete a Fair Housing Training as a condition of funding. Any municipality dealing with issues such as affordable housing, group homes, residential care facilities, requests for accessibility modifications, or seeking VCDP funding, cannot afford to miss this workshop.

**January 14th 2010, 1-4pm**

Bellows Falls Women's Club meeting room, 7 Square, Bellows Falls, VT  
*Southern Windsor & Windham County Regional Planning Commissions*

Free and open to the public

To register call Dani Fuoco at the CVOEO FHP 802-864-3334 x 109 or email [dfuoco@cvoeo.org](mailto:dfuoco@cvoeo.org).

## **FHP recap of 2009, what lies ahead in 2010**

2009 was an exciting year at the Fair Housing Project. It kicked off with the hiring of a new Director, Kevin Stapleton, back in January. Staff finished the 08-09 grant activities by mid-March. Fair Housing Month in April brought staff to Burlington's Neighborhood Planning Assemblies, Winooski Middle School's social studies classes, and the statehouse in Montpelier. Trainings to various community groups and businesses, such as the Joint Urban Ministries Project (JUMP), NeighborWorks, and Brattleboro Housing Authority were provided throughout the year.

In addition to trainings, staff designed two new fair housing handbooks—one for families, and one for landlords/property managers. These handbooks are free and available by request in hard copy, or can be found on the FHP website [here](#). FHP staff also designed public service announcements that were placed on buses in Chittenden County and Rutland, and shown in several movie theaters. In collaboration with the Center for Media & Democracy, the FHP produced a

video titled "Not In My Backyard: Reducing the Political and Social Barriers to Fair Housing".

FHP will continue education and outreach activities in 2010. Staff looks forward to working with the Association of Africans Living in Vermont (AALV) to produce videos and posters in six languages. Other partners in the new year include Vermont Refugee Resettlement Program, NeighborKeepers, and the Center for Community & Neighborhoods. FHP will continue to run PSAs on public transit and in movie theaters, and will begin monitoring local housing ads on Craigslist for discrimination.

If you are interested in receiving fair housing training, or would like copies of our materials, please contact us. We are always searching for new and different ways to educate people on their rights and responsibilities under fair housing laws.

### **FAIR HOUSING ENFORCEMENT**

#### **Vermont Human Rights Commission**

1-800-416-2010

1-802-828-2480 (voice/TDD)

#### **Vermont Legal Aid**

1-800-889-2047

#### **HUD Fair Housing & Equal Opportunity**

1-800-827-5005

1-617-565-5453 (TTY)

[www.hud.gov/fairhousing](http://www.hud.gov/fairhousing)

