



## THE PENNSYLVANIA HUMAN RELATIONS COMMISSION



**HOUSING AND COMMERCIAL  
PROPERTY DIVISION**  
**HARRISBURG REGIONAL OFFICE**  
**PENNSYLVANIA HUMAN  
RELATIONS COMMISSION**  
*Promoting Equal Opportunity*



## PENNSYLVANIA HUMAN RELATIONS ACT – JURISDICTION

EMPLOYMENT


PUBLIC ACCOMMODATIONS

HOUSING & COMMERCIAL PROPERTY

INTER-GROUP TENSION

EDUCATION


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## PROTECTED CLASSES

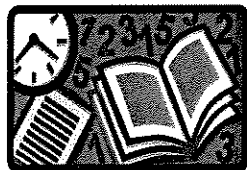
PROTECTED CLASSES UNDER PA HUMAN RELATIONS ACT:	RACE	COLOR
RELIGION	NATIONAL ORIGIN	ANCESTRY
AGE 40+ <small>(not public accommodations)</small>	SEX	NON-JOB RELATED DISABILITY
RELATED TO ONE WITH NON-JOB RELATED DISABILITY	USE OF A GUIDE OR SUPPORT ANIMAL	POSSESSING A G.E.D. INSTEAD OF H.S. DIPLOMA
REFUSAL OR WILLINGNESS – ABORTION	FAMILIAL STATUS (HOUSING)	RETTALIATION

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## STATUTE OF LIMITATIONS

- 180 days from the act of harm (includes Saturdays, Sundays & holidays)
- If 180<sup>th</sup> days ends on Sat., Sun. or holiday, the time period ends the next business day



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## HOUSING & COMMERCIAL PROPERTY

*A person can file a complaint for the following actions s/he believes is discriminatory*

- Refusal to sell, lease, finance or otherwise withhold housing or commercial property
- Discriminate in terms or conditions or selling, leasing, financing, etc.

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## HOUSING & COMMERCIAL PROPERTY

*A person can file a complaint for the following actions s/he believes is discriminatory*

- Print or circulate statements indicating preference or limitation


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**HOUSING & COMMERCIAL PROPERTY** 

*A person can file a complaint for the following actions s/he believes is discriminatory*

- Refusal to make reasonable accommodation
- Refusal to permit reasonable modification


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**HOUSING & COMMERCIAL PROPERTY** 

*A person can file a complaint for the following actions s/he believes is discriminatory*


- Discouraging or inducing listing, sale or transaction based on "present or future composition" of neighborhood

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**HOUSING & COMMERCIAL PROPERTY** 

**Predatory Lending**


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**HOUSING & COMMERCIAL PROPERTY** 

*Some Factors of Predatory Loans*

- High Interest Rate
- ARM
- Excessive Fees
- Mandatory Arbitration Clause


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**HOUSING & COMMERCIAL PROPERTY** 


*Some Factors of Predatory Loans*

- Force Placed Insurance
- Balloon Payment
- Solicited/Targeted for a Loan

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