



KEV KOOB PHEEJ NTAWM KEV MUAG/MUAS VAJ TSE

Kev Vaj Huam Sib Luag rau
Sawv Daws

**Tebchaws Asmeslivkas Rooj Tsav Xwm Tsev Luam thiab
Tsim Vaj Tse Nyob Nto Ntsis Hauv Nroog**
Hoob Kas Tswj Kev Koob Pheej ntawm Kev Muag/Muas Vaj Tse thiab
Kev Vaj Huam Sib Luag



Thov xyuas peb lub website: www.hud.gov/fairhousing
Hmong Version







KEY KOOB PHEEJ NTAWM KEV MUAG/MUAS VAJ TSE Kev Vaj Huam Sib Luag rau Sawv Daws

KEY KOOB PHEEJ NTAWM KEV MUAG/MUAS VAJ TSE – KEY VAJ HUAM SIB LUAG RAU SAWV DAWS

Lub Teb Chaws Asmeslivkas muaj txhua yam tsav qhia txog hais tias yuav tsum muab kev vaj huam sib luag rau sawv daws txhua leej txhua tus. Nws muaj ntau ntau yam neeg sib koom siab ua pej xeeb huab hwm ua ke uas yog ib lub cim qhia txog lub ntsiab cai ntawm kev nyob ywj siab thiab kev ncaj ncees uas yog lub hauv paus ruaj nrees ntawm lub teb chaws no. Vim li ntawd nws yog ib qho kev nyuaj siab heev thaum cov tib neeg tuaj tshiab, cov haiv neeg tsawg, cov tsev neeg uas muaj me nyuam yaus, thiab cov neeg xiam oob khab raug kev xyeej 'es yuav/xauj tsis tau lub tsev raws siab nyiam vim kev xyeej txhem uas txhaum kev cai.

Teb Chaws Asmeslivkas Rooj Tsav Xwm Tsev Luam thiab Tsim Vaj Tse Nyob Nto Ntsis Hauv Nroog (The Department of Housing and Urban Development losyog HUD) yog tus tswj hwm Txoj Cai Tswj Kev Koob Pheej ntawm Kev Muag/Muas Vaj Tse (Fair Housing Act) uas txwv tsis pub xyeej txhem thiab hem cov neeg nyob hauv lawv tsev, koog tsev xauj, thiab koog tsev sib txuas (condominium buildings) – thiab hauv yuav luag txhua yam kev muag/muas vaj tse, ntxiv rau kev xauj thiab muag vaj tse thiab kev qiv nyiaj muas vaj tse.

Kev koob pheej ntawm kev xauj tsev thiab kev muas vaj tse yog daim lag zeb nres ces kaum tsev (cornerstone) ntawm lub teb chaws no tus txheej txheem tswj kev muag/muas vaj tse (federal housing policy). Cov tswv tsev uas xyeej neeg tsis kam xauj losyog muag tsev vim haiv neeg, xim tawv nqaij, tuaj teb chaws twg tuaj, kev ntseeg, poj niam los txiv neej, kev ua txij nkawm, losyog kev xiam oob khab yog txhaum tseem fvv txoj cai li choj, thiab HUD yuav mob siab tswj hwm thiab nplua xim rau cov tswv tsev no.

Kev xyeej txhem rau kev muag/muas vaj tse yog txhaum kev cai, tsis tas li ntawd xwb, nws txhaum lub ntsiab cai uas peb cov neeg Asmeslivkas nyiam tshaj plaws uas yog kev nyob ywj siab thiab kev vaj huam sib luag. HUD kuj mob siab los tswj hwm kom sawv daws txais kev koob pheej thaum tseem nrhiav lub vaj tse nyob.

YAM MUAJ

Txoj Cai Tswj Kev Koob Pheej ntawm Kev Muag/Muas Vaj Tse	1
Hais Txog cov Vaj Tse Dab Tsi?	1
Txwv Dab Tsi?	1
Muaj Kev Tiv Thaiv Ntxiv yog tias Koj Xiam Oob Khab	3
Kev Tiv Thaiv rau cov Tsev Neeg uas muaj Me Nyuam	5
Yog Koj Xav Tias Luag Txhaum Koj Txoj Cai Lawm.....	7
Muaj Dab Tsi Tshwm Sim Thaum Twg Koj Xa Ntawv Liam?	10
Muaj Dab Tsi Yog Kuv tseem tab tom yuav raug Kev Ntiab Tawm losyog raug Tshem Tawm vim Tus Tswv Tsev Yuav Muag Lub Tsev?	11
Muaj Dab Tsi Tshwm Sim Tom Qab Kev Xwj Xyuas txog Daim Ntawv Liam?	12
Lwm Yam Ntxiv	15

U.S. Department of Housing and Urban Development (HUD)
451 7th Street, S.W., Washington, D.C. 20410-2000





KEY KOOB PHEEJ NTAWM KEY MUAG/MUAS VAJ TSE Kev Vaj Huam Sib Luag rau Sawv Daws





KEY KOOB PHEEJ NTAWM KEV MUAG/MUAS VAJ TSE Kev Vaj Huam Sib Luag rau Sawv Daws

TXOJ CAI TSWJ KEV KOOB PHEEJ NTAWM KEV MUAG/MUAS VAJ TSE (THE FAIR HOUSING ACT)

Txoj Cai Tswj Kev Koob Pheej ntawm Kev Muag/Muas Vaj Tse txwv tsis pub xyeej txhem neeg muag/muas vaj tse vim:

- Haiv Neeg losyog Xim Tawv Nqaij
- Kev Ntseeg
- Poj Niam los Txiv Neej
- Kev Xiam Oob Khab
- Kev Ua Txij Ua Nkawm (ntxiv rau cov niam/txiv losyog tus saib xyuas uas muaj me nyuam hnuv nyoog 18 xyoo rov hauv; cov poj niam xeeb me nyuam thiab cov neeg tab tom yuav tau cai (securing custody) tau me nyuam hnuv nyoog 18 xyoo rov hauv)
- Tuaj Teb Chaws Twg Tuaj

HAIS TXOG COV VAJ TSE DAB TSI?

Txoj Cai Tswj Kev Koob Pheej ntawm Kev Muag/Muas Vaj Tse hais txog feem ntau ntawm cov vaj tse nyob. Txoj Cai no zam cai rau qee yam xws li cov tswv tsev uas nyob hauv (owner occupied) lub tsev sib txuas tsis pub tshaj plaub lub (four units), cov tsev ib yig nyob uas muag losyog xauj 'es tsis siv tus kws lis dej num (broker), thiab tej koom haum (organizations) thiab tej pwb pab ntiag tug (private clubs) uas muaj vaj tse tsuas pub lawv cov mej zeeg los nyob hauv xwb.

TXWV DAB TSI?

Thaum Muag thiab Xauj Vaj Tse: Txwv tsis pub leej twg ua ib yam dab tsi nram qab no vim haiv neeg, xim tawv nqaij, kev ntseeg, poj niam losyog txiv neej, kev xiam oob khab, kev ua txij ua nkawm, losyog tuaj teb chaws twg tuaj:

- Tsis kam xauj losyog muag vaj tse
- Tsis kam sib hais nqi rau vaj tse
- Hais dag hais tias lub tsev tsis khoom/tsy muag
- Lwm yam kev xyeej tsis pub los nyob
- Hais cov txheej lus, txheej txheem losyog cov cai txawv thaum muag los xauj vaj tse
- Muab kev pab cuam txawv losyog tej chaw siv txawv
- Dag hais tias vaj tse tsis khoom tuaj kuaj, muag losyog xauj





KEY KOOB PHEEJ NTAWM KEV MUAG/MUAS VAJ TSE Kev Vaj Huam Sib Luag rau Sawv Daws

- Noj tshaj thawj los ntawm kev hem los kev ntxias kom muag tsev losyog xauj tsev vim cov haiv neeg tsawg tau tsiv mus lossis tseem yuav tsiv los nyob hauv zej zos (qhov no hu ua blockbusting) losyog
- Tsis pub ib tug neeg twg nkag ua mej zeeg losyog koom nrog ib lub koom haum twg, tej chaw siv losyog kev pab cuam (xws li tso npe tawm rau ntau ntau qhov chaw/multiple listing service) hais txog muag los xauj tsev, losyog xyeej txhem rau ib tug neeg twg hais txog cov txheej lus lossis cov txheej txheem ntawm kev nkag ua mej zeeg losyog koom nrog.

Thaum Qiv Nyiaj Muas Vaj Tse: Txwv tsis pub leej twg ua ib yam dab tsi nram qab no vim haiv neeg, xim tawv nqaij, kev ntseeg, poj niam losyog txiv neej, kev xiam oob khab, kev ua txij ua nkawm, losyog tuaj teb chaws twg tuaj:

- Tsis kam qiv nyiaj muas vaj tse
- Tsis kam qhia txog kev qiv nyiaj yuav vaj tse
- Hais cov txheej lus losyog txheej txheem txawv thaum qiv nyiaj, zoo xws li paj laum (interest), them tus nqi paj laum ua ntej (points) losyog them nqi (fees) txawv
- Xyeej txhem thaum soj ntsuam nqi vaj tse (appraising property)
- Tsis kam yuav daim qiv nyiaj (Refuse to purchase a loan) losyog
- Hais cov txheej lus losyog txheej txheem txawv thaum yuav daim qiv nyiaj.

Tsis tas li ntawd xwb, ua tej yam nram qab no kuj txhaum:

- Hem, yuam, ua kom ntshai lossis thab leej twg uas siv tus txoj cai koob pheej ntawm kev muag/muas vaj tse losyog pab lwm tus siv lawv txoj cai no
- Hais, sau lossis luam tawm ib co lus, hais txog kev muag los xauj vaj tse, uas hais tias xaiv neeg, txo kom tsawg, losyog xyeej txhem vim haiv neeg, xim tawv nqaij, kev ntseeg, poj niam los txiv neej, kev xiam oob khab, kev ua txij ua nkawm, losyog tuaj teb chaws twg tuaj. Kev txwv tsis pub xyeej txhem hauv kev khauj tawm (discriminatory advertising) hais txog cov tsev ib yig nyob (single-family) thiab cov tsev uas tus tswv tsev nyob hauv (owner-occupied) tab txawm Txoj Cai Tswj Kev Koob Pheej ntawm Kev Muag/Muas Vaj Tse zam cai rau lwm yam





KEY KOOB PHEEJ NTAWM KEY MUAG/MUAS VAJ TSE Kev Vaj Huam Sib Luag rau Sawv Daws

- Tsis kam muab ntawv them nyiaj pov hwm tsev (pab kas phais) vim tus tswv thiab/losyog cov neeg nyob hauv tsev hom haiv neeg, xim tawv nqaij, kev ntseeg, poj niam los txiv neej, kev xiam oob khab, kev ua txij ua nkawm, losyog tuaj teb chaws twg tuaj
- Xyeej txhem hauv cov txheej lus losyog txheej txheem ntawm tus tswv tsev cov ntawv them nyiaj pov hwm tsev vim tus tswv tsev thiab/losyog cov neeg nyob hauv tsev hom haiv neeg, xim tawv nqaij, kev ntseeg, poj niam los txiv neej, kev xiam oob khab, kev ua txij ua nkawm, losyog tuaj teb chaws twg tuaj
- Tsis kam muab tag nrho cov ncauj lus qhia txog txhua yam kev xaiv tau (coverage options) ntawm cov ntawv them nyiaj pov hwm tsev vim tus tswv tsev thiab/losyog cov neeg nyob hauv tsev hom haiv neeg, xim tawv nqaij, kev ntseeg, poj niam los txiv neej, kev xiam oob khab, kev ua txij ua nkawm, losyog tuaj teb chaws twg tuaj
- Hais, sau lossis luam tawm ib co lus, hais txog kev yuav ntawv pov hwm tsev, uas hais tias xaiv neeg, txo kom tsawg, losyog xyeej txhem vim haiv neeg, xim tawv nqaij, kev ntseeg, poj niam los txiv neej, kev xiam oob khab, kev ua txij ua nkawm, losyog tuaj teb chaws twg tuaj.

MUAJ KEY TIV THAIV NTXIV YOG KOJ XIAM OOB KHAB

Yog hais tias koj losyog ib tug nrog koj nyob:

- Xiam oob khab rau sab cev nqaij losyog lub hlwb (ntxiv rau kev lag ntseg, txav mus txav los thiab pom kev tsis zoo, mob khees xawj (cancer), puas siab puas ntsws, kab mob HIV/AIDS, losyog puas hlwb) uas tab kaum ib qho losyog ob pib qho ntawm kev ua neej nyob
- Muaj ntaub ntawv qhia txog ib qho kev xiam oob khab no losyog
- Luag xav hais tias yus xiam oob khab, txwv tsis pub ib tug tswv tsev:
 - Tsis kam cia koj muab koj lub tsev losyog chaw sawv daws siv (common use areas) txhim kho me ntsis (reasonable modifications), siv koj li nyiaj, yog hais tias tsim nyog kho rau koj siv tau tag nrho lub vaj tse. (Yog tsim nyog, ib tug





KEY KOOB PHEEJ NTAWM KEV MUAG/MUAS VAJ TSE

Kev Vaj Huam Sib Luag rau Sawv Daws

tswv tsev muaj cai cia koj txhim kho yog hais tias koj pom zoo rov kho dua li qub thaum koj tsiv tsev mus lawm.)

- Tsis kam muab kev pab kom tsim nyog (reasonable accommodations) hauv cov cai, txheej txheem, losyog kev pab cuam yog hais tias koj xav tau kev pab kom siv tau vaj tse sib luag nrog cov neeg tsis xiam oob khab.

Piv Txwv: Ib lub vaj tse uas muaj tus txoj cai txwv “tsis pub muaj tsiaj nyob hauv tsev” yuav tsum cia ib tug neeg pom kev tsis zoo yug tus aub coj kev.

Piv Txwv: Ib lub koog tsev xauj uas muaj chaw nres tsheb txaus ‘es nyias nres nyias lub tsheb qhov twg los tau mas tus tswv tsev yuav tsum tseg ib qho chaw nres tsheb rau ib tug neeg xiam oob khab (mobility-impaired) nyob ze ze rau lub tsev yog tsim nyog ua li ntawd pab nws nkag taus hauv lub tsev. Tab txawm li ntawd los xij, Txoj Cai Tswj Kev Koob Pheej ntawm Kev Muag/Muas Vaj Tse tsis tiv thaiv cov neeg uas hawv neeg kev noj qab zoo lossis kev yeej choj losyog cov neeg siv yeeb tshuaj tsis raws kev raws cai.

Teev Cov Txoj Cai ntawm Kev Nkag Taus hais txog cov Vaj Tse Muaj

Ntau Yig Nyob Hauv: Nyob hauv cov vaj tse muaj plaub yig los tshaj (4 or more units) nyob hauv thiab uas xub muaj neeg los nyob hauv ua ntej Lub Peb Hli Ntuj, Hnub Tim 13, Xyoo 1991, thiab uas muaj lub tshuab nqa neeg (elevator):

- Cov chaw qhib rau pej xeeb siv (public areas) thiab cov neeg nyob hauv siv (common areas) yuav tsum kom xwv cov neeg xiam oob khab nkag taus
- Txhua lub qhov rooj thiab kev hauv tsev (hallways) yuav tsum dav txaus lub rooj zaum laub neeg (wheelchairs) nkag taus
- Txhua lub tsev yuav tsum muaj:
 - Ib txoj kev nkag taus mus hauv thiab mus dhau lub tsev
 - Cov nta teeb, qhov hluav taws xob, tus ntsuas kub/txias (thermostat) thiab lwm yam qhov tso cua sov cua txias hauv tsev yuav tsum nyob ncag kev kom xwv ncav taus yooj yim
 - Cov phab ntsa khov kho hauv chav da dej (reinforced bathroom walls) kom lwm hnub muab cov pas tuav (grab bars) ntsia rau hauv los tau thiab





KEY KOOB PHEEJ NTAWM KEV MUAG/MUAS VAJ TSE Kev Vaj Huam Sib Luag rau Sawv Daws

- Chav ua mov noj thiab chav da dej kom xwv cov neeg zaum rooj laub siv taus.

Ib lub vaj tse uas muaj plaub yig nyob los ntau tshaj thiab tsis muaj lub tshuab nqa neeg thiab cov neeg xub los nyob hauv ua ntej Lub Peb Hli Ntuj, Hnub Tim 13, Xyoo 1991, yog hais tias zoo li no mas cov txoj cai no hais txog cov chav nyob xab ib (ground floor units) xwb.

Cov txoj cai ntawm kev nkag taus rau cov tsev muaj ntau yig nyob hauv no tsis hloov tsis pauv Lub Lav (State) losyog lub zos (local) tej kev cai uas tseem koj nruj zog.

KEV TIV THAIV RAU COV TSEV NEEG UAS MUAJ ME NYUAM

Txoj Cai Tswj Kev Koob Pheej ntawm Kev Muag/Muas Vaj Tse txwv tsis pub xyeej txhem rau ib tug neeg uas lub tsev neeg muaj ib tug me nyuam los coob tshaj uas muaj hnub nyoog 18 xyoo rov hauv (kev ua txij ua nkawm). Qhov kev tiv thaiv no muab rau cov tsev neeg muaj ib tug me nyuam los coob tshaj uas tsis muaj hnub nyoog xws li nram no:

- Nrog ib tug niam/txiv nyob;
- Nrog ib tug uas tau cai (legal custody) ntawm ib co me nyuam uas tsis muaj hnub nyoog nyob; losyog
- Nrog tus sawv cev (designee) ntawm tus niam txiv losyog tus tau cai nyob, yuav tsum muaj ntawv sau tseg los ntawm tus niam txiv losyog tus uas tau cai hais tias pom zoo tso cai rau tus sawv cev no. Kev tiv thaiv tsev neeg no muab rau cov poj niam xeeb me nyuam thiab rau ib tug neeg twg uas tseem tab tam ua ntaub ntawv tau cai koj ib tug me nyuam uas tsis muaj hnub nyoog los nyob hauv tsev (ntxiv rau cov niam txiv tshiab los adoptive parents thiab niam txiv qhua los foster parents).

Kev Zam Cai hais txog Vaj Tse rau Neeg Laus Nyob: Txoj Cai Tswj Kev Koob Pheej ntawm Kev Muag/Muas Vaj Tse txhob txwm zam cai ntawm kev xyeej txhem vim kev ua txij ua nkawm rau cov vaj tse thiab cov koog tsev rau cov neeg laus nyob. Cov vaj tse thiab koog tsev rau cov neeg laus nyob uas txais kev zam cai no ho muaj cai txwv losyog tsis kam muag lossis xauj tsev rau cov tsev neeg muaj me nyuam yaus 18 xyoo rov hauv. Yuav kom txais kev zam cai no (“housing for older persons” exemption) ib lub vaj tse





KEY KOOB PHEEJ NTAWM KEY MUAG/MUAS VAJ TSE Kev Vaj Huam Sib Luag rau Sawv Daws

losyog koog tsev yuav tsum muaj puav pheej qhia hais tias nws cov vaj tse yog:

- Muab los ntawm Lub Lav losyog Tseem Fwv Loj txoj luag hauj lwm twg uas HUD tau pom zoo hais tias txhob txwm npaj thiab muab kev pab cuam rau cov neeg laus (raws li teev cia nyob hauv Lub Lav losyog Tseem Fwv Loj txoj luag hauj lwm); losyog
- Muab tseg rau, thiab tsuas pub neeg muaj hnuv nyoog 62 xyoo rov saud los nyob xwb; losyog
- Muab tseg rau thiab khiav hauj lwm rau cov neeg muaj hnuv nyoog 55 xyoo rov saud los nyob hauv.

Yuav kom txais kev zam cai rau “hnuv nyoog 55 xyoo rov saud” lub vaj tse losyog cov koog tsev yuav tsum ua raws li txhua yam nram qab no:

- tsawg kawg nkaus 80 feem pua ntawm cov tsev yuav tsum muaj ib tug neeg hnuv nyoog 55 xyoo rov saud los nyob hauv; thiab
- lub vaj tse losyog cov koog tsev yuav tsum khauj tawm thiab ua raws li cov txheej lus thiab txheej txheem uas qhia tawm hais tias txhob txwm khiav hauj lwm rau “cov 55 xyoo rov los saud” los nyob hauv; thiab
- lub vaj tse losyog cov koog tsev yuav tsum ua raws nraim li HUD cov txheej txheem kev cai tshuaj qhov tseeb ntawm cov neeg nyob hauv lub hnuv nyoog.

Qhov kev zam cai rau “cov vaj tse rau neeg laus” tsis tiv thaiv cov vaj tse losyog koog tsev rau neeg laus ntawm yam raws cai uas yuav tau lav yog hais tias xyeej txhem neeg vim haiv neeg, xim tawv nqaij, kev ntseeg, poj niam los txiv neej, kev xiam oob khab, losyog tuaj teb chaws twg tuaj.

HUD nyob no npaj txhij pab daws yam teeb meem twg hais txog kev xyeej txhem rau kev nrhiav vaj tse. Yog koj xav hais tias luag txhaum koj txoj cai lawm, koj muaj peev xwm xa ntawv liam txog kev txhaum koj txoj cai rau peb siv hluav taws xob (online), sau tsab ntawv xa tuaj losyog hu xov tooj tuaj rau HUD qhov chaw ua hauj lwm nyob ze tshaj rau koj. Koj muaj ib lub xyoos xwb kom yuav tsum xa ntawv liam tuaj qhia tom qab uas qhov kev xyeej txhem txhaum ntawd tshwm sim, tab sis mas koj yuav tau fi xov tuaj sai li sai tau.





KEY KOOB PHEEJ NTAWM KEY MUAG/MUAS VAJ TSE Kev Vaj Huam Sib Luag rau Sawv Daws

YOG KOJ XAV TIAS LUAG TXHAUM KOJ TXOJ CAI LAWM

Yuav Qhia Dab Tsi rau HUD:

- Koj lub npe thiab qhov chaw nyob
- Lub npe thiab qhov chaw nyob ntawm tus neeg txhaum koj (tus neeg raug liam “respondent”)
- Qhov chaw nyob thiab lwm yam qhia txog lub vaj tse uas muaj teeb meem ntawd
- Ib zaj lus piav txog qhov kev txhaum ntawd (muaj dab tsi tshwm sim ua rau koj xav tias luag txhaum koj txoj cai)
- Lub hnuv tim los cov hnuv tim thaum luag txhaum koj.

Xa Ntawv Mus losyog Hu Xov Tooj Qhov Twg: Xa ntawv liam txog kev txhaum koj txoj cai rau peb siv hluav taws xob (online), sau tsab ntawv xa tuaj rau HUD qhov chaw ua hauj lwm nyob ze tshaj rau koj, los yog koj xav, cia li hu xov tooj ncaj qha rau lub chaw ua hauj lwm ntawd. Cov neeg lag ntseg lossis hnov lus tsis zoo uas siv lub TTY, hu tau rau cov chaw ua hauj lwm ntawd los ntawm tus xov tooj hu dawb hu ua Federal Information Relay Service ntawm 1-800-877-8339.

Thoob lwj rau Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island thiab Vermont:

HOOB KAS NYOB CHEEB TSAM BOSTON

(Complaints_office_01@hud.gov)

U.S. Department of Housing and Urban Development

Thomas P. O'Neill Jr. Federal Building

10 Causeway Street, Room 321

Boston, MA 02222-1092

Xov tooj (617) 994-8300 los 1-800-827-5005

Fax (617) 565-7313 * TTY (617) 565-5453

Thoob lwj rau New Jersey, New York, Puerto Rico thiab U.S. Virgin Islands:

HOOB KAS NYOB CHEEB TSAM NEW YORK

(Complaints_office_02@hud.gov)

U.S. Department of Housing and Urban Development

26 Federal Plaza, Room 3532

New York, NY 10278-0068

Xov tooj (212) 542-7519 los 1-800-496-4294

Fax (212) 264-9829 * TTY (212) 264-0927





KEY KOOB PHEEJ NTAWN KEY HUANG/HUAS VAJ TSE Kev Vaj Huam Sib Luag rau Sawv Daws

Thoob lwj rau Delaware, District of Columbia, Maryland, Pennsylvania, Virginia thiab West Virginia:

HOOB KAS NYOB CHEEB TSAM PHILADELPHIA

(Complaints_office_03@hud.gov)

U.S. Department of Housing and Urban Development
The Wanamaker Building
100 Penn Square East
Philadelphia, PA 19107-9344
Xov tooj (215) 861-7646 los 1-888-799-2085
Fax (215) 656-3449 * TTY (215) 656-3450

Thoob lwj rau Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, thiab Tennessee:

HOOB KAS NYOB CHEEB TSAM ATLANTA

(Complaints_office_04@hud.gov)

U.S. Department of Housing and Urban Development
Five Points Plaza
40 Marietta Street, 16th Floor
Atlanta, GA 30303-2808
Xov tooj (404) 331-5140 los 1-800-440-8091 x2493
Fax (404) 331-1021 * TTY (404) 730-2654

Thoob lwj rau Illinois, Indiana, Michigan, Minnesota, Ohio thiab Wisconsin:

HOOB KAS NYOB CHEEB TSAM CHICAGO

(Complaints_office_05@hud.gov)

U.S. Department of Housing and Urban Development
Ralph H. Metcalfe Federal Building
77 West Jackson Boulevard, Room 2101
Chicago, IL 60604-3507
Xov tooj 1-800-765-9372
Fax (312) 886-2837 * TTY (312) 353-7143

Thoob lwj rau Arkansas, Louisiana, New Mexico, Oklahoma thiab Texas:

HOOB KAS NYOB CHEEB TSAM FORT WORTH

(Complaints_office_06@hud.gov)

U.S. Department of Housing and Urban Development
801 Cherry Street
Suite 2500, Unit #45
Fort Worth, TX 76102-6803
Xov tooj (817) 978-5900 los 1-888-560-8913
Fax (817) 978-5876/5851 * TTY (817) 978-5595





KEY KOOB PHEEJ NTAWM KEY HUAG/HUAS VAJ TSE Kev Vaj Huam Sib Luag rau Sawv Daws

Thoob lwj rau Iowa, Kansas, Missouri thiab Nebraska:

HOOB KAS NYOB CHEEB TSAM KANSAS CITY

(Complaints_office_07@hud.gov)

U.S. Department of Housing and Urban Development

Gateway Tower II

400 State Avenue, Room 200, 4th Floor

Kansas City, KS 66101-2406

Xov tooj (913) 551-6958 los 1-800-743-5323

Fax (913) 551-6856 * TTY (913) 551-6972

*Thoob lwj rau Colorado, Montana, North Dakota, South Dakota, Utah
thiab Wyoming:*

HOOB KAS NYOB CHEEB TSAM DENVER

(Complaints_office_08@hud.gov)

U.S. Department of Housing and Urban Development

1670 Broadway

Denver, CO 80202-4801

Xov tooj (303) 672-5437 los 1-800-877-7353

Fax (303) 672-5026 * TTY (303) 672-5248

Thoob lwj rau Arizona, California, Hawaii thiab Nevada:

HOOB KAS NYOB CHEEB TSAM SAN FRANCISCO

(Complaints_office_09@hud.gov)

U.S. Department of Housing and Urban Development

600 Harrison Street, Third Floor

San Francisco, CA 94107-1387

Xov tooj 1-800-347-3739

Fax (415) 489-6558 * TTY (415) 489-6564

Thoob lwj rau Alaska, Idaho, Oregon thiab Washington:

HOOB KAS NYOB CHEEB TSAM SEATTLE

(Complaints_office_10@hud.gov)

U.S. Department of Housing and Urban Development

Seattle Federal Office Building

909 First Avenue, Room 205

Seattle, WA 98104-1000

Xov tooj (206) 220-5170 los 1-800-877-0246

Fax (206) 220-5447 * TTY (206) 220-5185

Tom qab uas koj tau thoob lwj lub chaws ua hauj lwmm nyob ze tshaj ntawm
koj, yog koj tseem tshuav lus nug dab tsi – koj thoob lwj HUD los tau ntshiv
ntawm:





KEY KOOB PHEEJ NTAWM KEV MUAG/MUAS VAJ TSE Kev Vaj Huam Sib Luag rau Sawv Daws

U.S. Department of Housing and Urban Development
Office of Fair Housing and Equal Opportunity
451 7th Street, S.W., Room 5204
Washington, DC 20410-2000
Xov tooj 1-800-669-9777
Fax (202) 708-1425 * TTY 1-800-927-9275
www.hud.gov/fairhousing

Yog Koj Xiam Oob Khab: HUD muaj ntxiv:

- Ib lub xov tooj TTY rau cov neeg lag ntseg/tsis hnov lus zoo (saib cov chaw teev saum toj no rau HUD qhov chaw uas nyob ze tshaj) phone for the deaf/hard of hearing users
- Neeg txhais lus, Thev hais suab thiab ntawv Braille rau cov dig muag
- Kev pab nyeem thiab sau txhab ntxiv rau cov ntaub ntawv

MUAJ DAB TSI TSHWM SIM THAUM TWG KOJ XA NTAWV LIAM?

HUD yuav xa ntawv tuaj qhia kom koj paub hais tias lawv tau txais koj daim ntawv liam lawm raws li Txoj Cai Tswj Kev Koob Pheej ntawm Kev Muag/Muas Vaj Tse. Tsis tas li ntawd xwb, HUD tseem yuav:

- Fi xov qhia rau tus neeg raug liam (“respondent”) hais tias koj tau xa ntawv liam tuaj lawm, thiab yuav tso sij hawm rau tus neeg raug liam sau ntawv teb koj daim ntawv liam.
- Xwj nug paus nug ntsis txog koj daim ntawv liam, thiab txiav txim seb puas tsim nyog los tsis tsim nyog ntseeg hais tias tus neeg raug liam tau txhaum Txoj Cai Tswj Kev Koob Pheej ntawm Kev Muag/Muas Vaj Tse.
- Fi xov qhia rau koj thiab tus neeg raug liam paub yog hais tias HUD tsis txawj ua kev xwj kom tag tsis pub dhau 100 hnuv tom qab uas koj xa ntawv liam tuaj, thiab yuav qhia yog vim li cas muaj kev tuav theem (reason for the delay).

Hais Ob Tog kom Sib Haum ntawm Txoj Cai Tswj Kev Koob Pheej ntawm Kev Muag/Muas Vaj Tse: Thaum tseem tab tom xwj daim ntawv liam, HUD yuav tsum muab lub cib fim rau koj thiab tus neeg raug liam daws teeb meem los ntawm qhov Hais Ob Tog kom Sib Haum (Conciliation Agreement). Qhov Hais Ob Tog kom Sib Haum yuav pab kho koj thiab yuav pab tiv thaiv cov pej





KEY KOOB PHEEJ NTAWM KEV MUAG/MUAS VAJ TSE Kev Vaj Huam Sib Luag rau Sawv Daws

xeem kom xwv tus neeg raug liam ntawd yuav tsis xyeej txhem neeg ntxiv rau yav tom ntej. Thaum twg koj thiab tus neeg raug liam xee npe rau daim ntawv Hais Ob Tog kom Sib Haum, thiab thaum HUD pom zoo rau Daim Ntawv lawm, ces HUD yuav tsum tsis xwj ntxiv txog koj daim ntawv liam. Yog hais tias koj ntseeg tias tus neeg raug liam txhaum losyog tsis ua raws li koj daim ntawv Hais Ob Tog kom Sib Haum ntawd lawm, koj yuav tau fi xov tsuag tsuag tuaj rau HUD lub qhov chaw ua hauj lwm uas tau xwj txog koj daim ntawv liam. Yog HUD txiav txim hais tias tsim nyog ntseeg tias tus neeg raug liam txhaum Daim Ntawv lawm, HUD yuav thov Tebchaws Asmeslivkas Rooj Tsav Xwm Tswj Kev Ncaj Ncees (U.S. Department of Justice) mus foob tus neeg raug liam nyob hauv Tseem Fwv Tsev Hais Plaub (Federal District Court) yuam kom ua raws nraim li cov txheej lus hauv Daim Ntawv.

Muab Ntawv Liam Xa Mus rau cov Koom Haum Tswj Kev Koob Pheej ntawm kev Muag/Muas Vaj Tse hauv Lub Lav (State) losyog Lub Zos (Local): Yog HUD paub tseeb hais tias koj Lub Lav losyog lub zos muaj ib lub koom haum tswj kev koob pheej ntawm kev muag/muas vaj tse uas muaj txoj cai lij choj tiv thaiv pej xeem, muaj cai, kev kho thiab kev tiv thaiv “yuav luag zoo tib yam” li Txoj Cai Tswj Kev Koob Pheej ntawm Kev Muag/Muas Vaj Tse, mas HUD yuav tsum muab kiag koj daim ntawv liam rau lub koom haum ntawd kom xwj xyuas, thiab HUD yuav tsum fi xov kom koj paub hais tias muab tso rau lwm lub koom haum lawm. Lub koom haum ntawm Lub Lav losyog lub zos ntawd yuav xwj xyuas txog koj daim ntawv liam raws li kev cai lij choj tiv thaiv pej xeem uas “yuav luag zoo tib yam” ntawd. Lub koom haum ntawm Lub Lav losyog lub zos yuav tsum pib xwj koj daim ntawv liam tsis pub dhau 30 hnub tom qab HUD muab xa tuaj, tsis li ces HUD muaj cai rub daim ntawv liam rov qab (“rov pib dua”) coj los xwj dua raws li Txoj Cai Tswj Kev Koob Pheej ntawm Kev Muag/Muas Vaj Tse.

MUAJ DAB TSI TSHWM SIM YOG KUV TSEEM TAB TOM YUAV RAUG KEV NTIAB TAWM LOSYOG RAUG TSEM TAWM VIM TUS TSWV TSEV YUAV MUAG LUB TSEV?

Yog hais tias koj xav tau kev pab tam sim no kom nres losyog thaiv ib qho teeb meem loj heev ntawm kev txhaum Txoj Cai Tswj Kev Koob Pheej ntawm Kev Muag/Muas Vaj Tse, HUD muaj peev xwm pab tau koj tab sis koj yuav tsum xa ntawv liam ua ntej. Tej





KEY KOOB PHEEJ NTAWM KEV MUAG/MUAS VAJ TSE Kev Vaj Huam Sib Luag rau Sawv Daws

zaum HUD yuav tso cai rau Tebchaws Asmeslivkas Rooj Tsav Xwm Tswj Kev Ncaj Ncees mus hais Tsab Ntawv Thov (Motion) hauv Tseem Fwv Tsev Hais Plaub thov Tsab Ntawv Txwv rau Ib Ntus (Temporary Restraining Order - TRO) coj los khoos tus neeg raug liam, tom qab ntawd yuav thov Tsab Ntawv Txwv Ua Ntej Hais Rooj Plaub (Preliminary Injunction) thaum tseem tos HUD kev xwj xyuas. Tseem Fwv Tus Txiav Plaub (Federal Judge) tso cai los tau rau Tsab Ntawv TRO losyog Tsab Ntawv Txwv Ua Ntej Hais Rooj Plaub los khoos tus neeg raug liam thaum muaj tshaj plaub zoo li no:

- Txoj cai vaj tse yuav raug kev puas losyog kev mob uas tsis txawj kho/txhim (irreparable harm) yog hais tias HUD tsis los txuam; thiab
- Muaj yam puav pheej txaus (substantial evidence) qhia hais tias tus neeg raug liam tau txhaum Txoj Cai Tswj Kev Koob Pheej ntawm Kev Muag/Muas Vaj Tse.

Piv Txwv: Tus tswv tsev pom zoo muag lub tsev, tab sis mas tom qab nws pom/paub hais tias cov neeg yuav tsev yog neeg tawv dub nws cia li tsis kam muag lub tsev lawm, ces ib chim rov qab tso rau daim ntawv muag tsev. Cov neeg yuav tsev xa ntawv liam tuaj rau HUD. HUD tso cai los tau rau Tebchaws Asmeslivkas Rooj Tsav Xwm Tswj Kev Ncaj Ncees mus hais hauv Tseem Fwv Tsev Hais Plaub thov tsab ntawv txwv coj los khoos tus neeg raug liam kom tsis txhob muab lub tsev muag rau lwm tus neeg thaum HUD tseem tab tom xwj txog daim ntawv liam.

MUAJ DAB TSI TSHWM SIM TOM QAB KEV XWJ XYUAS TXOG DAIM NTAWV LIAM?

Txiav Txim Yeej Muaj, Liam Kev Xyeej Txhem, thiab Kev Xaiv: Thaum twg xwj koj daim ntawv liam tag nrho lawm, HUD yuav sau ib tsab ntawv hu ua Final Investigative Report qhia lub ntsiab lus ntawm cov puav pheej uas luag tau tshawb los. Yog HUD txiav txim hais tias yeej muaj (reasonable cause) qhov uas tus/cov neeg raug liam tau xyeem txhem txhaum koj txoj cai, HUD yuav sau ib tsab ntawv Txiav Txim Yeej Muaj (Determination of Reasonable Cause) thiab tsab ntawv Liam Kev Xyeej Txhem (Charge of Discrimination) liam rau tus/cov neeg raug liam. Koj thiab tus/cov neeg raug liam muaj 20 hnuv tom qab txais Tsab Ntawv Liam kom txiav txim siab seb yuav xaiv HUD ib tug Neeg Phua Kev Txiav Txim (Administrative





KEY KOOB PHEEJ NTAWM KEV MUAG/MUAS VAJ TSE Kev Vaj Huam Sib Luag rau Sawv Daws

Law Judge - ALJ) los txiav tshaj plaub losyog mus hais plaub hauv Tseem Fwv Tsev Hais Plaub.

HUD Tus Neeg Phua Kev Txiav Txim Hais Ob Tog: Yog hais tias koj thiab tus neeg raug liam tsis xaiv kom mus hais plaub hauv Tseem Fwv tsev sib foob hais plaub ua ntej lub caij xaiv 20 hnub ntawd tag lawm, HUD yuav teem ib lub sijhawm Hais Ob Tog nrog HUD ib tug Neeg Phua Kev Txiav Txim (ALJ). Qhov Hais Ob Tog nrog tus ALJ yuav muaj nyob hauv lub cheeb tsam ntawm qhov kev xyeej txhem ho tshwm sim. Thaum lub sijhawm Hais Ob Tog nrog tus ALJ, koj thiab tus/cov neeg raug liam muaj cai nyob hauv, muaj tus kws lij choj sawv cev, muab yam puav pheej qhia, nug tog sab tom tus tim khawv thiab thov ntawv pov thawj tshawb nrhiav puav pheej (subpoenas in aid of discovery of evidence). HUD cov kws lij choj yuav sawv cev ntawm koj, koj tsis them nyiaj li, thaum lub sijhawm Hais Ob Tog nrog tus ALJ; tab txawm muaj li ntawd los xij, koj muaj peev xwm txuam tshaj plaub 'es muaj koj ntiag tug kws lij choj sawv cev ntawm koj thiab. Thaum xaus qhov Hais Ob Tog, HUD tus ALJ yuav tso Daim Txiav Txim raws li tau tshawb qhov tseeb kiag thiab raws li txoj cai lij choj. Yog hais tias HUD tus ALJ txiav txim hais tias tus/cov neeg raug liam tau txhaum Txoj Cai Tswj Kev Koob Pheej ntawm Kev Muag/Muas Vaj Tse, tej zaum yuav khoo tau tus/cov neeg raug liam xws li nram qab no:

- Them nyiaj rau koj pauv yam uas raug puas (actual damages), ntiv rau cov nyiaj rho hauv hnab tsho siv them nqi (out-of-pocket expenses) thiab txhim kho kev puas siab puas ntsws (emotional distress damages)
- Muab kev txhim kho mus ib txhis (permanent injunctive relief).
- Muab kev txhim kho kom koob pheej uas tsim nyog (equitable relief, piv txwv, cia koj yuav los xauj lub vaj tse ntawd).
- Them koj tus kws lij choj cov nqi uas tsim nyog them (reasonable attorney's fees).
- Nplua nyiaj them HUD kom ncaj ncees rau pej xeem. Pay a civil penalty to HUD to vindicate the public interest. Qhov nplua nyiaj ntau tshaj yog: Txhaum tus Txoj Cai thawj zaug \$16,000.00; lwm zaus ua ntej dhau 5-xyoo \$37,500.00; thiab yog txaum ob peb zaug ua ntej dhau 7-xyoo yog \$65,000.00.

Kev Sib Foob hauv Tseem Fwv Tsev Hais Plaub: Yog hais tias koj losyog tus neeg raug liam xaiv Tseem Fwv txoj kev sib foob hais plaub, HUD yuav tsum xa koj tshaj plaub mus rau Tebchaws Asmeslivkas Rooj Tsav Xwm Tswj Kev Ncaj Ncees. Tebchaws





KEY KOOB PHEEJ NTAWM KEV MUAG/MUAS VAJ TSE Kev Vaj Huam Sib Luag rau Sawv Daws

Asmeslivkas Rooj Tsav Xwm Tswj Kev Ncaj Ncees yuav sawv koj cev mus hais plaub hauv Tseem Fwv Tsev Hais Plaub nyob hauv lub cheeb tsam ntawm qhov kev xyeej txhem ho tshwm sim. Koj muaj peev xwm txuam tshaj plaub 'es muaj koj ntiag tug kws lij choj sawv cev ntawm koj thiab. Koj losyog tus neeg liam plaub muaj cai thov kom muaj pab neeg txiav txim (jury trial), thiab koj thiab tus/cov neeg raug liam muaj cai nyob hauv, muaj tus kws lij choj sawv cev, muab yam puav pheej qhia, nug tog sab tom tus tim khawv, thiab thov ntawv pov thawj tshawb nrhiav puav pheej (subpoenas in aid of discovery of evidence). Yog Tseem Fwv Tsev Hais Plaub txiav txim hais tias koj yeej lawm, tus Txiaiv Plaub losyog pab neeg txiav txim tej zaum yuav khoo tau tus/cov neeg raug liam kom xwv:

- Them nyiaj rau koj pauv yam uas raug puas (actual damages), ntiv rau cov nyiaj rho hauv hnab tsho siv them nqi (out-of-pocket expenses) thiab txhim kho kev puas siab puas ntsws (emotional distress damages)
- Muab kev txhim kho mus ib txhis (permanent injunctive relief).
- Muab kev txhim kho kom koob pheej uas tsim nyog (equitable relief, piv txwv, cia koj yuav los xauj lub vaj tse ntawd).
- Them koj tus kws lij choj cov nqi uas tsim nyog them (reasonable attorney's fees).
- Nplua nyiaj them nyiaj txim (punitive damages) rau koj.

Txiav Txim tias Tsis Tsim Nyog thiab Muab Lawb: Yog hais tias HUD pom zoo tsis tsim nyog ntseeg hais tias tus/cov neeg raug liam tau txhaum Txoj Cai, HUD yuav muab koj daim ntawv liam lawb thiab sau daim ntawv Txiaiv Txim tias Tsis Tsim Nyog. HUD yuav ua ntawv fi xov txog kev muab lawb xa tuaj rau koj thiab tus/cov neeg raug liam, thiab koj thov tau ib daig Final Investigative Report.

Thov Xam Dua txog qhov kev Txiaiv Txim tias Tsis Tsim Nyog: Txoj Cai Tswj Kev Koob Pheej ntawm Kev Muag/Muas Vaj Tse tsis muaj kev nyom rau cov ntawv liam uas HUD muab lawb. Tab txawm muaj li ntawd los xij, yog koj tau txais daim ntawv Txiaiv Txim tias Tsis Tsim Nyog, koj sau ntawv thov xam dua xa tuaj los tau rau: Director, FHEO Office of Enforcement, U.S. Department of Housing and Urban Development, 451 7th Street, SW, Room 5206, Washington, DC 20410-2000.





KEY KOOB PHEEJ NTAWM KEV MUAG/MUAS VAJ TSE Kev Vaj Huam Sib Luag rau Sawv Daws

LWM YAM NTXIV

Koj Foob rau Koj Ntiag Tug Los Tau: Koj muaj peev xwm foob rau koj ntiag tug 'es tsis xub xa ntawv liam rau HUD. Koj yuav tsum foob koj tshaj plaub tsis pub dhau ob (2) xyoos tom qab qhov kev xyeej txhem txhaum ntawd tshwm sim zaug tag.

Yog koj xa ntawv liam rau HUD thiab tab txawm HUD muab koj daim ntawv liam lawb, Txoj Cai Tswj Kev Koob Pheej ntawm Kev Muag/Muas Vaj Tse tso cai rau koj foob rau koj ntiag tug nyob hauv Tseem Fwv Tsev Hais Plaub. Lub sij hawm siv thaum HUD lim koj daim ntawv liam tsis xam rau hauv lub sij hawm ob (2) xyoos uas koj foob tau. Koj yuav tsum foob koj tshaj plaub siv koj li nyiaj; tab txawm yog koj tsis muaj nyiaj them tus kws lij choj, tej zaum Lub Tsev Hais Plaub yuav tsa ib tug rau koj.

Tab txawm HUD tseem lim koj daim ntawv liam, koj tseem foob rau koj ntiag tus los tau, tsis pub ua li no yog (1) koj tau xee npe rau HUD daim ntawv Hais Ob Tog kom Sib Haum (Conciliation Agreement) kom daws tau koj daim ntawv liam; losyog (2) HUD tus Neeg Phua Kev Txiax Txim (Administrative Law Judge) twb pib Hais Ob Tog (Administrative Hearing) rau koj daim ntawv liam.

Lwm Yam Cuab Yeej Tiv Thaiv Kev Xyeej Txhem hauv Kev Muag/Muas Vaj Tse:

- Yog luag tsis ua raws li yam uas tus Neeg Phua Kev Txiax Txim tau hais, HUD muaj peev xwm nrhiav kev txwv kev khoo rau ib ntus, mus thov kev txwv kev khoo hauv Tseem Fwv Tsev Nyom Plaub (United States Court of Appeals).
- Pej Xeem Tus Kws Lij Choj (Attorney General) muaj peev xwm foob tshaj plaub hauv Tseem Fwv Tsev Hais Plaub (Federal District Court) yog tsim nyog ntseeg hais tias twb pom daim qauv ntawm kev xyeej txhem tshwm sim ntau dhau lawm.







Lus Cim Cia

KEY KOOB PHEEJ NTAWM KEY MUAG/MUAS VAJ TSE Kev Vaj Huam Sib Luag rau Sawv Daws









Xav Paub Ntxiv

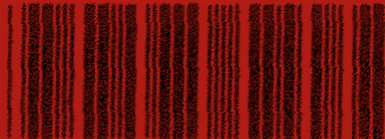
Lub hom phiaj ntawm phau me nyuam ntawv no yog qhia lub ntsiab lus ntawm koj txoj cai ntsib kev koob pheej ntawm kev muag/muas vaj tse. Txoj Cai Tswj Kev Koob Pheej ntawm Kev Muag/Muas Vaj Tse thiab HUD cov txheej lus qhia ntau yam tshaj thiab qhia cov txheej txheem mus tob ntxiv. Yog hais tias koj xav tau txoj cai lij choj losyog cov txheej lus no luam rau koj, thoob lwj HUD lub Hoob Kas (Fair Housing Office) uas nyob ze tshaj ntawm koj. Thov xyuas HUD cov Hoob Kas uas sau cia rau hauv phau me nyuam ntawv no saum nplooj 7-10.



NROG HUD SIB TXUAS UA KE



Department of Housing and Urban Development
Room 5204
Washington, DC 20410-2000



02305



Thov xyuas peb lub website: www.hud.gov/fairhousing

HUD-1686-1-FHEO
2011

