

Credit

(Bank, credit union, saving, investment, or lending institution)

It is unfair or discriminatory practice for any financial institute to refuse to enter into transactions, extend credit, or loans because of an individual's physical disability.

Mental disability is NOT covered.

Some Signs or Examples:

An individual is turned down for a loan because they have a history of a serious health condition such as cancer.

Education

(nursery, elementary, secondary, undergraduate, post graduate, education agency or governing board)

It is unfair or discriminatory practice to exclude a person from access to educational programs and facilities, denial of a free appropriate public education for elementary and secondary students, and academic adjustments in higher education.

Some Signs or Examples:

- Refusing to allow extended time to take a test.
- Refusing to provide an interpreter for a person that is hearing impaired.
- Not allowing a student with special needs to participate in extra-curricular activities.

Contact the Commission on Human Rights if:

You live or work in Waterloo and have been the victim of discrimination

You are an employer and you are uncertain about an employment law or the legality of certain policies or practices.

You are a realtor or landlord and you are unsure about fair housing laws.

You want assistance in mediating a neighborhood issue.

You want additional information regarding educational programs designed to eliminate prejudice and discrimination.

You would like a speaker to address your civic group or organization.

THE INFORMATION IN THIS BROCHURE SHOULD NOT BE CONSTRUED AS LEGAL ADVICE OR EXHAUSTIVE COVERAGE OF THIS TOPIC.

Contact Us:

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Disability
Discrimination

DISABILITY

discrimination

liability

responsibility

fairness

harassment

victim

**EQUAL
TREATMENT**

equal opportunity

City of Waterloo
Commission on Human Rights

“Building Unity—Developing Understanding”

Who is Protected Under the ADA?

A person who:

Has a physical or mental impairment that substantially limits one or more major life activities;

Has a record of such impairment; or

Is regarded as having such an impairment.

Persons who currently use illegal drugs are NOT covered under the ADA.

Housing

(renting, purchasing, insuring, securing a loan, advertising)

People with disabilities have equal opportunity to be considered for rental units, purchase of property, housing loans, and housing insurance, with the exception of individuals with mental disabilities securing loans.

Owners of housing facilities are required to make reasonable exceptions in their policies to afford people with disabilities equal housing opportunities.

Some Signs or Examples:

- Not allowing a tenant to have a service pet.
- Not allowing tenants with disabilities to make reasonable access related modifications to their private living and common use spaces.
- Not renting to individuals thought to have HIV or AIDS.

Employment

(Businesses, labor organizations, employment agencies or agents thereof)

An employer commits unlawful discrimination if they:

Refuse to make a reasonable accommodation for known physical or mental limitations of a qualified applicant or employee (unless the accommodation would pose an undue hardship).

Deny employment based on stereotypes, assumptions or generalized fears of what might occur when employing a person with a disability.

Some Signs or Examples:

- Being terminated for filing a workers' compensation claim.
- Withdrawing a job offer after a pre-employment physical and cannot justify with a business necessity.
- Refusing to allow a person with diabetes periodic breaks to regulate their condition.
- Refusing to assign an employee to another open position that would accommodate their disability.

Public Accommodation

(hotels, restaurants, bars, stores, buses, social services, state and local government, etc.)

Public accommodation is defined as each and every place, establishment, or facility of whatever kind, nature or class that caters or offers services, facilities, or goods to the general public for a fee or charge. No one can be refused public accommodation because of their disability.

Public accommodation must comply with basic nondiscrimination requirements as well as specific requirements related to architectural standards for new and altered buildings; provide effective communication with people with hearing, vision or speech disabilities.

Public accommodation does not mean bona fide private club or place unless they offer services, facilities, goods, etc. to the public.

Some Signs or Examples:

- Refusing to allow a guide dog in a restaurant.
- Denying services to individuals thought to have HIV or AIDS.

equal
opportunity