

## Adult Foster Home Provider Alert

Policy updates, rule clarifications and announcements

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**Date:** August 8, 2016

**Topic:** Insurance Companies and Adult Foster Homes

**To:** APD (Older Adults and Adults with Physical Disabilities)

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Please see the attached letter from Fair Housing Council of Oregon about the potential discrimination of insurance companies towards adult foster homes.



August 8, 2016

Attention: Owners and Operators of Adult Foster Care Homes

The purpose of the Fair Housing Council of Oregon (FHCO) is to eliminate illegal housing discrimination in the state of Oregon through education, outreach and enforcement.

The Fair Housing Act prohibits discrimination against certain protected classes including people with disabilities. The Act covers housing providers, as well as anyone who provides services to housing such as insurance companies.

We have seen evidence of insurance companies either refusing to insure or raising the rates on homeowners' insurance because the homeowner runs an Adult Foster Care program (or a landlord renting to a tenant who runs an AFC home) in their house. This, we believe, violates the Fair Housing Act because such a group home is not looked at as a business under the Act but rather a residence for persons with disabilities.

If you, or someone you know, has been denied insurance coverage or your rates have been raised or you have been treated differently by your insurance company because you run an adult foster care home for people with disabilities, please contact Hannah Callaghan, [hcallaghan@fhco.org](mailto:hcallaghan@fhco.org), at the Fair Housing Council of Oregon. We might be able to help.

Thank you.

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