

Credit

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

It is unfair or discriminatory practice for any financial institution to refuse to enter into transactions, extend credit, or loans or to offer different terms or conditions to customers because of their religious beliefs.

Some Signs or Examples:

- Being refused a loan for reasons other than valid, standard business practices.
- Being charged a different interest rate or fee than others of another religion.
- Being denied the opportunity to purchase credit, life, or health and accident insurance.

Education

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

It is unfair or discriminatory practice to exclude a person or persons from participation in, any academic, extracurricular, research, occupational training, or athletic programs because of their religious beliefs.

Educational institutions owned in whole or in part by a religious organization may be exempt.

Some Signs or Examples:

- Being refused entrance in an academic program, when others of a similar standing yet a different religion are admitted.
- Being disciplined or graded differently than others of a different religion.
- Religious jokes, comments or harassment by teachers, staff or other students is not permitted.

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.

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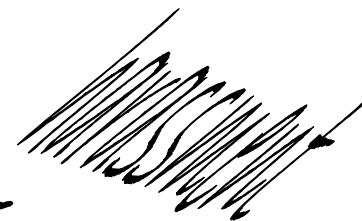
Religion
Discrimination

BELIEFS

discrimination

fairness

liability
responsibility



victim

**EQUAL
TREATMENT**

equal opportunity

City of Waterloo
Commission on Human Rights

“Building Unity—Developing Understanding”

What is Religion?

The freedom to hold and practice one's own beliefs.

The concept of religious practice is defined as the moral or ethical beliefs as to what is right or wrong that are sincerely held by the individual with the same strength as held in traditional religious views.

Institutions owned, in whole or in part, by religious organizations may be exempt from discrimination.

Housing

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

All people have equal opportunity to be considered for rental units, purchase of property, housing loans, and housing insurance. A person cannot be denied access to or membership in a facility or service related to the sale or rental of housing because of their religious beliefs.

Credit background checks and requests for references are allowed provided they are required of everyone.

Some Signs or Examples:

- Rent or deposit is markedly higher than what other tenants are paying.
- Being told you must hold certain beliefs to rent.
- Being told a unit has just been rented but is available to others of a different religion.

Employment

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

An employer commits unlawful discrimination if religion plays a role in decisions to hire, fire, promote or discipline.

Employers are not obligated to observe religious holidays. However, if an accommodation is provided for one religion, all request must be accommodated.

Some Signs or Examples:

- Being turned down for a position or promotion for not holding the same religious belief.
- Being disciplined for a work violation that others of a different religion are not.
- Being denied employment opportunities because you are involved in a relationship with someone of a different religion.
- A hostile work environment may occur if religious jokes and comments are permitted.

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 based on his or her religious belief.

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

Religious organizations are exempt.

Some Signs or Examples:

- Denial of opportunity to rent a vehicle for reasons other than valid, standard business practices.
- Denial of a service at a restaurant or tavern for reasons other than valid, standard business practices.
- Denial of hotel/motel accommodations for reasons other than valid, standard business practices.

equal opportunity