



Fair Housing

The Fair Housing Act

Passed and signed into law on April 11, 1968, the Fair Housing Act was created to prevent discrimination in housing. In 1988, amendments were passed that expanded the coverage of the Fair Housing Act to prohibit discrimination in housing practices based on disability and familial status.

Who enforces the act?

- The Department of Housing and Urban Development
- The Department of Justice
- State and local fair housing enforcement agencies

What is prohibited?

In the sale and rental of housing, no one may take any of the following actions based on a person's race, color, national origin, religion, sex, familial status or handicap (disability):

- Refuse to rent or sell housing;
- Refuse to negotiate for housing;
- Make housing unavailable;
- Deny a dwelling;
- Set different terms, conditions or privileges for the sale or rental of a dwelling;
- Provide different housing services or facilities;
- Falsely deny that housing is available for inspection, sale or rental;
- For profit, persuade owners to sell or rent (blockbusting); or
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

In mortgage lending, no one may take any of the following actions based on a person's race, color, national origin, religion, sex, familial status or handicap (disability):

- Refuse to make a mortgage loan;
- Refuse to provide information regarding loans;
- Impose different terms or conditions on a loan, such as different interest rates, points or fees;

- Discriminate in appraising property;
- Refuse to purchase a loan; or
- Set different terms or conditions for purchasing a loan.

In addition, it is illegal for anyone to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right.
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

What property is exempt?

Unfortunately, not every rental is covered by the federal fair housing laws. The following types of property are exempt:

- Owner-occupied buildings with four or fewer rental units;
- Single-family housing rented without the use of advertising or without a real estate broker, as long as the landlord owns no more than three such homes at any one time;
- Certain types of housing operated by religious organizations and private clubs that limit occupancy to their own members; and
- With respect to age discrimination only, housing reserved exclusively for senior citizens. There are two kinds of senior citizen housing exempted: communities where every tenant is 62 years of age or older or "55 and older" communities in which at least 80% of the occupied units must be occupied by at least one person 55 years or older.

Fortunately for some, there are state fair housing laws that cover properties or situations that are exempt under federal law.

Have your rights been violated?

Please visit portal.hud.gov, and file a Housing Discrimination Complaint online. Your case will be assigned to a specialist for review. If it is determined that your rights have been violated, the specialist will assist you with completing the official housing discrimination complaint.

For questions regarding local laws and ordinances regarding the sale or rental of a property, you may also contact the town hall or municipal office (e.g., the code enforcement official or fire prevention office) where the property is located.

Navicore Solutions is approved by the U.S. Department of Housing and Urban Development (HUD) as a National Housing Counseling Intermediary. We remain proactive in our communities by promoting fair housing and providing financial literacy and counseling services to those in need. It is our belief that housing programs must be integrated closely with other programs that address the needs of all residents and their communities, including economic development, human services and education programs. All residents should have access to decent, affordable housing in a safe living environment.



An Educational Message from



200 US Highway 9
 Manalapan, New Jersey 07726
 1-800-99-BILLS
www.navicoresolutions.org



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