

# FAIR HOUSING & EQUAL OPPORTUNITY HOUSING

A GUIDE TO UNDERSTANDING THIS **RESPONSIBILITY** AS A REAL ESTATE PROFESSIONAL



# FAIR HOUSING & EQUAL OPPORTUNITY

FAIR HOUSING is the right to choose housing free from unlawful discrimination.

Federal, state, and local fair housing laws protect people from discrimination in housing transactions such as rentals, sales, lending, and insurance.

**EQUAL OPPORTUNITY** gives equal access to all persons and grants the "equal opportunity" when it comes to renting or purchasing.





### **BOTH PRACTICES**

not only underline and establish the importance of us all being equals, but they also bring great benefits. Inclusion and opportunity are what help us grow as a community, individuals, and as a country.

### LAWS & POLICIES ENACTED TO PROTECT CITIZENS' RIGHTS



There have been a number of different laws and policies put in place throughout history to **protect citizens' rights**, for both living and for real estate transactions.









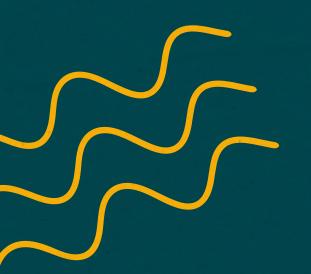


## CIVIL RIGHTS ACT | 1866

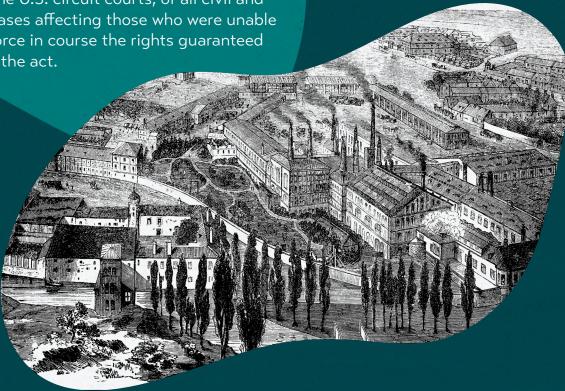
#### The Civil Rights Act of 1866\*

was the first United States federal law to define citizenship and affirm that all citizens are equally protected by the law.

The act gave the U.S. district courts exclusive jurisdiction over criminal cases related to violations of the act. It also gave concurrent jurisdiction, along with the U.S. circuit courts, of all civil and criminal cases affecting those who were unable to enforce in course the rights guaranteed by the act.









# EQUAL CREDIT OPPORTUNITY ACT | 1974



The Equal Credit Opportunity Act\* prohibits creditors from discriminating against credit applicants on the basis of:

RACE • COLOR • RELIGION • NATIONAL ORIGIN SEX • MARITAL STATUS • AGE

In cases involving discrimination with home mortgage loans or home improvement loans, the Department of Justice may file suit under both the Fair Housing Act and Equal Credit Opportunity Act. Individuals who believe that they have been the victims of an unfair credit transaction involving residential property may file a complaint with the Department of Housing and Urban Development.





AMERICANS WITH DISABILITIES ACT | 1990

The Americans with Disabilities Act (ADA)\*

prohibits discrimination against people with disabilities in several areas including:

EMPLOYMENT • TRANSPORTATION

PUBLIC ACCOMMODATIONS • COMMUNICATIONS

ACCESS TO STATE/LOCAL GOVERNMENT

PROGRAMS AND SERVICES

As it relates to employment, Title I of the ADA protects the rights of both employees and job seekers.







### CIVIL RESPONSIBILITIES

### HOME SELLER

As a home seller or landlord, you have a responsibility and a requirement under the law not to discriminate in the sale, rental, and financing of property on the basis of race, color, religion, sex, handicap, familial status, or national origin. You cannot instruct the licensed broker or salesperson acting as your agent to convey for you any limitations in the sale or rental because the real estate professional is also bound

by law not to discriminate.









### HOME BUYER

As a home buyer you have the right to expect that housing will be available to you without discrimination or other limitations based on:

RACE • COLOR • RELIGION • SEX • HANDICAP
FAMILIAL STATUS • NATIONAL ORIGIN

### WHAT YOU CAN DO ...

As a real estate **professional** you are held to a high standard with a great deal of responsibility to the people in your community. You cannot discriminate against anyone due to any certain characteristics or personal bias. Here are some examples of what this means in relation to real estate:

**Blatant discrimination** 

in your business practice, advertising, or marketing

Lying to
a client based on
discriminatory biases,
such as saying a home
is not for sale when it
actually is.

**Unlawful altering** of the terms and conditions for a home purchase or loan.

Refusal to rent, sell, or negotiate based on discriminatory biases.

The Fair Housing Act
has become one of our country's
greatest achievements, allowing
for equality for all when it comes to
purchasing, selling, and renting properties.

For more information about The Fair Housing Act and what responsibilities you hold, read our blog What Does the Fair Housing Act Mean for Real Estate Agents?\*



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