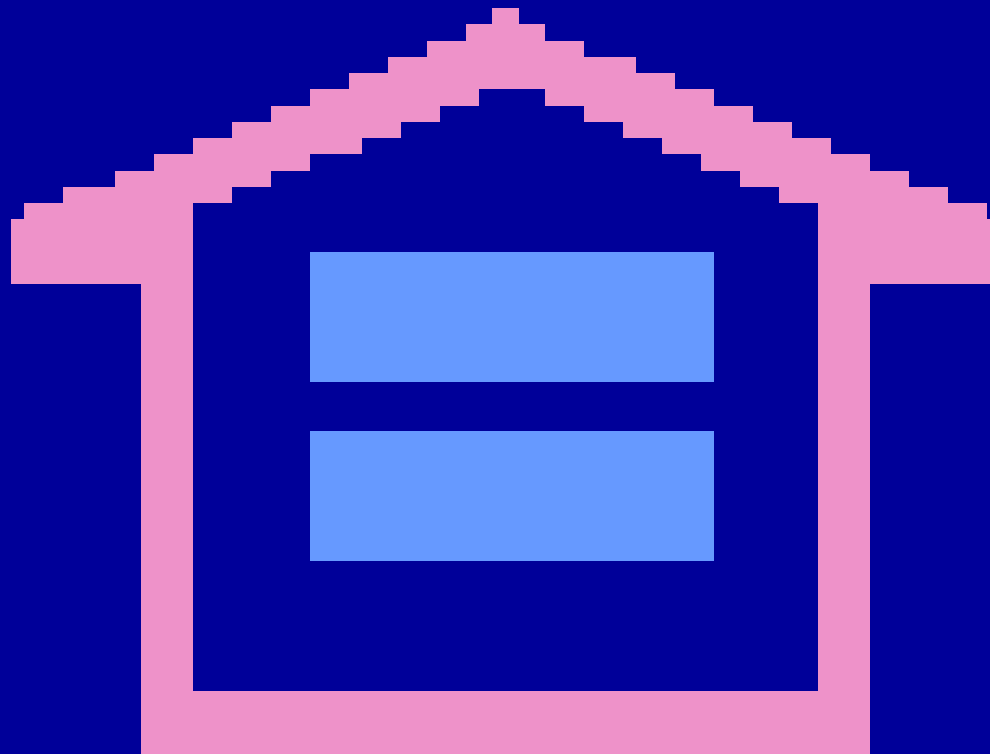


Fair Housing & Equal Opportunity

U.S. Department of
Housing & Urban
Development

One Newark Center, 13th Floor
(1085 Raymond Blvd.)
Newark, NJ 07102-5260





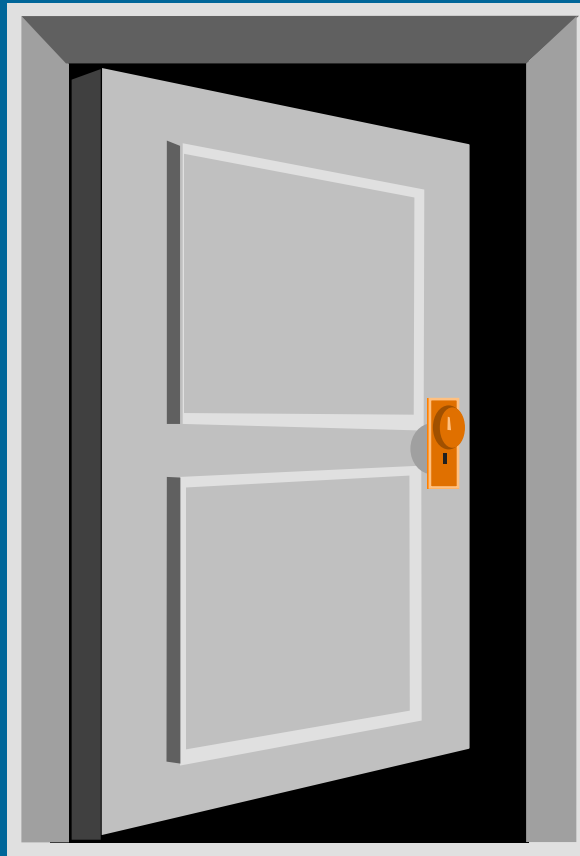
**“Fair Housing - Live Free
Creating Equal Opportunity
In Every Community”**

Fair Housing Violations?

- A building with a “no pets” policy must allow a visually impaired tenant to keep a guide dog
- An apartment complex must honor a request from a mobility-impaired tenant for a reserved parking space nearest his/her apartment
- A builder agrees to sell a house but, after learning the buyer is black, fails to keep the agreement



The Fair Housing Act



- Title VIII: Civil Rights Act of 1968
- Legacy of Martin Luther King, Jr.
- 1974 Addition: Sex
- 1988 Additions:
Familial Status &
Handicap



The Fair Housing Act

The Act prohibits discrimination on the basis of :

- Race
- Color
- National Origin
- Religion
- Sex (gender)
- Familial Status (children)
- Handicap (physical or mental)



Additional Protections

NJ Law Against Discrimination

- Sexual Orientation
- Marital Status
- Source of Lawful Income

What Housing Is Covered?

Most housing including:



- Apartment
- Single-family house
- Duplex
- Multifamily House



Housing Act Exemptions

- Single family
- 1-4 family owner occupied



Housing Act Exemptions

Single family house sold or rented by owner

*Respondent exempt from 804(a) or 804(b)(2),
under the following conditions:*

- Own 3 or less houses (including own residence)
- Realtor not used
- Not advertised



Fair Housing Act Exemptions

Owner-occupied house

*Respondent exempt from 804(a) or 804(b)(2),
under the following conditions:*

- Units only designed for up to 4 families
- Owner occupies one of the units



Additional Illegal Practices

It is illegal for anyone to:

- threaten, coerce, intimidate or interfere with anyone exercising a fair housing right
- advertise or make any statement that indicates a limitation or preference

(These apply to Fair Housing Act exemptions)



What Is Prohibited?

- refuse to rent or sale housing
- refuse to negotiate for housing
- make housing unavailable
- deny a dwelling
- impose different sale or rental charges
- fail or delay repair
- use different qualifications criteria
- ads that indicate a preference
- deny or limit services because sexual favors denied
- placement that segregates



What Is Prohibited: Mortgage Lending

- refuse to make mortgage loan
- fail to provide info regarding loans
- impose different terms rates, points or fees on a loan
- discriminate in appraising property
- refuse to purchase a loan
- set different terms or conditions for purchasing a loan



Read It For Yourself !

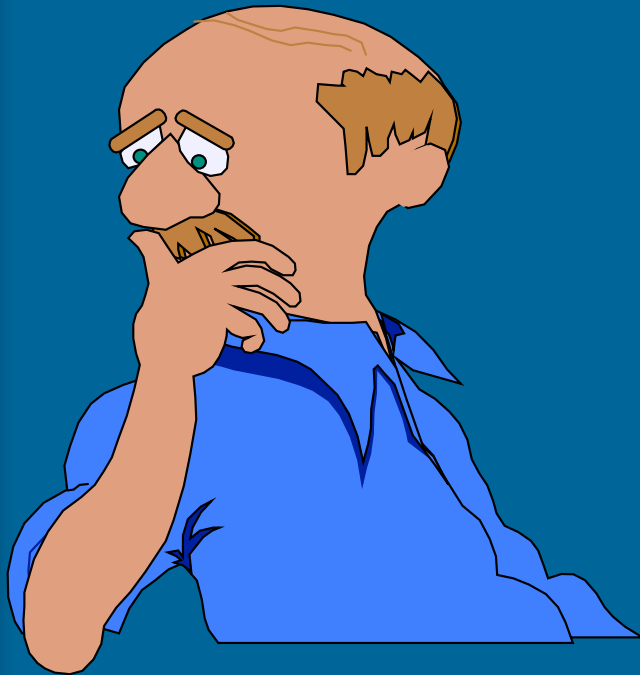
Selected Federal Regulations & Laws

- 24 CFR Sections 100.50, 100.60, 100.65 and 100.70 (Fair Housing Act)
- Title VI of the Civil Rights Act
- Title 1: Section 109 of the Housing & Community Development Act of 1974
- Section 504 of Rehabilitation Act of 1973
- Age Discrimination Act of 1975
- Americans with Disabilities Act 1990
- Section 3: HUD Act of 1968



If Someone Thinks that Their Rights Have Been Violated

They should provide the following:



- Their name and address
- Name and address of person they're complaint is against
- Short description with date of event leading to violation
- 1 year deadline



What Happens When You File A Complaint/Claim

HU D will:

- notify the violator
- permit violator to submit an answer
- investigate you complaint to determine if your rights were violated
- notify you if cannot complete investigation
- attempt to reach an agreement with you and violator
- may refer to state or local fair housing agency



What Happens After The Investigation?

If HUD finds reasonable cause:

- will notify Complainant
- case will be heard in administrative hearing before **AJ** or in **Federal District Court**
- no cost to Complainant
- Complainant may explore other legal options



Where To Call

HUD - New Jersey

800-496-4294

973-776-7300

HUD Headquarters

800-669-9777

800-927-9275 (TTY)

NJ Div on Civil Rights

609-292-4605

