

FURTHER ASSISTANCE

If you believe you have been discriminated against in a housing transaction, you may file a complaint for investigation by a public or private agency.

Board of REALTORS®

Local Boards of REALTORS® will accept complaints alleging violations of the Code of Ethics filed by a home seeker who alleges discriminatory treatment by a REALTOR® in the purchase or rental of housing. Local Associations of REALTORS® have a responsibility to enforce the Code of Ethics through professional standards procedures and corrective action in cases where a violation of the Code of Ethics is proven to have occurred.

Find Your Local Board of REALTORS®

Visit: www.nar.realtor/leadrshp.nsf/vwWebAssoc?ReadForm

U.S. Department of Housing and Urban Development (HUD)

The U.S. Department of Housing and Urban Development will review your claim and may take legal action if evidence shows that illegal housing discrimination occurred. Complaints alleging discrimination in housing may be filed by phone or online.

HUD's Discrimination Hotline

1-800-669-9777 (1-800-927-9275 for TTY)

HUD Online Complaint Filing

Visit: www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint

State or Local Human Rights or Civil Rights Agency

Your state or city may have a local government agency that will investigate your claim of discrimination.

For more information, visit: https://www.hud.gov/program_offices/fair_housing_equal_opp/partners/FHAP/agencies

Private Fair Housing Organizations

Many nonprofit fair housing groups will investigate claims of discrimination for free.

For more information, visit: https://nationalfairhousing.org/get-local-help/

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Item # 166-799
(05/20 OMG)

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WHAT EVERYONE SHOULD KNOW ABOUT

EQUAL OPPORTUNITY IN HOUSING



NATIONAL ASSOCIATION OF REALTORS®

WHAT EVERYONE SHOULD KNOW ABOUT EQUAL OPPORTUNITY IN HOUSING

The sale or purchase of a home is one of the most significant events in a person or a family's life. It is more than a transaction. It shapes the hopes, dreams, aspirations, and economic destiny of those involved. Federal, state, and local laws, along with the REALTOR® Code of Ethics, protect people from discrimination when they are renting or buying a home, getting a mortgage, or engaging in other housing-related activities.

REALTOR® COMMITMENT TO EQUAL OPPORTUNITY

The term REALTOR® identifies a licensed real estate professional who is a member of the NATIONAL ASSOCIATION OF REALTORS®. REALTORS® conduct their business in accordance with a strict Code of Ethics. Article 10 of the Code provides that REALTORS® shall not deny equal professional services to anyone because of their race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. A request that a REALTOR® act in a discriminatory manner in the sale, lease, or rental of property cannot legally or ethically be fulfilled by a REALTOR®.

FAIR HOUSING RIGHTS AND RESPONSIBILITIES

The home seeker, the home seller, and the real estate professional have rights and responsibilities under the federal Fair Housing Act, as well as other federal, state and local laws.

For the Home Seeker

The Fair Housing Act protects people from discrimination when they are renting or buying a home, getting a mortgage, or engaging in other housing-related activities. 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 (disability), familial status (presence of children under 18 in the household), or national origin. Additionally, when working with a REALTOR®, you can expect that your housing search will be free from discrimination based on sexual orientation or gender identity. State and local laws may add further protections.

This includes the right to expect:

- Equal professional service from your real estate practitioner;
- The opportunity to consider a broad range of housing choices and neighborhoods;
- Fair and equal treatment in the terms and conditions for home sale and rental, including in the financing, appraising or insuring of housing;
- Reasonable accommodations in rules, practices and procedures for persons with disabilities; and
- To be free from harassment or intimidation for exercising your fair housing rights.

For the Home Seller

As a home seller or landlord, you are required by federal law to do business with prospective purchasers or renters without regard to their race, color, religion, sex, handicap (disability), familial status (presence of children under 18 in the household), or national origin. State and local laws may prohibit discrimination based on additional characteristics, such as veteran status or sexual orientation. You may not instruct the licensed real estate broker or agent to put any limitations on the sale or rental of property based on these characteristics, because the real estate professional is also bound by law not to discriminate.

Under the Fair Housing Act, a seller or landlord may not treat prospective buyers or tenants differently because of their race, color, religion, sex, handicap, familial status, or national origin. A seller may not, based on these characteristics:

- Advertise a preference for certain buyers or tenants;
- Falsely represent that a property is unavailable for sale or rent; or
- Establish different terms or conditions in any aspect of the purchase or rental of housing;

For the Real Estate Professional

Agents in a real estate transaction, whether they are REALTORS® or not, are prohibited by federal law from discriminating based on race, color, religion, sex, handicap, familial status, or national origin. In addition, the REALTOR® Code of Ethics prohibits REALTORS® from discriminating because of sexual orientation or gender identity. State and local laws may also prohibit discrimination based on additional characteristics.

REALTORS® may not, because of a client or prospective client's race, color, religion, sex, handicap, familial status, national origin, sexual orientation or gender identity:

- Refuse to sell or rent housing;
- Set different terms or conditions in any aspect of the sale, rental, or financing;
- Represent that housing is unavailable for inspection, sale, or rental, when in fact it is;
- Steer a buyer or renter to a particular neighborhood; or
- Make a statement or publish an advertisement indicating a preference or limitation.

