

Fair housing: Know your rights

By ANNA CHANG-YEN | Green Shoot Media

Shopping for your first home can be an exciting time in your life.

Being aware of the laws regarding discrimination can help you avoid becoming a victim.

Federal laws prohibit discrimination on the basis of race, color, national origin, age, sex or disability. This includes refusing to rent, sell or negotiate for real estate or rental housing, or setting different terms for different people.

FAIR HOUSING LAWS

The Fair Housing Act, passed in 1968, provides many protections to home buyers and renters. A handful of other federal laws and executive orders also protect buyers' and renters' rights.

People with physical or mental disabilities are further protected by federal laws, which give them the right to make necessary modifications to their homes, at their expense, to allow them to use the property, and require landlords to make certain accommodations.

Families also are protected by the Fair Housing Act. Landlords and sellers cannot discriminate against parents and legal guardians, or preg-



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Federal laws protect home buyers from discrimination in both the sale and rental of real estate, as well as in mortgage lending.

nant women. An exception is made for neighborhoods designed specifically for senior citizens, which may require that residents be a minimum age.

According to the U.S. Department of Housing and Urban Development, while the Fair Housing Act does not specifically include sexual orientation and gender identity, discrimination against members of the LGBT community may violate the Act.

FAIR LENDING

The Fair Housing Act prohibits lenders from considering race, color, national origin, religion, sex, familial status or disability.

Examples of unfair lending practices include charging excessive fees because of a borrower's race or ethnicity, or targeted marketing of loans with high fees and other adverse terms in minority neighborhoods.

Another example is an

undervaluation of a home during appraisal because of the race or nationality of the borrower or neighbors.

GET HELP

HUD offers resources to buyers. Find your local office at www.hud.gov/offices.

HUD-approved housing counseling agencies provide free or low-priced advice on buying a home. Find a housing counselor near you at

REAL ESTATE 101

State laws

In addition to federal laws, most states have laws that protect buyers and renters against discrimination. For a list of laws by state, visit the The Leadership Conference on Civil and Human Rights' website at <http://www.civil-rights.org/fairhousing/laws/state-laws.html>.

www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

REPORT VIOLATIONS

HUD investigates complaints of Fair Housing Act violations and may refer cases to state housing agencies. If you think your rights have been violated, a complaint form is available at HUD.gov. Complete and return the form online or at your local HUD office, or write a letter or call your local HUD office.

You also may file a lawsuit at your own expense within two years of an alleged violation.



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HOMESWISE GLOSSARY

Housing Finance Agency: Each State has a Housing Finance Agency. HFAs are State-chartered, were established to help meet the affordable housing needs of State residents, have statewide authority to finance affordable housing, and typically are governed by a board of directors appointed by the Governor.

Section 202: Provides capital advances to finance the construction, rehabilitation or acquisition (with or without rehabilitation) of structures that will serve as supportive housing for very-low-income elderly persons, including the frail elderly, and provides rent subsidies for the projects to help make them affordable.

SOURCE: U.S. Department of Housing and Urban Development

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