



APRIL IS NATIONAL FAIR HOUSING MONTH

20 FACTS FOR 20 DAYS

What Everyone Needs To Know!

1. Fair Housing is the Law!

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).

2. Lending institutions, such as banks, savings and loans, mortgage lenders, and the like are prohibited from denying loans because of your race, color, religion, sex, handicap (disability), national origin or familial status.

3. The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single family housing sold or rented without the use of a broker and housing operated by organizations and private clubs that limit occupancy to members.

4. You have the right to choose where you want to live. Any real estate salesperson, broker, or leasing agent who discourages you from seeing or being interested in certain properties because of the neighborhood's racial composition is breaking the law. This is called racial steering. For example, if a property agent indicates, "This is your kind of neighborhood" or "You wouldn't feel comfortable living here" or "None of your kind of people live in this area" the agent is violating laws that prohibit racial steering.

5. No lending institution can 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 based on race, color, religion, gender, disability, familial status or national origin.

6. It is a violation of the Fair Housing Act to refuse to provide homeowners insurance for a dwelling, or to refuse to provide available information on insurance coverage options; or impose less favorable terms in insurance coverage; or to threaten, coerce, intimidate or interfere with anyone exercising a

fair housing right or assisting others who exercise that right because of race, color, religion, gender, disability, familial status or national origin.

7. It is a violation of the Fair housing Act to make, print or publish any statement, in connection with the provision of homeowners insurance coverage or the sale or rental of housing that indicates a preference, limitation or discrimination based on race, color, religion, gender, disability, familial status or national origin.

8. A person having a documented physical or mental disability (including impairments, cancer, chronic mental illness, AIDS, AIDS Related Complex or mental retardation) that substantially limits one or more major life activities, a landlord may not refuse to let that person make reasonable modifications to a dwelling or common use areas, at the tenants expense, if necessary for the disabled person to fully use the housing. Nor can the landlord refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the disabled person to use the housing on an equal basis with non-disabled persons.

9. The Fair Housing Act makes it unlawful to discriminate against a person whose household includes one or more children under the age of 18 (familial status). Familial status protection covers households in which one or more minor children live with a parent, a person with legal custody, pregnant women, any person in the process of securing legal custody or an adult with a parent's written permission to serve as guardian of minor children.

10. The Fair Housing Act makes it unlawful to retaliate against a person, forcing that person to suffer a financial loss (employment, housing or realtor's commission) because that person sales, rents or offers to sell or rent a dwelling to a family with minor children; or retaliates against a person who negotiates, or attempts to negotiate the sale or rental of a dwelling to a family with minor children (*additional familial status protection*).

Note: some senior housing is exempt from liability for familial status discrimination. Exempt senior housing facilities or communities can lawfully refuse to sell or rent dwellings to families with minor children or may impose different terms and conditions of residency for families with minor children.

11. The Fair Housing Act makes it unlawful to deny any person access to, or membership of or participation in, any organization, facility or service (such as multiple listing services) related to the sale or rental of dwellings, or discriminate against any person in the terms or conditions of such access, membership or participation.

12. The South Carolina Human Affairs Commission is certified by The US Department of Housing and Urban Development to enforce the Fair Housing Act. The Human Affairs Commission is the only agency in the Midlands other than

HUD authorized to validate a housing discrimination complaint; interview potential victims of housing discrimination; or investigate, mediate or litigate a housing discrimination act. If you or someone you know thinks they have been discriminated against they should call the SC Human Affairs Commission at (803) 737-7800.

13. At no cost to the complainant, HUD will fully investigate the complaint to determine if there is reasonable cause to believe that discriminatory housing practices have occurred or is about to occur.

14. The federal Fair Housing Act was signed on April 11, 1968; just one week after Dr. Martin Luther King Jr was assassinated.

15. In 2007 the most common allegation in housing discrimination complaints filed with HUD was discriminatory terms, conditions, privileges, services and facilities in the sale or rental of dwellings. This included different treatment by quoting minority homebuyers a higher sale price than white homebuyers or when an apartment manager charges wheelchair users a higher deposit. Failure to make reasonable accommodations and refusal to rent both tied for second most common complaint filed in 2007.

16. When a housing professional or manager shows a person apartments or homes only in certain neighborhoods could be considered housing discrimination.

17. Harassment, coercion, intimidation or interference with anyone exercising or assisting someone else with his/her fair housing rights is discrimination.

18. Proven Fair Housing discrimination could result in civil penalties, punitive damages and significant awards for the plaintiffs.

19. Each year in April the Greater Columbia Community Relations Council sponsors a Fair Housing poster contest and award ceremony for elementary and middle school art students. In 2009 100 children participated from 12 area schools.

20. Richland County is a responsible steward of federal funds and we are conscientious of site selection and accessibility of housing developed with federal funds.