

### FAIR HOUSING. IT'S YOUR RIGHT

The Town of Southwest Ranches supports policies that promote and encourage fair treatment and equal opportunity in housing and public accommodations for all persons regardless of race, color, religion, sex, handicap, national origin, familial status, or disability.

The Department of Housing and Urban Development (HUD) enforces the Fair Housing Act and the other federal laws that prohibit discrimination and the intimidation of people in their homes. These laws cover virtually all housing in the United States, including private homes, apartment buildings, condominium developments, and nearly all housing transactions involving the rental and sale of housing and the provision of mortgage loans.

Equal access to rental housing and home ownership opportunities is the cornerstone of this nation's federal housing policy. Landlords who refuse to rent or sell homes to people based on race, color, national origin, religion, sex, familial status, or disability; are violating federal law.

## WHAT HOUSING IS COVERED?

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.

### WHAT IS PROHIBITED?

# In the Sale and Rental of Housing:

- $_{\circ}$  No one may take any of the following actions based on race, color, national origin, religion, gender, familial status, or disability:
- Refuse to rent or sell housing,
- Refuse to negotiate for housing,
- Make housing unavailable,
- Deny a dwelling,
- Set different terms, conditions, or privileges for the sale or rental of a dwelling,
- Provide different housing services or facilities,
- Falsely deny that housing is available for inspection, sale, or rental.
- For-profit, persuade owners to sell or rent (blockbusting) or deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

## In Mortgage Lending:

No one may take any of the following actions based on race, color, national origin, religion, gender familial status, or disability:

- o Refuse to make a mortgage loan,
- o 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 the property,
- Refuse to purchase a loan or,
- Set different terms or conditions for purchasing a loan.

# It is illegal for anyone to:

- Threaten, coerce, intimidate, or interfere with anyone exercising a fair housing right or assisting others who exercise that right.
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

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#### **HAVE YOUR RIGHTS BEEN VIOLATED?**

If you believe your rights have been violated or someone you know rights have been violated, you can file a fair housing complaint by contacting:

- Housing Opportunity Project for Excellence (HOPE) 305-651-4673
- HUD Office of Fair Housing and Equal Opportunity 1-800-669-9777