

### FAIR HOUSING LAWS SUMMARY - REFERENCE

- ♦ Civil Rights Act of 1866
- ◆ Title VII of the Civil Rights Act of 1968 (Federal Fair Housing Act)
- ♦ Housing and Community Development Act of 1974
- ◆ Fair Housing Amendments Act of 1988
- ♦ New York Executive Law
- ♦ New York Real Property Law
- ♦ Americans with Disabilities Act

	Civil Rights Act of 1866	Fair Housing Act of 1968	New York Law
Race	Yes	Yes	Yes
Color	Yes	Yes	Yes
Religion		Yes	Yes ("creed")
National Origin		Yes	Yes
Sex		Yes (1974)	Yes
Age			Yes (over 18)
Handicap		Yes (1988)	Yes
Marital Status			Yes
Children in Family		Yes (1988)	Yes
(Familial Status)			
Exceptions	No	Yes	Yes
Sex		Yes (1974)	Yes

# **Exemptions for:**

- ♦ Two family/owner-occupied
- ♦ Same sex renters
- ♦ Room rentals
- ♦ Seniors only
- ♦ Senior discount
- ♦ Disabled discount
- ♦ Religious organization
- ♦ Private Club



> Broker owner or Brokers acting for others are not allowed to exempt any of the above.

## **Specific Prohibitions**

- ♦ Blockbusting The illegal practice of inducing homeowners to sell their property by making representations regarding the entry or prospective entry of minority persons into the neighborhood.
- ◆ Steering The illegal practice of channeling home seekers to particular areas for discriminatory ends.
- ♦ Redlining The illegal practice of a lending institution denying loans or restricting their number for certain areas of a community.
- ♦ Non-Solicitation order A rule adopted by the Secretary of State which prohibits any or all types of solicitation directed towards homeowners within a defined geographic area.

#### Remedies

- ♦ File complaint
- ♦ Discovery of facts
- ♦ Hearing
- ♦ Decision

#### **Penalties**

- ♦ Fine
- ♦ Loss of License
- ♦ Suspension of License

### **Prevention**

- **♦** Education
- ♦ Record Keeping
- ♦ Good work habits