

Fair Housing Act

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, because of race, skin color, age, ancestry, use of guide/support animal, religion, sex (including gender identity and sexual orientation), disability, familial status, or national origin. It also requires that all federal programs relating to housing and urban development be administered in a manner that affirmatively furthers fair housing.



What is Prohibited?



In Mortgage Lending

No one may take any of the following actions based on race, skin color, age, ancestry, use of guide/support animal, religion, sex, disability, familial status, or national origin

- Refusal to make a mortgage loan
- Refusal 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
- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise the right
- Make, print, or publish any statement, in connection with the sale or rental of a dwelling, which indicates a preference, limitation, or discrimination. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act
- Refusal to provide homeowners insurance coverage for a dwelling
- Discriminate in the terms or conditions of homeowners insurance coverage
- Refusal to provide available information on the full range of homeowners insurance coverage options available because of the race, etc. of the owner and/or occupants of a dwelling
- Make print or publish any statement, in connection with the provision of homeowners insurance coverage, that indicates a preference, limitation or discrimination

In the Sale and Rental of Housing

No one may take any of the following actions based on race, skin color, age, ancestry, use of guide/support animal, religion, sex, disability, familial status, or national origin

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Otherwise deny a dwelling
- Set different terms, conditions or privileges for 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, or try to persuade homeowners to sell or rent dwellings by suggesting that people of a particular race, etc. have moved, or are about to move into the neighborhood (blockbusting)
- Deny any person access to, membership or participation in, any organization, facility or service (such as a multiple listing service) related to the sale or rental of dwellings, or discriminate against any person in the terms or conditions of such access, membership or participation



**The Fair Housing Act
prohibits discrimination
in housing because of:**

- Race • Skin Color
- National Origin
- Religion • Disability
- Sex (including gender identity and sexual orientation)
- Familial Status
- Age • Ancestry
- Use of guide or support animals because of the blindness, deafness or physical handicap of the user or because the user is a handler or trainer of support or guide animals.



CONTACT

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FRANKLIN COUNTY FAIR HOUSING



Equal Opportunity for All



NFHA NATIONAL
FAIR HOUSING
ALLIANCE



If you believe you are being
discriminated against, call or email
the Fair Housing Officer listed above