

## Term

1988 Amendment to the Fair Housing Act	The 1988 Amendment to the Fair Housing Act added two new protected classes. It was put in place by March 12, 1989. You CANNOT discriminate on the basis of familial status (children who are under 18) You CANNOT discriminate on the basis of someone being handicapped.
Article 10: Code of Ethics	REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, or national origin. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, or national origin. (Amended 1/90)
Fair Housing & Compliance	Identify state and local fair housing laws that apply to the respective property Constantly review the existing community and operating policies Always look to improve policies Always document the selection criteria that is used to approve applicants and have written documentation Always treat everyone fairly and respectfully
Fair Housing Act	The Fair Housing Act Provides protection against the following acts of discrimination Refusing to sell, rent or negotiate Altering terms of the sale or rental agreement Advertising that excludes certain group Denying the right to inspect
Fair Housing Laws	The Fair Housing Act (Title VIII of the Civil Rights Act of 1968) introduced meaningful federal enforcement mechanisms
Federal Fair Housing Act	The Federal Fair Housing Act Prohibits: Refusing to rent Refusing to sell Refusing to make available or negotiable Refusing to make a mortgage loan, or provide insurance Impose different terms or conditions Advertising in unlawful manner Threaten or intimate someone
Federal Laws	The first federal housing law of significance in the untied states was passed in 1866.
Federal Protected Classes	Color Religion National Origin Familial Status Handicap Race Sex
Housing for Older Persons Act of 1995	This Act removed the requirement that 55 and older housing have accommodations and services designed for the elderly.
HUD	The Department of Housing and Urban Development
Jones vs. Mayer	A supreme court ruling that held that the private individual could not discriminate because of race

Real Estate  
Settlement  
Procedure Act  
(RESPA)

This law was created to protect consumers, in another words, owners of one to four family residences, when obtaining a real estate loans.

The Civil Rights Act  
of 1866

This Act Declared that everyone born in the United States are citizens and have all the same rights regardless of race and color. This gives the all citizens the same right to inherit, buy, lease or sell property regardless of race and color.