













What acts are prohibited in the sale or purchase of housing based on Protected Group Status*?

-  Refuse to sell or negotiate for housing
-  Make housing unavailable
-  Set different terms, conditions or privileges for sale of a house
-  Deny equal treatment in providing real estate brokerage (agent) services
-  Falsely deny that housing is available for inspection or sale
-  Encourage or discourage locating in or away from particular areas or neighborhoods
-  Persuade owners to sell or rent for less than fair market value
-  Deny anyone access to or membership in a facility or service (such as a multiple listing services) related to the sale of housing
-  Refuse to make a mortgage loan, provide information regarding loans, or impose different terms or conditions on a loan
-  Discriminate in appraising property
-  Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right
-  Advertise or make any statement that indicates a limitation or preference based on *Protected Group Status** (except for senior housing). This applies to **all** sellers.

Exempted, unless otherwise stated:

- Housing for seniors, from age discrimination
- Single-Family housing sold without the use of a broker
- Housing operated by organizations and private clubs that limit occupancy to members

Who to contact if you think you have been treated unfairly or you suspect discrimination?

Housing Discrimination Law Project

Legal Aid – West Metro
2929 Fourth Avenue, S.
Minneapolis, MN 55408
612-827-3774

HELP – Housing Equality Law Project

SMRLS – East Metro
166 E. Fourth Street
St. Paul, MN 55101
651-222-4741

Minneapolis Area Association of Realtors

5750 Lincoln Drive
Minneapolis, MN 55436
952-933-9020

Minnesota Department of Human Rights

190 E. Fifth Street
St. Paul, MN 55101
651-296-5663

Minneapolis Civil Rights Department

(Minneapolis transactions only)
350 S. Fifth Street, #239
Minneapolis, MN 55415
612-673-3012

St. Paul Department of Human Rights

(St. Paul transactions only)
15 W. Kellogg Avenue #900
St. Paul, MN 55102
651-266-8966

US Department of Housing & Urban Development (HUD) Fair Housing Enforcement Center

920 S. Second Avenue, #1300
Minneapolis, MN 55402
612-370-3185 or 1-800-765-9372

Minnesota Attorney General's Office

445 Minnesota Street
1400 NCL Tower
St. Paul, MN 55101
651-296-3353



**Homeownership
Rights
to
Fair Housing**

{Your Label Here}

Prepared by:
**Community Action
for Suburban Hennepin**
33 Tenth Avenue South, #150
Hopkins, MN 55343
952-933-9639
www.cashenn.org

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Community Works, and Transit

For further information, go to:
www.website.org

FAIR HOUSING RIGHTS AND RESPONSIBILITIES

Some Definitions:

Discrimination: the unequal or different treatment of people or groups of people because you belong to a *Protected Group**.

Protected Group/Class: people sharing a characteristic, such as race or disability, who are protected from discrimination based on a group characteristic. See chart below; references to **Protected Group Status*** in this brochure refer to the Chart as well.

Fair Housing: housing transactions (buying, selling) that are free from discriminatory practices

Fair housing is the right of all people. Fair housing means that no one can be discriminated against in the buying or selling of housing based on *Protected Group Status** of any of the people involved in the real estate transaction. Fair housing also means that people cannot be discriminated against regarding any aspect of a credit application because they are a member of a *Protected Group**, or because all or a part of a person's income comes from public assistance.

For the Home Buyer:

You have the right to expect that housing will be available to you without discrimination or other limitations based on *Protected Group Status*. * This includes the right to expect:

- ⇒ Housing in your price range be made available to you without discrimination
- ⇒ Equal professional service in the home buying process
- ⇒ The opportunity to consider a broad range of housing choices and locations
- ⇒ No discrimination in the financing, appraising or insuring of housing, or in the terms or conditions of purchase
- ⇒ Reasonable accommodations in rules, practices and procedures for persons with disabilities;
- ⇒ No harassment or intimidation for exercising your fair housing rights.

For the Home Seller:

- ⇒ You have the responsibility and the requirement under law not to discriminate in the sale of property on the basis of *Protected Group Status*. *
- ⇒ You cannot expect your real estate broker/agent to act in any way that would violate fair housing laws.
- ⇒ You cannot deny that housing is available for inspection or sale when it really is available, or advertise in any way that violates fair housing laws.
- ⇒ You cannot make discriminatory terms or conditions in the purchase of property, or advertise that property is available only to persons of a certain race, sex, religion, familial status, disability, national origin, color, creed, sexual or affectional orientation, ancestry or marital status.

For the Real Estate Broker/Agent:

You cannot discriminate in the sale of property. May not volunteer information about the *Protected Group Status** of any party to a real estate transaction. You cannot engage in any discriminatory practices requested by a seller of property.

For Mortgage Lenders:

You have the responsibility to follow all fair housing laws. You may not refuse to make a mortgage loan or refuse to provide information regarding loans, or impose different terms or conditions on a loan based on the *Protected Group Status** of anyone involved in the loan process.

<i>Protected Group Status*</i>	Protected Under What Laws?			
Race	▲	⊙	❖	⌘
Sex	▲	⊙	❖	⌘
Religion	▲	⊙	❖	⌘
Familial Status (Children under 18 in family)	▲	⊙	❖	⌘
Disability	▲	⊙	❖	⌘
National Origin	▲	⊙	❖	⌘
Color	▲	⊙	❖	⌘
Creed		⊙	❖	⌘
Sexual or Affectional Orientation		⊙	❖	⌘
Ancestry			❖	⌘
Marital Status		⊙	❖	⌘
Receipt of Public Assistance		⊙	❖	⌘
Age				⌘

- ▲ Federal Fair Housing Act
- ⊙ Minnesota Human Rights Act
- ❖ Minneapolis Civil Rights Ordinance
- ⌘ St. Paul Human Rights Ordinance