

OPEN THE DOOR TO FAIR HOUSING



INFORMATION PROVIDED BY:
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IT'S THE LAW

HOUSING DISCRIMINATION LAWS COVER:

- Houses, apartments, lots, all real estate rented or sold with or without a real estate salesperson, broker, or leasing agent
- Real estate sold at auction
- Rental apartments, regardless of the number of units in any one building
- Single family homes sold or rented directly by the owner of builder
- Boarding houses and rooming houses occupied by the owner

“YOU’VE GOT RIGHTS TO FAIR HOUSING” REGARDLESS OF YOUR:

- RACE
- COLOR
- RELIGION
- SEX
- HANDICAP
- NATIONAL ORIGIN OR ANCESTRY
- FAMILY STATUS

Housing discrimination is against the law! Local, State and Federal laws provide all citizens equal housing opportunities.

FAIR HOUSING FACTS

YOU ARE DISCRIMINATED AGAINST IF YOU’RE A VICTIM OF...

- **RACIAL STEERING** - You have the right to choose where you live. Any real estate salesperson, broker or leasing agent who discourages you from seeing or being interested in certain properties because of the neighborhood’s racial composition is breaking the law.
For example, if a property agent indicates, “This isn’t your kind of neighborhood” or “You wouldn’t feel comfortable living here” or “None of your kind of people live in this area”, the agent is violating laws that prohibit racial steering.
- **RENTAL DISCRIMINATION** - The terms of rental agreements must apply to all renters. The law prohibits the changing of such terms to deny or discourage your access to rental properties.
For example, if you feel that your lease agreement is different than other persons in a similar situation, the property agent or owner may be violating Fair Housing Laws.
- **FALSE DENIALS OF AVAILABILITY** - Federal, State and Local laws prohibit real estate salespersons, brokers, and property agents from telling you the property you’re interested in is unavailable, when it is in fact available for rent or purchase.
- **ADVERTISING DISCRIMINATION** - Ads or commercials for houses or apartments cannot, by law, show any preference for renters or buyers based on race, color, religion, sex, handicap, national origin or ancestry and family status.
- **FINANCING DISCRIMINATION** - Lending institutions, such as banks, savings and loans, mortgage lenders and the like are prohibited from denying loans because of your race, color, religion, sex, handicap, national origin or ancestry and family status.
- **REDLINING** - In addition, lending institutions can not change the interest rate or any terms of a loan in a discriminatory manner to deny you access to a neighborhood.
The following types of situations may be in violation of the law:
 - Raising the price of property you’re interested in for the purpose of keeping you out
 - Increasing the sale price from the advertised price
 - Requiring a higher down payment of security deposit from you but not from others on an equal basis.
- **BLOCKBUSTING** - It is against the law for anyone to pressure you into selling your home because someone of another race has moved or is moving into your neighborhood.

HOUSING HELP

REMEMBER...

Housing laws give you the right to equal treatment whether you want to buy or rent property.

WHAT TO DO...

If you feel you’ve been discriminated against in housing, make sure you take these steps:

- Keep a record of the names, dates, addresses, phone numbers and other important information which can assist in the investigation of your complaint.
- Don’t forget to be as specific as possible about the incident. And get the names and addresses of any witnesses to the incident whenever possible.
- Following the incident, you have one year to file an administrative complaint or two years to file a lawsuit.

WHERE TO GO FOR HELP...

SC Portal for Fair Housing Information
www.fairhousingsc.com

U.S. Department of Housing and Urban Development (HUD)
1-800-699-9777
1-800-927-9275 TDD
www.hud.gov/fairhousing

Atlanta Regional Office of FHEO
US Department of HUD
Five Points Plaza
40 Marietta St, 16th Floor
Atlanta, GA 30303-2806
800-440-8091

SC Human Affairs Commission
www.state.sc.us/schac