

www.ELAeducation.com Office: 443-223-7500

# FAIR HOUSING

### 1. WHAT IS FAIR HOUSING?

Prohibit discrimination because of:--"Protected classes" Race or color National origin Religion Sex Familial status Handicap

Realtors need to know—Ethics, prima facie license matter, CE requirement **Discuss existence in today's world** 

#### 2. HOUSING COVERED?

Sales or rentals—if no charge? Financing with government insured mortgage Free right of alienation of property—can sell or rent to anyone History of real property ownership Limited by FH requirements

What would NOT be covered? Most housing covered except:

> Owner occupied buildings of 4 units or less Single family housing sold or rented without use of broker Housing operated by organizations and private clubs that lim. to members

Section 8 housing Economics Criminal Record Animal Lover Military Status

#### 3. Areas of Fair Housing

#### a. **FAIR HOUSING ACT**

Cannot base these actions on race, color, nat. origin, religion, sex, fam. status handicap:

Refuse to sell or rent Refuse to negotiate Make housing unavailable Deny any dwelling Set different terms or conditions Provide different housing services or facilities Falsely deny housing is available For profit, persuade owners to sell or rent Deny access to service (MLS)

Threaten coerce, intimidate or interfere w/ anyone exercising FH right or assisting others Advertise or make any statement that indicates a lim. or preference based on r,c, n.o.

## APPLIES TO OWNER OCCUPIED

#### b. <u>ADA</u>

—applies to person or someone associated with a person Disability="physical impairment that subst. limits one or more life activities"

Probably most likely to apply to rentals not sales—why? People make mod's to owned property Homeowners not inviting general public Public rents homes/apartments

#### Have a disability

Hearing Vision Mobility Cancer Chronic mental illness AIDS Mental retardation

Required: "Reasonable Accommodation"

Prohibited:

1. Refuse to allow reasonable modifications to dwelling or common areas At disabled person's expense If necessary to allow disabled person to use housing

2. Refuse to make reas. Accom. To rules, policies, practices or services if necessary for disabled person to use housing. (no pets policy must allow seeing eye dog)(parking near building if not required to have HC spaces)

New buildings—built after March 13, 1991—if elevator or 4+ units Public or common areas must be DIS accessible Doors and hallways wide enough for wheelchair All units must have: Accessible route into and through the unit Accessible light switches, electrical outlets, thermostats and other environmental controls. Reinforced bathroom walls to allow installation of grab bars Kitchen and bath that can be used by wheelchair

Issues:

Interpreter Subtle discrimination—requiring driver's license as ID Contracts in Braille

#### c. **FAMILY STATUS**

Protection to: Parent One with legal custody of children Designee of parent with written permission

Age discrimination:

Retirement communities HUD approval required—certificate 62 and older 55 and older if 80% are and intend to be 55 and older Exemption to conversions existing pre September 13, 1988

#### **ACTIONS**

1. Complaint to HUD

Discuss website, complaint form 1 year statute of limitations Government prosecutes Before ALJ Result: Damages Injunction Penalties: \$11,000 1<sup>st</sup> offense \$27,500 2<sup>nd</sup> offense within 5 years

2. Suit in federal court

2 year statute of limitations All above plus actual and punitive damages

3. State Court

3 year statute of limitations

4. Real Estate Commission complaint

NAR code and Maryland COMAR 3 year statute of limitations

\$55,000 2 or more within 7 years

#### e. ADVERTISING

HUD statutes, regulations, letter ruling Examples—Builder not using minorities in advertising PR firm Costs to defend

HUD logo in advertisements

#### f. LANGUAGE

Accommodation for non-English speakers Executive Orders—Review

#### g. HUD TESTERS

Who are they? Where do they work?

#### h. **ISSUES**

Pictures with contract offer Letters with contract offer

## COURSE EVALUATION

<b>INSTRUCTIONS :</b>	Please answer the questions below and return to instructor or mor	nitor
School :	Elite Learning Academy  Pasadena: 8220 Ritchie Highway, Pasadena, MD 21122  Dundalk: 1732 Merrit Blvd, Dundalk, MD 21222  Olney: 3300 Olney-Sandy Spring Rd, Olney, MD 20832	Elite Learning Academy
	Frederick: 7450-B New Technology Way, Frederick, MD 21704	
Course Title:		
Course Date:		Time:
Instructor:		• •
Course Location:	Pasadena office Dundalk office Olney office	Frederick office
Course Sponsor :	Elite Learning Academy	

Student's Name (optional):		Tel:	
How did you hear about us ?	□ Received an Email □ Received a fax □ Refe □ Other	rred by a colleague $\Box$ A	d in paper
How did you register?	□ Web-Online registration		
If you registered via the web/online, was the website easy to navigate?		□ Yes	□ No
Additional comments on the w	ebsite:		
If you registered via telephone/fax, was the staff helpful?		□ Yes	□ No.
Additional comments on your of	experience with the staff at Elite Learning Acader	ny:	

PLEASE RESPOND	YES	NO
1. Did the class start on time?		
2. Did the instructor adequately discuss the objective and contents of the class?		
3. Was the material current?		
4. Did the instructor appear to know the subject?		
5. Did the instructor involve students in the class for example by asking questions, and waiting for a response?		
6. Did the instructor minimize disruptions by telling the students to turn off cell phone, put away newspapers, books, etc? If no, please explain:		
7. Did students spend the full required time in class?		
8. If handouts or other teaching materials were given, were they sufficient?		
9. Did the instructor use teaching tools, i.e., blackboard, LCD screen, or PowerPoint Presentation, handouts to help students understand the course?		
10. Did the instructor keep the class under control?		
11. Did the instructor make the course interesting?		
12. Was adequate parking available?		
13. Was the room temperature comfortable?		
14. Were there adequate facilities for breaks, i.e., rest rooms, ?		
15: Were you required to sign in?		
16: Would you refer your friends/associates to Elite Learning Academy ?		

## ADDITIONAL COMMENTS: \_\_\_\_\_