

Why Fair Housing Month?

Every April, we come together as a community and a nation to celebrate the anniversary of the passage of the Fair Housing Act and recommit to that goal which inspired us in the aftermath of Rev. Dr. Martin Luther King Jr's assassination in 1968: To eliminate housing discrimination and create equal opportunity in every community. This means that each one of us, regardless of race, color, religion, national origin, sex, familial status, and disability, has access to neighborhoods of opportunity, where our children can attend quality schools, our environment allows us to be healthy, and economic opportunities and self-sufficiency can grow.

At the Georgia Department of Community Affairs, our commitment to fair housing is ongoing and enduring. Fair housing is an integral part of building strong, vibrant communities.

In the following pages you will find Fair Housing logos, content, FAQs and links to HUD resources compiled by the Georgia Department of Community Affairs. We hope you will use this toolkit to help us promote Fair Housing Month. You can find additional resources, including Print PSAs, Radio PSAs, and TV PSAs at the [Fair Housing Resource Center](#).

Thank you in advance for your assistance.

Contents

Page	Communications Tools
3	Fair Housing Logos
4-8	Fair Housing Content
9-13	Fair Housing FAQs
14-15	HUD Resources

Logos

There are four logo formats attached to the email. Please let us know if you need additional assistance downloading or using this logo.

Horizontal logo (JPG file)



Stacked logo (JPG file)



Web banner (PNG file)



Web banner with border (PNG file)



Fair Housing Content

for Use in Social Media, Newsletters, Websites and/or Internal/External Distribution

Please feel free to use the content below in full or in part in your publications, on your website, on social media or in any other communications vehicles to help highlight Fair Housing practices during the month of April. It is vital to raise awareness of this important topic!

Why, Exactly, Is April Fair Housing Month?

Many people in the housing industry are aware that April is known as “Fair Housing Month,” but not everyone knows why.

The Fair Housing Act (FHA) became law in April 1968, as Title VIII of the Civil Rights Act of 1968, a landmark piece of legislation. President Johnson signed the FHA into law on April 11, one week after the assassination of civil rights icon Martin Luther King, Jr., who fought for equality in housing.

Since 1968, April has come to be regarded as a time to remember the FHA and reflect on the rights it gives citizens.

It’s Fair Housing Month: Learn the Lingo

Do you know what “steering” means? How about “blockbusting” or “redlining”? As housing discrimination issues have evolved, several words have emerged that you’ll hear in speeches or conversations, or read in texts about fair housing.

Steering exists when a real estate agent or broker or other housing provider channels persons of one race to one neighborhood and persons of another race to another neighborhood. It may also occur on a smaller scale when certain units or areas within a specific complex are off-limits to racial minorities. This practice denies applicants a full choice in housing and often has the result of creating or maintaining segregated neighborhoods.

Blockbusting or panic selling was a particularly prevalent practice in the 1950s and 1960s, but it still continues today, although perhaps somewhat more subtly. Blockbusting exists when realtors or developers induce persons to sell their homes or leave a neighborhood because of the prospective entry of persons of another race into the neighborhood.

Redlining is a practice where brokers, mortgage lenders, or insurance companies in effect write off an entire neighborhood and refuse to do business there. There has been a long history of redlining in African-American neighborhoods.

Steering, blockbusting and redlining are illegal under the Fair Housing Act.

For a great overview and glossary, see [A Layperson’s Guide to Fair Housing Law](#) from The John Marshall School of Law.

It's Fair Housing Month: Choose Your Words Carefully

Are you well-versed in Federal Fair Housing laws? Could you use a refresher? Now is a great time to brush up on your knowledge of Federal Fair Housing laws. You want to be sure that your advertising and listing information is worded in such a way that it doesn't imply any preference, exclusion or limitation based on any protected class.

Here are some quick pointers that can help you better consider the dos and don'ts of the fair housing act in regards to advertising a property.

Religion

- Allowed: Places of worship nearby, apartment complex with chapel. Secular terms or symbols such as Santa Claus, Easter Bunny or Merry Christmas do not violate the Act.
- Not allowed: Near St. Joseph's Church, close to synagogue, or across the street from St Peter & Paul Catholic Home

Sex/Gender

- Allowed: Mother-in-law suite, bachelor apartment, Jack & Jill bathroom
- Not Allowed: Perfect for professional female; suitable for elderly man

Handicap

- Allowed: Wheelchair accessible, walk-out basement, jogging trails, walk to bus stop, wheelchair ramp
- Not allowed: no wheelchairs, crippled, able-bodied, ideal for active, healthy person, not wheelchair accessible

Race, Color, National Origin

- Allowed: French doors, Dutch Colonial style
- Not allowed: Integrated neighborhood, Private community, Hispanic community, Whites only

Familial Status

- Allowed: Statements like "Cozy three-bedroom bungalow" and "near shops, restaurants, public transportation".
- Not allowed: "Great for empty nesters", "great singles neighborhood" or "limit of 2 children". 'Adults only' is also not allowed, unless the property is specifically designated as housing for older persons.

This "[Word and Phrase List](#)," compiled by the Georgia Association of Realtors, lists what words can and cannot be used. It is an excellent tool for use when discussing Fair Housing.

It's Fair Housing Month: Can an Apartment Rule Legally Single Out Children?

The Fair Housing Act (FHA) protects tenants based on “familial status,” which refers to the presence of at least one child under 18. In cases where the health and safety of children is at stake, landlords can specifically address children in apartment rules (e.g., in cases of swimming pool rules).

It's Fair Housing Month: Do You Know How to File a Fair Housing Complaint With HUD?

If you're an apartment prospect or tenant who believes that your landlord or another housing professional has illegally discriminated against you, you may be able to get relief under the Fair Housing Act (FHA) by filing a complaint with the U.S. Department of Housing and Urban Development (HUD). This popular route saves tenants time and money as well as the need to hire an attorney.

[Here are the steps](#) you'll need to take if you decide to proceed with filing a complaint against your landlord with HUD.

It's Fair Housing Month: Do You Have the Right to Display Religious Objects in Your Apartment?

For many tenants, making an apartment feel like home means displaying their faith in their decor. But before you place items on a shelf or attach them to your wall, you might wonder if a landlord can restrict which religious objects you choose to display, or even ask you to make your apartment decor appear less religious.

Thanks to the Fair Housing Act (FHA), which applies across the United States, tenants can feel free to include what they wish in their decor, and landlords who try to limit religious displays inside tenants' homes are violating the FHA's ban on religious discrimination.

It's Fair Housing Month: Do You Know When the Fair Housing Act Applies to a Rental Property?

Although the Fair Housing Act (FHA), a federal law, has broad geographic reach, the nation's primary piece of housing discrimination legislation doesn't apply to all rental properties in every situation.

For example, the FHA generally doesn't apply if landlords own and occupy a building with fewer than five apartments. Also, the FHA doesn't apply to most situations where a single-family house is sold or rented without a broker. [Find out](#) if the Fair Housing Act applies to you.

It's Fair Housing Month: Can Landlords Ban Pets from Apartments?

We all love our pets, so why shouldn't our landlord love Fifi? This is an issue that causes confusion for landlords and tenants alike. Some landlords would like to ban all animals from their apartments, while other landlords allow pets but with restrictions. Is this legal?

Find out what the law says about landlords and pets by checking out [video #4](#) from the “Fair Housing Tips” series on YouTube.

Please note that [service animals](#) and [emotional support animals](#) are not pets. Under the Fair Housing Act there are specific allowances for providing accommodations for these types of animals.

It's Fair Housing Month: How Do You Recognize Housing Discrimination?

Under the Fair Housing Act, It is against the law for someone to:

- Refuse to rent to you or sell you housing.
- Tell you housing is unavailable when in fact it is available.
- Show you apartments or homes in certain neighborhoods only.
- Advertise housing to preferred groups of people only.
- Refuse to provide you with information regarding mortgage loans, deny you a mortgage loan, or impose different terms and conditions on a mortgage loan.
- Deny you property insurance.
- Conduct property appraisals in a discriminatory manner.
- Refuse to make certain modifications or accommodations for persons with mental or physical disability, including persons recovering from alcohol and substance abuse, and HIV/AIDS-related illnesses.
- Fail to design and construct housing in an accessible manner.
- Harass, coerce, intimidate, or interfere with anyone exercising or assisting someone else with their fair housing rights.

It's Fair Housing Month: Need a Quick Primer?

Are you a landlord or property manager in need of some quick guidance on how to comply with fair housing law? Check out the playlist for the YouTube video series, "[Fair Housing Tips in Less Than a Minute](#)," which covers topics ranging from understanding protected classes to banning pets at an apartment.

You can also view each short video individually by following these links:

[Tip #1: Protected Classes](#)

[Tip #2: Singling Out Children](#)

[Tip #3: Telling Prospects About Apartments](#)

[Tip #4: Banning Pets](#)

[Tip #5: Retaliating Against Tenants](#)

[Tip #6: Stay on Top of Fair Housing Compliance](#)

[Tip #7: Don't Make Assumptions About Disabilities](#)

[Tip #8: Don't Favor Certain Religions](#)

[Tip #9: Follow Senior Housing Exemptions](#)

[Tip #10: Fair Housing Fears](#)

It's Fair Housing Month: What are the Top Ten Fair Housing Mistakes?

If you've chosen the apartment industry for your career, chances are you know a lot about fair housing laws. But, why are discrimination lawsuits so common? And what can you do to make sure you're never involved in one? Watch Grace Hill's motion graphic about the [Top 10 Fair Housing Mistakes](#) to find out.

It's Fair Housing Month: Do You Have a Tenant Selection Plan?

One of the toughest jobs of a site owner or manager is writing a good tenant selection plan, but this is a crucial document. The tenant selection plan gives you a way to explain and justify your decisions if you are challenged. It is your first defense against claims of illegal discrimination, and it helps your staff, applicants, residents, and program administrators know what to expect from you. Without a clear, thorough written plan, you are open to charges of acting arbitrarily or unfairly.

Creating a written tenant selection plan that you share with applicants is a smart idea. Applicants who first learn about your screening criteria from a rejection letter are more likely to question whether discrimination was behind your decision.

See [HUD guidelines](#) on what to include in a Tenant Selection Plan.

[Tenant Selection Plan template](#)

Fair Housing FAQs

Post the full list of Fair Housing FAQs on a bulletin board or use them individually as a quiz for employees. The goal is to raise awareness and educate the public about Fair Housing laws – and within the industry the goal is to brush up our own knowledge!

FAQs about Fair Housing

Q. Why is April Fair Housing month?

A. Many people in the housing industry are aware that April is known as “Fair Housing Month,” but not everyone knows why. The Fair Housing Act (FHA) became law in April 1968, as Title VIII of the Civil Rights Act of 1968, a landmark piece of legislation. President Johnson signed the FHA into law on April 11, one week after the assassination of civil rights icon Martin Luther King, Jr., who fought for equality in housing.

Q. What Does Fair Housing Mean?

A. Fair housing means all people have equal access to the housing of their choice that they can afford. Fair housing laws ensure this equal access. The Federal Fair Housing Act (FHA) mandate that people have equal housing opportunities and not be subjected to discrimination in housing based on certain protected categories, including race, color, national origin, religion, physical or mental disability, sex, or for having children in their household.

Q. When do Fair Housing laws apply?

A. Fair housing laws apply to the sale, rental, or financing of nearly all forms of residences, including apartments, houses, mobile homes, nursing homes, homeless shelters, and even vacant lots to be used for housing. Anyone who has control over residential property or real estate financing must obey state and federal fair housing laws, including landlords, rental managers, property owners, real estate agents, bankers, developers, builders, and certain individual homeowners who are selling or renting property.

Q. What are the seven areas of discrimination prohibited by the 1948 Fair Housing Act?

A. The Fair Housing Act prohibits discrimination in housing based on race, color, national origin, religion, sex, family status, or disability.

Q. What are the protected classes under the federal Fair Housing law?

A. Race/color, religion, sex/gender, handicap, familial status, national origin.

Q. When was the Department of Housing and Urban Development created?

A. In 1966, President Lyndon B. Johnson signed the Housing and Urban Development Act into law, establishing the U.S. Department of Housing and Urban Development (HUD) as a ‘new and needed instrument’ to confront the nation’s housing and urban challenges.

Q. When was the Fair Housing Act signed into law?

A. 1968

Q. When was the Fair Housing Act passed and which President signed it?

A. On April 11, 1968, President Lyndon Johnson signed the Civil Rights Act of 1968, which was meant as a follow-up to the Civil Rights Act of 1964.

The enactment of the federal Fair Housing Act came after a long and difficult journey. From 1966-1967, Congress regularly considered the fair housing bill, but failed to garner a majority for its passage. However, when the Rev. Dr. Martin Luther King, Jr. was assassinated on April 4, 1968, President Johnson urged the bill’s speedy Congressional approval. Dr. King’s name had been closely associated with the fair housing legislation and President Johnson viewed the Act as a fitting memorial to Dr. King’s life work.

Q. Housing providers are required by the Fair Housing Act to make “reasonable accommodations” to afford a person with a disability the equal opportunity to enjoy a dwelling, (including common and public use areas). What does this mean?

A. Examples of “reasonable accommodations” include. providing an exception to a “no pets” policy to a disabled tenant with a service animal; making an exception to a policy of not providing a reserved parking space for a tenant with a wheelchair; providing a first floor apartment to a tenant who cannot walk upstairs.

Q. What constitutes discrimination based on disability under the Fair Housing Act?

A. Treatment should be fair and not based on disability. People with disabilities, uniquely, may require more than fair treatment, they may require special affirmative treatment, in order to be treated fairly.

This concept can be described as not only requiring that the playing field be level for people with disabilities, but that they be able to get to the playing field to be able to compete. A person using a wheelchair is just as effectively excluded from the opportunity to live in a particular dwelling by the lack of access into a unit and by too narrow doorways as a posted sign saying “No handicapped people allowed.”

Q. What are the three definitions of disability under the Fair Housing Act?

1. A physical or mental impairment that substantially limits one or more of life's daily activities – such as walking, driving, breathing.
2. Having a record of such an impairment, even if it is not currently an impairment.
3. Being perceived as having such an impairment.

Q. What are the 7 design and construction requirements of the Fair Housing Act for persons with disabilities?

1. Accessible building entrance on an accessible route.
2. Accessible and usable public and common use areas.
3. Usable doors.
4. Accessible routes into and through covered unit.
5. Light switches, electrical outlets, thermostats, and other environmental controls in accessible locations.
6. Reinforced walls in bathrooms for later installation of grab bars.
7. Usable kitchens and bathrooms.

Q. Who can file a Fair Housing complaint?

A. Any person who “claims to have been injured by a discriminatory housing practice” or any person who “believes that such person will be injured by a discriminatory housing practice that is about to occur.”

Q. What federal or state agencies investigate Fair Housing complaints?

A. HUD, the Georgia Commission of Equal Opportunity, and the U.S. Justice Department.

Q. In order for a finding to be entered against an individual or entity for violating the Fair Housing Act, is the complainant required to prove an intent to discriminate?

A. No. If actions cause a discriminatory result, there may be liability even if there is no intent to discriminate. This is called disparate impact.

Q. Under federal Fair Housing laws, it is legal to prohibit smoking and drinking alcohol in a DCA tax credit project?

A. Yes. Smoking and drinking is not one of the protected classes covered by the Fair Housing Act.

Q. Under federal Fair Housing laws, is it legal for a property manager to advertise a property for “mature adults only”?

A. Yes, with conditions, if the property is specifically designated as housing for older persons.

Q. What does it mean to “Affirmatively Further Fair Housing”?

A. AFFH means developing and implementing a comprehensive strategy designed to identify and overcome barriers to fair housing choice. The Fair Housing Act and other federal regulations require HUD, as well as state financing agencies like DCA to take steps to affirmatively further fair housing. The goals of Affirmatively Furthering Fair housing are.

- Analyzing and eliminating housing discrimination in the jurisdiction;
- Promoting fair housing choice for all persons;
- Providing opportunities for inclusive patterns of housing occupancy, regardless of race, color, religion, sex, familial status, disability, and national origin;
- Promoting housing that is structurally accessible to and usable by all persons, particularly persons with disabilities; and
- Fostering compliance with the non-discrimination provision of the Fair Housing.

HUD indicates AFFH activities should include. 1) an analysis of local laws, practices and policies, as well as the identification of other obstacles people may face in obtaining, enjoying, and maintaining their housing choice; 2) the taking of appropriate actions to overcome the effects of any impediments identified in the analysis; and 3) the documentation of any and all actions taken to address the needs in the analysis.

Q. Why is Affirmatively Furthering Fair Housing important?

A. America’s struggles with civil rights and discriminatory housing issues are historically documented. Prior to the passage of the FHA in 1968, these struggles were reinforced by race, ethnicity, and religious-based ordinances and exclusionary zoning regulations that promoted a segregated society. Individual landowners also perpetuated this accepted segregation by including restrictive covenants in their land deeds and neighborhood association agreements.

With the passing of the FHA in 1968, Congress openly recognized that discriminatory housing practices existed. While the common understanding of the Fair Housing Act’s purpose is to prohibit discrimination in housing, as well as real estate lending transactions, a lesser-known fact is that the Fair Housing Act’s purpose is also – through the AFFH provisions of the Act – to promote integration.

Q. What documents does DCA prepare that identifies obstacles to Fair Housing?

A. The Georgia Department of Community Affairs actively assesses fair housing choice in its community in a document called Analysis of Impediments to Fair Housing Choice. Leadership of the preparation for this document is performed by the Office of Special Initiatives, however, many different areas of DCA participate in the assessment.

Q. Are requirements under Section 504 and the Fair Housing Act the same?

A. No. Section 504 and the Fair Housing Act have different requirements as they related to both the scope of applicability, and the technical specifications to be met to attain accessibility. In general, Section 504 requires that a fewer number of units must be made accessible, but the technical specifications apply a much stricter standard of accessibility. The Fair Housing Act, on the other hand, has a broader scope and applies to a larger number of units. Under Section 504, 5% of rental units must be equipped for the mobility impaired and 2% must be equipped for the visually impaired.

Q. Would funding a proposed project in an area of minority concentration be example of promoting fair housing under Section 504? Why or why not?

A. Not necessarily. DCA must assess the overall impact of the assisted housing on the availability of housing choices for low income minority families in and outside areas of minority concentration. In order to develop newly constructed rental housing in areas of minority concentration, DCA must determine that either (1) sufficient, comparable opportunities exist for minority families, in the income range to be served by the proposed project, outside areas of minority concentration, or (2) the project is necessary to meet overriding housing needs that can be met in the housing market area.

Q. What is Title VI and how does it relate to providing meaningful access to persons that have limited proficiency in English?

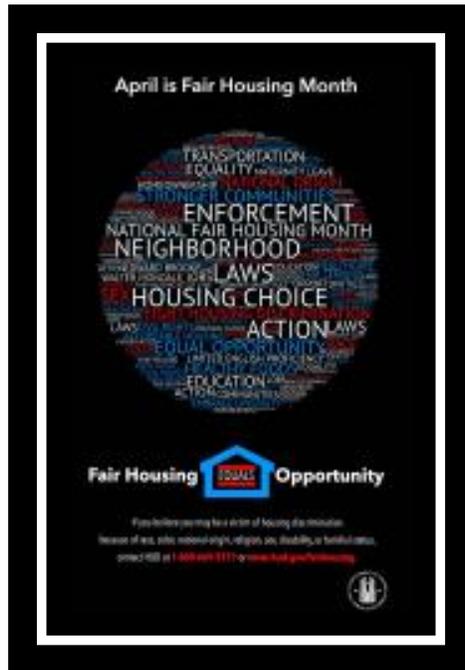
A. Title VI of the Civil Rights Act of 1964 is the federal law that protects individuals from discrimination on the basis of their race, color, or national origin in programs that receive federal financial assistance. In certain situations, failure to ensure that persons who have limited English proficiency can effectively participate in, or benefit from, federally assisted program may violate Title VI's prohibition against national origin discrimination.

Q. What is DCA expected to do to provide meaningful access to its programs to individuals with Limited English Proficiency?

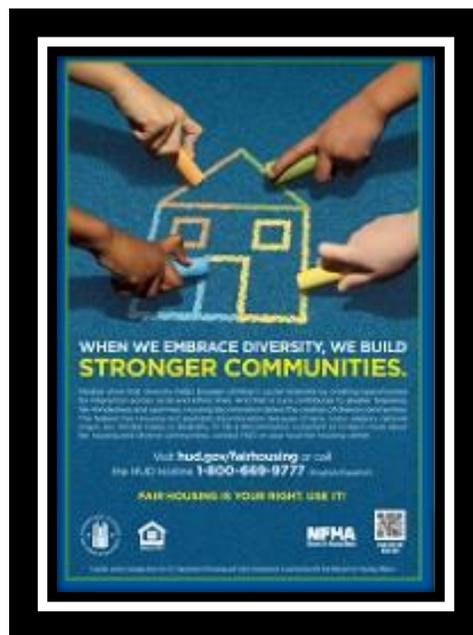
A. All organizations should ensure non-discrimination by taking reasonable steps to ensure meaningful access for persons who have limited English proficiency. The agency may have a contract with another organization to supply an interpreter when needed, use a telephone service line interpreter; or, if it would not impose an undue burden, or delay or deny meaningful access to the client, the agency may seek the assistance of another agency in the same community with bilingual staff to help provide oral interpretation services.

HUD Resources

These posters and brochures are available for download from the HUD website. Please follow the links to download hi-resolution versions of each.



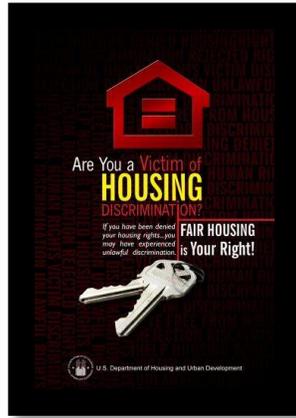
[Download HUD's 2017 Fair Housing poster](#)



Download HUD's "When We Embrace Diversity, We Build" poster

[\(English version\)](#)

[\(Spanish version\)](#)



[Download HUD's "Are You a Victim of Housing Discrimination?" brochure \(English\)](#)

Also available in [Arabic](#) | [Bengali](#) | [Chinese](#) | [English](#) | [Farsi](#) | [French](#) | [Hindi](#) | [Hmong](#) | [Japanese](#) | [Khmer](#) | [Korean](#) | [Lao](#) | [Polish](#) | [Russian](#) | [Somali](#) | [Spanish](#) | [Tagalog](#) | [Vietnamese](#)