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| **Economic Health and Housing** |  |  | **Greeley Urban Renewal Authority** |
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**Fair Housing Act Protections for**

**Race, Color, National Origin**

**Know Your Rights**

Housing discrimination occurs when a person is treated differently than another person during the sale, rental, or financing of housing and housing-related transactions based on a particular characteristic, such as their race, color, or national origin. These are three of the classes of people protected by the Fair Housing Act of 1968 (The Act).

When Congress enacted The Act, one of the central objectives was to prohibit race discrimination in sales and rentals of housing. Even so, race discrimination in housing continues to be an issue. Often, discrimination is disguised by steering people looking for housing to certain areas or by stating no housing is available.

**You are discriminated against if you are a victim of:**

* **Racial Steering:** You cannot be told, “This is not your kind of neighborhood,” or “You wouldn’t feel comfortable living here,” or None of your kind of people live in this area”. Statements like this are “steering” and in violation of The Act.
* **Rental Discrimination:** The terms of rental agreements cannot be changed to deny or discourage access to rental properties. Rental agreement terms must apply to all renters.
* **False Denials of Availability:** It is a violation of The Act if a real estate salesperson, broker, or property agent says a property is unavailable when it is in fact available for rent or purchase.
* **Advertising Discrimination:** Ads or commercials for housing cannot show any preference for renters or buyers based on race, color, national origin (or any of the other protected classes).
* **Redlining:** Lending institutions cannot change the interest rate or any loan term in a discriminatory manner to deny access to a neighborhood.
* **Lending Discrimination:** It is in violation of The Act for mortgage lenders to engage in any of the following with regard to protected classes, including race, color, and national origin:
* Refusal to make a mortgage loan
* Refusal to provide information regarding loans
* Imposing different terms or conditions, such as interest rates, points, or fees
* Discrimination in appraising property
* Refusal to purchase a loan or set different terms or conditions for purchasing a loan

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Description automatically generatedIf you think you have been the victim of housing discrimination based on race, color, national origin, (or any of the protected classes), you may file a complaint with the U. S. Department of Housing and Urban Development at <https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint> or the Colorado Civil Rights Division at <https://ccrd.colorado.gov/>.

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| **Learn more about the Fair Housing Act of 1968 at https://www.hud.gov/program\_offices/fair\_housing\_equal\_opp** |  |  | **A close-up of some scissors  Description automatically generated with low confidence ECONOMIC HEALTH**  **AND HOUSING** |
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