Modern Real Estate Practice in Illinois Ninth Edition

Unit 21: Fair Housing and Ethical Practices
Fair Housing Act

- Civil Rights Act of 1866
- Title VIII of the Civil Rights Act of 1968
- Housing and Community Development Act
- Fair Housing Amendments Act
- Definitions
  - Housing
  - Familial status
  - Disability
Fair Housing Act

• Protected Classes
  – Race
  – Color
  – Religion
  – Sex
  – Natural Origin
  – Familial Status
  – Disability
Fair Housing Act

• Exemptions to the Fair Housing Act
  – Owner occupied 4 units or less
  – No discrimination based on race
  – No discriminating ads
  – No broker involved in the transaction
  – Housing for older persons

• Americans with Disabilities Act (ADA)
  – Title I
  – Title III
Fair Housing Violations

- Blockbusting
- Steering
- Advertising
- Appraising
- Redlining
- Disparate Treatment / Disparate Impact
Enforcement of the Fair Housing Act

- The Office of Fair Housing and Equal Opportunity (OFHEO) administers the federal Fair Housing Act under direction of the secretary of the HUD
The Illinois Human Rights Act

- Protected classes – more than federal law
  - All seven federal
  - Sexual Orientation
  - Order of Protection
  - Military status, regardless of honorable or dishonorable discharge
  - Age (40+)
  - Marital Status
  - Ancestry
- Exemptions
- Coercion and threats
Fair Housing and Ethical Practices

• Implications for brokers and salespeople
• Professional ethics
  — Code of ethics