

# Fair Housing

The City of Beatrice supports fair housing laws in the community. Under the provisions of the federal and state housing laws it is unlawful to discriminate against individuals on the basis of race, color, religion, national origin, familial status, or sex.

Robert Morgan, Mayor  
City of Beatrice

## Fair Housing

### What is Fair Housing?

Fair Housing is the right for all people to have safe, decent housing and be able to get this housing without discrimination. City, State, and Federal Fair Housing Laws require that all people have an equal opportunity to buy, rent, or live in housing.

### Fair Housing Act.

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).

### What Housing Is Covered?

The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members.

### What Is Prohibited?

In the Sale and Rental of Housing: No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap:

- Refuse to rent or sell housing;
- Refuse to negotiate for housing;
- Make housing unavailable;
- Deny a dwelling;
- Set different terms, conditions or privileges for sale or rental of a dwelling;
- Provide different housing services or facilities;
- Falsely deny that housing is available for inspection, sale, or rental;

- For profit, persuade owners to sell or rent (blockbusting); or
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

**In Mortgage Lending:** No one may take any of the following actions based on race, color, national origin, religion, sex, familial status or handicap:

- Refuse to make a mortgage loan;
- Refuse to provide information regarding loans;
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees;
- Discriminate in appraising property;
- Refuse to purchase a loan; or
- Set different terms or conditions for purchasing a loan.

**In Addition:** It is illegal for anyone to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right; or
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

## **Who is Protected?**

Federal Fair Housing Laws prohibit discrimination based on:

- Race
- Color
- Religion
- National Origin
- Sex
- Familial Status (Children in the Home)
- Handicap (Physical or Mental)

## **Recognizing Discrimination.**

- **Refusing to deal** – Refuse to sell, rent, lease, exchange, or negotiate for a dwelling
- **Different Terms/Conditions** – Discrimination in the terms and/or conditions of a sale or rental of a dwelling
- **Misrepresentation** – Represent that an available dwelling is not available for inspection, sale or rental when it is

- **Discriminatory Presentation** – Say, publish, or display a discriminatory preference with respect to a sale or rental of a dwelling
- **Steering** – Engage in directing anyone to homes or rental property in a particular area based on discriminatory reasons
- **Unequal Financing** – Deny a loan to anyone or discriminate in the terms or conditions of a loan based on discriminatory reasons
- **Blockbusting** – Engage in panic-selling by representing that the racial composition of a neighborhood is going to change

## What Can I Do?

If you feel that you have been discriminated against in the sale or rental of property, you can file an administrative complaint, with the Equal Opportunity Commission, within one year after the act has occurred or a private action within two years of the act. The complaint must be based on the belief that race, color, sex, religion, familial status, handicap and/or National origin status was the reason for the alleged discriminatory act.

Sources:

U.S. Department of Housing & Urban Development

Nebraska Fair Housing Act – RRS §§20-301 to 20-344

Beatrice City Code §§ 11-4 to 11-6

## Related Links

- [U.S. Department of Housing and Urban Development](#)
- [Nebraska Equal Opportunity Commission](#)
- [Fair Housing Center of Nebraska and Iowa](#)