



## DEED AND PROPERTY COVENANTS OR RESTRICTIONS OF RECORD

During the history of our country, some persons have placed restrictions on property based on race, color, religion, sex, handicap, familial status, or national origin. Generally, these restrictions are void and unenforceable, with limited exceptions for particular types of religious housing and qualified housing for older persons. The publication of these void restrictions may convey a message that the restrictions continue to be valid. Any time a sales associate or broker is asked to provide a copy of the covenants or restrictions of record relating to the use of a property the following message should be included:

*These documents may contain restrictions or covenants based on race, color, religion, sex, handicap, familial status or national origin. Such restrictions or covenants generally are void and unenforceable, with limited exceptions for particular types of religious housing and qualified housing for older persons.*

*Be assured that all property is marketed and made available without discrimination based on race, color, religion, sex, handicap, familial status, or national origin. Should you have any questions regarding such restrictions, please contact your attorney.*

## FURTHER ASSISTANCE

Local Boards of REALTORS® will accept complaints alleging violations of the Code of Ethics filed by a home seeker who alleges discriminatory treatment by a REALTOR® in the availability, purchase or rental of housing. Local Associations of REALTORS® have a responsibility to enforce the Code of Ethics through professional standards procedures and corrective action in cases where a violation of the Code of Ethics is proven to have occurred.

Complaints alleging discrimination in housing may be filed with the nearest office of the Department of Housing and Urban Development (HUD), or by calling HUD's Discrimination Hotline at 1-800-669-9777, 1-800-927-9275 (TDD). For information and publications on fair housing, call HUD's Customer Service Center at 1-800-767-7468. Contact HUD on the Internet at <http://www.hud.gov/> and select the Fair Housing section.



## What Everyone Should Know About Equal Opportunity in Housing



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Item # 166-799  
(05/17 OMG)

430 North Michigan Avenue • Chicago, IL 60611-4087  
800.874.6500 • [www.NAR.realtor](http://www.NAR.realtor)



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# What Everyone Should Know About Equal Opportunity in Housing

The sale or purchase of a home is one of the most significant events that people will experience in their lifetimes. It is more than the simple purchase of housing, for it includes the hopes, dreams, aspirations, and economic destiny of those involved.

## REALTOR® COMMITMENT TO EQUAL OPPORTUNITY

The term REALTOR® identifies a licensed real estate professional who is a member of the NATIONAL ASSOCIATION OF REALTORS®. REALTORS® conduct their business in accordance with a strict Code of Ethics. The term REALTOR® identifies a licensed real estate professional who is a member of the NATIONAL ASSOCIATION OF REALTORS®. Not all licensed real estate professionals are members of the National Association, and only those who are can identify themselves as REALTORS®. Article 10 of the Code provides that "REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, sexual orientation, gender identity, or national origin. REALTORS® shall not be party to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, sexual orientation, gender identity, or national origin. REALTORS®, in their employment practices shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, sexual orientation, gender identity or national origin."

A request that a REALTOR® act in a discriminatory manner in the sale, lease, or rental of real property cannot ethically be fulfilled by a REALTOR®.

## THE LAW

### Civil Rights Act of 1866

The Civil Rights Act of 1866 prohibits all racial discrimination in the sale or rental of property.

### Fair Housing Act

The Fair Housing Act declares a national policy of fair housing throughout the United States. The law makes illegal any discrimination in the sale, lease or rental of housing, or making housing otherwise unavailable, because of race, color, religion, sex, handicap, familial status, or national origin.

### Americans with Disabilities Act

Title III of the Americans with Disabilities Act prohibits discrimination against persons with disabilities in places of public accommodation and commercial facilities.

### Equal Credit Opportunity Act

The Equal Credit Opportunity Act makes discrimination unlawful with respect to any aspect of a credit application on the basis of race, color, religion, national origin, sex, marital status, age or because all or part of the applicant's income derives from any public assistance program.

### State and Local Laws

State and local laws often provide broader coverage and prohibit discrimination based on additional classes not covered by federal law.

## THE RESPONSIBILITIES

The home seller, the home seeker, and the real estate professional all have rights and responsibilities under the law.

### For the Home Seller


You should know that as a home seller or landlord you have a responsibility and a requirement under the law not to discriminate in the sale, rental and financing of property on the basis of race, color, religion, sex, handicap, familial status, or national origin. You may not instruct the licensed broker or salesperson acting as your agent to convey for you any limitations in the sale or rental, because the real estate professional is also bound by law not to discriminate. Under the law, a seller or landlord cannot:

- (1) establish discriminatory terms or conditions in the purchase or rental of housing;
- (2) advertise a preference for certain buyers or tenants because of their race, color, religion, sex, handicap, familial status, or national origin; or
- (3) misrepresent that housing is unavailable to persons who are members of these protected classes.

### For the Home Seeker

You have the right to expect that housing will be available to you without discrimination or other limitations based on race, color, religion, sex, handicap, familial status, or national origin. Additionally, when working with a REALTOR®, you can expect that housing will be available to you without discrimination or other limitations based on sexual orientation or gender identity.

This includes the right to expect:

-  housing in your price range made available to you without discrimination
-  equal professional service
-  the opportunity to consider a broad range of housing choices
-  no discriminatory limitations on communities or locations of housing
-  no discrimination in the financing, appraising or insuring of housing
-  reasonable accommodations in rules, practices and procedures for persons with disabilities
-  non-discriminatory terms and conditions for the sale, rental, financing, or insuring of a dwelling
-  to be free from harassment or intimidation for exercising your fair housing rights

### For the Real Estate Professional

Agents in a real estate transaction, whether they are REALTORS® or not, are prohibited by federal law from discriminating on the bases of race, color, religion, sex, handicap, familial status, or national origin. State and local laws may also prohibit other bases of discrimination.