## 50 Years of Fair Housing

The National Association of REALTORS<sup>®</sup> and REALTORS<sup>®</sup> across the country are commemorating the 50<sup>th</sup> anniversary of the Fair Housing Act. Below are some basic facts regarding the Fair Housing Act and the history of this landmark legislation, and where we are headed in the future in regards to Fair Housing.

#### 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.

### Who can file a Fair Housing complaint?

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."

### What federal or state agencies investigate Fair Housing complaints?

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

### What's the lingo?

Almost all REALTORS<sup>®</sup> know what "steering" means. But 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. 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 real estate agents 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.

#### Does the Fair Housing Act apply to rental property?

Although the Fair Housing Act (FHA) 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.

# What are the seven 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.

#### What's next for Fair Housing?

Where people live has a direct impact on the quality of their health, education, and access to economic opportunities. Discriminatory housing practices create racial and economic segregation in communities that can lead to disparate outcomes in overall quality of life. Fair housing supports the development racially and economically diverse communities.

*Health* - Where someone lives affects both their physical and mental wellbeing. Fair housing has a role in fostering healthy people and neighborhoods.

*Education* - Housing factors that affect education include housing quality, residential stability, affordability, and neighborhood location. Communities with high concentrations of poverty and a history of disinvestment may have less access to the type of housing that can bring about positive change to local schools. Fair housing has a role in creating and expanding educational opportunities. *Economic Opportunity* - Housing plays an important role in low-income households' ability to achieve and maintain the stability necessary to pursue their financial goals and escape poverty. The stability provided by affordable housing can help households secure and maintain employment, increase their savings, and take steps to become self-sufficient. Fair housing has a role in creating neighborhoods that are economically diverse.

All information for this article was obtained from the Georgia Department of Community Affairs and the National Association of REALTORS<sup>®</sup>.