

FAIR HOUSING ACT

When Does a REALTOR® Use the Equal Housing Opportunity Logo?



The Fair Housing Act itself does not require the use of the Equal Housing Opportunity logo or slogan, "Equal Housing Opportunity," in any ad. However, using the logo regularly is good evidence of the company's commitment to fair housing compliance. The Equal Housing Opportunity logo is a picture of a small house with the words "Equal Housing Opportunity" directly beneath it. The small house picture cannot be used without the words "Equal Housing Opportunity" beneath it, but the words can be used without the small house pictured.

According to HUD guidelines, all advertising of residential real estate for sale or rent should contain an equal housing opportunity logotype, statement, or slogan as a means of educating the home-seeking public that the property is available to all persons, regardless of race, color, religion, sex, handicap, familial status, or national origin. The choice of logotype, statement, or slogan will depend on the type of media used and the size of the advertisement.



GET THE EQUAL HOUSING OPPORTUNITY LOGO:

Go to

www.hud.gov

Search... Equal Housing Logo

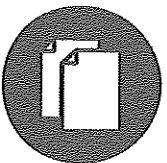


ADD THE EQUAL HOUSING OPPORTUNITY STATEMENT TO YOUR BUSINESS PLAN:

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

Guidelines for Using the Equal Housing Opportunity Logo

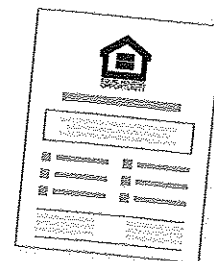
(in all ads of four column inches or larger) are available at: www.hud.gov/fairhousing



DISPLAY THE HUD FAIR HOUSING POSTER

Get the HUD Fair Housing Poster by visiting www.hud.gov

Fair Housing Regulations Require the Display of the HUD Fair Housing Poster at the Brokerage Office and at Dwellings Under Construction.



PROTECTED CLASSES AND THEIR DEFINITIONS*

FEDERAL



- **COLOR:** Pertaining to a person's skin color
- **FAMILIAL STATUS:** Families in which one or more children under 18 lives with: a parent; a person who has legal custody of the child or children; or the designee of the parent or legal custodian, with the parent or custodian's written permission. Familial status protection also applies to pregnant women and anyone securing legal custody of a child under 18.
- **NATIONAL ORIGIN:** Refers to the geographic area in which a person was born, or from where their ancestors came.
- **PHYSICAL OR MENTAL DISABILITY:** In reference to you or someone close to you who: has a physical or mental disability (such as hearing, mobility, and visual impairments, including use of a guide dog; drug addiction and alcoholism, mental illness, intellectual or developmental disability, HIV or AIDS, or cancer) that substantially limits one or more major life activities; has a record of such a disability; or is regarded as having such a disability.
- **RACE:** Categories of physical characteristics and/or genetic groupings of human populations.
- **RELIGION:** Participation with one of the world's structured religions; one's spiritual beliefs; inference of religion by place of worship.
- **SEX** (i.e., gender): Sexual orientation or gender identity per Presidential Feb 11, 2021 Exec. Order - see respective definitions.

MARYLAND

Includes All Federal Protections Listed Above Plus:



- **MARITAL STATUS:** The state of being single, married, separated, divorced, or widowed.
- **RACE:** The State of Maryland has expanded the definition of "race" to include traits associated with race including hair texture, afro hairstyles, and protective hairstyles (including braids, twists, and other hairstyles).
- **SEXUAL ORIENTATION:** A component of identity that includes a person's sexual and emotional attraction to another person and the behavior and/or social affiliation that may result from this attraction.
- **GENDER IDENTITY:** the gender-related identity, appearance, expression, or behavior of a person, regardless of the person's assigned sex at birth, which may be demonstrated by:
 1. Consistent and uniform assertion of the person's gender identity.
 2. Any other evidence that the gender identity is sincerely held as part of the person's core identity.
- **SOURCE OF INCOME:** Any lawful source of money that is paid to or for the benefit of a renter or buyer of housing and includes grants, government assistance, alimony, child support, pensions, annuities, legal gifts, or investment earnings.

LOCAL/COUNTIES

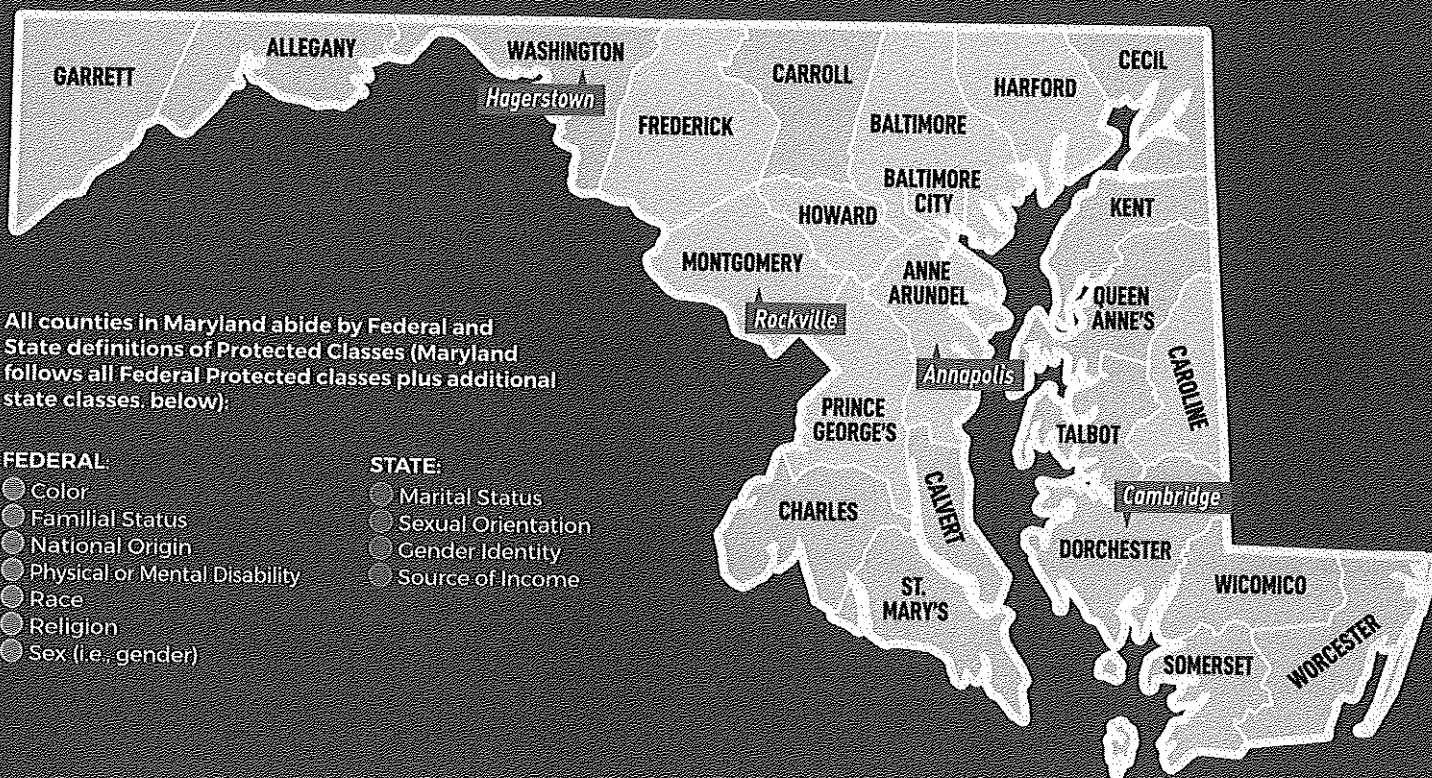


Includes All Federal And State Protections Listed Above Plus:

- **AGE:** Generally referring to adults 18 yrs & over.
- **ANCESTRY:** Line of descent.
- **CREED:** A person's beliefs; also, a summary of principles or opinions to which someone professes or adheres.
- **ETHNIC ORIGIN:** Cultural upbringing, including ceremonies and traditions.
- **FAMILY RESPONSIBILITY:** Refers to decisions based on an assumption of a person's care giving responsibilities, either childcare or care of another family member.
- **LAWFUL INCOME:**
See 'Source of Income'.
- **OCCUPATION:** The principal lawful activity of one's life, generally including students, welfare recipients and retired persons.
- **PERSONAL APPEARANCE:**
The outward appearance of any person, irrespective of sex, with regard to hair style, facial hair, physical characteristics or manner of dress.
- **POLITICAL OPINION:** The opinion of persons relating to government, the conduct of government, political parties, candidates for election or elected office-holders.
- **PRESENCE OF CHILDREN:**
Households that include the temporary custody or permanent occupancy of persons under the age of 18 years.

* For detailed legal references by County, go to:
www.mdrealtor.org/programs/housing/programs/fair-housing

MARYLAND REALTORS® PROMOTES FAIR HOUSING



All counties in Maryland abide by Federal and State definitions of Protected Classes (Maryland follows all Federal Protected classes plus additional state classes, below):

FEDERAL:

- Color
- Familial Status
- National Origin
- Physical or Mental Disability
- Race
- Religion
- Sex (i.e., gender)

STATE:

- Marital Status
- Sexual Orientation
- Gender Identity
- Source of Income

PROTECTED CLASSES

Maryland counties and Baltimore City follow all Federal Protected classes plus additional state classes; the counties that follow these standards only are highlighted in purple. Several counties and cities have additional Protected Classes, as described below. For a chart version of Protected Classes, please visit <http://mdrealtor.info/ProtectedClasses>.

ALLEGANY

ANNE ARUNDEL

- Ancestry
- Citizenship/Immigration
- Creed
- Occupation

Annapolis

- Citizenship/Immigration

BALTIMORE COUNTY

- Age
- Creed
- Veteran/Military

BALTIMORE CITY

- Age
- Ancestry

CALVERT

CAROLINE

- Age

CARROLL

CECIL

CHARLES

DORCHESTER

Cambridge

- Age
- Ancestry
- Creed

FREDERICK COUNTY

- Age

GARRETT

HARFORD

- Age
- Creed
- Occupation
- Personal Appearance
- Political Opinion

HOWARD

- Age
- Creed
- Occupation
- Personal Appearance
- Political Opinion

KENT

MONTGOMERY

- Age
- Ancestry
- Creed
- Family Responsibility

Rockville

- Age
- Ancestry
- Ethnic Origin
- Genetics
- Veteran/Military

PRINCE GEORGE'S

- Age
- Citizenship/Immigration
- Genetics
- Occupation
- Personal Appearance

QUEEN ANNE'S

ST. MARY'S

SOMERSET

TALBOT

WASHINGTON

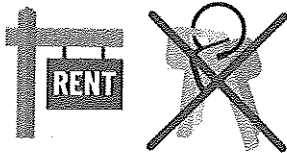
Hagerstown

- Age

WICOMICO

WORCESTER

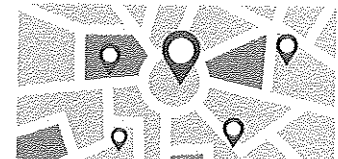
UNDER THE FAIR HOUSING ACT, IT IS ILLEGAL TO:



Refuse to rent to you or sell you housing because of your race, national origin, or any of the other Federal protected classes



Tell you housing is unavailable when in fact it is available



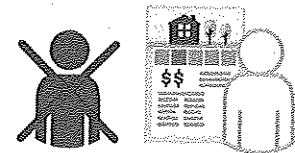
Show you apartments or homes only in certain neighborhoods



Set different terms, conditions, or privileges for sale or rental of a dwelling



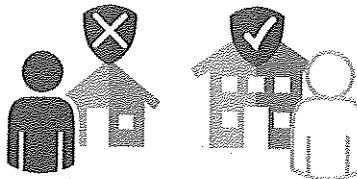
Provide different housing services or facilities



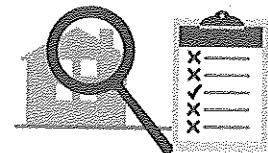
Advertise housing to preferred groups of people only



Fail to design and construct housing in an accessible manner



Deny you property insurance in a discriminatory manner



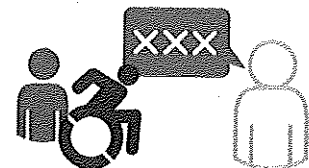
Conduct property appraisals in a discriminatory manner



Refuse to make reasonable accommodations for persons with a disability if the accommodation may be necessary to afford such person a reasonable and equal opportunity to use and enjoy a dwelling



Refuse to provide you with information regarding mortgage loans, deny you a mortgage loan, or impose different terms or conditions on a mortgage loan



Harass, coerce, intimidate, or interfere with anyone exercising or assisting someone else with their fair housing rights

If You Believe Your Rights Have Been Violated...

Call the Maryland Commission on Civil Rights at (410) 767-8600 or visit: www.mccr.maryland.gov/Pages/Intake.aspx to initiate an inquiry.

Other resources include:

www.nationalfairhousing.org
www.fairhousingmd.org
www.mccr.maryland.gov
www.mdrealtor.org/programs/housing-programs/fair-housing

**How Do You
Recognize
Housing
Discrimination?**