Fair Housing: Your Rights Under the Law





City of Las Cruces



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The City of Las Cruces has partnered with the Border Fair Housing & Economic Justice Center to inform residents about their Fair Housing rights under federal, state, and local laws. The City of Las Cruces and Border Fair Housing & Economic Justice Center are working together to ensure the fair housing rights of all Las Cruces residents.

Fair Housing is NOT an Option!

If you think your housing rights have been violated or you believe you have been treated differently in any housing related activity or transaction, contact:

U.S. HUD Office of Fair Housing & Equal Opportunity

500 Gold Avenue SW, 7th Floor, Suite 7301 Albuquerque, N.M. 87102 1-800-569-4287 or 1-800-669-9777 or TTY: 1-800-877-8339

New Mexico Legal Aid

600 E. Montana, Ste. D Las Cruces, NM 88001 575-526-4451

Law Access New Mexico

7200 Montgomery Blvd. NE, #279 Albuquerque, NM 87109 1-800-340-9771 Lawyer Referral for the Elderly (persons over 55 primarily)
1-800-876-6657 or 1-505-797-6005

You can also file a complaint with the U.S. Dept. of Housing & Urban Development at 1-800-669-9777 within one year of the alleged discrimination. You can also file a federal or state lawsuit within 2 years of the alleged discrimination. For this you may wish to contact a private attorney.

The City of Las Cruces, with the assistance of Border Fair Housing & Economic Justice Center is making this material available to all and is reproduced with funding provided by the U.S. Department of Housing and Urban Development.



www.las-cruces.org

Housing Discrimination is Against the Law!



Since 1968, federal and state laws have provided protections against housing discrimination based on certain Protected Classes.

Protected Classes Under Federal Law Federal law prohibits discrimination in the sale, rental, and financing of housing. These laws also make it illegal to discriminate in any housing related transaction based of the following Protected Classes:

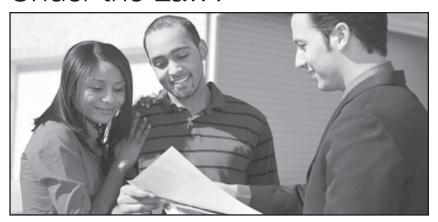
Race, Color,
National Origin,
Sex (Gender),
Religion,
Familial Status (including pregnant women),
or Disability (physical or mental handicap).

Protections Under New Mexico Law

New Mexico law provides additional protected classes. In New Mexico it is illegal to discriminate in any housing related activity or transaction because of:

Ancestry,
Sexual Orientation/Preference,
Gender Identity, or
Spousal Affiliation.

What is Housing Discrimination Under the Law?



Discrimination generally includes, but is not limited to, the following types of actions.

It is illegal for any individual, including real estate agents, brokers, mortgage lenders, and housing insurance providers to:

- · Refuse to rent or sell housing,
- Refuse to negotiate with/for housing,
- Have housing made unavailable,
- Deny a dwelling for rent, lease, or sale,
- Offer different terms, conditions, privileges, services, facilities, and/or amenities in housing,
- Falsely deny housing is available for inspection, sale, or rental,
- Persuade to sell or rent to certain people in only certain areas or neighborhoods,
- Deny access to/or membership in a facility or service related to the sale or rental of housing.

In Mortgage Lending it is Illegal to:

- · Refuse to make a mortgage loan,
- Refuse to provide information regarding loans,
- · Refuse to purchase a loan,
- Set different terms or conditions on a loan,
- Discriminate in appraising property.

It is also illegal to:

Threaten, coerce, interfere, and/or intimidate someone who is exercising their Fair Housing rights or who is assisting others to exercise their Fair Housing rights.

It is Illegal to Discriminate in Housing Based on a Disability.

If you or someone living with you has a disability that limits one or more major life activities, such as a physical or mental disability or disease, housing providers may not deny you housing, nor a reasonable accommodation or modification.

A REASONABLE ACCOMMODATION is:

A change to any rule, policy, practice, or service to allow a person with a disability the equal chance to use and enjoy a housing unit.

A REASONABLE MODIFICATION is:

- A physical change to a housing property, such as widening doors, installing grab bars or wheelchair ramps.
- Landlords receiving federal money may have to make modifications at their expense.
- Disabled tenants in non-federally funded housing programs must pay for modifications.



Procedures for requesting a REASONABLE ACCOMMODATION or MODIFICATION is:

- 1) The tenant must make a written request to the housing provider but the request can also be made verbally.
- 2) The request must be medically necessary. The housing provider can ask for third party medical proof of the disability.
- 3) To receive an accommodation or modification there must be a relationship between the disability and the requested accommodation/modification.

Advertising Covered by the Fair Housing Act.

Equal Opportunity Symbol

HUD regulations require all advertising to have this logotype or slogan. This serves as a means of educating the public that the property is available to all persons.





It is Illegal to Discriminate in the Advertising of Housing.

Under the Fair Housing Act, it is illegal to use advertising to make any statement that limits housing or/gives preference in housing based on the protected classes.



Under New Mexico law, it is illegal to print, circulate, display, mail, or cause to be printed, circulated, displayed or mailed, any advertisement, publication, sign, or any form of application for housing that limits housing or gives preference in housing based on the protected classes.

Owners and agents must avoid the use of symbols or logos that suggest race, color, national origin, religion, sex, familial status, or handicap.

What Advertising is Covered?: Printed or published materials, such as:

- Newspapers, magazines, flyers brochures, real estate signs,
- · Radio and television ads,
- Internet (when deemed a content provider),
- Telephone, or
- Verbal Word-of-mouth advertising (this may be very difficult to prove or demonstrate).