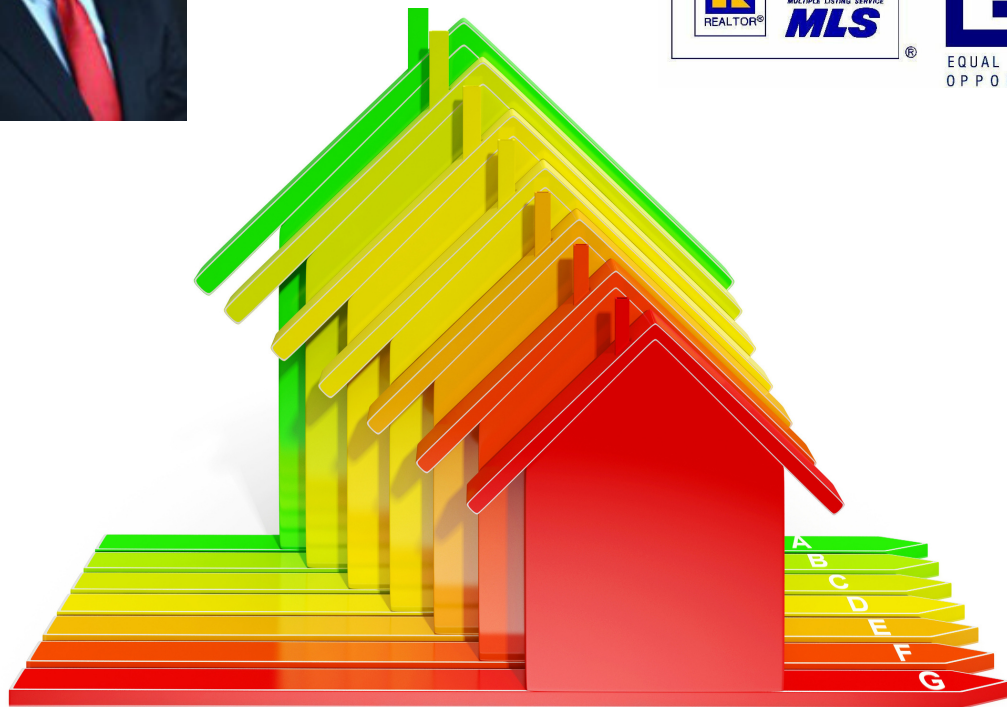


FAIR HOUSING AND PROTECTED CLASSES

EMPOWERING FAIRNESS:
A DEEP DIVE INTO PROTECTED CLASSES



PAUL LOWE



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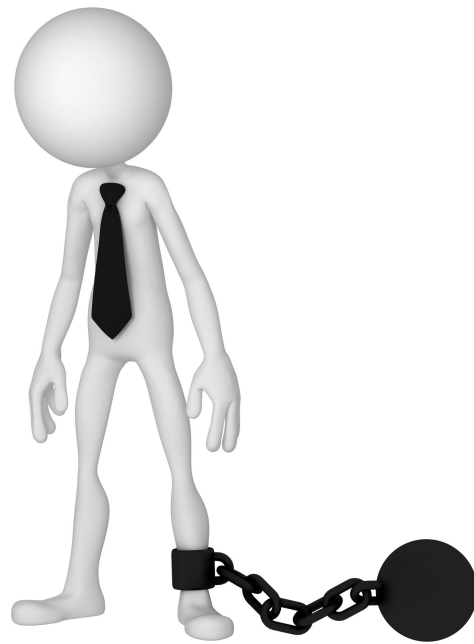
PROSPER
PROPERTY MANAGEMENT





*"You don't
want to end up
in FHA Jail"*

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INTRODUCTION

- Commitment to Fairness: Our ongoing dedication is to a fair and equal housing market for all.
- Sharing Crucial Information: Highlighting the importance of understanding protected classes in real estate.
- Essential for Everyone:
 - Real Estate Professionals: Ensuring practices are compliant with fair housing laws.
 - Buyers, Sellers, and Renters: Promoting an awareness that contributes to an inclusive housing environment.



This is very **important** for investors and property managers to understand what the law says and to ensure that the law is not violated.

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WHAT ARE PROTECTED CLASSES

Protected classes are specific groups of people identified under the Fair Housing Act (FHA) and other relevant laws, which safeguard these groups from discrimination in housing-related activities. Discrimination means treating someone differently or unfairly based on their membership in one of these groups.



FEDERAL PROTECTED CLASSES

The Federal Fair Housing Act recognizes the following protected classes:

- Race
- Color
- National Origin
- Religion
- Sex (including gender identity and sexual orientation)
- Familial Status (e.g., families with children under 18, pregnant women)
- Disability

These protections apply to various aspects of housing, including renting or buying a home, securing a mortgage, seeking housing assistance, or engaging in other housing-related activities.

“If you have investment properties that you are going to lease out. You need to know this”

STATE AND LOCAL PROTECTED CLASSES:

It's important to note that many states and some localities have added additional protected classes to those listed above. These can include protections based on age, marital status, source of income, or veteran status, among others.



WHY THIS MATTERS

Understanding and respecting protected classes in real estate isn't just about legal compliance; it's about fostering a housing market that's inclusive and equitable for all individuals. Discrimination, whether intentional or through unawareness, can have profound impacts on individuals and communities, perpetuating inequality and limiting opportunities.



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CONCLUSION

At the heart of the matter, the principle of protected classes within the real estate sector is fundamentally about guaranteeing that every individual, regardless of their background or circumstances, enjoys equal chances to housing opportunities. This is not merely a legal requirement but a moral imperative that underscores the essence of fairness and equity in our society. Discrimination, in any form, acts as a barrier to this equality, preventing certain groups of people from accessing housing, financing, or fair treatment in housing transactions and services.



CONCLUSION

As we move forward, let's remember that promoting fair housing is a collective responsibility. Whether you're a **real estate professional**, a homebuyer, a seller, a **investor** or a renter, your actions and awareness can make a significant difference. If you're ever unsure about whether a practice might be discriminatory, or if you need guidance on how to ensure your actions comply with fair housing laws, reaching out for information is a crucial step..

