

Jacksonville Area Legal Aid, Inc.

# Fair Housing Advocacy Center



## Sales Discrimination: Get the house you deserve!

## What is FHAC?

The Fair Housing Advocacy Center (FHAC) was established to enforce the fair housing laws. It currently serves Baker, Bradford, Clay, Duval, Nassau and St. Johns counties. There are no income requirements for FHAC clients. FHAC is committed to zealously advocate on behalf of victims of discrimination, and has a three-fold approach to accomplish this mission:

1. **EDUCATION:** FHAC educates housing consumers to recognize and report housing discrimination. If your group would like to receive a fair housing presentation, please call our office.
2. **INVESTIGATION:** FHAC often investigates cases of alleged discrimination through testing. Testing has proven to be a highly effective method of identifying unlawful housing discrimination. FHAC also conducts ongoing research and monitoring efforts to determine the nature and extent of housing discrimination being practiced in our community.
3. **ENFORCEMENT:** FHAC attorneys may negotiate a settlement for a client, represent a client in state or federal court, or may help a client file a case with a government agency, and advocate for him or her throughout the process.

## What is Sales Discrimination?

Housing discrimination is often subtle. The victim often feels discriminated against, yet has no definite proof of it. That is why a FHAC investigation can be so helpful. Here are some examples of behavior which FHAC could investigate:

### Steering

Steering occurs when a real estate agent decides what area of town you should live in based on your race or ethnic origin. The most common form of steering occurs when a real estate agent steers African Americans towards sections of town which are predominantly African American or are experiencing racial turnover, and steers whites out of these areas.

If an agent shows you houses only in areas where many of the residents are the same race or ethnic background as you, or discourages you from looking at a particular neighborhood or subdivision, and you believe it is because of your race or ethnic origin, it may be illegal steering.

### Falsely denying housing availability

It is illegal for an agent to lie to you regarding the availability of a house. If you suspect that an agent has told you a house is sold, and it is not, it may be discrimination.

## Denying access to housing

It is illegal for an agent to deny you access to a house because of your race or ethnic origin. Suspect discrimination if an agent cannot seem to make arrangements to show you a particular house, never returns your phone calls, won't help you get a loan, or discourages you from making an offer on a house.

## Providing inferior service to minority customers

It is illegal for a real estate agent to provide inferior service to minority customers. If you feel that you are receiving bad service from a real estate agent because of your race or ethnic origin, you may be encountering illegal discrimination.

Call FHAC's hotline

904-356-8371

Outside (904):

1-800-411-3617

- to report housing discrimination
- to request a fair housing presentation

**A qualified real estate agent can be a wonderful asset when it comes to finding the right house. Here are some guidelines which will help you as you work with your agent.**

**Select an agent you are comfortable with,** and unless you have signed a buyers contract, you don't have to stay with the same agent if you're not happy.

**The agent should pre-qualify you.** You and your agent should sit down and discuss what you can afford. Ask questions about anything that you're not sure of. Being pre-qualified will help ensure that you are looking in the right price range, and that you'll have a good chance of getting a loan to buy the house you choose. You can also get pre-qualified by most banks.

**Information about your choices.** After you have a good idea of what you can afford, talk to the agent about what you're looking for in a house. He or she will help you select houses which best meet your needs. Most agents can look in the Multiple Listing Service at houses in all neighborhoods in your price range. This will help you see what your money can buy in different neighborhoods. Drive through different neighborhoods- you may find some you haven't considered before.

**The agent should help you prepare an offer** when you've found the house you want. Your agent then brings your offer to the seller. If the seller doesn't like your offer, he or she may counter offer.

**The agent can help you get a loan to buy the house.** You should expect agents to have information about lenders and rates. He or she will most likely recommend places to look for a loan.

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Florida Relay  
(for hearing and speech impaired)  
1-800-676-3777 (English)  
1-800-676-4920 (Spanish)