



# FAIR HOUSING ADVERTISING WORDS & PHRASES GUIDELINES

*Note: This list is NOT all-inclusive. A general list cannot cover every situation or question. Each word or phrase must be considered in context. This list is intended only to provide general guidelines to assist in complying with federal, state, and local fair housing laws and nondiscriminatory practices. This list should not be construed as legal advice. If you have questions, you should consult with your own legal counsel.*

Federal law prohibits publishing advertisements indicating "any preference, limitation, or discrimination based on a person's race, color, national origin, religion, sex, disability (mental or physical) or familial status with respect to the sale or rental of a dwelling.

It is the policy of Minnesota Housing to affirmatively further fair housing in all its programs so that individuals of similar income levels have equal access to Minnesota Housing programs, regardless of race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance, disability, familial status, gender identity or sexual orientation. Minnesota Housing's fair housing policy incorporates the requirements of the Fair Housing Act, Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendment Act of 1988, as well as the Minnesota Human Rights Act. (<https://www.mnhousing.gov/sites/np/fairhousing>)

Practically speaking, any word or statement that may be perceived to limit a buyer's choice or indicate a preference based on their protected class should be avoided when advertising a property. While you may not intend to indicate a preference or limitation, even a client's perception may be construed as discriminatory.

By making property descriptions more appealing to a wider variety of buyers, you create circumstances for housing to be truly fair and an enjoyable experience for everyone.

## If in doubt...

- **NEVER** use ethnic references (Asian, American Indian, Black, Caucasian/White, etc.)
- **NEVER** use nationalities (African, Chinese, German, Hmong, Italian, etc.)
- **NEVER** use religious references (Catholic, Christian, Jewish, Muslim, etc.)
- **NEVER** use sex, gender, or sexual orientation (male, female, transgender, gay, lesbian, etc.)

**Describing a property in a way that appeals to all buyers is not only good business practice, it's the law.**

## Describe the PROPERTY, never the people.

AVOID any phrase related to a protected category (race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance, disability, familial status, gender identity or sexual orientation)

### AVOID these...

<i>neighborhood-related phrases:</i>	<i>property-related phrases:</i>	<i>people-related phrases:</i>
<ul style="list-style-type: none"> <li>• good/great schools</li> <li>• safe neighborhood</li> <li>• quiet neighborhood</li> <li>• desirable neighborhood</li> <li>• nice neighbors</li> <li>• Executive</li> <li>• near churches, mosque, synagogue, temple</li> </ul>	<ul style="list-style-type: none"> <li>• master suite, bedroom, bathroom</li> <li>• his &amp; hers closets, sinks</li> <li>• Jack &amp; Jill</li> <li>• great family home</li> <li>• _____ (room, yard, etc.) for the kids</li> <li>• she-shed or man-cave</li> </ul>	<ul style="list-style-type: none"> <li>• handyman's special</li> <li>• fisherman's retreat</li> <li>• grandma's house</li> <li>• empty nester</li> <li>• newlyweds</li> <li>• bachelor</li> <li>• English only</li> <li>• perfect or ideal for _____**</li> </ul>

### BE CAUTIOUS, BUT USE these...

<i>neighborhood-related phrases:</i>	<i>property-related phrases:</i>	<i>people-related phrases:</i>
<ul style="list-style-type: none"> <li>• near golf course, shopping, transit, parks</li> <li>• tranquil setting</li> <li>• on bus route</li> <li>• neighborhood name</li> <li>• great view</li> </ul>	<ul style="list-style-type: none"> <li>• main floor bedroom, bathroom</li> <li>• double sinks, closets</li> <li>• quality construction</li> <li>• fixer-upper</li> <li>• private driveway, yard, etc.</li> <li>• accessible</li> <li>• hobby farm</li> </ul>	<ul style="list-style-type: none"> <li>• 55+ or 62+ community*</li> <li>• senior housing or retirement*</li> </ul>

\*Senior housing references may be allowed if:

1. HUD has determined the housing is specifically designed for and occupied by elderly persons under a federal, state, or local government program, or;
2. It is occupied solely by persons who are 62 or older, or;
3. It houses at least one person who is 55 or older in at least 80% of the occupied units, and adheres to a policy that demonstrates an intent to house persons who are 55 or older.

\*\**perfect or ideal for...* This phrase is almost always a precursor to an assertion or suggestion that can be a problem. By singling out who this property is perfect for, it is likely you may inadvertently add limitations. The home you're advertising is perfect for anyone who wants it and has the ability to purchase it.