



FAIR HOUSING ... KNOW YOUR RIGHTS **What you should know about the Fair Housing Law**

The Federal Fair Housing Act (Title VIII of the Civil Rights Act of 1968) declared it a national policy to provide for fair housing throughout the United States. This law and subsequent amendments, prohibits housing discrimination on the basis of race, color, religion, sex, disability, familial status, and national origin. The Fair Housing Act provides protection against the following discriminatory acts:

1. Refusing to sell, lease or rent.
2. Discrimination in terms or conditions of buying or renting housing.
3. “Blockbusting” for profit (persuading owners to sell or rent housing by telling them that minority groups are moving into the neighborhood).
4. Denying housing is available for inspection, rent or sale, when it is available.
5. Denying or making terms for home loans by commercial lenders (banks, savings & loans, and insurance companies).
6. Denying to anyone the sale of or the participation in any real estate service such as broker’s organizations, multiple listing services, rental agencies or other facilities related to the selling or renting of housing.
7. “Steering” is influencing the locational choice of purchase of a prospective buyer (showing white homes in all white areas for racial reasons, while shoring Blacks homes in integrated or predominately Black areas for racial reasons, is Steering, even though no racial terms are used).

New Jersey’s Civil Rights Law prohibits housing discrimination on the basis of race, color, religion, sex, disability, familial status, and national origin, as well as ancestry, domestic partnership or civil union status, gender identity or expression, marital status, military service, source of lawful income or rent payment (including vouchers) and Sexual orientation.

Since 1994, CJHRC has served as Somerset County’s Fair Housing Office to monitor housing practices and counsel victims of discrimination. CJHRC’s policies and activities promote the awareness of fair housing requirements. CJHRC launched and held several fair housing virtual workshops starting in December 2021 and we have also updated our website to include numerous resources relating to the Fair Housing Act (www.cjhrc.org). CJHRC feels strongly that clients should be aware and informed of the importance of the Fair Housing Act.

Where to file complaints:

- **Central Jersey Housing Resource Center Corp. (CJHRC)**, Fair Housing Agency for Somerset County
92 East Main Street, Suite 407, Somerville, NJ 08876
(908) 446-0036 - 2cjhrc@gmail.com - www.cjhrc.org
- **New Jersey Division of Civil Rights**
383 West State Street, Trenton, NJ 08618 - (609) 292-4606.
- **Office of Fair Housing and Equal Opportunity**
U.S. Department of Housing and Urban Development
26 Federal Plaza, Room 3532, New York, NY 10278-0068
(212) 542-7519 - (800) 496-4294
www.hud.gov/program_offices/fair_housing_equal_opp/contact_fheo



INFORMATION ON FAIR CHANCE IN HOUSING ACT (FCHA) & YOUR RIGHTS

Most of the time, during the application process, landlords cannot ask about or consider your criminal background/records.

Landlords must make a conditional offer of housing which means you have been approved but is still subject to passing a satisfactory review of your background check. The FCHA is meant to remove barriers for people to live in NJ.

A landlord cannot consider:

- Cases that did not result in a criminal conviction
- Expunged, sealed or pardoned convictions
- Vacated or nullified convictions
- Juvenile adjudications of delinquency
- Offenses committed in a different state that have been decriminalized within NJ

A landlord can only withdraw a conditional offer for housing if your criminal record will demonstrate a risk to safety or property and the landlord has substantial and legitimate non-discretionary assessment.

There are lots of rules about this if you are denied for criminal background. You should report a landlord that is violating your rights --you feel you are being discriminated against – file a complaint with the NJ Division on Civil Rights. You can also call them at 862-350-5150

CHANGES COMING FOR MEDICAL DEBT REPORTING!

Equifax, Experian, and TransUnion have announced that effective July 1, 2022, they will no longer include medical debt that was paid after it was sent to collections on consumer credit reports. In addition, the time period before unpaid medical collection debt appears on a credit report will be increased from 6 months to one year.

The companies also announced that beginning in 2023, they will only report medical debt when the amount owed is at least \$500. They estimate that these changes will remove nearly 70% of medical collection debt tradelines from consumer credit reports.

