

BUYING OR SELLING A HOME? KNOW YOUR RIGHTS!

Equal housing means you can choose the town you live in, because where you live often determines your access to quality education, employment options, reliable transportation, and safe, healthy environments. Discriminatory practices in real estate sales or lending can have a harmful effect on our community. Unfair policies reinforce segregated living patterns and prevent the creation of diverse towns. Local economies may suffer from decreased property values, loss of tax revenue, reduced population, and diminished business activity. Decreased homeownership threatens the stability and strength of our communities. Fair housing rights protect our town from these discriminatory practices, and foster the creation of stable, inclusive communities of opportunity.

Rights and responsibilities as a seller

- It is illegal for housing providers to treat someone differently because of the potential buyer's actual race or perceived race, or because the person is multiracial or in a relationship with someone of a different race.
- Cannot set higher down payment amount for a protected class.
- Cannot require a protected class to pay unnecessary closing costs, inflated appraisal costs or lender fees, or excessive penalties.

Rights and responsibilities as a buyer

- You should be able to view home listings in any geographic area.
- Keep all receipts, business cards, applications, or other documents received during the transaction.
- Write down the events as they happen. Include dates, names, telephone numbers, addresses, and other important details.

File a complaint

- Violations should be reported to the nearest office of the NJ Division on Civil Rights at 866-405-3050 (Toll-Free) or online at www.NJCivilRights.gov
- You can also call the U.S. Department of Housing and Urban Development Housing Discrimination Hotline at (800) 669-9777.
- If you have a complaint against a real estate or broker, you can contact the New Jersey Real Estate Commission at (609) 292-7272.

Have a question? Resources

- Contact the Borough of Leonia, Mayor's Advisory Committee on Racial Equity at leonianj.gov/macore
- Contact Legal Services New Jersey at 1-888-LSNJ-LAW (1-888-576-5529) or by visiting www.lsnj.org



MAYOR'S ADVISORY COMMITTEE ON RACISM AND RACIAL EQUITY The Committee's mission is to cultivate a unified, inclusive, and anti-racist local community by educating and engaging residents, identifying areas of potential bias, and making strategic recommendations for policy and practice to the Mayor, Council, and other governing bodies that advance diversity, equity and inclusion throughout Leonia. We champion equitable policies that promote fairness in all areas including law enforcement, education, housing, and healthcare for all people regardless of race, socioeconomic status, sexual orientation, gender identity, religious affiliation, ability status, or legal status