

FAIR HOUSING ADVERTISING WORD AND PHRASE LIST

Describe the Property – Not the People

The Fair Housing Act prohibits certain categories of discrimination in housing. This federal law prohibits publishing advertisements indicating "any preference, limitation or discrimination based on" the protected categories "with respect to the sale or rental of a dwelling." Id. 42 U.S.C. § 3604(c); 24 C.F.R. § 100.75(a). Oklahoma has adopted a similar law that covers the same categories. See 25 O.S. § 1452 (A)(3).

The categories are: 1. race; 2. color; 3. religion; 4. sex; 5. handicap; 6. familial status, or 7. national origin.

Note: This list is **NOT** all-inclusive. Each word must be considered in context.

AVOID • AVOID • AVOID

able-bodied adult community* adult living* adults only* adult park* African agile AIDS alcoholics, no American Indian Appalachian Asian black(s) blind, no board approval required Catholic Caucasian Chicano children, no	child(ren), (number of) Chinese Christian colored crippled, no church deaf, no disabled, not suitable for drinker(s), no employed, must be empty nesters* English only (ethnic references) golden agers* group homes, no handicapped, not suitable for healthy only Hindu	Hispanic HIV Hungarian impaired, no Indian Irish Italian integrated Jewish landlord, (description) Latino married mature couple* mature individual* mature person(s)* membership approval required mentally disabled, no mentally ill, no	Mexican-American migrant workers, no Mosque Muslim (nationality) Negro non-drinkers non-smokers older person(s)* one child Oriental parish park rules, must comply with Philippine physically fit only Polish preferred community	Protestant Puerto Rican quiet tenant(s) (religious references) responsible retarded, no seasonal workers, no senior discount* smoker(s), no Social Security Insurance (SSI), no Spanish speaking stable Synagogue Temple tenant(s), description of two people unemployed, no white, white only
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CAUTION • CAUTION

55 and older community* 62 and older* active bachelor bachelor pad close to country club, near couple couples only curfew exclusive executive female(s) only female roommate	fisherman's retreat gay(s), no (gender) gentleman's farm grandma's house golden agers only* handicap handyman's dream heterosexual homosexual ideal for... lesbian(s), no male(s) only male roommate	man, men only membership approval required Mormon Temple mother-in-law apt. nanny's room near newlyweds one person older person* perfect for... person(s), (number of) play area, no prestigious	quality neighborhood restricted retired retiree(s)* retirement home* safe neighborhood Section 8, no secure seeking same senior(s)* senior citizen(s)* senior housing* (sex or gender) shrine	singles only single person single woman, man sophisticated straight only student(s) students, no temple traditional two people walking distance to... woman, women only
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ACCEPTABLE

accessible alcohol, no assistance animals only bedrooms, (number of) bus, near convalescent home convenient to credit check required den desirable neighborhood domestic quarters drugs, no drug use, no	Equal Housing Opportunity family, great for family room first floor golf course, near great view guest house handicap accessible hobby farm kids welcome luxury townhouse master bedroom membership available	(neighborhood name) nice nursery nursing home places of worship, near play area privacy private driveway private entrance private property private setting public transportation, near	quality construction quiet quiet neighborhood references required responsible (school district) (school name) seasonal rates secluded security provided senior discount* single family home	sleeping area(s), number of smoking, no (square feet) townhouse traditional style tranquil setting verifiable income view of view, with wheelchair accessible winter rental rates
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*Senior housing may be exempt 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.



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SOURCE: OKLAHOMA PRESS ASSOCIATION



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FAIR HOUSING ADVERTISING WORD AND PHRASE LIST

Revised 05/01/09

This word and phrase list is intended as a guideline to assist in complying with state and federal fair housing laws. It is not intended as a complete list of every word or phrase that could violate any local, state, or federal statutes.

This list is intended to educate and provide general guidance to the many businesses in the Miami Valley that create and publish real estate advertising. This list is not intended to provide legal advice. By its nature, a general list cannot cover particular persons' situations or questions. The list is intended to make you aware of and sensitive to the important legal obligations concerning discriminatory real estate advertising.

For additional information, contact the Miami Valley Fair Housing Center at (937) 223-6035.

BOLD — not acceptable

ITALIC — caution

STANDARD — acceptable

able-bodied

Active

adult community

adult living

adult park

adults only

African, no

Agile

AIDS, no

Alcoholics, no

Appalachian, no

American Indians, no

Asian

Assistance animal(s)

Assistance animal(s) only

Bachelor

Bachelor pad

Bisexuals, no (City of Dayton)

Blacks, no

blind, no

board approval required

Catholic

Caucasian

Chicano, no

children, no

Chinese

Christian

Churches, near

college students, no

Colored

Congregation

Convalescent home

Convenient to

Couple

couples only

Credit check required

crippled, no

Curfew

Deaf, no

Den

disabled, no

domestics, quarters

Drug users, no

Drugs, no

employed, must be

empty nesters

English onlyEqual Housing Opportunity**ethnic references***Exclusive**Executive***families, no**families welcomefamily roomfamily, great for*female roommate****female(s) only****55 and older community**fixer-uppergated community*Gays, no***Gays, no** (City of Dayton)*Gender***golden-agers only**golf course, near**group home(s) no**guest househandicap accessible**handicap parking, no****Handicapped, not for****healthy only***Hindu***Hispanic, no****HIV, no****Homosexuals, no** (City of Dayton)*housing for older persons/seniors****Hungarian, no***Ideal for . . .* (should not describe people)**impaired, no****Indian, no****Integrated****Irish, no****Italian, no***Jewish*kids welcome*Landmark reference***Latino, no***Lesbians, no***Lesbians, no** (City of Dayton)*male roommate*****males(s) only*****man (men) only****Mature***mature complex****mature couple****mature individuals****mature person(s)**membership available*Membership approval required***Mentally handicapped, no****Mentally ill, no****Mexican, no****Mexican-American, no****Migrant workers, no****Military, no** (State of Ohio)*Mormon Temple***Mosque**Mother in law apartment*Muslim**Nanny's room***Nationality***Near***Negro, no**Neighborhood name**Newlyweds**Nicenon- smokers# of bedrooms**# of children***# of persons*# of sleeping areasNurserynursing home*Older person(s)***one child***one person***Oriental, no****Parish***perfect for . . .* (should not describe people)pets limited to assistance animals*pets, no***Philippine or Philipinos, no****physically fit****play area, no****preferred community***Prestigious*Privacy*Private*Private drivewayPrivate entrancePrivate propertyPrivate settingPublic transportation(near)**Puerto Rican, no**

Quality construction
quality neighborhood
Quiet
Quiet neighborhood
references required
religious references
Responsible
Restricted
retarded, no
Retirees
Retirement home
safe neighborhood
school name or school district
se habla espanol
seasonal rates
seasonal worker(s), no
Secluded
section 8 accepted/ welcome
section 8, no
Secure
security provided
*senior adult community**
*senior citizen(s)**
senior discount
*senior housing**
*senior(s)**
*sex or gender***
Shrine
single family home
single person
*single woman, man***
singles only

*sixty-two and older community**
Smoker(s), no
Smoking, no
*Snowbirds**
sober
Sophisticated
Spanish speaking
Spanish speaking, no
Square feet
Straight only
student(s)
Students, no
Supplemental Security Income (SSI), no
Synagogue, near
temple, near
tenant (description of)
Townhouse
traditional neighborhood
traditional style
tranquil setting
Transgender, no (City of Dayton)
two people
Unemployed, no
Verifiable Income
walking distance of , within
Wheelchairs, no
White
White(s) only
winter rental rates
*winter/summer visitors**
*woman (women) only***

* Permitted to be used only when complex or development qualifies as housing for older persons

** Permitted to be used only when describing shared living areas or dwelling units used exclusively as dormitory facilities by educational institutions.

All cautionary words are unacceptable if utilized in a context that states an unlawful preference or limitation. Furthermore, all cautionary words are "red flags" to fair housing enforcement agencies. Use of these words will only serve to invite further investigation and/or testing.

This word and phrase list is intended as a guideline to assist in complying with state and federal fair housing laws. It is not intended as a complete list of every word or phrase that could violate any local, state, or federal statutes.

This list is intended to educate and provide general guidance to the many businesses in the Miami Valley that create and publish real estate advertising. This list is not intended to provide legal advice. If you are in need of legal advice, please see an attorney. By its nature, a general list cannot cover particular persons' situations or questions. The list is intended to make you aware of and sensitive to the important legal obligations concerning discriminatory real estate advertising.

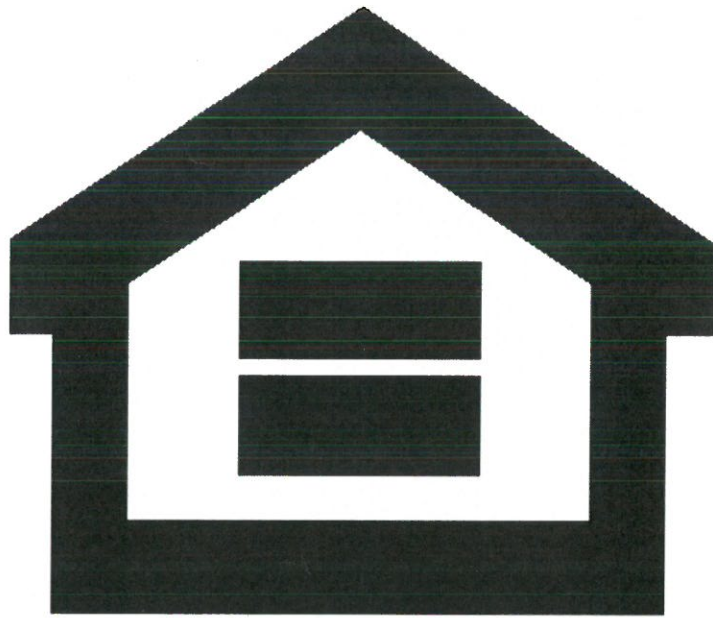
Suggested Fair Housing Advertising Word/Phrase List

IMPORTANT: This list is not all-inclusive, but is provided to REIN members as a Fair Housing reminder when writing any public or member only listing description. **A rule of thumb is that the listing agent should promote the features of the listing and not use any language for describing the type of buyer or tenant, or the type of neighborhood.** REIN is not offering legal advice; if you have any questions you should consult with your own legal counsel.

ACCEPTABLE	CAUTION	UNACCEPTABLE	UNACCEPTABLE
Credit Check Required	Active	Able-bodied	(Nationality)
Den	Board Approval Required	Adult Living	Near Church(es)
Equal Housing Opportunity	Close to _____	Adult Community	Near Synagogue
Family Room	Domestic Quarters	Adults Only	Near Temple
First Time Buyer	Female(s) Only	African	Newlyweds
Fixer-Upper	Female Roommate	Agile	No AIDS
Great for Family	(Gender)	Asian	No Alcoholics
In-Law Apartment	Gentleman's Farm	Black Neighborhood	No Blacks
Luxury Townhomes	Grandma's House *	Black Only	No Blind
Nanny Room	Golden Agers *	Catholic	No Children
Near Mass Transit	Handyman's Dream	Caucasian	No Crippled
Near Golf Course	Male(s) Only	Chicano	No Deaf
(Neighborhood Name)	Male Roommate	Chinese	No Drinkers
Nice	Man (Men) Only	Christian	No Impaired
No Drinking	Membership Approval Required	Colored	No Mentally Handicapped
No Drugs	Near _____	Couple	No Mentally Ill
No Drug Users	Near Country Club	Couples Only	No Play Area
No Smoking	No Students	Empty Nesters	No Retarded
Number of Bedrooms	(Number of Persons)	(Ethnic References)	No Unemployed
Nursery	Prestigious	Exclusive (i.e. Neighborhood)	Not for Handicapped
Nursing Home	Quality Neighborhood	Executive	Older Person
On Bus Route	Quiet Neighborhood	Filipino	One Child
Play Area	Retirees *	Healthy Only	One Person
Privacy	Secure	Hispanic	Oriental
Private Driveway	Seniors *	Hungarian	Physically Fit
Private Entrance	Senior Citizens *	Indian	Polish
Private Setting	Senior Housing *	Irish	Protestant
Quality Construction	Single Woman/Man	Integrated	Puerto-Rican
Quiet	Sophisticated	Jewish	Quiet Tenants
Reference Required	Students	Landlord (description of)	Sane Tenant Only
(School District)	Two People	Latino	Shrine
(School Name)	Within Walking Distance	Mature Couple	Singles Only
Security Provided	Woman (Women) Only	Mature Individual	Single Person
Senior Discount		Mature Person(s)	Stable
_____ Square Feet		Mexican-American	Tenant (description of)
Starter Home		Mormon Temple	White Neighborhood
Traditional Style		Mosque	White Only
Tranquil Setting		Must Be Employed	
Verifiable Income			
View of _____			
With View			

*May be used when housing requirements meet the Fair Housing Act criteria for "housing of older persons."

Updated April 2013



EQUAL HOUSING OPPORTUNITY

APPENDIX I TO PART 109—FAIR HOUSING ADVERTISING

AUTHORITY: Title VIII, Civil Rights Act of 1968, 42 U.S.C. 3600-3620; section 7(d), Department of HUD Act, 42 U.S.C. 3535(d).

SOURCE: 54 FR 3308, Jan. 23, 1989, unless otherwise noted.

§ 109.5 Policy.

It is the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States. The provisions of the Fair Housing Act (42 U.S.C. 3600, *et seq.*) make it unlawful to discriminate in the sale, rental, and financing of housing, and in the provision of brokerage and appraisal services, because of race, color, religion, sex, handicap, familial status, or national origin. Section 804(c) of the Fair Housing Act, 42 U.S.C. 3604(c), as amended, makes it unlawful to make, print, or publish, or cause to be made, printed, or published, any notice, statement, or advertisement, with respect to the sale or rental of a dwelling, that indicates any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin, or an intention to make any such preference, limitation, or discrimination.

However, the prohibitions of the act regarding familial status do not apply with respect to *housing for older persons*, as defined in section 807(b) of the act.

Source: Part 109 – Fair Housing Advertising

<http://members.hicentral.com/images/Documents/mls/HUDPart109.pdf>