

## FAIR HOUSING ADVERTISING WORD AND PHRASE GUIDELINES

### *Describe the Property- Not the People*

The Federal Fair Housing Act makes it illegal to discriminate based on a person's race, familial status, color, national origin, religion, disability (physical or mental), or sex.

The New York State Human Rights Law covers all the same characteristics, and also prohibits discrimination based on other characteristics, including creed, age, sexual orientation, gender identity or expression, marital status, military status, or lawful source of income (for example: public assistance, Section 8, Social Security, supplemental security income, child support, alimony, foster care subsidies, or unemployment benefits). Local laws provide additional protections. The New York City Human Rights Law also includes protections for gender, citizenship status, partnership status, lawful occupation and status as a victim of domestic violence, stalking and sexual offenses. Nassau County includes protections for discrimination based on ethnicity. Suffolk County includes protections for discrimination based on group identity (which includes actual or perceived age, alienage or citizenship status, gender, sexual orientation, and military status).

Federal, state and local laws also prohibit publishing advertisements indicating any preference, limitation or discrimination based on these protected categories with respect to the sale or rental of a dwelling.

From a practical standpoint, any word or statement that may be perceived to limit a buyer's choices 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.

The following word and phrase list is intended only to provide general guidelines to help to comply with federal, state and local fair housing laws and nondiscriminatory practices. This list should not be construed as providing legal advice. It is intended to educate, provide guidance, and make you aware of the important legal obligations about fair housing issues as they relate to real estate advertising.

This list is not all-inclusive, but is provided to LIBOR members as a Fair Housing reminder of words that are prohibited in most instances when writing any advertisements or listing descriptions. A general list cannot cover every situation or question. Each word must be considered in context. If you have questions you should consult with your own legal counsel.

Remember, when in Doubt:

**NEVER USE** ethnic references (e.g. Black, Caucasian/White, Asian, American Indian)

**NEVER USE** nationalities (e.g. Chinese, African, German, Italian)

**NEVER USE** religious references (e.g. near temple, mosque, church, Christian, Muslim, Catholic)

**NEVER USE** sex, gender or sexual orientation (e.g. male, female, transgender, homosexual, gay)

Prohibited Words

Able-bodied	Crippled, no	Indian
Adult community*	Deaf, no	Integrated
Adult friendly	Disability	Irish
Adult living*	Disabled	Islamic
Adults only*	Disabled, not suitable for	Italian
Adults preferred	Employed, must be	Jewish
African	Employment verification	Landlord, (description)
African Americans	Empty nesters	Latino
Agile	English only	Lesbian(s)
AIDS	Ethnic references	LGBTQ
Alcoholics, no	Exclusive (i.e.	LINC
American Indian	neighborhood)	Low income
Appalachian Asian	Executive	Male(s), man, men only
Asian	Family	Married
Bachelor	Family, great for	Mature couple
Black(s)	Females(s) only	Mature individual
Blind	FHEPS	Mature person(s)
Board approval required**	Gay friendly	Membership approval
Buddhist	Gay(s)	required**
Cash assistance	Gender	Mentally disabled, no
Catholic	Golden agers only	Mentally ill, no
Caucasian	Grandma's house	Mexican
Chicano	Group homes	Mexican-American
Child(ren), (number of)	Handicapped, not for	Migrant workers, no
Children, no	Healthy only	Mormon Temple
Chinese	Heterosexual	Mosque
Christian	Hindu	Muslim
Church (es), near	Hispanic	Must comply with...
Citizens only	HIV	Nationality
Colored	Homosexual	Negro
Couples only	Hungarian	Newlyweds
Criminal Records, no	Impaired, no	Non alcoholics

Non drinker(s)	Public assistance, no	Smoker(s), no
Non married	Puerto Rican	Social Security
Non-citizen	Queer	Insurance/SSI
Non-drinkers	Quiet Tenants	Spanish speaking
Not suitable for...	Religious reference	Stable
Older person(s)	Responsible	Straight, only
One child	Restricted	Synagogue
One child only	Retarded, no	Temple
One person	Safe neighborhood	Tenant(s), description of
Oriental	Seasonal workers, no	Transgender
Parish	Section 8, no	Two people
Paystub required	Senior discount, no*	Unemployed, no
Philippine	Sex or gender	Verifiable income
Physically fit only	Shrine	Wheelchairs, no
Play area, no	Single friendly	White
Polish	Single woman, man	White only
Preferred community	Singles	Woman (women) only
Programs, no	Singles only	
Protestant	Singles preferred	

### Caution Words

55 and older community*	Mother-in-law apt.	Secluded
62 and older*	Nanny's room	Secure
Active	Near...	Seeking same
Close to...	Older person(s)	Senior citizen(s)*
College students, no	One person	Senior housing*
Country club, near	Perfect for...	Senior(s)*
Credit check required	Person(s), (number of)	Sophisticated
Domestic's quarters	Pets, no	Starter
Fisherman's retreat	Prestigious	Student(s) students, no
Gentleman's farm	Private	Traditional
Handicap	Quality neighborhood	Two people
Handyman's dream	Retired retiree(s)	Walking distance to...
Ideal for...	Retirement home	
	School designations	

NOTE: All caution words will be unacceptable if used in a context that states an unlawful preference or limitation. Furthermore, all caution words may be "red flags" to fair housing enforcement agencies, which may invite further investigation and/or testing.

\*May be permitted only when complex or development legally qualifies as senior housing.

\*\*If property is in a condo or co-op, you should instead state that sale may be subject to terms and conditions of an offering plan.