

In Observance of Fair Housing Month - April 2025



Northern Virginia Housing Expo April 12, 2025

Loudoun County Welcomes You to Our Booth!



Please enjoy our effort to share awareness of the Virginia Fair Housing Law as we inform you of your rights and share updates.



About Fair Housing

The following is a compilation of information and videos about the fair housing law and is design to get people's attention, awaken awareness to trigger questions and concerns about the Virginia Fair Housing Law.





Disclaimer

The information contained in this presentation is not to be construed as legal advice or instruction. Therefore, use by other persons, groups or agencies is not advised.





Why Fair Housing?

LINK: https://www. youtube.com/ watche.com/ watche.com/ https://www. youtube.com/ watch?v=Hm 4Hich1Gwo&t = 2s



Our aim is to keep Loudoun County residents informed about their Fair Housing Rights & Responsibilities.



Fair Housing Explained

LINK:

https://www.
youtube.com
/watch?v=cy
ahBccVxmw



What Housing Discrimination Sounds Like...

LINK:

https://www. youtube.com /watch?v=84 k2iM30vbY



Can Accents be a Trigger for Housing Discrimination?

LINK:

```
https://www.
youtube.com
/watch?v=3E
CbU 2UaHc&
t=1s
```

The Virginia Fair Housing Law is Your Right



Do you recognize this logo?



According to Market Rates Made Easy

LINK:

https://www.
youtube.com/
watch?v=buC
xTFCCPKY

In the 1960s, when the flame of civil rights movements reached its zenith, the fair housing logo was born from its ashes. Its inception, designed to echo the principles of the Fair Housing Act of 1968, has transformed immensely over the years, just like a caterpillar morphing into a butterfly.



About the Virginia Fair Housing Law...

What does the Virginia Fair Housing Law Say?





The Virginia Fair Housing Law

Virginia's Fair Housing Law make s it illegal to discriminate in residential housing on the basis of: race, color, religion, national origin, sex, elderliness, familial status, disability, source of funds, sexual orientation, gender identity, or military status.

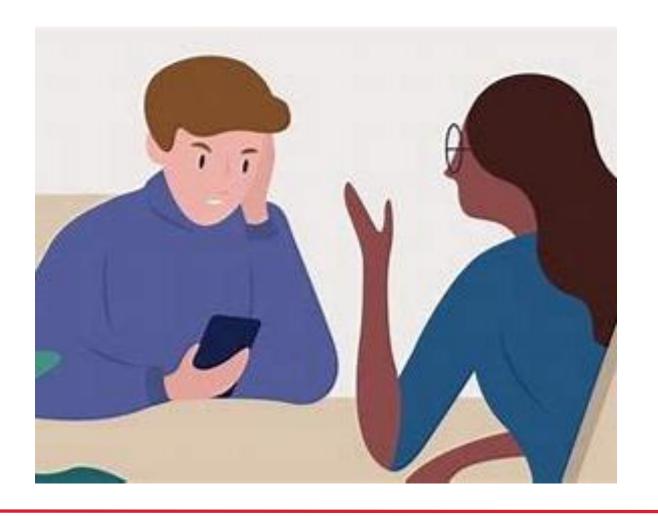


Can you guess how many Fair Housing complaints take place annually? Is it...

- a) 10,000
- b) 200,000
- c) 4,000,000
- d) 5,000
- e) 70,000
- f) None of the above



The answer...



The National Fair Housing Alliance (NFHA) have stated that over 4,000,000 discriminatory housing acts take place annually!



A Landlord with Great Advice to Housing Providers:

LINK:

https://www. youtube.com /watch?v=Zc -TiYu4Sxs



The Virginia Fair Housing Law Protection is Real





Protected Classes Under the Virginia Fair Housing Law

- Race
- Color
- Religion
- National Origin
- Familial Status
- Disability
- Elderliness

- Source of Funds
- Sexual Orientation
- Gender Identity
- Military Status

LINK:

https://www. youtube.com/ watch?v=Y6j wcoQehOA



Housing Discrimination Based on Race

March 2025

The headlines read...

"Best Friends said they found heaven - and a racist landlord ruined it"

A Franklin County jury determined that campground owner, Regina Turner, owed \$750,000.00 in a fair housing lawsuit. The award more than triples Virginia's previous record.

The Washington Post



The Update on the Virginia Beach Racial Discrimination complaint...

LINK:

```
https://www.
youtube.com/
watch?v=teS
g1nzgk5U&t=
3s
```

For Many Years Only Men were Allowed to Own Property and Make Housing Decisions...



"Sex" became a protected class and opened opportunities for equal treatment for women in many areas and especially in housing.



Did you know that...

Lenders Face Claims of Maternity Leave Discrimination?



- Women: Do you know it's illegal for a lender to factor in your maternity leave when purchasing or refinancing a home?
- In 2012, Bank of America agreed to pay more than \$160,000 after women on maternity leave claimed the bank wouldn't refinance their mortgages.



Did you know that (continued)...

Lenders Face Claims of Maternity Leave Discrimination?



In 2014, the Department of Housing and Urban Development reached a \$5 million settlement with Wells Fargo Home Mortgage on similar maternity discrimination allegations.



Banks that face Maternity Housing Discrimination Complaints Headliners

- 1. HUD settles discrimination claim against California mortgage lender alleging it denied loans to women on maternity leave, $\frac{7}{1}$
- 2. HUD announces agreement with Utah-based credit union ensuring borrowers not denied mortgages due to maternity leave, 6/25/2014
- 3. HUD announces settlement with bank of America resolving allegations of lending discrimination against women on maternity leave, $\frac{11}{4}/\frac{2013}{2013}$
- 4. Mortgage insurance company pays \$30,000 to settle maternity leave discrimination claims, $\frac{9/30/2013}{}$



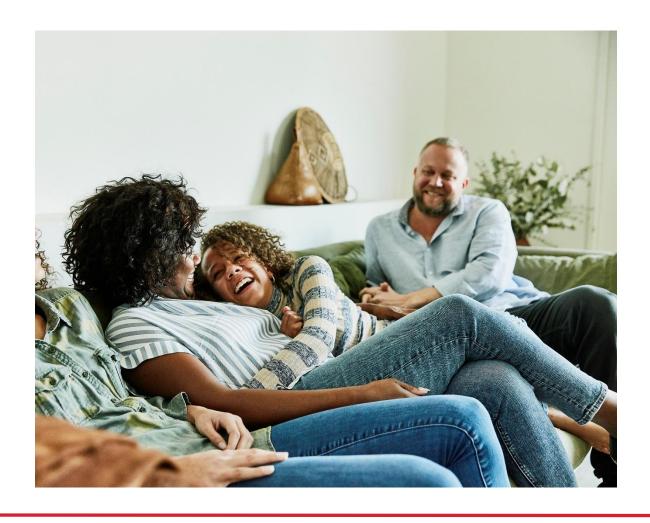
Banks that face Maternity Housing Discrimination Complaints Headliners

- 5. HUD and Suntrust bank settle maternity leave discrimination claims, <u>5/8/2013</u>
- 6. HUD and PNC bank settle maternity discrimination claim, 2/6/2013

7. HUD announces 'Maternity Discrimination Settlements,' Kicks Off Fair Housing Month, $\frac{4}{5}/2012$



Remember that...



Children under the age of 18 are residents also!



Familial Status & Fair Housing

LINK:

https://www. youtube.com/ watch?v=QV6 DtWvfGKw



Did you know?



Housing discrimination is present in the advertising of rentals and sales of housing? Listen to the following video...



Listen...

LINK:
https://www.
youtube.com/
/watch?v=v6
YQb8HT2XE



Fair Housing Regulates

The Construction Industry when it involves the building of four (4) or more units in multi-family communities.





Construction & The Fair Housing Accessibility Requirements

LINK:

https://www. youtube.com /watch?v=ca FJWtvpyik



What happens if a Prospective Resident has a Criminal Record?

As of 2016 landlords can no longer use a blanket prohibition when it comes to individuals with criminal records.





It is all because of what is known as



- Disparate impact occurs when policies, practices, rules or other systems that appear to be neutral result in a disproportionate impact on a protected group.
- The "No Criminals" policy has a disproportionate effect on African American and Hispanic men.



Fair Housing for People with Criminal Records

LINK:

https://www.
youtube.com
/watch?v=Da
zMCeCuUeE



A Look at Housing Discrimination Fifty-seven (57) Years After

The Enactment of the Fair Housing Act of 1968



What housing discrimination looks like...

LINK:

https://www.
youtube.com
/watch?v= yl
OinfaRVq



Reasonable Accommodations Case...

LINK:

https://www. youtube.com/ watch?v=mC nA8WOApAE



Disability/Section 8 (HCV) Discrimination

LINK: https://www. youtube.com/ youtube.com/ watch?v=jxaz IqCr sE



Harassment Under Fair Housing

LINK:

https://www. youtube.com/ watch?v=zm BxvBQZ4Sc



Sexual Harassment in Housing

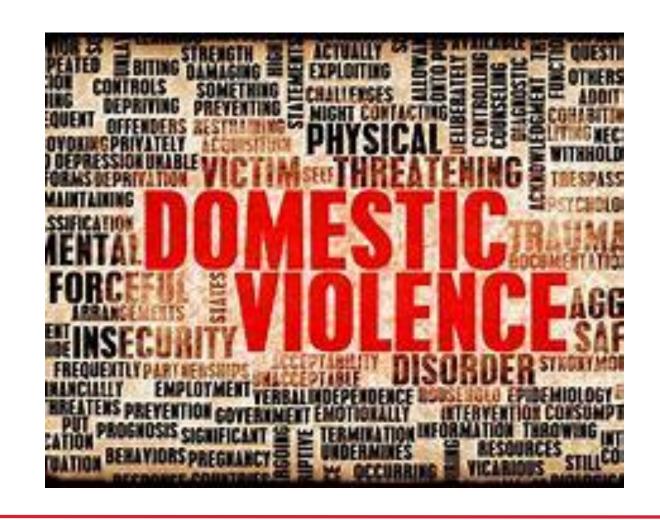
LINK:

https://www. youtube.com /watch?v=vh skfe 7DHc



Did you know that...

If a tenant (or a cotenant or a household member) is the victim of domestic violence, harassment, sexual assault, or stalking, the tenant or cotenant can terminate their lease by giving written notice of termination to the landlord.





Are You a Victim/Survivor of Domestic Violence?



LINK:
https://www.
youtube.com/
watch?v=iPfK
Z7VBvLs

The Virginia Fair Housing Law States...

Everyone has a right to the housing of their choice if they can meet the criteria and qualify.



Sexual Orientation & Gender Identity Discrimination





The First Court Case on Sexual Orientation/Gender Identity

LINK:

https://www. youtube.com /watch?v=Q4 BmInioGlq



Home Appraisal Discrimination...

LINK:

https://www. youtube.com /watch?v=Be cnBUYQv-q



Housing Discrimination Based on Religion

LINK:

https://www. youtube.com/ watch?v=pa1 GQu04SfI



National Origin Discrimination

LINK:

https://www. youtube.com/ watch?v=JoUJ btVs7Ns

National Origin – refers to those born outside of or are the descendants of those born outside of the U.S. Appearance plays a huge role.



If You Believe that...

You have experienced some form of housing discrimination, you have right to complain without fear.





Retaliation is Prohibited Under the Fair Housing Law

LINK:

https://www. youtube.com /watch?v=jU 641e-7wiE



Who to call in Virginia for help?

- Department of Housing & Urban Development (HUD) (800)669-9777
- The Virginia Fair Housing Office (DPOR) (888) 551-FAIR (3247) or (804)367-8530

- Housing Opportunities Made Equal (HOME) (804)354-0641
- Equal Rights Center (ERC)
 (202) 264-3062



We hope...

That viewing the information and videos shared has been helpful to you and has initiated an interest in knowing more about fair housing and how to apply in your quest for fairness in housing for everyone.





Why is Knowledge of the Fair Housing Law Important?



Where you live matters because it impacts your health, wellbeing and access to resources!



Contact



Housing and Community Development

Mahalia "Mally" Dryden-Mason
Fair Housing Coordinator
106 Catoctin Circle SE
Leesburg VA 20175
571-627-7713
mahalia.drydenmason@loudoun.gov





