

FAIR HOUSING

NJ LAW AGAINST DISCRIMINATION

NJREC 2 CREDIT COURSE



**HOUSING
EQUALITY
STARTS
HERE
BE THE CHANGE.**

Fair Housing Clarification

There are TWO separate
Fair Housing Requirements

NJ Real Estate Commission CE Requirement
1 Unit

Deadline April 30, 2027



National Association of Realtors® Ethics Requirement
2 Hours

Effective January 1, 2025 - Deadline December 31, 2027





WHAT IS HOUSING DISCRIMINATION?

- The New Jersey Law Against Discrimination (LAD) prohibits discrimination in housing based on **actual or perceived** race, religion, national origin, gender, sexual orientation, gender identity or expression, disability, and source of lawful income, among other protected characteristics.

WHERE REALTORS®

Interact with Risk

- **BUYERS**
- **SHOWINGS**
- **RENTALS**
- **MARKETING**
- **CLIENT COMMUNICATION**



THE HISTORY OF ARTICLE 5 NAR CODE OF ETHICS

- Stated that members “should never be instrumental in introducing into a neighborhood a character of property or occupancy, members of any race or nationality, or any individuals whose presence will be clearly detrimental to property values in that neighborhood”
- Reflected a then widely accepted policy of “separate but equal”

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COMMON MISTAKES

- Assumptions
- Steering
- Pre-screening
- Limiting language
- Over-guiding clients



AGENCY & ACCESS

- **Service agreements**
 - Listing Agreements
 - Agency Agreements
- **Compensation**
- **Access to listings**
- **Equal opportunity**



ACCESS

WHAT TO DO INSTEAD

- **Be consistent**
- **Use neutral language**
- **Let clients decide**
- **Document everything**
- **Apply equal standards**



ADDITIONAL REQUIREMENTS: NOTICE AT LISTING

At the time of the taking of any listing of residential property, a licensee shall furnish to the owner a copy of a summary of the New Jersey Law Against Discrimination 10:5-1 et seq. which summary shall have been prepared and furnished by the **Attorney General of the State of New Jersey**, shall state the provisions of the Law Against Discrimination, and shall state which properties are covered by this law and which properties are exempt from this law. **Should the owner profess an unwillingness to abide by or an intention to violate this law then the licensee shall not accept these listings.**



ARTICLE 10 REALTOR® CODE OF ETHICS

No discrimination in professional services

- Equal service to all clients and customers
- No participation in discriminatory practices or agreements
- Applies to hiring and employment practices
- No use of hate speech, slurs, or discriminatory language (Standard of Practice 10-5)
- Applies across all real estate activities

Brokerage | Property management | Leasing
Appraisal | Counseling



ETHICS IN PRACTICE

- Equal access
- No bias in advice
- Consistent service
- Opportunity for all

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WHY THIS MATTERS

“Fair housing isn’t just about avoiding violations—it’s about making sure no one walks away from a home they deserved a chance to have.”

“Your consistency is your integrity—when every client gets the same effort, access, and respect, you protect not just your license, but your reputation.”

“Every client is trusting you with one of the biggest decisions of their life—how you guide them can either open doors or quietly close them”

KEY TAKEAWAYS

- Fair housing is daily practice
- Consistency protects you
- Small actions matter



HOT TOPICS

APPRAISAL BIAS

POCKET LISTINGS

LOVE LETTERS



CIVIL RIGHTS IN PRACTICE

NJ DIVISION ON CIVIL RIGHTS

SCOTT HIRSCHFIELD

DIRECTOR, EDUCATION AND TRAINING

#CivilRightsNJ