

LAW	PROTECTED	EXEMPTIONS	MAX PENALTY	RECOURSE
Federal 1866 Civil Rights Act	Race	None	No Limit	2 years Federal Court 2 years State Court
Federal 1968/88 Civil Right Act (Fair Housing Act)	Race, Color, Religion, Sex, National Origin, Familial Status Disabilities (limited)	F.S.B.O/3 Criteria 1-4 Family Owner Occupied Religious Non-profit housing Private Clubs Senior Citizen Communities (62 and 55 years)	\$100,000	2 Years State Court 1 year H.U.D.
Federal Americans with Disabilities Civil Rights Act (ADA)	Persons with Disabilities	Private Residential Places of Worship Private Clubs	Civil penalty \$50,000 (1 st) \$100,000 (2 nd) To make the property accessible	Federal Court State Civil Court H.U.D.
Michigan Elliot-Larson Civil Rights Act	Race, Color, Religion, National Origin, Sex, Familial Status, <u>Age, Marital Status</u>	1-2 Family Owner Occupied Away for the winter Senior Citizen Developments (50 years)	\$50,000	2 years State Court 6 months Michigan Civil Rights Commission
Michigan Persons With Disabilities Civil Rights Act	Persons with Disabilities	Same as Elliot Larson	Same as Elliot Larson	Same as Elliot Larson



- **Blockbusting** = Threatening that the homogeneity of a neighborhood is going to change and profiting from the threat.
- **Steering** = The Channeling of buyers and tenants to, or away from, certain areas.
- **Redlining** = An illegal lending practice where banks deny loans simply because the property is in an area associated with a certain ethnicity.