

# 5 Things You Should Know About Race Discrimination in Housing

*Did you know that in New Jersey, the median net wealth for white households is \$352,000, but for Black households it is \$6,100 and for Latinx households it is \$7,300?*



**Homeownership is one of Americans' primary means of building wealth.**

And in New Jersey, racism cannot stop you from buying your dream home or living in the community you want to live. The New Jersey Law Against Discrimination (LAD) prohibits race discrimination and race-based harassment in housing, protecting you from most of the racism you may experience when trying to rent, buy, avoid foreclosure, or sell a home.



**The LAD protects you against racism that affects your ability to rent.**

It is illegal for landlords to refuse to lease to you, charge you higher rent, offer you different amenities, steer you to certain apartments, or refuse to make repairs based on your race. They also cannot do those things because of the race they think you are based on your name, address, education, or other factors you might list on a rental application.



**The LAD protects you against racism when buying or selling a home.**

It is illegal for real estate agents to refuse to show you certain properties or encourage or discourage you from buying in particular neighborhoods because of your race; appraisers cannot value your home at a lesser value because of your race; and mortgage brokers or other lenders cannot offer you less favorable loan terms because of your race.



**The LAD protects you from race-based harassment in housing.**

It is illegal for a housing provider or its employees to harass you because of your race and they must take appropriate action to address harassment they either know or should have known about, even if the harassment is by a fellow tenant. Race-based harassment can include hostile, demeaning, or intimidating comments, offensive gestures, or use of racial slurs.



**The LAD protects you against retaliation.**

It is illegal for anyone, including landlords, real estate agents, appraisers, mortgage brokers, or any other housing or loan provider, to retaliate against you for reporting possible LAD violations, filing a discrimination complaint with them, DCR, or in court, or exercising any other rights under the LAD.

To find out more or to file a complaint, go to [NJCivilRights.gov](https://www.njcivilrights.gov) or call **1.833.NJDCR4U**



NJ Office of the Attorney General  
[NJCivilRights.gov](https://www.njcivilrights.gov)

