

# Fair Housing in Your ROC

Current and new Members of your community have a legal right to fair housing, free of discrimination and obstacles to their participation in the cooperative, though details can vary by state. Following the advice of ROC USA®, your CTAP, and your attorney will ensure your community remains a welcoming place to all.



**EQUAL HOUSING  
OPPORTUNITY**

## What is Fair Housing?

Both federal and state laws make it illegal for ROCs to discriminate against potential or current residents based on their race, religion, sex, familial status, national origin, or disability — all legally protected classes. This means that a community must handle all qualified applicants and current Members equitably: no one can be denied housing, charged extra rent, or otherwise treated differently. Many states protect other classes, too, which may include military veteran status, sexual orientation, and age.

Your ROC should have a poster from the U.S. Department of Housing and Urban Development with this symbol in a common area as a reminder that your community follows the law. Please refer also to the state poster available in your management guide.

## Screening New Members

Your ROC's Board of Directors establishes screening criteria for new Members in line with federal and state fair housing laws and regulations. Applicants who meet these standards — which may include creditworthiness, income verification, and criminal history — can be confirmed as new Members. Fair screening criteria allows potential homeowners to become Members while still setting the bar high enough that the ROC can maintain a productive, financially stable community. For 55+ communities, enforcing age-related criteria ensures fairness. (Note: too-high standards may seem like discrimination.)

## Reasonable Accommodations and Modifications

Legally, ROCs must make reasonable accommodations and modifications for Members with disabilities. In addition to not discriminating against people with disabilities in the screening process, a cooperative must respond to reasonable requests for accommodations (changes to policies and practices) and modifications (physical changes) that ensure everyone can participate fully in their community. Examples of requests include: providing large-print materials, allowing service animals, and installing ramps and accessible walkways. Requests do have to be within the community's financial and administrative ability to accommodate, but cooperatives must consider every request and do their best to support their Members.

## Violations

Failing to comply with fair housing laws opens your ROC up to lawsuits — which are expensive, time-consuming, and difficult to win. By treating all current and potential Members fairly under the law, not discriminating against protected classes, enforcing the rules consistently, and consulting an attorney before changing standards, the Board of Directors can avoid many liability issues.

