



Oregon

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Fair Housing Required Course 2026-2027

For courses offered January 1, 2026, to December 31, 2027

OVERVIEW

This document provides the course content for the 2-hour State and Federal Fair Housing Laws Course approved by the Oregon Real Estate Board. All real estate active broker, principal broker and property licensees must take and complete this course from a certified continuing education provider to meet the renewal requirement per [HB 3137](#).

This document will be posted on the Oregon Real Estate Agency's website at www.oregon.gov/rea.

HOW TO OFFER

A Certified Continuing Education Provider must meet all the requirements and responsibilities of a [CE provider](#), including:

- Notifying the Oregon Real Estate Agency by logging in to your eLicense account if you have not done so before.
- Developing your Fair Housing course using this document.
 - Use the written learning objectives for the required course topics.
- Ensuring that your Fair Housing course will take each licensee a minimum of 2 hours to complete. A break of no more than 10 minutes per hour of instruction may be allowed.
- Making sure your advertising and certificates of attendance indicate name of the course as the "Fair Housing Required Course 2026-2027." Abbreviations to "Fair Housing" and "Fair Housing Course" are acceptable.
- Confirming that you have a completed and signed [Continuing Education Instructor Qualification Form](#) for each instructor teaching the course.
- Maintaining records as required in [OAR 863-020-0055](#).

Learning Objectives

Effective January 1, 2026, through December 31, 2027

[Fair Housing Act](#)

Overview:

The purpose of fair housing laws and rules is to prevent discrimination against people on the basis of a protected class during a property transaction. Federal, state and local regulations prohibit brokers, sellers, lenders, and insurers from adopting discriminatory policies against people in protected classes.

The Fair Housing Act prohibits discrimination in the sale, rental, and financing of housing based on race, color, national origin, religion, sex, familial status, and disability. In addition to the federal protected classes, the state of Oregon has included additional protected classes, and many local governments have included even more.

Upon completion of this course the licensee will be able to:

- List the federal protected classes.
- Describe the history of discriminatory practices by regulators and industry professionals related to restricted covenants, redlining, blockbusting, and steering that led to the creation of the Fair Housing Act.
- Define blockbusting.
- Define redlining.
- Define steering.
- Define implicit bias.
- Define disparate impact.
- List Oregon's protected classes (source of income, domestic violence survivors, marital status, sexual orientation, and gender identity, see [Oregon Revised Statute \(ORS\) chapter 659A](#), [Oregon Administrative Rule chapter 839](#), and [ORS 90.445](#)) and compare with the federal protected classes.
- Identify when parties are exempt from the Fair Housing Act ([Congress.gov](#)).
- Describe the real estate property types covered in the Fair Housing Act ([HUD Guidance - Housing Types](#)).
- Explain fair housing advertising guidelines ([Fair Housing Institute Guidelines](#)).
- Understand under what circumstances reasonable accommodations and reasonable modifications are necessary to allow persons with disabilities to enjoy their housing ([HUD Reasonable Accommodations](#)).
- Understand the laws that govern protections from discrimination against disability at the federal level ([Federal Fair Housing Act Sec. 804](#)).
- Identify prohibited actions involving the sale and rental of housing under the Fair Housing Act ([Federal Fair Housing Act Sec. 804 through 806](#)):
 - [Real Estate Transaction](#):
Based on protected classes, an individual subject to fair housing laws, including Oregon real estate licensees, **cannot**:
 - Refuse to sell or negotiate in the sale of housing.
 - Falsely deny that housing is available for an inspection.
 - Make housing unavailable.
 - Indicate any preference, limitation, or discrimination within any statement, advertisement, or published notice.
 - Discourage the purchase of a dwelling.

○ Property Management:

Based on protected classes, an individual subject to fair housing laws, including Oregon real estate licensees, **cannot:**

- Discourage the rental of a dwelling.
- Refuse to rent or negotiate, in the rental of housing.
- Make housing unavailable.
- Set different terms, conditions or privileges for the rental of a dwelling.
- Provide a person different housing services or facilities.
- Indicate any preference, limitation or discrimination within any statement, advertisement, or published notice.
- Threaten, intimidate or interfere with a person's enjoyment of a dwelling. This includes visitors or associates of the tenant.
- Threaten an employee or agent with firing or other negative action for any legal, non-discriminating, pro-regulatory, effort to help someone rent a unit.
- Limit privileges, services or facilities of a dwelling.
- Fail or delay maintenance or repairs.
- Fail to investigate or address allegations that a tenant or group of tenants is harassing or threatening another tenant.
- Retaliate against a person who has made a complaint, testified, or in any way assisted with proceedings under the Fair Housing Act.

○ Rental Screening Process:

Based on protected classes, an individual subject to fair housing laws, including Oregon real estate licensees, **cannot:**

- Use different qualification criteria or applications.
 - Use different rental standard, or procedures, such as income standards, application fees, credit analyses, or rental approval procedures or other requirements.
- Recognize prohibited actions relating to mortgage lending under the Fair Housing Act (Example: Refuse to make a mortgage loan or provide other financial assistance for a dwelling.).
 - Review fair housing violation cases **for each** of the following categories: Religion, sex, familial status, disability, national origin, race, or color).

Certified continuing education providers shall use case study examples located on the U.S. Department of Justice's website. Examples are provided below:

Religion:

- *Morris v. West Hayden Estates First Addition HOA* (9th Cir., 2024)

Sex:

- *United States v. Donahue* (W.D. Wis., 2024)
- *Fox v. Gaines* (11th Cir. 2021)

Familial status:

- *Payton v. Arias* (W.D. Va. 2022)

Disability:

- *United States v. Aqua 388 Community Association* (C.D. Cal., 2024)
- *United States v. Montagne Development, Inc.* (D. Or., 2013)

Race:

- *Housing Equality Center of Pennsylvania v. Pro-Managed LLC* (E.D. Pa., 2023)

National Origin:

- United States v. ESSA Bank (E.D. Pa.)
- Understand the two categories that fall under sexual harassment: quid pro quo and hostile environment.
- Recall that the Oregon Bureau of Labor & Industries (BOLI) is Oregon's governing agency that reviews complaints, regulates, and assesses civil penalties for fair housing violations.
- Understand that BOLI and the Oregon Real Estate Agency share complaint information and report findings regarding fair housing violations.
- Explain how to submit a fair housing complaint:
 - BOLI, Civil Rights Division ([here](#)).
 - U.S. Department of Housing and Urban Development ([here](#)).
- Outline the key elements of [SB 599](#):
Prohibits landlords from inquiring about or discriminating on the basis of a tenant's or applicant's immigration or citizenship status or rejecting an applicant due to immigration status.

Additional Resources:

U.S. Housing and Urban Development

- [Fair Housing Rights and Obligations](#)
- [Info for Real Estate Brokers and Agents](#)
- [Equal Housing Opportunity Graphics for Printing](#)
- [Fair Lending Guide](#)
- [Fair Housing Types of Housing Covered](#)

Oregon Bureau of Labor and Industries (BOLI)

- [Fair Housing Page](#)
- [Housing Discrimination Page](#)

Fair Housing Council of Oregon

- [Fair Housing Council of Oregon Home Page](#)
- [Information for Housing Providers](#)
- [Protected Classes in Oregon by City and County](#)