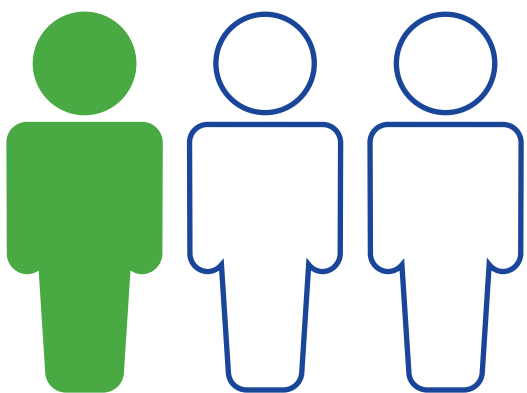


DISCRIMINATION AGAINST CRIMINALS: ARE YOU GUILTY?

The criminal history policy of apartment communities can have discriminatory effects when interacting with the general public.



1 IN 3 PEOPLE
in the United States
have a criminal record.



Criminal history-based restrictions on housing opportunities violate the Fair Housing Act if the restrictions fall more often on residents of one race or national origin over another.

THE FAIR HOUSING ACT

prohibits discrimination in housing-related activities based on:



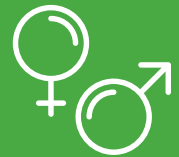
Race



Color



Religion



Sex



Disability



Familial Status



Natural Origin



On **April 4, 2016**, the Department of Housing and Urban Development (HUD) said refusing to rent based on a criminal record is a form of racial discrimination because of the racial imbalances in the United States justice system.

PROPERTY OWNERS CAN PROTECT THEMSELVES



Learn the laws and how to enforce them.



Add third-party coverage to Employment Practices Liability policies.



Follow guidelines provided by HUD when complete background checks.

This content was obtained from an article by Katie Gouldner, Public Relations and Communications Specialist at Millers Mutual, titled, "How Insurance Can Protect Against Fair Housing Cases Created by Criminal Background Checks," which was published in the December 2016 edition of Units, the Magazine of the National Apartment Association.

About Millers Mutual Insurance

Millers Mutual Insurance, based in Harrisburg, Pennsylvania, is the niche property & casualty insurer that brings stability to multifamily housing. As a carrier that's dedicated to understanding the intricacies of the niche, we believe our singular focus on multifamily housing results in the kind of comprehensive, stable coverage our agents—and their multifamily clients—deserve. We currently serve commercial policyholders in Pennsylvania, Delaware, Maryland, North Carolina, Ohio, Virginia, and Washington, D.C., through a network of independent agents.