

Fair Housing Words and Phrases to Avoid in Listings

A quick-reference list for real estate ads, MLS remarks, social posts, and rental listings · Updated September 2026

The rule behind every item: **describe the property, never the ideal buyer or tenant.** Federally protected classes are race, color, religion, national origin, sex, disability, and familial status. Many states and cities add more, such as sexual orientation, gender identity, age, marital status, and source of income.

PHRASE	LEVEL	PROTECTED CLASS	WHY IT'S FLAGGED	SAY INSTEAD
no children, no kids, no minors, children not allowed, kids not allowed	Remove	Familial status	Excludes families with children.	Describe the property itself. Occupancy limits must follow the law, not a preference.
adults only, adult community, adult living, adult building	Remove	Familial status	Excludes families with children unless the property legally qualifies as housing for older persons.	If the community legally qualifies as 55+ or 62+ housing, say so accurately (for example, a 55+ community).
couples only, married couples only, married couple only, singles only, single person only	Remove	Familial status / sex	Limits who can live there based on household makeup.	Describe the space: one-bedroom, open studio, primary suite.
mature adults, mature couple, mature person, mature individual	Remove	Age / familial status	States a preference by age and household type.	Describe the property. If it's legally qualified senior housing, say so accurately.
no wheelchairs, able-bodied, able bodied, must be able to climb stairs, physically fit	Remove	Disability	Excludes people with disabilities.	Describe the property factually: second-floor unit, stairs to entry.
mentally ill, no alcoholics, sober only	Remove	Disability	Excludes people based on a disability.	Remove it. Describe the property only.
christian home, christian family, christian community, christian neighborhood, jewish home	Remove	Religion	States a religious preference for occupants.	Remove it. Describe the property only.
no muslims, no jews, no christians, no catholics	Remove	Religion	Explicitly excludes people by religion.	Remove it.
english speaking, english-speaking, english only, must speak english	Remove	National origin	Limits occupants by language, a proxy for national origin.	Remove it.
no immigrants, citizens only, us citizens only, no foreigners, americans only	Remove	National origin	Excludes people by national origin.	Remove it.
white neighborhood, white community, white family, black neighborhood, hispanic neighborhood	Remove	Race / color / national origin	Describes the neighborhood by the race or ethnicity of residents.	Describe places and amenities: parks, restaurants, transit, schools by name.
no section 8, no vouchers, no housing vouchers, section 8 not accepted	Remove	Source of income	Refusing housing vouchers is illegal in many states and cities.	Remove it unless you've confirmed it's legal where the property is.

female only, females only, male only, males only, women only	Remove	Sex	States a preference by sex. A narrow exception exists for shared living space in some roommate situations.	Remove it unless a legal exception clearly applies.
straight couple, no gays, no lgbt	Remove	Sexual orientation / gender identity	Excludes people based on sexual orientation or gender identity.	Remove it.
perfect for families, ideal for families, great for families, perfect for a family, ideal for a family	Review	Familial status	Describes the ideal buyer or tenant instead of the property, which can read as steering.	Name the feature: fenced yard, bonus room, four bedrooms.
family friendly, family-friendly, kid friendly, kid-friendly, great for kids	Review	Familial status	Implies a preferred type of household.	Name the amenity: playground, fenced yard, community pool.
empty nesters, empty-nesters, empty nester	Review	Familial status / age	Targets a household type and age group.	Describe the layout: single-level living, low-maintenance yard.
retirees, perfect for retirees, ideal for retirees, retirement dream	Review	Age / familial status	Targets an age group.	Describe features: single-level, no-step entry, low-maintenance.
young professionals, young professional, young couple, young couples, young family	Review	Age / familial status	Describes the ideal buyer by age or household type.	Describe the location or features: near downtown, home office, walkable.
ideal for professionals, perfect for professionals, professionals only	Review	Source of income / familial status	Implies a preferred kind of occupant.	Describe features: home office, fast commute to downtown.
bachelor pad, man cave, perfect for a bachelor	Review	Sex / familial status	Implies a preferred occupant by sex or household type.	Describe the room: bonus room, finished basement, game room.
handicapped, crippled	Review	Disability	Outdated wording that can read as describing people rather than features.	Describe the feature: accessible entry, grab bars, zero-step shower, wheelchair ramp.
no pets	Review	Disability	Pet rules can't be applied to assistance animals for people with disabilities.	No pets (assistance animals welcome).
near church, near the church, near synagogue, near the synagogue, near mosque	Review	Religion	Naming a place of worship is not illegal on its own, but emphasizing it can imply a preferred religion.	If location matters, describe the area neutrally: walkable to shops, parks, and downtown.
exclusive neighborhood, exclusive community, exclusive area	Review	Race / multiple	Historically used as coded language for exclusion.	Say what makes it special: gated entry, golf course, lake frontage.
restricted community, restricted neighborhood, restricted area	Review	Race / multiple	Historically associated with racially restrictive covenants.	If there are HOA rules or deed restrictions, name them specifically.
private community, private neighborhood	Review	Race / multiple	Can read as coded exclusion.	Say gated community or private road if that's what it is.
safe neighborhood, safe area, safe community, safe street, low crime	Review	Race / multiple	Safety claims are subjective and are often read as steering. They're also hard to back up.	Point buyers to official crime data and describe features: gated, well-lit, cul-de-sac.
traditional neighborhood, traditional values, sophisticated neighborhood	Review	Multiple	Vague terms that can read as coded preferences.	Describe architecture or amenities: 1920s bungalows, tree-lined streets.

membership approval, board approval required	Review	Multiple	Fine if accurate (co-ops and HOAs), but should be stated factually, not as a screening signal.	State the actual process: sale subject to co-op board application.
students only, no students	Review	Age / familial status / local	Not a federal class, but can conflict with age and familial-status rules and some local laws.	Describe the location: near campus, on the bus line.

What the levels mean

- **Remove:** States a preference, limitation, or discrimination based on a protected class — the kind of statement the Fair Housing Act's advertising provision (42 U.S.C. 3604(c); 24 CFR 100.75) prohibits.
- **Review:** Not illegal on its own, but commonly flagged in MLS and REALTOR association fair housing guidance because it can imply who should (or shouldn't) live there.
- **State/local:** Not a federal protected class, but protected under many state and local fair housing laws. Check the rules where the property is.

Generally fine — describes the property, not people

- **master bedroom** — Generally allowed as a room description, though many MLSs now prefer primary bedroom.
- **mother-in-law suite** — Describes a space, not who should live there. Some prefer in-law suite or accessory dwelling.
- **family room** — Describes a room, not the buyer.
- **walk-in closet** — Describes a feature.
- **walking distance** — Describing distance to places is generally fine.
- **wheelchair accessible** — Describing accessibility features is encouraged.
- **55+ community** — Accurate if the community legally qualifies as housing for older persons.

This list is a screening aid, not legal advice. No list catches everything; context matters, and state and local laws vary. Follow your MLS's and brokerage's rules, and ask your broker or an attorney about specific situations.

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