

Sec. 14. **[59A.14] PRE-EXISTING PREMIUM FINANCE AGREEMENTS.** Any premium finance agreements executed prior to the effective date of this act shall not be covered by the terms of this act. However, any amendments to pre-existing premium finance agreements shall be governed by these provisions.

Sec. 15. **[59A.15] APPLICABILITY OF CHAPTER 15.** The provisions of Minnesota Statutes, Chapter 15, shall apply to this act.

Approved March 29, 1974.

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**CHAPTER 354—S.F.No.3189**

*An act relating to human rights; forbidding banks and other financial institutions to discriminate against persons who desire to purchase or rehabilitate real property on the basis of the economic, social or environmental conditions of the area where the property is located; amending Minnesota Statutes, 1973 Supplement, Section 363.03, Subdivision 2.*

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:**

Section 1. Minnesota Statutes, 1973 Supplement, Section 363.03, Subdivision 2, is amended to read:

Subd. 2. **HUMAN RIGHTS; FINANCIAL ASSISTANCE DISCRIMINATION; REAL PROPERTY.** It is an unfair discriminatory practice:

(1) For an owner, lessee, sublessee, assignee, or managing agent of, or other person having the right to sell, rent or lease any real property, or any agent of any of these

(a) to refuse to sell, rent, or lease or otherwise deny to or withhold from any person or group of persons any real property because of race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance or disability;

(b) to discriminate against any person or group of persons because of race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance or disability in the terms, conditions or privileges of the sale, rental or lease of any real property or in the furnishing of facilities or services in connection therewith; or

(c) in any transaction involving real property, to print, circulate or post or cause to be printed, circulated, or posted any advertisement or sign, or use any form of application for the purchase, rental or lease of real property, or make any record or inquiry in connection with the prospective purchase, rental, or lease of real property which expresses, directly or indirectly, any limitation, specification, or discrimination as

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to race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance or disability, or any intent to make any such limitation, specification, or discrimination.

(2) For a real estate broker, real estate salesman, or employee, or agent thereof

(a) to refuse to sell, rent, or lease or to offer for sale, rental, or lease any real property to any person or group of persons or to negotiate for the sale, rental, or lease of any real property to any person or group of persons because of race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance or disability, or represent that real property is not available for inspection, sale, rental, or lease when in fact it is so available, or otherwise deny or withhold any real property or any facilities of real property to or from any person or group of persons because of race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance or disability;

(b) to discriminate against any person because of his race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance or disability in the terms, conditions or privileges of the sale, rental or lease of real property or in the furnishing of facilities or services in connection therewith; or

(c) to print, circulate, or post or cause to be printed, circulated, or posted any advertisement or sign, or use any form of application for the purchase, rental, or lease of any real property or make any record or inquiry in connection with the prospective purchase, rental or lease of any real property, which expresses directly or indirectly, any limitation, specification or discrimination as to race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance or disability or any intent to make any such limitation, specification or discrimination;

(3) For a person, bank, banking organization, mortgage company, insurance company, or other financial institution or lender to whom application is made for financial assistance for the purchase, lease, acquisition, construction, rehabilitation, repair or maintenance of any real property or any agent or employee thereof

(a) to discriminate against any person or group of persons because of race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance or disability of such person or group of persons or of the prospective occupants or tenants of such real property in the granting, withholding, extending, modifying or renewing, or in the rates, terms, conditions, or privileges of any such financial assistance or in the extension of services in connection therewith;

(b) to use any form of application for such financial assistance or

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make any record or inquiry in connection with applications for such financial assistance which expresses, directly or indirectly, any limitation, specification, or discrimination as to race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance or disability or any intent to make any such limitation, specification, or discrimination.

(c) to discriminate against any person or group of persons who desire to purchase, lease, acquire, construct, rehabilitate, repair or maintain real property in a specific urban or rural area or any part thereof solely because of the social, economic or environmental conditions of the area in the granting, withholding, extending, modifying, or renewing, or in the rates, terms, conditions, or privileges of any such financial assistance or in the extension of services in connection therewith.

(4) For any real estate broker or real estate salesman, for the purpose of inducing a real property transaction from which such person, his firm, or any of its members may benefit financially, to represent that a change has occurred or will or may occur in the composition with respect to race, creed, color, national origin, sex, marital status, status with regard to public assistance or disability of the owners or occupants in the block, neighborhood, or area in which the real property is located, and to represent, directly or indirectly, that this change will or may result in undesirable consequences in the block, neighborhood, or area in which the real property is located, including but not limited to the lowering of property values, an increase in criminal or antisocial behavior, or a decline in the quality of schools or other public facilities.

Approved March 29, 1974.

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**CHAPTER 355—S.F.No.3580**  
[Coded in Part]

*An act relating to the organization, operation, and financing of state government; establishing a learning center; creating an advisory commission on school enrollments; establishing a joint legislative committee; establishing a shade tree disease control program; authorizing the issuance of certain local bonds; the acquisition of certain lands by gift, purchase or condemnation; the making of certain parking contracts; the preparation of fiscal notes; the fixing of certain salaries; the purchase of supplies, materials and equipment on an emergency basis and the reimbursement, appropriating and reappropriating of certain funds; amending Minnesota Statutes 1971, Sections 16.07, by adding a subdivision; 145.123, Subdivision 1; 176.611, by adding a subdivision; 268.071, by adding a subdivision; 271.01, Subdivision 4a; Chapters 3, by adding sections; 176, by adding sections; Minnesota Statutes, 1973 Supplement, Sections 1.36, Subdivision 1; 15A.083, by adding a subdivision; 16.15, Subdivision 1; 82.34, Subdivision 15; 176.131, Subdivision 10; 176.183,*

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