

1. Short-Form Equal Housing Opportunity Statement

Equal Housing Opportunity

Admiral Communities is committed to the letter and spirit of federal, state, and local fair housing laws. We do not discriminate in housing or housing-related services on the basis of race, color, religion, sex (including sexual orientation and gender identity), national origin, disability, familial status, or any other characteristic protected by applicable law. All qualified applicants are considered without regard to protected status, and we support an affirmative advertising, marketing, and resident-relations program in which there are no barriers to obtaining housing for any person who meets our eligibility criteria.

2. Full Equal Housing Opportunity & Fair Housing Policy (Long-Form)

Admiral Communities

Equal Housing Opportunity & Fair Housing Policy

1. Policy Statement & Commitment

Admiral Communities (“**Admiral**,” “**we**,” “**us**,” or “**our**”) is firmly committed to **providing equal housing opportunities** for all individuals and families. It is our policy to comply with **all applicable federal, state, and local fair housing and civil rights laws** in every jurisdiction in which we own, manage, market, lease, or sell housing.

We affirmatively support and promote:

- **Equal access** to housing and housing-related services for everyone who meets our eligibility criteria.
- **Nondiscriminatory advertising, marketing, screening, leasing, and management practices.**
- **Inclusive, respectful, and safe communities** that serve individuals and families of all protected backgrounds.

No one at Admiral — including owners, management, employees, agents, contractors, or representatives — is permitted to discriminate in any way that violates this Policy or applicable law.

2. Governing Laws

This Policy is intended to reflect and comply with, at a minimum, the requirements of:

- The **federal Fair Housing Act**, as amended (Title VIII of the Civil Rights Act of 1968), which prohibits discrimination in housing on the basis of **race, color, religion, sex, disability, familial status, and national origin**.
- HUD's implementing regulations and guidance administered by the **Office of Fair Housing and Equal Opportunity (FHEO)**.
- Related federal civil rights laws where applicable to our programs and activities, including but not limited to:
 - **Title VI of the Civil Rights Act of 1964**;
 - **Section 504 of the Rehabilitation Act of 1973**;
 - **Title II and Title III of the Americans with Disabilities Act (ADA)**;
 - The **Age Discrimination Act of 1975**; and
 - Other federal statutes and regulations as applicable.
- **State and local fair housing and civil rights laws**, which may include additional protected classes beyond those listed in federal law (see Section 3).

Where any state or local law provides **broader protections** than federal law, Admiral will comply with the **most protective standard** applicable.

3. Protected Characteristics

Under this Policy, Admiral **does not discriminate** on the basis of any characteristic protected by federal, state, or local law. This includes, at minimum:

- **Federal protected classes under the Fair Housing Act:**
 - Race
 - Color
 - Religion
 - Sex (including pregnancy, sexual orientation, gender identity, and gender expression, consistent with federal interpretations of sex discrimination)
 - National origin
 - Disability (physical or mental)
 - Familial status (including pregnancy, presence of children under 18, and persons securing custody of children)

- **Examples of additional protected classes under various state and local laws,** which may include (depending on jurisdiction):
 - Age or “elderliness”
 - Marital status
 - Ancestry or place of origin
 - Sexual orientation and gender identity/expression (where not already covered under sex)
 - Military status, veteran status, or active duty status
 - Lawful source of income / source of funds (including housing vouchers, subsidies, and other lawful income)
 - Domestic violence, sexual assault, or stalking survivor status
 - Immigration or citizenship status (where protected)
 - Prior arrest or conviction history (where protected)
 - Other classifications specified under applicable state or local law.

This list is **illustrative, not exhaustive**. Admiral’s policy is to comply with **all** protected classes recognized in the jurisdiction where the property is located and to avoid discriminatory treatment based on any protected characteristic under those laws.

4. Activities Covered by this Policy

This Policy applies to **all housing-related activities** conducted by or on behalf of Admiral, including but not limited to:

- Advertising, marketing, and promotions for homes, homesites, or RV spaces;
- Accepting and processing inquiries and applications;
- Setting and enforcing application criteria, screening standards, and waitlists;
- Making decisions about whether to approve, deny, or condition:
 - rental housing,
 - home purchases,
 - home sales to Admiral;
- Establishing and enforcing terms, conditions, and privileges of tenancy or occupancy;
- Providing services, facilities, and amenities related to housing;
- Property rules, community standards, and enforcement practices;
- Renewal, transfer, termination, or non-renewal of housing;
- Any other housing-related service or decision within Admiral’s control.

5. Prohibited Discrimination

Admiral and its representatives **must not**, on the basis of any protected characteristic:

1. **Refuse to rent, lease, sell, or negotiate** for the rental or sale of a dwelling or homesite.

2. **Make housing unavailable** or otherwise deny housing.
 3. **Set different terms, conditions, or privileges** for the sale or rental of housing, or for related services or facilities (e.g., deposits, fees, rules, or access to amenities).
 4. **Provide different housing or facilities** or limit access to benefits or services.
 5. **Falsely state that housing is unavailable** for inspection, sale, or rental when it is, in fact, available.
 6. **Steer** individuals or families to or away from particular communities, sections, or homes based on protected characteristics.
 7. **Blockbust** or engage in tactics intended to induce sales or rentals by suggesting that persons of a particular protected class are entering or leaving an area.
 8. **Deny or offer different terms for financing, insurance, or related housing services** based on a protected characteristic, where we have influence or control.
 9. **Deny reasonable accommodations or modifications** required by fair housing or disability law (see Section 6).
 10. **Engage in harassment or permit a hostile environment** based on a protected characteristic, including failing to take reasonable steps to address known harassment by staff, residents, or others when legally required to do so.
 11. **Retaliate** against any person for exercising fair housing rights, filing a complaint, or assisting with an investigation.
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6. Disability, Accessibility, and Reasonable Accommodation/Modification

Admiral is committed to complying with federal, state, and local requirements related to individuals with disabilities, including the Fair Housing Act, Section 504 (where applicable), and the ADA.

We will:

- **Reasonably accommodate** policies, practices, or services when such accommodations may be necessary to afford a person with a disability an equal opportunity to use and enjoy a dwelling and related services, unless doing so would constitute an undue financial and administrative burden or a fundamental alteration of our operations.
- Allow **reasonable modifications** to units and common areas, as required by law, to afford full enjoyment of the premises by persons with disabilities.
- Take appropriate steps to ensure **effective communication** with individuals with disabilities, which may include auxiliary aids and services where required.
- Accept and properly consider requests related to **assistance animals**, mobility devices, accessible parking, or other disability-related needs, in accordance with applicable law and HUD guidance.

Admiral will not:

- Impose requirements or conditions related to disability or disability-related accommodations that are inconsistent with fair housing law (for example, unlawful pet fees for assistance animals or improper documentation demands).
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7. Advertising, Marketing, and Outreach

All advertising and marketing for Admiral communities and homes — including print, online, social media, signage, brochures, videos, and verbal advertising — will be conducted in a **non-discriminatory** manner consistent with fair housing law.

Admiral will:

- Include, wherever practical, the **Equal Housing Opportunity** logo, statement, or slogan in housing-related advertising.
- Avoid words, phrases, or images that express **preference, limitation, or discrimination** based on protected characteristics (for example, “Christian community,” “no children,” “singles only”), except where a lawful exemption applies.
- Depict diverse individuals and families in marketing materials, in alignment with HUD’s guidance regarding inclusive representation.
- Ensure digital advertising, including targeting and delivery, does not unlawfully **exclude or target** audiences based on protected characteristics.

This policy applies to all media and all channels, including third-party listing sites, social media, and phone apps.

8. Screening, Eligibility, and Occupancy Standards

Admiral may establish and apply **legitimate, non-discriminatory criteria** for applications, screening, and occupancy, such as:

- Income verification, employment history, or creditworthiness;
- Rental history and prior landlord references;
- Objective occupancy standards consistent with safety codes and fair housing guidance.

Such criteria must:

- Be applied **uniformly** to all applicants and residents, regardless of protected characteristics.
- Not operate as a **pretext** for discrimination or disparate treatment.
- Be reviewed periodically to ensure they do not create unjustified discriminatory effects inconsistent with fair housing law.

Where law restricts how certain information (e.g., criminal records, source of income) may be used, Admiral will follow the **most protective applicable standard** in that jurisdiction.

9. Language Access & Communication

Where required by law or contract, and as reasonably feasible, Admiral will take appropriate steps to provide **meaningful access** to individuals with limited English proficiency and individuals with communication disabilities, consistent with Title VI and related guidance.

This may include:

- Use of translated written materials where appropriate;
 - Use of interpreters or language line services;
 - Ensuring important notices are communicated in a manner that residents and applicants can understand.
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10. Implementation, Training & Oversight

To support this Policy, Admiral will:

- Adopt internal procedures and guidance for leasing, management, advertising, and resident services consistent with fair housing requirements.
 - Provide **regular training** on fair housing and equal housing opportunity to employees and agents involved in leasing, sales, management, advertising, and resident interaction.
 - Periodically review **advertising, application forms, leases, policies, and practices** for compliance with evolving fair housing laws and guidance.
 - Investigate reports of potential discrimination promptly and take corrective or disciplinary action where appropriate.
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11. Reporting Concerns, Requests, and Complaints

Any person who believes they have been subjected to discrimination by Admiral in violation of this Policy or applicable law is encouraged to:

1. **Notify Admiral directly**, so that we can review and, where appropriate, address the concern:

Admiral Communities – Fair Housing Contact

[Mailing Address] : P.O. Box 24535 Knoxville, TN 37933

[Phone Number] : 865-427-5009

[Email Address] : admin@admiralcommunities.com

2. Additionally, individuals may file complaints directly with relevant government agencies, including:
 - The **U.S. Department of Housing and Urban Development (HUD), Office of Fair Housing and Equal Opportunity (FHEO)**;
 - State or local fair housing agencies, human rights commissions, or civil rights departments.

Admiral **will not retaliate** against any person for making a good-faith complaint, pursuing legal remedies, or participating in an investigation or proceeding related to fair housing rights.

12. Relationship to Other Policies & Law

This Policy is intended to **supplement and support**:

- Our **Master Terms & Conditions of Service**;
- Our **Website Terms of Use & Legal Disclosures**;
- Our **Privacy Policy**;
- Any community-specific rules and procedures;
- Any additional obligations imposed by financing, regulatory, or subsidy programs in which Admiral participates.

Nothing in this Policy is intended to:

- Reduce or limit rights provided under any federal, state, or local fair housing or civil rights law;
- Create contractual rights in excess of what applicable law requires; or
- Limit Admiral's ability to take lawful actions to protect safety, property, or legitimate business interests, provided such actions are consistent with fair housing requirements.

In the event of any conflict between this Policy and applicable law, **the law controls**, and this Policy will be interpreted and applied in a manner consistent with that law.

Updated: 11/18/2025