FAIR HOUSING APRIL 2012

A publication from the Community & Political Affairs Division of the NATIONAL ASSOCIATION OF REALTORS®



Open for your full-size Fair Housing Month poster





Fair Housing in Your Community

he federal government, specifically HUD, is required by the Fair Housing Act to administer housing programs in a manner that affirmatively furthers fair housing. These programs include grants to state and local governments for community development and housing. When municipalities and other government agencies use HUD funds, they also must affirmatively further fair housing. In addition, REALTORS® who participate in HUD-funded housing programs take on an affirmative responsibility when they accept or use these funds. Examples include operating a Section 8 subsidized rental property or working directly for a homebuilder whose

development is insured or financed with FHA funds.

REALTORS® have an interest in how municipalities respond to this requirement and can support efforts to end discrimination and to advocate affirmative fair housing strategies that make sense in the local market.

Put simply, affirmatively furthering fair housing is achieved by examining a local market and determining if there are barriers or obstacles to fair housing in the community. Once these impediments are identified, the next step is to plan and implement actions to overcome the obstacles and measure the results of those actions. Whether put in place by a municipality or housing provider, these affirmative steps are similar. Everyone has an obligation not to discriminate. Affirmative strategies go beyond stopping discriminatory behavior to working to overcome those barriers to housing choice and working to assure opportunities for inclusive or integrated living patterns.

REALTORS® have an opportunity to work with their municipalities or counties as they conduct their Fair Housing Planning activities. REALTORS® and Local REALTOR® Associations can work with the local government to help identify any impediments.

Take the opportunity to help your local government develop actions that are market based and focus on encouraging good business practices.

This issue of the FOCUS features fair housing practices, grants and products.

Connect, learn and lead.



The three national multicultural real estate organizations each hold dynamic conventions where REALTORS® and other real estate professionals gather to discuss and debate community and real estate issues, attend and participate in cutting edge education sessions and network with a focus on our nation's growing multicultural markets. Consider attending one or more of these conventions:

National Association of Real Estate Brokers celebrates its 65th Birthday in Cleveland, Ohio, August 3 to 10. The conference will take place at the Renaissance Cleveland Hotel. Check www.nareb.com for further information.

The Asian Real Estate Association of America will host its National Convention in Las Vegas, Nevada, September 23 – 25 at the Bellagio Resort. Check www.areaa.org/convention for details.

The National Association of Hispanic Real Estate Professionals Membership and Industry Leaders National Convention will be held in Los Angeles, CA, at the JW Marriott at LA Live, October 6 – 9. For details go to www.nahrep.org/convention.

FOR MORE REASONS WHY HOME OWNERSHIP MATTERS, PLEASE VISIT: WWW.REALTOR.ORG/TOPICS/HOMEOWNERSHIP.

A SEARCH OF FAIR HOUSING ON WWW.REALTOR.ORG WILL TAKE YOU TO A WEALTH OF INFORMATION.

successful NAR grant recipients

Grants help REALTOR® associations play leadership roles in their communities through three initiatives:

Diversity. Mobilize your diverse membership to lead your association into the future. Apply for a grant up to \$5,000 to position REALTORS® as leaders in our increasingly diverse communities and increase the diversity of the association's membership or leadership.

Www.realtoractioncenter.com/diversitygrants

Smart Growth. Bring smart growth development practices to your community. Grants may be used for education to support collaboration with other organizations and to engage local elected officials. **))** www.realtoractioncenter.com/sggrants

For Diversity or Smart Growth, contact Hugh Morris, Community Outreach Representative, at 202-383-1278 or hmorris@realtors.org.

For Housing Opportunity, contact Wendy Penn, Housing Opportunity Program Representative, at 202-383-7504 or wpenn@realtors.org.

Applications due February 29, May 31, August 31 & November 2



"The Expanding Housing Opportunities course is a cornerstone of our local focus on developing a community of professionals working together to create housing opportunities on the North Shore of Massachusetts. The NAR Housing Opportunity grant and support we have received have been invaluable to getting our program off the ground."

Susan J. Kline, CAE, RCE
Chief Executive Officer
North Shore Association of REALTORS® MA

"We had our diversity program yesterday, REALTOR® Diversity: Understanding the Hispanic Community. It was a huge success! We worked very hard to put it together, and I would say it has been our greatest program since I have been the AE here. Thank you very much for the grant that paid for two guest speakers."

Mike VanderBunt Association Executive Lakes Area REALTORS® Association, WI



school of the future

SPONSOR OF THE SCHOOL OF THE FUTURE DESIGN COMPETITION

NAR and the Council of Educational Facility Planners International sponsor an annual competition for middle school students, who are challenged to work in teams to design a school that will be a better learning environment, more energy efficient, more friendly to the natural environment and integral to the surrounding community.

REALTORS® can participate by encouraging schools in their communities to participate in the Competition, mentoring students on a team and serving as a judge at the state and regional juries. www.realtor.org/schoolofthefuture



diversity



SPONSOR NAR AT HOME WITH DIVERSITY® & SAVE

Sponsoring the At Home With Diversity® course is easy and valuable. The 6-hour course has been updated; and serves as an elective for the ABR, CIPS, CRS, and PMN designations. NAR is offering a special promotion for At Home With Diversity® Course Sponsors in 2012. If you book one At Home With Diversity® course in 2012, you can book a second one for free. Visit www.realtor.org/ahwd to learn more.

LEADING WITH DIVERSITY

If you are interested in seeing your association flourish and grow with the changing times, take a look at Leading With Diversity, a three-pronged approach (workshop, toolkit and grant opportunities) that your association can take when it comes to planning for diversity in your association. Learn more at www.realtoractioncenter.com/diversity or contact Fred Underwood at 202-383-1132 or funderwood@realtors.org.

community & political affairs training

EXPANDING HOUSING OPPORTUNITIES

A six-hour course for real estate professionals on the range of affordable housing opportunities and serving clients seeking them. Participants will learn how affordability affects the housing market, their clients, their business and their community; better analyze affordable financing options; and build partnerships to expand housing opportunities.

Learn more at www.realtor.org/ehoclass or contact Wendy Penn at 202-383-7504 or eho@realtor.org/ehoclass or contact Wendy Penn at 202-383-7504 or eho@realtors.org.

EMPLOYER ASSISTED HOUSING (EAH) CLASS

Learn about approaching and working with local employers to discuss employer-assisted housing to help their employees become homeowners. Three EAH class benefits are homebuyer and homeownership education, one-on-one counseling and financial assistance. The course includes an Action Plan that includes conducting research, creating a team, identifying and contacting employers, and meeting with employers. Learn more at www.realtoractioncenter.com/eah or contact Holly Moskerintz at 202-383-1157.

SMART GROWTH TRAINING CLASS

"Smart Growth for the 21st Century" is a four-hour course designed to teach REALTORS® state-of-the-art community planning concepts and about the demographic and economic drivers that are making this form of development increasingly popular. REALTORS® learn about the public and private benefits of smart growth communities and how to help their community to adopt a smart growth strategy. Learn more at www.realtoractioncenter.com/sg21. Contact Hugh Morris at https://www.realtoractioncenter.com/sg21.

APRIL IS FAIR HOUSING MONTH

TIPS

- 1 Hang the fold-out April is Fair Housing

 Month poster included in this mailer
- 2 Sponsor a local Fair Housing Month poster contest
- 3 Publish the NAR REALTOR® Fair Housing Declaration
- 4 Distribute the NAR proclamation for commitment to fair housing

To learn more about Fair Housing Month he sure to visit www.realtor.org/diversity.

> OPEN HERE for your Fair Housing Month poster!



NATIONAL ASSOCIATION OF REALTORS® 500 New Jersey Avenue, NW Washington, DC 20001

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Advice on Reporting Acts of Discrimination

Ensure that your office policies are fair and are applied consistently.

When working in the housing market, you may encounter situations which appear to be discriminatory in violation of fair housing laws. In order to protect the prospective home seeker's rights to equal opportunity in housing, and to keep yourself from participating in those discriminatory acts, you need to take the following steps:

- If the party discriminating is your client or is not a client of any other REALTOR®:

 Talk to the party who appears to be violating the law and explain fair housing laws to that person. Ask that person to act in a non-discriminatory fashion. This often resolves the matter and results in the homeseeker obtaining access to housing as guaranteed by fair housing laws. Follow up with a letter summarizing your discussion.
- If the party discriminating is a client of another REALTOR®: Talk to the other REALTOR® and explain your concerns. Ask the other REALTOR® to speak with the client and end the discriminatory behavior. Follow up with a letter summarizing your discussion.

- If the discrimination is not ended or corrected and the party discriminating is your client: End your relationship with that client, i.e. terminate the listing. Inform the homeseeker regarding what has occurred and your belief that discrimination was involved. Provide the homeseeker with information on where to file a complaint. Follow up with a letter to the client and to the homeseeker summarizing your discussions and actions taken.
- the discrimination is not ended and the party is not your client: Inform the homeseeker regarding what has occurred and your belief that discrimination was involved. Provide the homeseeker with information on where to file a complaint. Follow up with a letter to the homeseeker summarizing your discussion.
- If the discrimination is not ended and the party is another REALTOR®: In addition to the above, you may file an ethics complaint with the Board alleging violation of Article 10 of the Code of Ethics.

For more information, contact:

Hugh Morris

Community & Political Affairs Representative hmorris@realtors.org

Fred Underwood, Director

Diversity & Community Outreach Programs
funderwood@realtors.org

NATIONAL ASSOCIATION OF REALTORS®

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Agencies to Which Acts of Discrimination May Be Reported

- U.S. Department of Housing and Urban Development
- State and Local Government Human Rights or Civil Rights Agencies / Private Fair Housing Groups

Protect Your Own Fair Housing Rights

You also may have a cause of action against the discriminating party and file a complaint on you own behalf.

Please Note: You may report any incident of discrimination to an appropriate agency without filing a complaint.