

Focus on Fair Housing

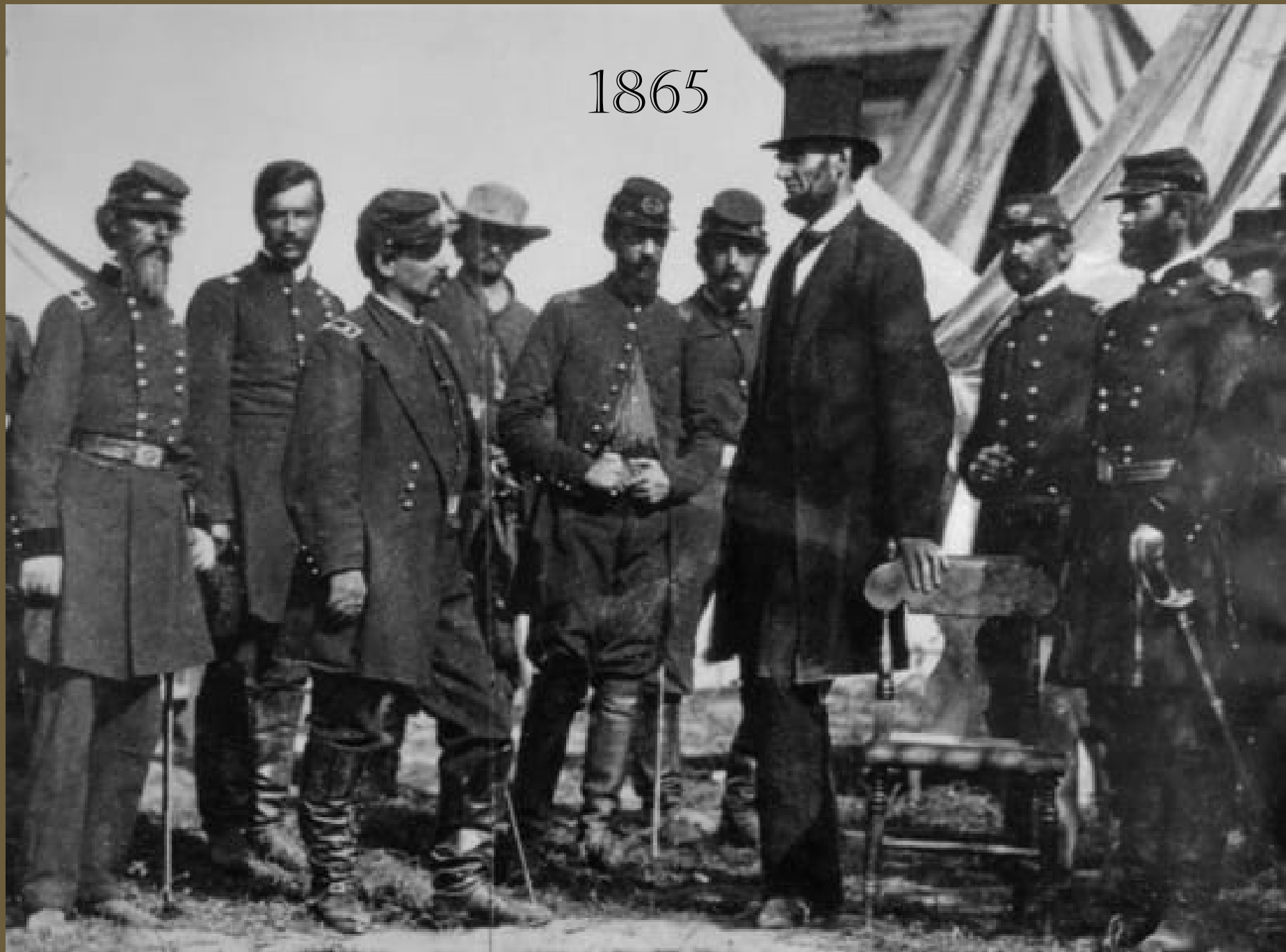


Nate K. Johnson

ABR,AHWD,C2EX,CIPS,CRS,GRI,PSA,SRES

nate@livingstl.com

1865



With malice towards none and charity  
for all, let's heal the nations wounds.

- Abraham Lincoln





*What do you want?*



*“The islands from Charleston, south, the abandoned rice fields along the rivers for thirty miles back from the sea, and the country bordering the St. Johns river, Florida, are reserved and set apart for the settlement of the negroes now made free by the acts of war and the proclamation of the President of the United States.”*



*"The islands from Charleston, south, the abandoned rice fields along the rivers for thirty miles back from the sea, and the country bordering the St. Johns river, Florida, are reserved and set apart for the settlement of the negroes now made free by the acts of war and the proclamation of the President of the United States."*

40 ACRES AND A MULE





# 1866

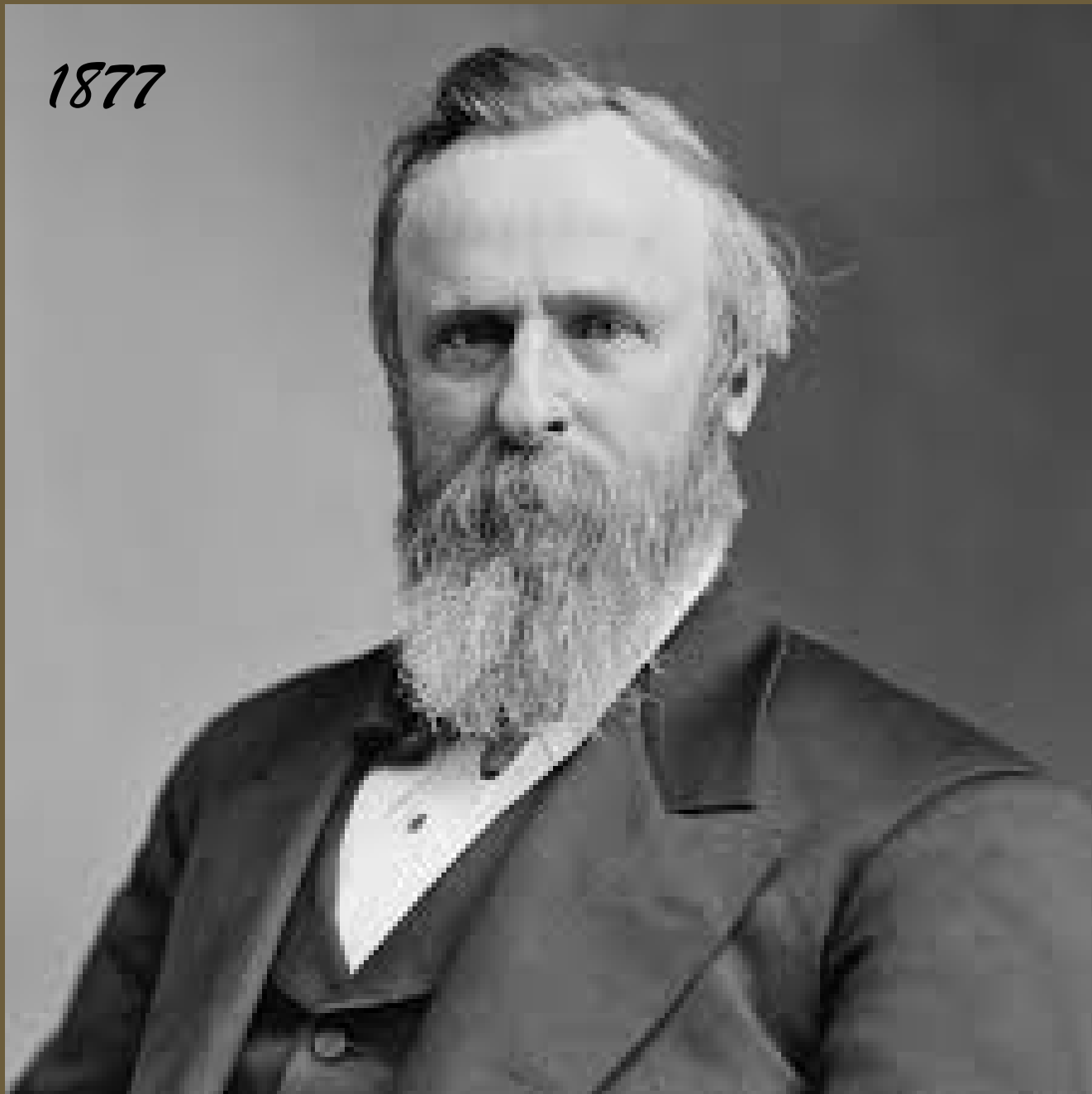


*Such citizens, of every race and color, and without regard to any previous condition of slavery or involuntary servitude, ... shall have the same right in every state and territory in the United States, to make and enforce contracts, to sue, be parties, and give evidence, to inherit, purchase, lease, sell, hold, and convey real and personal property, and to full and equal benefit of all laws and proceedings for the security of person and property, as is enjoyed by white citizens, and shall be subject to like punishment, pains, and penalties, and to none other, any law, statute, ordinance, regulation, or custom to the contrary notwithstanding.*

1870



1877





Smithsonian Magazine

In 1910, more than 90% of the African-American population lived in the South. By 1970, just over 50% lived there.



# CODE OF ETHICS



Adopted by the  
National Association of Real Estate Boards  
at its  
SEVENTEENTH ANNUAL CONVENTION  
June 6, 1924

## CODE OF ETHICS

All contracts and agreements to which a Realtor is a party should be made in writing and should be complete and exact.

### ARTICLE 34.

A Realtor should never be instrumental in introducing into a neighborhood a character of property or occupancy, members of any race or nationality, or any individuals whose presence will clearly be detrimental to property values in that neighborhood.

### ARTICLE 35.

No instructions nor inducements from any client or customer relieve the Realtor from his responsibility strictly to observe this Code of Ethics.

Real Estate Boards  
SEVENTEENTH ANNUAL CONVENTION  
June 8, 1924





1934

# Pay rent to yourself

## UNDER F. H. A. YOU CAN OWN YOUR OWN HOME NOW!



up to 90% of the value of the completed property and may have 25 years to pay, provided the loan is insured before July 1, 1939. After that the maturity is 20 years.

3. On properties valued at between \$6,000 and \$10,000 the first \$6,000 is subject to loan of 90%, or \$5,400, and the balance to a loan of 80%. Such loans can run for 20 years.

4. Properties having a sound value of from \$10,000 to \$20,000 may be mortgaged up to 80% for 20 years.

The maximum loan which FHA will insure is \$16,000.

### HOW THE PLAN WORKS

Table B, on page 20, shows how loans

4. Fees for recording the mortgage, averaging from \$7.50 to \$10.

5. An appraisal fee running from \$15 to \$25.

6. An initial service fee for inspecting construction and for funds advanced before the project is completed. This varies, according to the service rendered, from 1% to 2 1/2% of the mortgage with minimum of \$20 to \$50.



WHAT IS THE NATIONAL HOUSING ACT?  
The NATIONAL HOUSING



## The Happiness and the Wisdom of Home-Ownership

...through and through, the best constructive home loan... with its plan of 10% to 15% down through your progressive home... the new plan of all this world where you can be... and building material dealer. These plans may give you... with our own... where the business... these plans may give you... where you can get today, where you can get...

### THE FHA HOUSING PROGRAM Insured Mortgages for New Homes

THE amendments to the National Housing Act of February, 1938, encourage the construction of new homes by liberalizing the FHA-Insured mortgage System. Chief features of the FHA Housing Program are:



How to  
**IMPROVE**  
Your  
**PROPERTY**



FEDERAL HOUSING  
ADMINISTRATION  
STEWART McDONALD, Administrator

**CHECK LIST**  
  
for HOME OWNERS



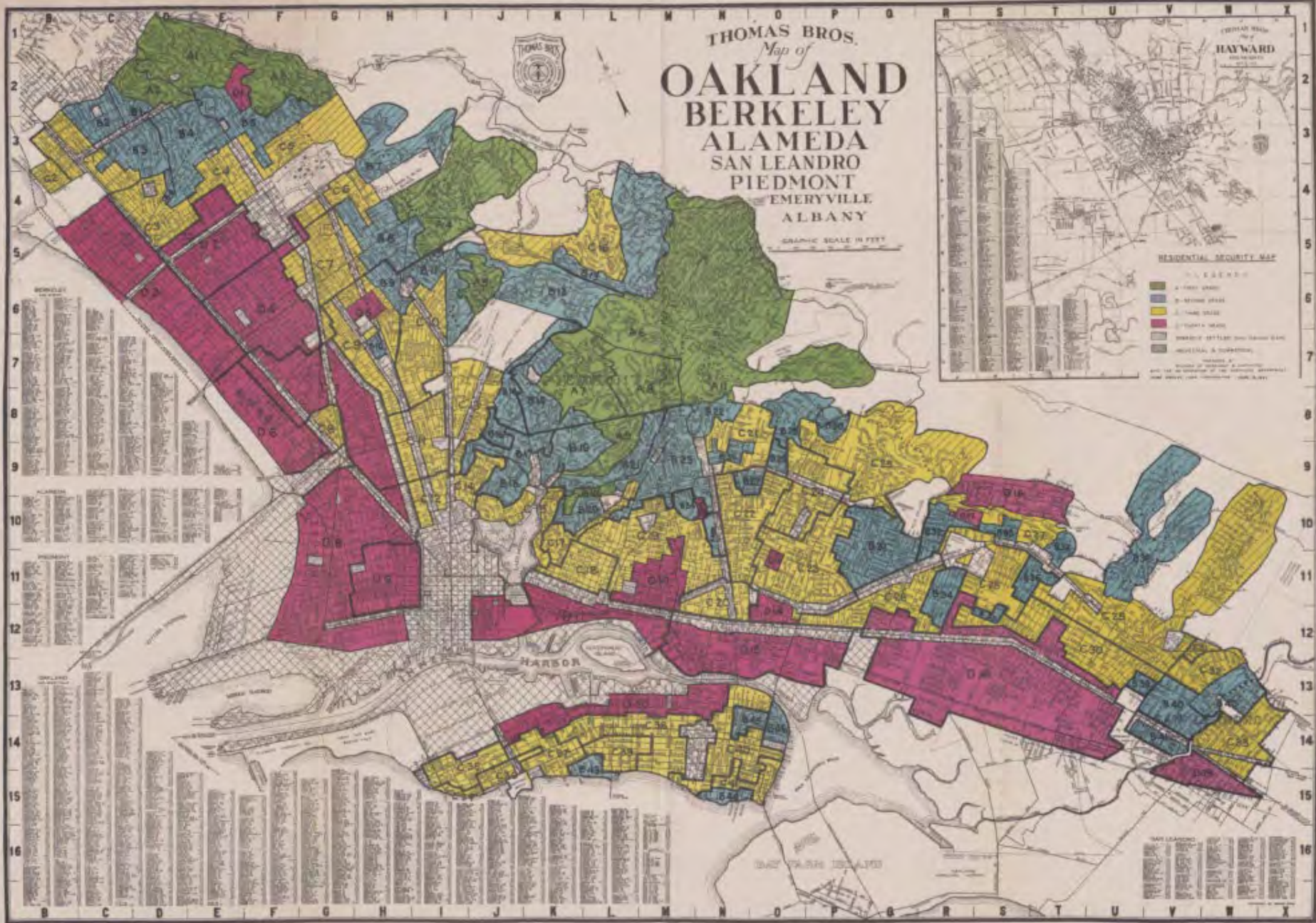
FEDERAL HOUSING  
ADMINISTRATION  
STEWART McDONALD, Administrator

ASK US ABOUT  
**FHA**  
LOANS to  
*Remodel for Veterans*

LOANS UP TO \$5000.

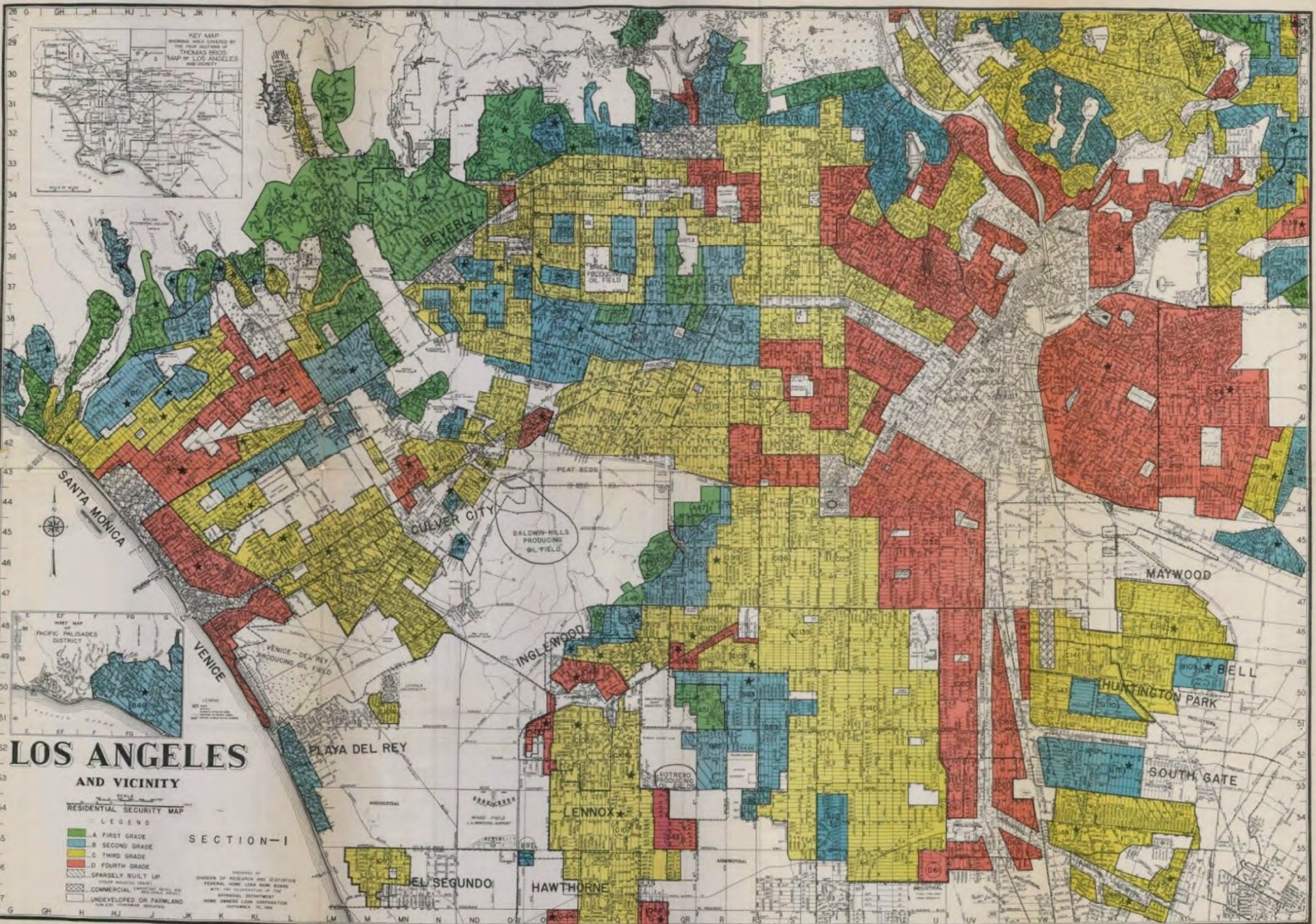
LOW COST..  
LONG TERM

PAY OUT OF  
INCOME



Source: "THE RACIST & Unsettled by the Building Industry of California's Exclusionary System", BlackArchives.com, Third Edition, Color Edition, <http://www.blackarchives.com> © 2013, p. 4, 200

HOLC Map 1930's



# LOS ANGELES AND VICINITY

## RESIDENTIAL SECURITY MAP

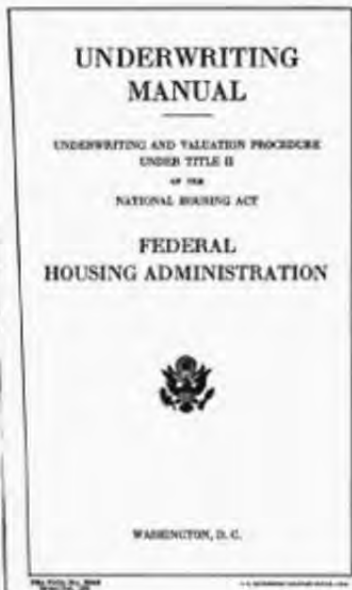
- LEGEND
- A FIRST GRADE
  - B SECOND GRADE
  - C THIRD GRADE
  - D FOURTH GRADE
  - SPARSELY BUILT UP
  - COMMERCIAL INDUSTRIAL
  - UNDEVELOPED OR FARMLAND

SECTION - I

PROPERTY OF FEDERAL HOME LOAN BOARD  
 FEDERAL HOME LOAN BOARD  
 FEDERAL HOME LOAN BOARD  
 FEDERAL HOME LOAN BOARD  
 FEDERAL HOME LOAN BOARD

SECTION 3 ATTACHES HERE

SECTION 4 ATTACHES HERE



FHA Underwriting Manual, 1938

*b. Racial Occupancy Designation.* This will be a letter indicating predominating racial characteristics, as follows:

- W—White
- M—Mixed
- F—Foreign
- N—Negro

ing a location are investigated to determine whether incompatible racial and social groups are present, for the purpose of making a prediction regarding the probability of the location being invaded by such groups. If a neighborhood is to retain stability, it is necessary that properties shall continue to be occupied by the same social and racial classes. A change in social or racial occupancy generally contributes to instability and a decline in values.

284 (3). Recorded deed restrictions should strengthen and supplement zoning ordinances and to be really effective should include the provisions listed below. The restrictions should be recorded with the deed and should run for a period of at least twenty years. Recommended restrictions include the following:

- (a) Allocation of definite areas for specific uses such as single or double-family houses, apartments, and business structures.
- (b) The placement of buildings so they will have adequate light and air with assurance of a space of at least ten feet between buildings.
- (c) Prohibition of the resubdivision of lots.
- (d) Prohibition of the erection of more than one dwelling per lot.
- (e) Control of the design of all buildings through requiring their approval by a qualified committee and by appropriate cost limitations.
- (f) Prohibition of nuisances or undesirable buildings such as stables, pig pens, temporary dwellings, and high fences.
- (g) Prohibition of the occupancy of properties except by the race for which they are intended.
- (h) Appropriate provisions for enforcement.

FHA Underwriting Manual 1938

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(g) Prohibition of the occupancy of properties except by the race for which they are intended.

(h) Appropriate provisions for enforcement.



**Would you panic if a Negro moved next door?**  
 "I'm broad-minded," said one home owner when Negroes moved into his block. But a short time later he panicked and sold his house at a loss. In this week's Post, you'll read how speculators decide which blocks are "ripe" for racial change. How they use vicious tactics to force out the whites. And how one speculator brags that he could "buy" your block in no time at all.

**POST**  
 City & State Edition  
 A Daily Magazine



— City of Buffalo  
 Evans Bank Trade Area  
 > 50% African-American  
 > 40% African-American



None of the said lands, interests therein or improvements thereon shall be sold, resold, conveyed, leased, rented to or in any way used, occupied or acquired by any person of Negro blood or to any person of the Semitic race, blood, or origin which racial description shall be deemed to include Armenians, Jews, Hebrews, Persians or Syrians.

JEWS  
 HISTORICAL SOCIETY OF  
 GREAT WASHINGTON





*In 1942, in response to the success of some Negroes in moving out of the Los Angeles ghetto and into traditionally all white neighborhoods, the California Real Estate Association formed its Race Restriction Committee. The purpose of the Committee was to establish perpetual race restrictions on parcels of property.*

-Goodman, George (August 27, 1964). "Bigotry of Fair Housing Act Opponents Rooted in Past".  
Los Angeles Sentinel



Special Edition!—Race Housing Bars Are Falling!  
—MARAVILLA OPEN

# CALIFORNIA EAGLE

WE GOT THE LITTLE TOKYO BLUES



CALIFORNIA JUDGE JOLTS NATION

## RACE PROPERTY BARS HELD ILLEGAL! GOES TO TRIAL ON 13th

ETHEL'S FALLEN ARCHIE

TRIUMPH FOR SHIPYARDERS

### WESTERN UNION

Santa Ana Judge Says Restrictions No Good!

Archie Savage To Trial

KISKA YET HERE



### TO HOUSE, YES!

### FEPC Announces Coast Hearings On Jim-Crow!

### RANDOLPH OUT JIM-CROW'S JIM-CROWERS—NANNIE BURROWS

### Kiska Vet To Secure Visits Eagle Thousands Of Houses

### Hold Your Job Mass Meet Set for Sept. 12

### Powell To Congress?

## ances Coast n Jim-Crow!

owned the six-months of mil-  
-Crowism of thousands of  
Calship, Western Pipe and  
wards with the announcement  
oyment Practice Committee  
in complaints of discrimina-  
order 2346 practiced alleg-  
unions in this building in-

## Santa Ana Judge Says Restrictions No Good!

A striking contrast to the stolid silence of city and county officials concerning race restrictions on the city's housing was the flat-footed declaration of Judge Albert S. Ross of Santa Ana this week, sitting in judgment of a case in which white residents attempted tooust Mexican neighbors, that property race restrictions are un-American and un-American.

The judge's decision directly challenges the basic legality of these restrictions.

The judge ruled that restrictions against Mexicans are "unconstitutional and against public policy."

that neighbors of Mr. and Mrs. Alex Bernal who were trying to evict them from their home at 202 E. Ash street in Fullerton, are legally off base.

Attorney David C. Marcus, who represented the Bernals, and who incidentally is the attorney for the Mexican consulate, briefly summed up the complaint mind it was taken from Hitler's "Mein Kampf."

The citizens who brought the complaint charged that through proximity with Mexican people or Americans of Mexican extraction, they suffered a lowering of their social living standards and a lowering of the "value of their residential property."

This, they said is "always caused by intermingling of peoples of other races with persons of the Caucasian race to the det-

(Continued on Page 7A)



Levittown, NY  
Photo: Thomas Airviews,  
from the collection of the Levittown Public Library

# Shelley vs. Kraemer

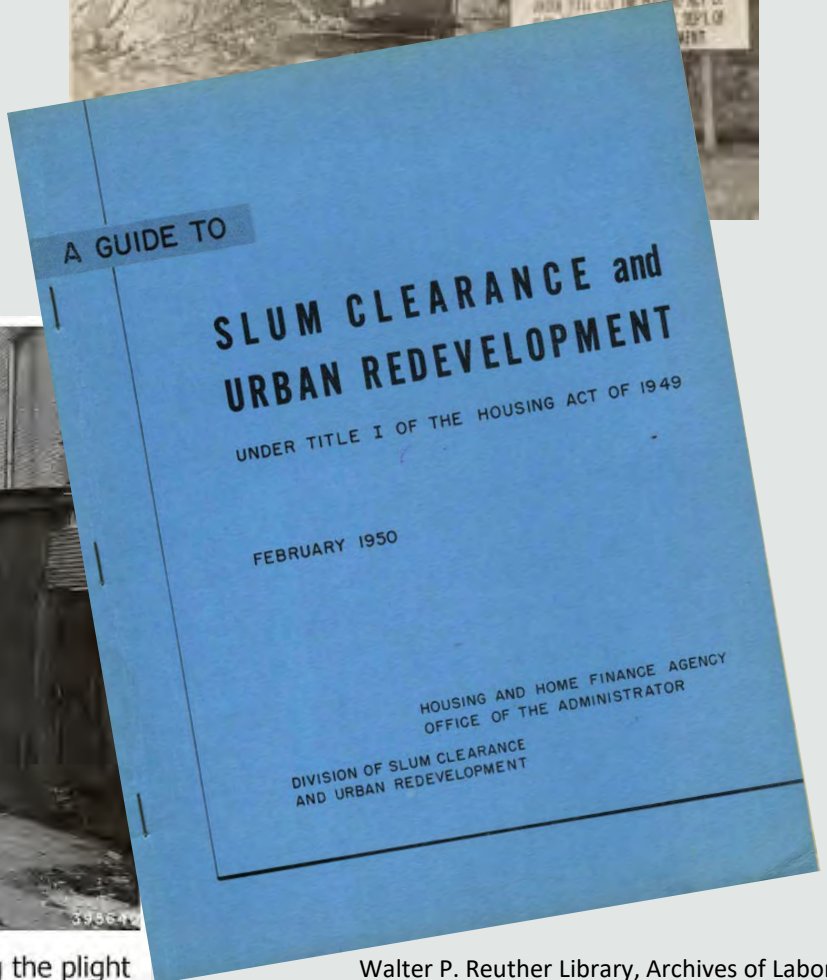


1948





President Truman Signing The Housing Act of 1949



"We have laid the groundwork for relieving the plight of lower-income families in the Housing Act of 1949."

Harry S. Truman 1950

Walter P. Reuther Library, Archives of Labor and Urban Affairs, Wayne State University



Pruitt-Igoe first occupied in 1954



**NOTICE**

**ATTENTION HOMEOWNER**

Passed only  
 Multiple Homeowner \$97  
 By: *RMP*

**We are seeking to purchase houses in your neighborhood...**

Are you looking to sell soon? Your home has been identified as a good candidate for our real estate buying needs. When we become your buyer, you can sell your house "as is" for a fair price on the date of your choice... and there are no commissions to pay. You can get immediate debt relief, fast cash and a hassle-free sale without putting your house on the market or fixing it up. We generally use CASH so, we can close quickly with no long drawn out bank approvals.... A typical hassle when you sell your house "For Sale By Owner" or through an agent.

Do you have any interest? If so, call us at 202-490-3888 or visit us online at [WWW.EasyExitHomebuyers.com](http://WWW.EasyExitHomebuyers.com) and submit your Property Info. You'll discover more about how we buy houses, the additional benefits to you... and how to submit your property details so we can qualify your house further.

*Are you or someone you know looking to sell? If you're not ready now, please keep this notice with your important house paperwork for future reference. Or pass on to a friend. We can offer a \$500 referral fee. But call us anytime if you want to explore selling now.*

# Confessions of a Block-Buster

The Saturday Evening POST  
 ESTABLISHED IN 1784 BY  
*Benjamin Franklin*

A Chicago real-estate agent who moves Negro families into all-white blocks reveals how he reaps enormous profits from racial prejudice.

By NORRIS VITCHEK as told to Alfred Balk

Not long ago in an all-white block on Chicago's West Side, a FOR SALE sign appeared in front of a modest frame bungalow. Immediately a wave of fear swept across the block. A Negro family already was living several blocks away. Not far beyond that was the western edge of Chicago's "Black Belt." Every year its border had been moving closer, enclosing blocks like this one along the way. Suppose the bungalow came into possession of a Negro? What would happen to the rest of the block?

All the residents were plainly worried. Among them were a widow who had been living alone and had no assets but her home, and the parents of four young children who feared what "change" might mean to the youngsters' safety. "Relax," said the bungalow owner. "I'm selling this through a white real-estate man. I won't even talk to a Negro."

Imagine their shock, then, when the FOR SALE sign came down and the new owners moved in next. And consider the impact of what happened immediately. Three more buildings, which were owned by property speculators, "turned" to homes in the block. Real-estate men, white and Negro, swarmed in. The first overnight the family with four children left at a sizable loss. So did six other homeowners in quick succession. "We'll stay," a few of the whites left—whether or not they could afford to move. Like hundreds of others who have been similarly blitzed, they never really knew what had hit them.

I knew, I triggered the whole sequence of events by buying the bungalow and quickly selling it to a Negro. I am a block-buster. Another and perhaps slightly less odious name for my craft is real-estate speculator.

### Cornering a Share of the Harvest

I specialize in locating blocks which I consider ripe for racial change. Then I "bust" them by buying properties from the white owners and selling them to Negroes—with the intent of breaking down the rest of the block for colored occupancy. Sometimes the groundwork of racial block-busting—has already been done by some other speculator by the time I arrive on the scene. In that case all I have to do is to work on the remaining whites and reap my share of the harvest.

I make my money—quite a lot of it, incidentally—in three ways: (1) By beating down the prices I pay the white owners by stimulating their fear of what is to come; (2) by selling to the Negroes at inflated prices; and (3) by financing these purchases at what amounts to a very high rate of interest. I'll have more to say about these techniques later.

Block-busting is a relatively new business—it is only ten to fifteen years old actually—but already it is a crowded field. Block-busters also operate in Washington, D.C., Baltimore, Philadelphia,



Movers carry out the belongings of a couple who had lived for twenty-two years in southwest Chicago. They left when the first Negroes to come into the block bought the house next door.

**blockbusting**

**Would you panic if a Negro moved next door?**

"I'm broad-minded," said one homeowner when Negroes moved into his block. But a short time later he panicked—and sold his house at a loss.

out the whites. And how one speculator brags that he could "bust your block in no time at all."

Prejudices, it is well known, are most difficult to eradicate from the heart whose soul has never been loosened or fertilized by education; they grow there, firm as weeds among rocks.

- Charlotte Bronte



Levittown, PA - 1957



Levittown, PA - 1957



URBAN ARCHIVES AT TEMPLE UNIVERSITY

Levittown, PA - 1957



Levittown, PA - 1957

# When a Negro Moves Next Door

By ELLSWORTH E. ROSEN with Arnold Nicholson



Ashburton brick bungalow: Two bedrooms, two baths and finished attic. Asking price: \$28,500. The agent is not a block-buster.



This three-bedroom brick colonial is typical of many Ashburton houses. Offered for sale at \$45,000 by an ethical real-estate firm.



White stucco and brick, ten rooms: \$29,000. One of the area's more luxurious homes, it is handled by a reputable Negro agency.



Estelle Sachs. As real-estate agent in nearby Windsor Hills she urges whites to buy in her area to keep the area biracial.

A Baltimore resident tells how his neighborhood welcomes Negro homeowners—and keeps white families from moving away.

I live in what is known as a "changing neighborhood" in Baltimore. In short, a Negro family has bought a house down the street.

The color of my neighbor's skin does not bother me at all. His income and behavior are just about the same as mine. But the economic threat his presence has created for me, and for the entire community, is disturbing. A lot of people who live somewhere else have assumed that our pleasant, middle-class neighborhood is headed for all-Negro occupancy and rapid deterioration as properties pass from financially strong hands to less responsible ownership. The pattern is a familiar one in many big cities of the North.

We were enmeshed in the initial, frightening stages of this process just a year ago. "The dark cloud," we were told, "had descended." Our neighborhood, however, has refused to accept this verdict for the future. We believe that a mixture of white and Negro families is both inevitable and compatible with good living, and have succeeded, after quite a struggle, in proving our point to date. The all-Negro "cloud," we hope, may never descend simply because we and increasing numbers of Baltimoreans understand the forces at work, the threat to the future of the city and are agreed that some solution must be found.

The most heartening support for our acceptance of racial integration has come from the Greater Baltimore Committee, a group of nearly 100 of the city's business leaders. These men, until they were confronted with the problem of "changing neighborhoods," had concentrated their energies on the rebuilding of downtown. Now, thanks largely to G.B.C., a city-wide private agency is being created to work with neighborhoods like ours.

We do not think for a moment that all the members of G.B.C., or even a majority of Baltimore citizens, presently share our personal biracial views. But they are at least willing to listen and to consider our proposals for a solution. Neither can they deny that we have shown a

(Continued on Page 139)



The author (right) and his neighbor Sam Daniels, who is a director of Maryland's Commission on Interracial Problems.



Photographs by Larry Fried

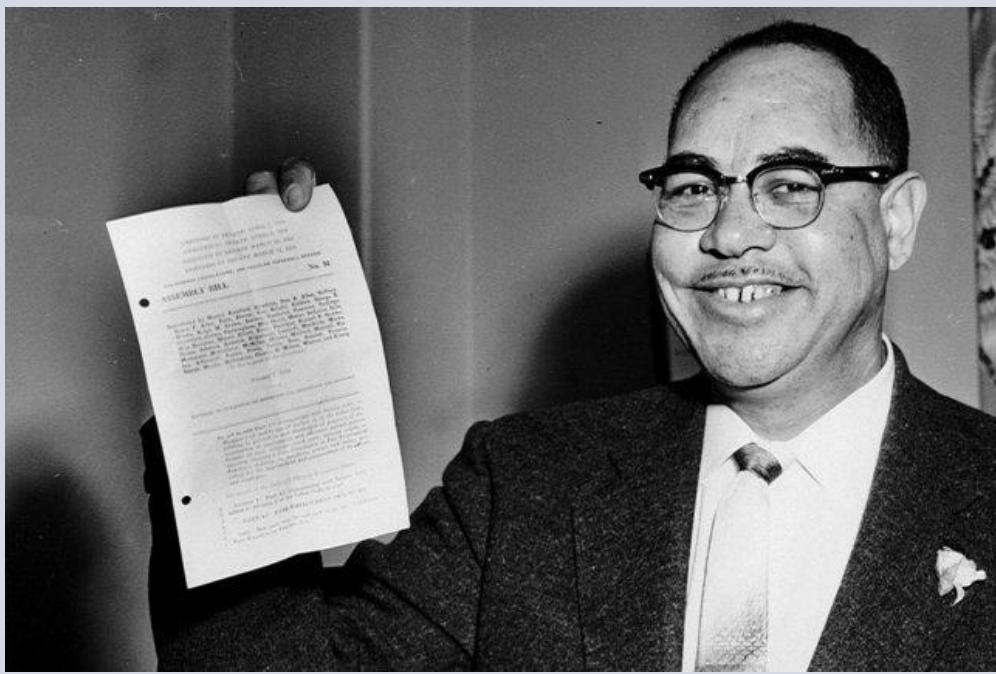
Anaheim	Crescent City	Inglewood	Orange County	San Leandro
Anon	Culver City	Irvine	Orinda	San Marino
Antioch	Del Norte County	Kernville	Oroville	San Pablo
Arcadia	Dutch Flat	Kingsburg	Palmdale	Santa Ana
Arcata	East Palo Alto	La Habra	Palos Verdes Estates	Santa Cruz
Arroyo Grande	El Norte	La Jolla	Parlier	Sawyers Bar
Azusa	Escondido	Lafayette	Pasadena	Selma
Bakersfield	Eureka	Lincoln	Piedmont	Sheridan
Bayshore City	Fillmore	Lodi	Placerville	Sonora
Bel Air	Folsom	Lomita		South Gate
Berkeley	Fontana	Lynwood	Porterville	South Pasadena
Bishop	Fresno	Manhattan Beach	Red Bluff	Stanton
Brea	Garden Grove	Marysville	Redding	Taft
Buena Park	Glendale	Mill Valley	Redlands	Tarzana
Burbank	Gold Run	Monterey Park	Redwood City	Torrance
Burlingame	Grass Valley	Napa	Riverside	Truckee
Cerritos	Hawthorne	Nevada City	Rocklin	Visalia
Chester	Hemet	Newport Beach	Ross	Watsonville
Chico	Hidden Hills	Nicolaus	San Fernando Valley	Westfield
Compton	Holy City	Norco	San Jacinto	Westminster
Corning	Humboldt County	North Palo Alto	San Jose	Wheatland
Costa Mesa	Huntington Beach	Oildale	San Juan Bautista	Whittier
Crescent City	Indian Wells	Orange	San Juan Capistrano	Yorba Linda





*“Brea used to have a law that no black person could live in town here after six o’clock. See, Fullerton had its colored section, Placentia at that time was predominantly a Mexican town. But for years there were no black people in Brea at all. The shoeshine man was black, but he had to leave town by six o’clock. It was an illegal law, of course, if you’d gone to the Supreme Court... we never had them in the school. I never had a black person in the school the whole time I was superintendent or principal. I don’t know if the high school did.”*

*-Former resident of Brea*



**Come! See! Hear!**

**SENATOR  
EUGENE MCATEER**

**ASSEMBLYMAN  
W. BYRON RUMFORD**

AND

Tarea Hall Pittman  
Regional Secretary NAACP

**SPEAK ON THE CAMPAIGN FOR  
A FAIR HOUSING  
LAW IN CALIFORNIA**  
and Other Human Rights Legislation

**IN 1963**

**FRIDAY, MARCH 22, 1963 - 7:30 p.m.**

**Ben Franklin Junior High School**  
GEARY AND SCOTT STREETS, SAN FRANCISCO

**California Committee  
for Fair Practices** Ample Parking

C. L. Dellans, Chairman  
William Becker, Secretary  
Terry A. Francis, Meeting Chairman

**Sponsoring Organizations:**  
S. E. Branch NAACP  
S. F. Committee for Fair Housing  
Catholic Interracial Council  
Community Service Organization

**Benefit:** California Committee for Fair Practices - 2940 16th St., San Francisco - MA 1-7742

# Fair Housing Becomes Law In California

The Rumford Fair Housing Law, passed in the closing minutes of the State legislative session in June, prohibits discrimination in most privately financed housing as well as in all publicly assisted housing. Governor Brown hailed the last-minute victory as "an historic step towards giving every Californian the right to live where he pleases."

biguities in the law and on forceful enforcement.

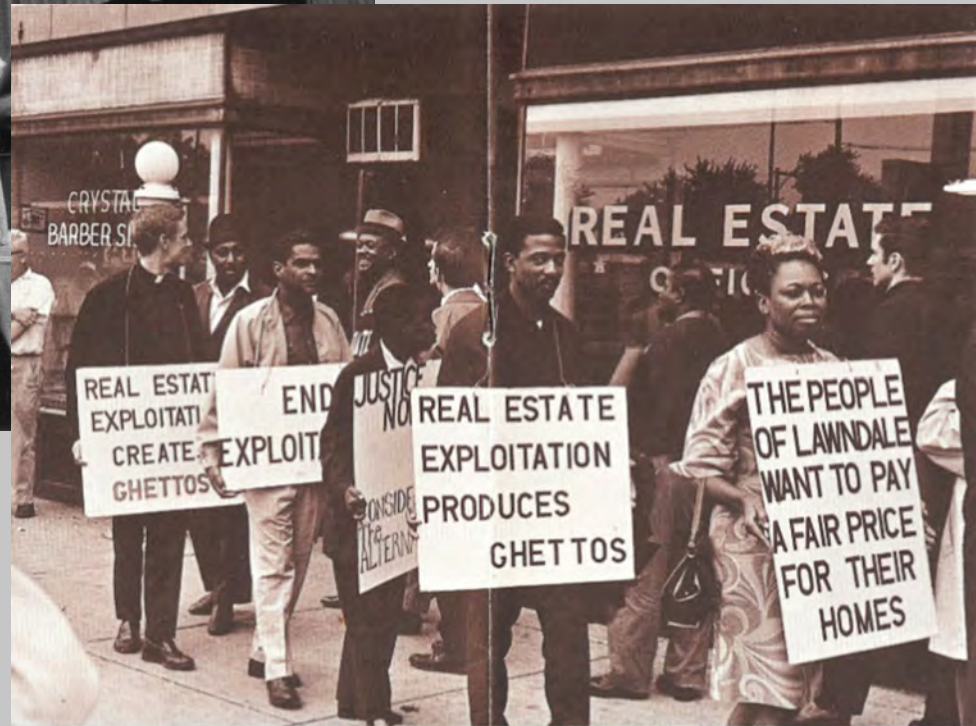
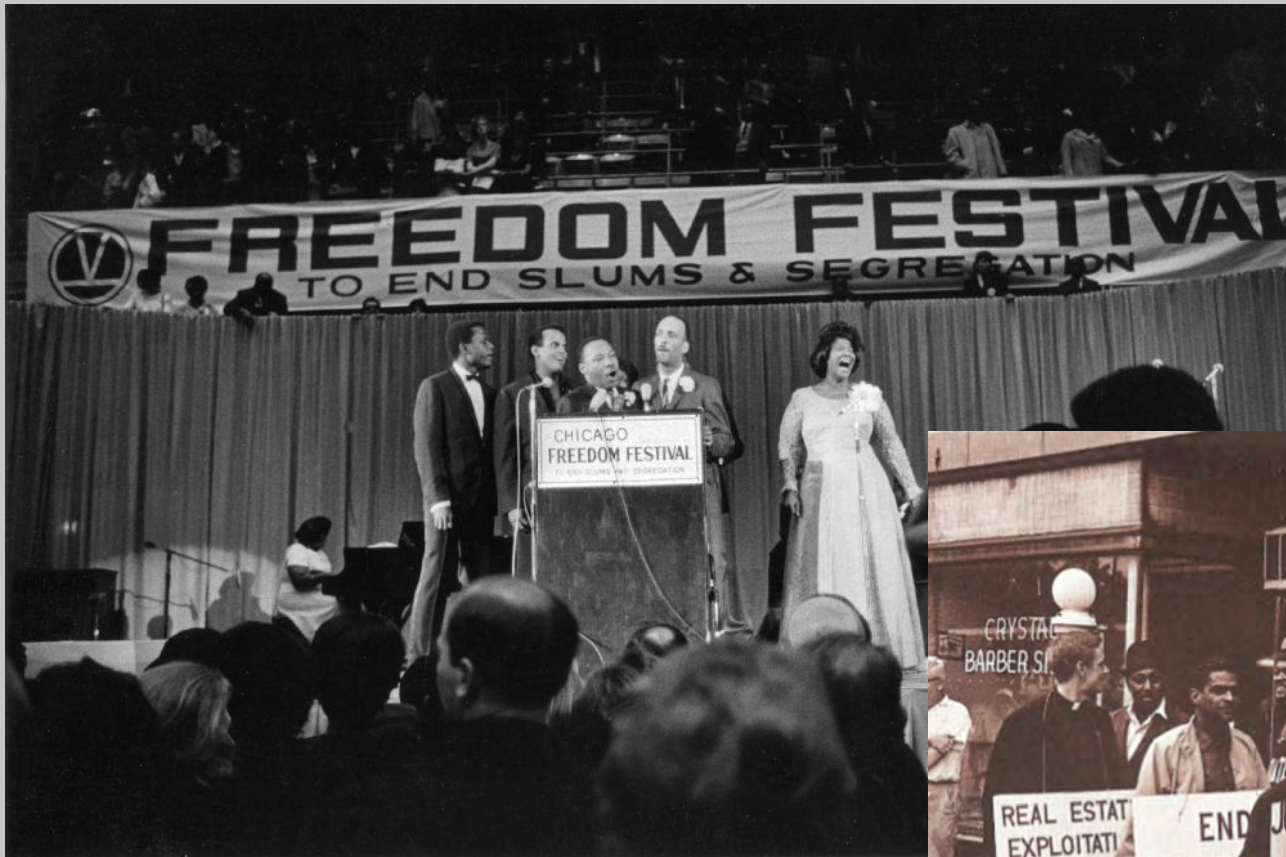


The child who is not embraced by the village will burn it down to feel its warmth.

-African Proverb



“environmental and not racial. The economic deprivation, social isolation, inadequate housing, and general despair of thousands of Negroes teeming in Northern and Western ghettos are the ready seeds which give birth to tragic expressions of violence” (King, 17 August 1965)



“the moral force of SCLC’s nonviolent movement philosophy was needed to help eradicate a vicious system which seeks to further colonize thousands of Negroes within a slum environment”- Martin Luther King, Jr (1966)

# 1968



Civil Rights Act of 1968

Prohibits Discrimination based on

Race

Color

Religion

National Origin

AKA

Fair Housing Act  
Title VIII





# Jones vs. Alfred H. Mayer Company



1968



# 1974

“The assumption that men could perform these homeownership tasks while women could not is just the sort of discrimination based on sex that we are talking about.”

-Sen. Bill Brock (R-TN)



## Housing & Community Development Act of 1974

Amended Fair Housing Act to include

### Sex

As a protected class



1988

# Fair Housing Amendments Act of 1988

Added

# Disability & Familial Status

As Protected Classes



# What's a Disability?



A physical or mental impairment that substantially limits one or more major life activities (walking, seeing, learning, working), or having a record of or being regarded as having such impairment.

They told us to "Live  
someplace else."



We have rights. We called HUD.



SCAN HERE FOR  
MORE INFO

We found a three-bedroom apartment we loved in a great neighborhood with good schools and a beautiful park. But the landlord told us to live someplace else that would be better for our family. We filed a complaint with HUD, and now we have a wonderful place to live.

Here are some telltale signs of housing discrimination against families with children:

- Allowing only one child per bedroom
- Charging a higher security deposit for families with kids
- Limiting families with children to the first floor or certain buildings
- Refusing to rent to families with children

**Fair Housing Is Your Right. Use It.**

Visit [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing) or call the HUD Hotline  
1-800-669-9777 (English/Español) 1-800-927-9275 (TTY)



**NFHA**  
National Fair Housing Alliance



A public service message from the U.S. Department of Housing and Urban Development in partnership with the National Fair Housing Alliance. The Federal Fair Housing Act prohibits discrimination because of race, color, religion, national origin, sex, familial status or disability. For more information, visit [www.hud.gov/fairhousing](http://www.hud.gov/fairhousing).

## Familial Status:

Refers to the presence or potential presence of a person under the age of 18 in the home.

Steering

Race  
Color  
Religion  
National Origin

Sex

Disability  
Familial Status



When are protected classes not protected?



May never, ever discriminate based on



Civil Rights Act of 1866

**RACE**





**Blockbusting:** inducing homeowners to sell at reduced prices by inferring that the imminent entry into their neighborhood of persons of a particular race or national origin will devalue their properties.

**Redlining:** denying or restricting loans to or in a particular area or community.



**Steering:** channeling home seekers to or away from particular areas.

**WHERE YOU LIVE IS YOUR CHOICE**

**DON'T LET ANYONE TELL YOU DIFFERENTLY.**

We found the home of our dreams, but the real estate agent said she thought we would be more comfortable in a different neighborhood. But I know it's illegal to steer prospective homeowners to or from certain neighborhoods based on race or national origin. Report racial steering and put an end to it. Like we did.

Visit [hud.gov/fairhousing](http://hud.gov/fairhousing) or call the HUD Hotline  
 1-800-669-9777 (English/Español) 1-800-927-9275 (TTY)

**Fair Housing Is Your Right. Use It!**

**NFHA**  
 National Fair Housing Alliance

# Reporting Acts of Discrimination

If the party discriminating is your client or is not a client of any other real estate agent:

- Talk to the party who appears to be violating the law and explain fair housing. Ask the party to act in a nondiscriminatory manner.

If the party discriminating is a client of another real estate agent:

- Talk to the other agent and explain your concerns. Ask the other agent to speak with the client and end the discriminatory behavior.

# Reporting Acts of Discrimination

If discrimination does not cease and the discriminating part is:

Your client:

End the relationship with that client; terminate the listing. Inform homebuyer about what occurred and state your belief that discrimination was involved.

Not your client:

Inform the homebuyer about what occurred and state your belief that discrimination was involved. Follow up with a letter to the homebuyer summarizing your discussion.

Another REALTOR:

In addition to the above, you may file an ethics complaint with the local board alleging violation of Article 10 of the Code of Ethics.

# Reporting Acts of Discrimination



U.S. Department of Housing and Urban Development:

800-669-9777

[www.hud.gov](http://www.hud.gov)



National Fair Housing Alliance

202-898-1661

[www.nationalfairhousing.org](http://www.nationalfairhousing.org)



Fair Housing of Orange County

800-698-FAIR

[www.fairhousingoc.org](http://www.fairhousingoc.org)

# bi·as

/ˈbiːəs/ 

*noun*

1. prejudice in favor of or against one thing, person, or group compared with another, usually in a way considered to be unfair.  
"there was evidence of **bias against** foreign applicants"  
*synonyms:* [prejudice](#), [partiality](#), [partisanship](#), [favoritism](#), unfairness, one-sidedness; [More](#)
2. in some sports, such as lawn bowling, the irregular shape given to a ball.

*verb*

1. cause to feel or show inclination or prejudice for or against someone or something.  
"readers said the paper was **biased toward** the conservatives"  
*synonyms:* [prejudice](#), [influence](#), [color](#), [sway](#), [weight](#), [predispose](#); [More](#)
2. give a bias to.  
"bias the ball"

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"readers said the paper was **biased toward** the conservatives"

*synonyms:* prejudice, influence, color, sway, weight, predispose; [More](#)

2. give a bias to.

"bias the ball"

**Explicit Bias** refers to the attitudes and beliefs we have about a person or group on a conscious level.

bi·as

/ˈbiːəs/

noun

1. prejudice or partiality, usually in favor of one side or thing.  
"there was a bias in the jury's verdict."  
*synonym*

PARENTAL

ADVISORY

2. in some cases, a tendency to favor one side or thing.

verb

1. cause to be biased.  
"readers are biased by the author's tone."  
*synonym*
2. give a bias to.  
"bias the results of the experiment."

IMPLICIT CONTENT

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a ball.

e or something.

lore

**Implicit Bias** refers to the attitudes or stereotypes that affect our understanding, actions, and decisions in an unconscious manner.

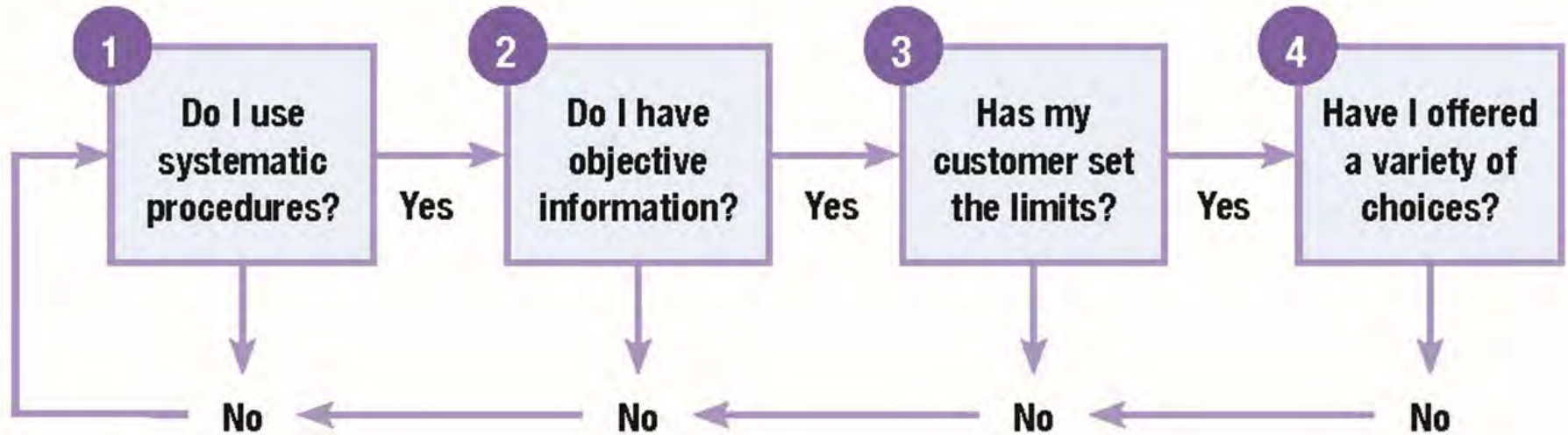
# Equal Professional Service Model

The Equal Professional Service Model is a set of policies and procedures designed to help its users provide the same level of service to all real estate consumers. The model involves consistent practices in making the initial contact with consumers, gathering objective information about consumers' needs, letting consumers set their own limits, offering a variety of choices, and keeping accurate records of all of the above. The Equal Professional Service Model, a key part of NAR's fair housing curriculum, was developed by NAR in the late 1980s. It provides a solid foundation for providing equal service in compliance with fair housing laws.





# Equal Professional Service Model



# Texas Department of Housing and Community Affairs v. The Inclusive Communities Project, Inc.



2015





2016

*“Because of widespread racial and ethnic disparities in the U.S. criminal justice system, criminal history-based restrictions on access to housing are likely disproportionately to burden African-Americans and Hispanics” -HUD*

# Bank of America & Wells Fargo vs. City of Miami



2017



Welcome to  
**facebook**



# Edit "Housing Market NYC" Audience



## Detailed Targeting ⓘ

INCLUDE people who match at least ONE of the following ⓘ

Behaviors > Residential profiles

Likely to move

Interests > Additional Interests

Buying a House

First-time buyer

House Hunting

Add demographics, interests or behaviors

Suggestions | Browse

## Narrow Audience

EXCLUDE people who match at least ONE of the following ⓘ



Behaviors > Multicultural Affinity

African American (US)

Asian American (US)

Hispanic (US - Spanish dominant)

Add demographics, interests or behaviors

Browse



Your audience selection is **great!**

Potential Audience Size: 112,000 people ⓘ

Delete

Cancel

Save



Your Ad is Approved

Your ad just started running, so you don't have any results yet. When you do, you'll see them here.

Order Summary

You are targeting men and women, ages 18 - 65+ who live in 1 location.

Location - Living In:  
United States: New York

Age:  
18 - 65+

Exclude:  
Moms: Corporate moms, Stay-at-home moms, New Moms, Moms of grade school kids, Moms of high school kids, Fit moms, Green moms, Big-city moms, Trendy moms, Soccer moms or Moms of preschool kids and Parents: Parents (All)

[Hide full summary](#)

This promotion will run for 1 day.

Your total budget for this promotion is \$5.00 USD.



Housing Agency New York City shared your Marketplace post.

Like Page

Sponsored ·

Great up and coming neighborhood. More studio and 1 bedrooms for rent. Inquire within!



By clicking Add Budget, you agree to Facebook's Terms & Conditions | Help Center

Boost Another Post

Close

OVERVIEW EDIT PROMOTION

DESKTOP NEWS FEED

MOBILE NEWS FEED



Your Ad is Approved

Your ad just started running, so you don't have any results yet. When you do, you'll see them here.

Order Summary



You are targeting men and women, ages 18 - 65+ who live in 1 location.

Location - Living In:  
United States: New York

Age:  
18 - 65+

Exclude:  
Interests: Braille, The Guide Dogs for the Blind Association, Guide Dogs for the Blind, Wheelchair accessible van, Wheelchair ramp or American Sign Language

[Hide full summary](#)



This promotion will run for 1 day.



Your total budget for this promotion is \$5.00 USD.



Housing Agency New York City added 3 new photos.

[Like Page](#)

Sponsored ·

Luxury apartments for rent in New York City. 42 month lease starting in the spring. No pets allowed. Brokers fee. Inquire for details.

A steal at \$8,000/month! This will go fast.



By clicking Add Budget, you agree to Facebook's [Terms & Conditions](#) | [Help Center](#)

[Boost Another Post](#)

[Close](#)





### Your Ad is Approved

Your ad just started running, so you don't have any results yet. When you do, you'll see them here.

### Order Summary

You are targeting men and women, ages 18 - 65+ who live in 1 location.

Location - Living In:  
United States: New York

Age:  
18 - 65+

Exclude:  
Interests: Judaism, Hasidic Judaism, Orthodox Judaism, Conservative Judaism, Reform Judaism or The Jewish Home

[Hide full summary](#)

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Your total budget for this promotion is \$5.00 USD.



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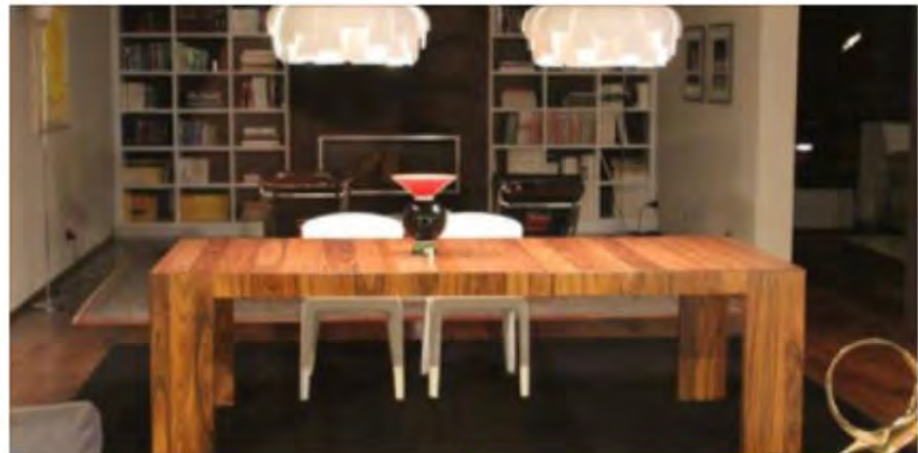
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Boost Another Post

Close

## **HUD FILES HOUSING DISCRIMINATION COMPLAINT AGAINST FACEBOOK**

*Secretary-initiated complaint alleges platform allows advertisers to discriminate*

WASHINGTON – The U.S. Department of Housing and Urban Development (HUD) announced today a formal complaint against Facebook for violating the Fair Housing Act by allowing landlords and home sellers to use its advertising platform to engage in housing discrimination. HUD claims Facebook enables advertisers to control which users receive housing-related ads based upon the recipient's race, color, religion, sex, familial status, national origin, disability, and/or zip code. Facebook then invites advertisers to express unlawful preferences by offering discriminatory options, allowing them to effectively limit housing options for these protected classes under the guise of 'targeted advertising.'



August 2018

# **HUD CHARGES FACEBOOK WITH HOUSING DISCRIMINATION OVER COMPANY'S TARGETED ADVERTISING PRACTICES**

WASHINGTON - The U.S. Department of Housing and Urban Development (HUD) announced today that it is charging Facebook with violating the Fair Housing Act by encouraging, enabling, and causing housing discrimination through the company's advertising platform. Read HUD's Charge against Facebook.

Today's action follows HUD's investigation of a Secretary-initiated complaint filed on August 13, 2018. HUD alleges that Facebook unlawfully discriminates based on race, color, national origin, religion, familial status, sex, and disability by restricting who can view housing-related ads on Facebook's platforms and across the internet. Further, HUD claims Facebook mines extensive data about its users and then uses those data to determine which of its users view housing-related ads based, in part, on these protected characteristics.



March 2019

# HUD CHARGES FACEBOOK WITH HOUSING DISCRIMINATION OVER COMPANY'S TARGETED ADVERTISING PRACTICES



**"Facebook is discriminating against people based upon who they are and where they live," HUD Secretary Ben Carson said in a statement. "Using a computer to limit a person's housing choices can be just as discriminatory as slamming a door in someone's face."**

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discriminates  
religion, familial status,  
restricting who can view housing  
Facebook's platforms and across the inter  
HUD claims Facebook mines extensive data about  
users and then uses those data to determine which of  
its users view housing-related ads based, in part, on  
these protected characteristics.





Zillow®

✕ 🔒 1320 Auburndale Ave, Marco Isl... 📖 ⋮  
https://www.zillow.com

A 4 bedroom, 2 bath family home with a large, open family room/dining room/office. A spacious lot with a large patio slab and room for a full-sized pool. Brand new air handler, air conditioner and exterior paint in 2018!  
Located in a quiet, virtually no-crime neighborhood.



Neighborhood Description

Totally Caucasian, quiet, friendly, place to raise your children. Close access to parks, playgrounds, library, church, fishing. Virtually crime-free!





WHAT I LOVE ABOUT THE HOME

Location! A baseball diamond across the street, a man-made lake, playground and exercise park out back. Also, no backyard neighbors, just a 9 ft. slate fence. Church, library and museum within one quarter mile. Southern exposure.

**Facts and Features**

 <b>Type</b>	 <b>Year Built</b>
Single Family	1999





1320 Auburndale Ave, Marco Isl...


  
<https://www.zillow.com>

A 4 bedroom, 2 bath family home with a large, open family room/dining room/office. A spacious lot with a large patio slab and room for a full-sized pool. Brand new air handler, air conditioner and exterior paint in 2018!  
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--	---









27386 Harlan Ln APT A, Highlan...


  
<https://www.zillow.com>

 Save
  Share
  More

*Note: This property is not currently for sale or for rent. The description below may be from a previous listing.*

I WILL NOT RENT TO OTHER ETHNICITIES OTHER THAN CAUCASIAN SO PLEASE DO NOT INQUIRE IF YOU AINT WHITEWHITE ONLY

**Facts and Features**

 <b>Type</b> Apartment	 <b>Year Built</b> No Data
 <b>Heating</b> No Data	 <b>Cooling</b> No Data
 <b>Parking</b> Off street, On street, Attached Garage	 <b>HOA</b> No Data

**INTERIOR FEATURES**



**A **THREE-YEAR** NEWSDAY  
INVESTIGATION UNCOVERED  
WIDESPREAD EVIDENCE OF  
**UNEQUAL TREATMENT** BY REAL  
ESTATE AGENTS ON LONG ISLAND:**







**UBER**



**UBER**

**lyft**



Racial Discrimination

**UBER**

Racial Discrimination



Disability Discrimination





**airbnb**





Hired Eric Holder, former US Attorney General, and Laura Murphy ACLU Attorney

Instant Book

Pictures are revealed once a booking is agreed upon

Commit to stronger non-discrimination policy

Open doors policy

At the heart of our mission is the idea that people are fundamentally good and every community is a place where you can belong. -Brian Chesky, CEO



2019

*NAR's new Fair Housing Action Plan, abbreviated 'ACT,' emphasizes (A)ccountability, (C)ulture Change, and (T)raining in order to ensure America's 1.4 million REALTORS® are doing everything possible to protect housing rights in America. Among other things, the plan specifically commits NAR to:*



2019

*“The leadership of the National Association of REALTORS® unanimously passed a Fair Housing Action Plan which will distinguish NAR as a national industry leader on fair housing.*

*NAR re-organized last summer to create a new Fair Housing Policy Committee so NAR could more effectively advocate on national fair housing policy. NAR hired Bryan Greene as its Director of Fair Housing Policy. Bryan Greene served at the U.S. Department of Housing and Urban Development for 29 years, where he was the top career official overseeing enforcement of the federal Fair Housing Act.*

# Welcome to FAIRHAVEN

Use your fair housing  
knowledge to navigate  
challenging real estate  
scenarios in Fairhaven.\*



TIME TO COMPLETE  
60-100 minutes

[Launch](#)

---

\*Fairhaven is a fictional town and does not represent or simulate a specific neighborhood, town, organization, or place. Any similarity to an actual place is purely coincidental.





November 2020

*“The Board of Directors for the National Association of Realtors® today voted in favor of a motion presented by NAR's Professional Standards Committee making it a violation for Realtors® to use harassing or hate speech toward any of the protected classes under Article 10 of NAR's Code of Ethics. Those include race, color, religion, sex, handicap, familial status, national origin, sexual orientation and gender identity. The Professional Standards Committee recommendations come as NAR works to reaffirm its commitment to fair housing and position its members to lead America's real estate industry in the fight against discrimination and inequality.”*

Counter the Stereotypes

Use Privilege Effectively

Be Intentional

Talk less, listen more

Be the Change



Focus on Fair Housing



Nate K. Johnson

ABR,AHWD,C2EX,CIPS,CRS,GRI,PSA,SRES

nate@livingstl.com