

Washington Real Estate

Fair Housing

This 6-hour continuing education interactive real estate class intended to engage brokers into creating/ establishing an awareness of the history of housing discrimination that has occurred throughout years of neighborhood developments nationwide. This course will also demonstrate how to treat all people equally and create an impact on the future of home ownership making it equal to all. There will be open discussions on content in the course and group activities to keep the class entertaining and engaging.

This class will fulfill the Washington State mandatory Fair Housing requirement.

Course Objectives

- Identify and discuss previous challenges and hurdles that have taken place because of housing discrimination.
- Review Historical and Societal context of housing discrimination.
- Overview of different types of racism: Structural, Institutional, Internalized, and Interpersonal.
- Overview of different types of discrimination: Direct, and indirect.
- Historical review of policies that created segregation on Federal and State levels.
- The Civil Rights Movement and the Civil Rights Act of 1965.
- Fair Housing Act and WA Law against discrimination. Review of protected classes on Federal and State levels.
- Review of Court Cases demonstrating discrimination and the consequences from it.
- Introduction and review of Fair Housing Practices related to the role of Broker and Managing Brokers. Office policies and practices regarding gender pronouns, language barriers, tools for empathetic listening, materials in multiple languages, and cultural differences.
- Identify and discuss common unfair practices, "Buyer Love Letters," and other forms of housing discrimination.
- Identify different types of Finance programs and Assistance programs available. Review of protected classes and create an awareness of unfair bias that exists in the world today. VA loan and down payment assistance programs.
- Students will complete an experience where housing discrimination had taken place and learn how to file a complaint with that exact type of complaint. There will be group presentations with the filed complaint.

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Course Description and Schedule

Introduction to the class objectives and course outline.

- Introduction, Rules of the classroom, after taking this class, “I can.”
- Review of Student Handbook.
- Review and discussion of Historical and Societal Context of Housing Discrimination.
- Types of Racism: Structural, Institutional, Internalized, and Interpersonal.
- Types of discrimination: Direct and indirect.
- Lecture on the negative impact that segregation has had because of State and Federal laws that previously required it. Policies and practices that took place that have segregated communities.
- Racial zoning policies restricted the ability of racial and ethnic minorities from purchasing homes in certain areas.
- Federal Agencies wouldn’t insure mortgages in racially integrated neighborhoods.
- Federal Housing on military bases for civilians explicitly excluded Black Americans.

10 Minute Break

Segregation and the Civil Rights Movement and Civil Rights Act of 1965

- Policies and Practices of Private Entities also created segregation. Financial Institutions would not provide funds to develop properties unless racial covenants were in place.
- Financial institutions would not provide mortgages to racial/ ethnic minorities if they sought property in “white neighborhoods.” This practice was called, “redlining.”
- Developers would use scare tactics, publicizing how dangerous a neighborhood was in order to convince homeowners to sell at a lower price. This is called, “Blockbusting.”
- Historical Overview: Civil Rights Act of 1866: any race can buy, sell, lease, and convey real property.
- Shelley v. Karger Case in 1948: Racial restrictive covenants.
- Civil Rights Act of 1964: In employment, prohibited discrimination in public accommodations, in federally assisted programs and in employments on the basis of race, color, religion or national origin.
- Civil Rights Act of 1968: On ALL discrimination. Prohibited discrimination based on race, color, religion, or national origin.
- Jones v. Mayer Case 1968: Expanded the definition of race to include ancestral and ethnic characteristics.
- Rehabilitation Act of 1973: To include disabilities. Prohibited discrimination against persons with disabilities in all federally assisted programs, including housing.
- 1988 Fair Housing Amendment Act: Added familial status and physical and mental handicap as protected classes.

10 Minute Break

Federal and State Laws/ Review of Protected Classes/ Court Cases

- Review groups identified as protected classes: Federal are Race or color, religion, sex, national origin, familial status, or disability.
- State protected classes are Sex, marital status, sexual orientation, race, creed, color, national origin, citizenship or immigration status, families with children, honorably discharged veteran or military status, the presence of any sensory, mental or physical disability, or the use of a trained dog guide or service animal by a person with a disability.
- Court Cases

10 Minute Break

The Role of the Broker and Managing Broker

- Create understanding for our roles as Brokers and Managing Brokers in relation to Fair Housing.
- Review good policies to implement for practices from all as an office.
- Navigate topics such as gender pronouns, tools for empathetic listening, materials for multiple languages, understanding of cultural differences, and minimal use of jargon.
- Discuss options/ responsibilities for accessibility such as showings and parking.
- Identify dangerous practices such as, “love letters.”
- Review types of discriminatory and unfair practices terms: Staging for specific demographics, Blockbusting, Redlining, Advertising, Steering, Property and community descriptions.

10 Minute Break

Lunch

Financial Assistance Programs and Protected Classes

- Avoid unfair bias against protected classes and the promotion of specific financial products.
- Financial products that have common misconceptions could include: Section 184 Indian Home Loan Guarantee Program, VA Loans, and Down Payment assistance programs and other affordable programs for low-to-moderate income homebuyers.

10 Minute Break

Navigating Complaints Group Activity

- Discuss who can file complaints and those who can have reports filed against them.
- Parties who can be filed against are Clients/ Customers, brokers, lenders, etc.
- Property owners, property managers, developers, real estate agents, mortgage lenders, homeowner’s associations, insurance providers, and others who affect housing opportunities.
- Identify Federal and State agencies and discuss where to file complaints. Including U.S. Department of Housing and Urban Development (HUD) will access complaints relating to discrimination under Fair Housing Act, which includes private property.
- Washington State Human Rights Commission (WSHRC) access complaints regarding rental housing, rentals, and property management.

- Department of Financial Institution (DFI) accepts complaints against Mortgage lenders and services, and others they regulate. They oversee banks, credit unions, mortgage lenders, escrow companies, consumer loan lenders, payday lenders, and security brokers/ dealers.
- **Conclusion of Class Review of Useful Resources**
- Wrap up class and answer any following questions from students.

What is the Fair Housing Act?

Declaration of Policy: It is the policy of the United States to provide, within Constitutional Limitations, for fair housing throughout the United States.

- Practices that will keep us in compliance with the Fair Housing Act
- Create Culture of Inclusiveness in neighborhoods.
- Advocate for diverse and accessible communities.

Who are the Protected Classes – The 7 Protected Classes on a National Level

- Familial Status (Age falls within Familial Status)
- Race
- Sex or Gender
- Handicap or Disability (Mental or Physical)
- Color
- Religion
- National Origin

The Protected Classes of WA State

- Creed
- Marital Status
- Sexual Orientation
- Gender Identity
- HIV/ AIDS
- Hepatitis C Status
- Veteran/ Military Status

Where and how to file a complaint

- Consumer Financial Protection Bureau www.consumerfinance.gov
- Washington State Department of Financial Institutions www.dfi.wa.gov
- Fair Housing Center of Washington <https://fhc.washington.org/>
- U.S. Department of Housing and Urban Development www.hud.gov
- Human Rights Commission hum.wa.gov
- WA State Office of the Attorney General <https://www.atg.wa.gov/>
- Seattle Office for Civil Rights <https://www.seattle.gov/civilrights/file-complaint>
- Northwest Fair Housing Alliance <http://nwfairhouse.org/>

Fair Housing Word & Phrase List

The following information is intended as a resource for participants and subscribers to refer to while inputting property remarks in the MLS. We make no representation about whether the information below complies with state or federal laws or regulations. Consult Legal Counsel for any questions regarding the Fair Housing Laws.

Phrases to Avoid

able bodied	group homes	non-smokers
adult community*	handicapped	not suitable for
adult living*	healthy only	older person(s)*
adults only*	no male(s)	one child
African	HIV	Oriental
agile	Hungarian	physically fit only
AIDS	impaired	Polish
alcoholics	Indian	preferred community
Asian	Irish	Protestant
black(s)	Italian	Puerto Rican
board approval	integrated	quiet tenants(s)
required	Jewish	(religious references)
Catholic	landlord	(sexual orientation ref.)
Caucasian	married	singles only
Chicano	mature couple*	smoker(s)
Children	mature individual*	Social Security
Color references	mature person(s)*	Insurance (SSI)
child, children, # of	membership approval required	(sex or gender ref.)
Chinese	mentally ill	Spanish speaking
Christian	Mexican	straight only
church	Mexican American	tenant(s), description
colored	migrant workers	unemployed
cripple	Muslim	white
deaf	must be employed	white only
disabled	(nationality references)	woman, women only
drinker(s)	Negro	
empty nesters*	no males	
English only	no seasonal workers	
ethnic references	no senior discounts*	
gay(s)	non-drinkers	

Phrases to be used with Caution

active
bachelor, pad
close to
country club, near
couple
couples only
curfew
female(s) only
female roommate
(gender specific)
golden agers only*
grandma's house

handicap
man, men only
membership approval
newlyweds
older person*
one person
only male roommate
person(s), number of
play area
prestigious
quality neighborhood
retired, retiree(s)*

safe neighborhood
Section 8
secure
senior(s)*
senior citizen(s)*
senior housing*
single woman, man
sophisticated
student(s)
two people
walking distance to

Acceptable Phrases

alcohol
assistance, animals only
bedrooms, number of
bus, near
convalescent home
convenient to
credit check required
den
desirable neighborhood
domestic quarters
drugs
drug use
Equal Housing Opportunity
Great for family
family room
fixer-upper
golf course
great view
guest house
handicap accessible

kids welcome
luxury townhouse
master bedroom
membership available
neighborhood name
nice
nursery
nursing home
places of worship
play area
privacy
private driveway
private entrance near
private property
private setting
public transportation
quality construction
quiet
quiet neighborhood
references required

responsible
(school district)
(school name)
Section 8 accepted
security provided
single family home
sleeping area(s), number of
smoking
(square feet)
townhouse
traditional style
tranquil setting
verifiable income
view of
view, with
wheelchair accessible

*permissible to use when complex/building qualifies as housing designated for elderly persons, per HUD.