



It's Not Just Black and White: *A Conversation About* Race, Human Rights and Real Estate

Presented by: Ezekiel (Zeke) Morris & Michelle Walker

**FAIR HOUSING
FOR ALL.**

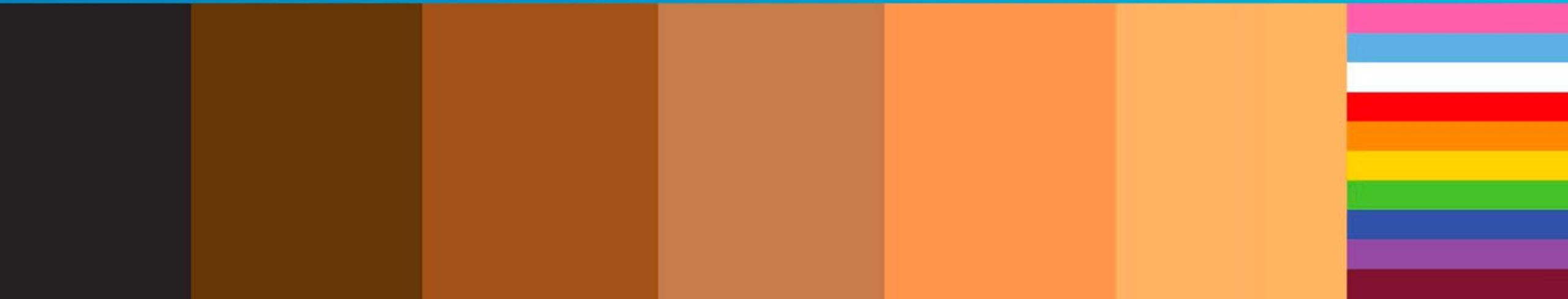
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PAST

PRESENT

FUTURE



1934: Federal Housing Administration (FHA)

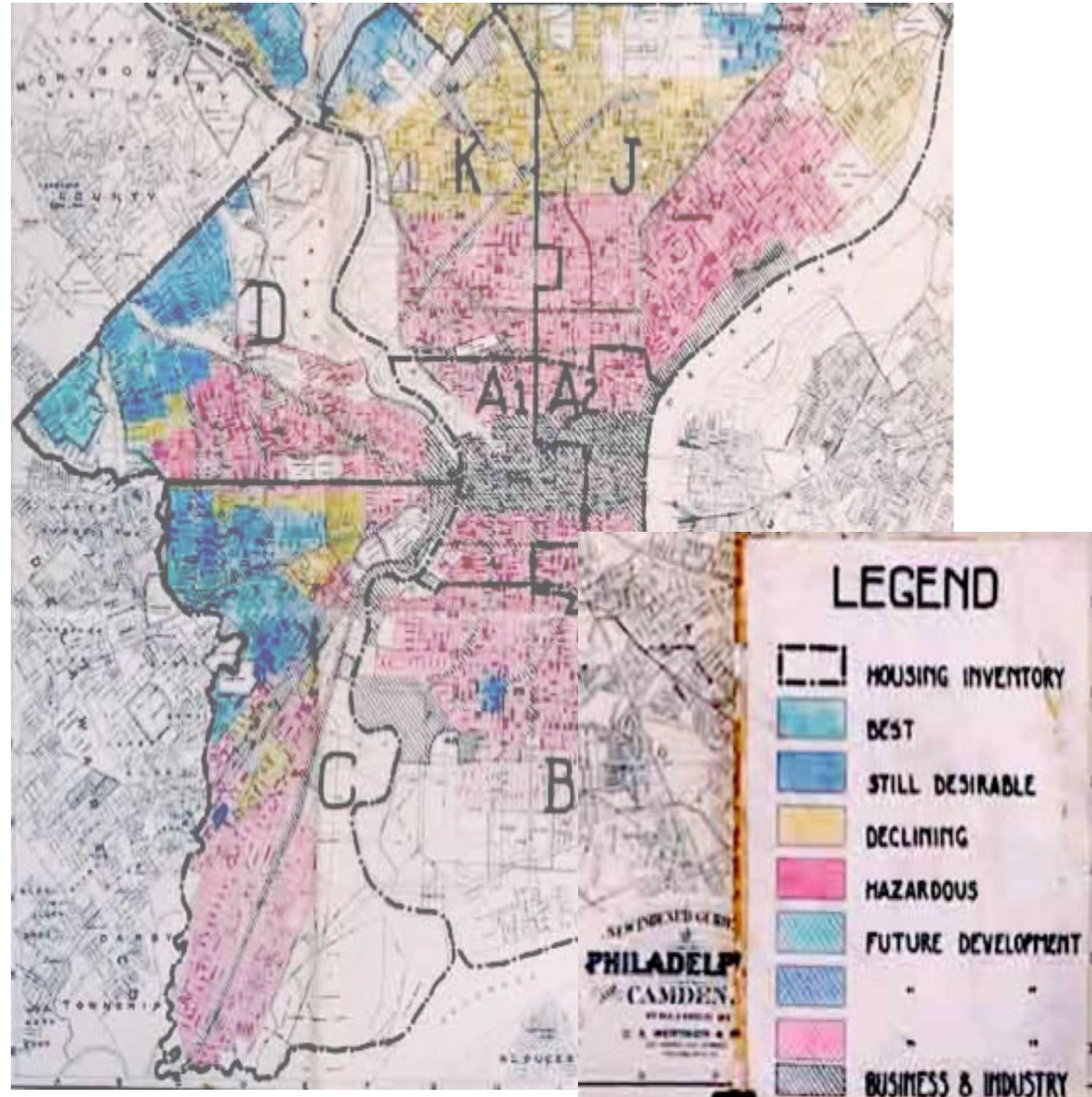
The FHA insured home mortgages, but only in white neighborhoods. **REDLINING** systematically withheld credit from black neighborhoods.

1968: Fair Housing Act

Title VIII of the Civil Rights Act of 1968
Made it unlawful to refuse to sell, rent to, or negotiate with any person because of that person's inclusion in a protected class.

2019: Newsday Report

Long Island Divided - Exposed widespread racial discrimination by REALTORS®





According to Newsday:
Long Island Divided

Uncovered Unequal Treatment

19% of the time against **Asians**

39% of the time against **Hispanics**

49% of the time against **Blacks**

UNDER ALL IS THE LAND!

Snapshot of Race & Home Buying in America

The National Association of REALTORS® report based on 2016-2019 data to break down national homeownership rates by race.

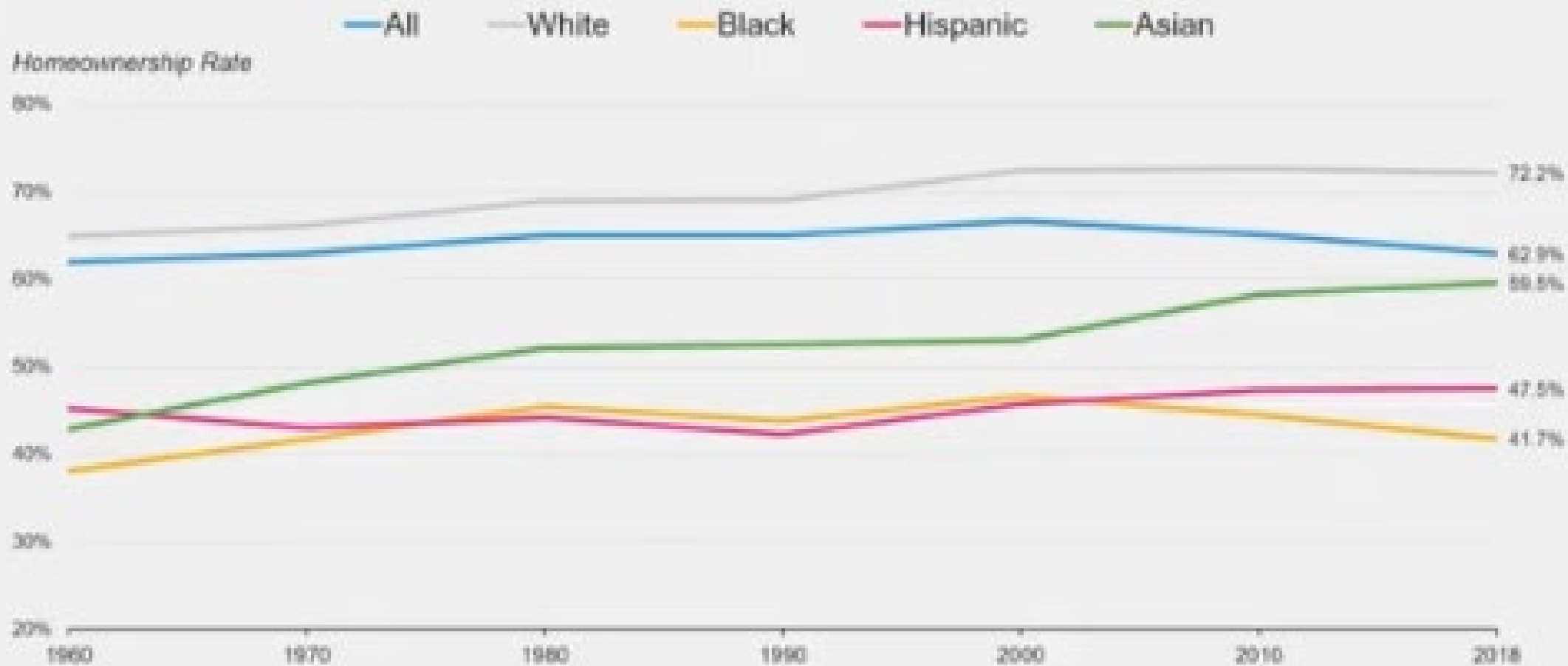
Non-Hispanic White Americans homeownership rate was above 71%

Asian Americans homeownership rate was more than 53%

Hispanic Americans owned at about 45%

Black Americans homeownership rates were only 41%.

Homeownership rates over time, by race



Source: Urban Institute tabulations of American Community Survey Data.

A white paper strip is placed diagonally across a background of overlapping geometric shapes in shades of red, black, and grey. The words "IMPLICIT BIAS" are written in black marker on the white strip, with a large question mark to the right.

IMPLICIT
BIAS ?

When you Know better, you DO better.

NAR's Fair Housing Action Plan (ACT)

Accountability

Culture Change

Training

Bias Override : Overcoming Barriers to Fair Housing Video

Fairhaven.realtor : Online simulation training

CODE OF ETHICS CHANGES

Standard of Practice 10 -5

REALTORS® must not use harassing speech, hate speech, epithets, or slurs based on race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. *(Adopted and Effective 11/2020)*

Revisions to the definition of “Public Trust”

The Board of Directors approved

expansion of the definition of “public trust” to include all discrimination against the protected classes under Article 10 of the Code of Ethics and all fraud.



	Bucks County AOR	Montgomery County AOR	Pennsylvania REALTORS®
white	93%	92%	93%
black	3.5%	5%	4%
Asian	2%	2.5%	1%
Hispanic	1%	< 1%	1%

	Bucks County Population	Montgomery County Population	Pennsylvania Population
white	87%	87%	80%
black	4%	7.5%	11%
Asian	4%	4%	3.5%
Hispanic	4%	2%	4%

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FOR ALL.**



Questions?

