

TriplePlay



REALTOR® Convention & Trade Expo  
December 7 - 10, 2015  
Atlantic City Convention Center, Atlantic City, NJ

Get Inspired.

## **The One Test You Don't Want to Fail!** *Fair Housing Risk Reduction* *for Agents, Brokers & Managers in NJ, NY & PA*

December 10, 2015 9 AM - Noon  
3 Hours CE

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[www.rfseminars.com](http://www.rfseminars.com)

Whether unintentional or subtle, discrimination is against the law. People have a right to live wherever they can afford to live, and REALTORS® have an obligation to protect that right. Join us for a few hours to examine and modify your attitudes and behavior to treat all clients & customers equally. Be assured you will pass a tester's investigation with flying colors!



### **Learning Objectives**

As a result of this program the participant will be able to:

- define "fair housing" as it pertains to the law.
- list protected classes under federal, state and local laws.
- explain the various exemptions and how they apply to the public.
- embrace the diversity of the USA
- recognize fair housing do's and don'ts in advertising and promotion.
- describe the complaint process and potential damages.
- list fair housing risk control procedures.
- set individual, personal and professional goals to insure equal & ethical services for all.

- **Quiz – test your knowledge!**

(Source: [www.realtor.org/rmoquiz2.nsf/FairHousingQuiz?openform](http://www.realtor.org/rmoquiz2.nsf/FairHousingQuiz?openform) )

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- **Equal Opportunity in Housing**

- How does discrimination affect your business?
- Have you seen any changes in the past 5 years?

### ***Now Let's Review!***

- **Definition**

***Fair Housing means every person has the same opportunities to purchase, lease or occupy residential real property.***

- **Protected Classes**

- Federal

- Race **Realtors**
- Color **Can**
- Religion **Really**
- Sex **Sell**
- Handicap **Houses**
- Familial Status **Fast**
- National Origin **Now**

- PA adds:

- Ancestry
- Age

- NJ adds

- Creed, Ancestry, Nationality
- Gender Identity or Expression
- Affectional or Sexual Orientation
- Marital Status or Domestic Partnership or Civil Union
- Military Status
- Source of Lawful Income or Lawful Rent Subsidy (including Section 8)

- NY State adds:

- Sexual Orientation
- Age
- Marital Status
- Military Status

- Your locality adds:

- **Fair Housing Law Prohibitions**

- refusal to show, sell or rent a property
- differing treatment
- panic selling or blockbusting
- steering
- discriminatory advertising or statements
- threats or interference with a person's fair housing rights

- **Federal Exemptions**

*never re color or race!*

*never in advertising!*

*never if agent involvement!*

- FSBO
- "Mrs. Murphy" - owner-occupied 4-Family (Federal)
- Religious Organizations or Private Clubs
- Housing for Older Persons

***Embrace and Expand Your Market!***

### **Diversity & Globalization....**

- **Global Real Estate Trends in the United States**

- For the period April 2014 through March 2015, the total sales volume to international clients ("international sales") has been estimated at approximately \$104 billion, a 13% increase from the previous period's level of \$93 billion. Unit volume of residential homes was 209,000.
- Dollar volume sales were split among non-resident and resident foreigners
- 8% of USA existing home sales dollar volume
- **55%** of these sales were all cash!
- Foreign buyers paid **\$244,000** more than the domestic US buyer (\$500,000 v \$256,000)
- Five countries have historically accounted for 51% of the reported purchases: China (PRC, Hong Kong, Taiwan), Canada, Mexico, India, & the United Kingdom.
- 4 states accounted for 50% of all international sales: FL 21%, CA 16%, TX 8% and AZ 5%. NJ and NY were next at 3% each.

*(Source: NAR: 2015 Profile of International Home Buying Activity)*

- **Foreign Born Pennsylvania Residents**

- **6 %** of PA residents are foreign born.

- **11%** of PA households speak a non-English language at home.  
(Source: NAR: 2014 New Jersey Business Data for International Real Estate Transactions)
- **Foreign Born New Jersey Residents**
  - **22 %** of New Jersey residents are foreign born.
  - **30%** of New Jersey households speak a non-English language at home.  
(Source: NAR: 2014 New Jersey Business Data for International Real Estate Transactions)
- **Foreign Born New Yorker Residents**
  - **22%** of New York residents are foreign born.
  - **30%** of New York households speak a non-English language at home.  
(Source: NAR: 2014 New York Business Data for International Real Estate Transactions)
- Describe how the diversity in your marketplace impacts your business and how you best serve and celebrate its cultural differences.
- **Advertising & Promotion**  
Target Marketing
  - Using visuals, words and phrases
- **Office Policy & Procedures**
- **Complaint Process**
- **RESOURCES**
  - Your Company's Policy Manual
  - HUD US Dept of Housing and Urban Development  
[www.hud.gov](http://www.hud.gov) Discrimination Hotline: 800-669-9777
  - NJ Division on Civil Rights [www.njcivilrights.gov](http://www.njcivilrights.gov)  
Housing - NJ LAD: [www.nj.gov/oag/dcr/housing.html](http://www.nj.gov/oag/dcr/housing.html)
  - NY State Division of Human Rights [www.dhr.ny.gov](http://www.dhr.ny.gov)
  - NAR website - [www.realtor.org](http://www.realtor.org) - see *Fair Housing resources & field guides for members only.*
  - NAR website- [www.realtor.org/global](http://www.realtor.org/global) for *international real estate/diversity*
  - PA Human Relations Commission – Hotline 855-866-5718  
[www.portal.state.pa.us/portal/server.pt/community/phrc\\_home/18970](http://www.portal.state.pa.us/portal/server.pt/community/phrc_home/18970)
  - US Census - <http://factfinder.census.gov>

## ***Personal Review to Insure Equal and Ethical Services for All***

I learned / was reminded of.....