

Fair Housing for Real Estate Professionals: Update Your Knowledge

COURSE DESCRIPTION

Course Title: Fair Housing for Real Estate Professionals: Update Your Knowledge

School: Washington REALTORS®

Date: August 12, 2020

Location: Virtual

Type of instruction: Live Webinar

Time to complete: 3 hours

Number of clock hours: 3

Instructor: Marley J. Hochendoner, J.D., Executive Director, Northwest Fair Housing Alliance

Equipment and Supplies Student Must Provide: Paper and pen or pencil, or laptop computer, for taking notes.

Fees: \$15.00 per student

Educational requirements under chapter 18.85 RCW or ch. 308-124H WAC which will be met upon completion of course: **ch. 308-124H-820(5): Provide practical**

information related to the practice of real estate in any of the following real estate topic areas: (b) Open curricula: (i) Legal aspects and (ix) Current Trends and Issues.

Cancelation and Tuition Refund Policy: A student is entitled to a full tuition refund if NWFHA receives a written note canceling the registration and requesting a refund at least 7 days prior to the scheduled class.

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Instructional Materials:

- PowerPoint Presentation
- [US Dept. of HUD proposed rule: *Disparate Impact Rule Standard* \(pub. 8/19/19\)](#)
- [US Dept. of HUD final rule: *Preserving Neighborhood and Community Choice* \(pub. 8/7/2020\)](#)
- NWFHA Video: *Systemic Residential Race Discrimination in Spokane - A 6 Minute History*: https://www.youtube.com/watch?v=3T9_6icDhwQ&t=36s

Part I: HUD's Proposed Fair Housing Rules:

Take a closer look at the current and proposed HUD Disparate Impact Rule Standard, and the Affirmatively Furthering Fair Housing Rule.

1.5 Clock Hours – *Registered trainees must attend both Part 1 and Part 2 to receive clock hour credit* (WAC ch. 308-124H-860(2))

Instructor: *Marley Hochendoner, NWFHA*

Upon completion, the student will be able to:

A. Affirmatively Furthering Fair Housing (AFFH) – 50 minutes

- Know the Fair Housing Act mandate for HUD to Affirmatively Further Fair Housing
- Learn causes and ongoing impediments to home ownership and mortgage lending for people of color, including:
 - historical redlining,
 - restrictive covenants, and
 - real estate association bylaws regarding integrating neighborhoods
- Understand HUD's requirements for federal entitlement communities to AFFH
 - Learn the requirements of the current the Affirmatively Furthering Fair Housing Rule, pub. 7/16/15
 - Learn the contents of HUD's proposed AFFH Rule, published 1/7/20

B. Disparate Impact Discrimination – 35 minutes

- Know the elements to prove the legal theory of disparate impact discrimination
- Learn examples of policies and practices of real estate brokers and mortgage lenders that may result in disparate impact discrimination
- Learn the contents of HUD's proposed Disparate Impact Rule Standard, published 8/19/19

Part II: Sales & Lending Discrimination Update:

1.5 Clock Hours - *Registered trainees must attend both Part 1 and Part 2 to receive clock hour credit* (WAC ch. 308-124H-860(2))

• Instructor: *Marley Hochendoner, Executive Director, NWFHA*

• Guest Instructors (WAC ch. 308-124H-970): *Intermountain Fair Housing Council*

Upon completion, the student will be able to:

A. Fair Housing Compliance Investigation – 5 minutes

- Understand the purpose and methodology of testing

B. Steering and Other Discriminatory Practices by Real Estate Brokers – 60 minutes

- Learn fair housing violations by real estate brokers commonly identified through testing
- Know what steering is
 - Know how to avoid steering
 - Know how to respond to questions about the neighborhood, involving demographics, crime, and schools
- Learn examples of prohibited different treatment
- Learn how to respond to discriminatory directives from sellers

C. Regional Sales and Lending Discrimination – 15 minutes

- Learn examples of regional sales and lending discrimination violations
- Know where to report regional sales or lending discrimination