

FAIR HOUSING 2 hour

Options for earning NAR requirement _____

Select from the list of possible protected classes the 7 Federal Fair Housing protected categories:

Age	Citizenship	Color
Creed	Disability	Family Responsibilities
Familial Status	Gender/Sex	Gender Identity/Expression
Homeless Status	Marital Status	Matriculation
Military Status	National origin	Personal Appearance
Pet owner	Political Affiliation	Race
Religion	Sexual Orientation	Source of Income

CRA of 1866 _____ **CRA of 1968** _____

Housing & Community Development Act of 1974 _____

Fair Housing Amendment of 1988 _____

HOPA

Select from the list of possible protected classes the 5 Maryland state specific protected categories:

Age	Citizenship	Creed
Family Responsibilities	Gender Identity/Expression	Homeless Status
Marital Status	Matriculation	Medical Condition
Military Status	Personal Appearance	Pet owner
Political Affiliation	Sexual Orientation	Smokers
Source of Income	Victim of Domestic Violence	

REASONABLE MODIFICATIONS _____

REASONABLE ACCOMODATIONS _____

Fair Housing Discussion

Case #10-11: Display of Symbols

(Adopted November, 2021)

When searching real estate listings on a brokerage website, a potential homebuyer noticed a listing with the Confederate flag prominently displayed in the property photos. She filed an ethics complaint against the listing broker alleging a violation of Article 10, as interpreted by Standard of Practice 10-3 and Standard of Practice 10-5, at the local Association of REALTORS®. The complainant argued in her complaint that the Confederate flag is a symbol of racial exclusion and that the listing broker's display of the photos conveyed a preference and discrimination based on race. The local Association's Grievance Committee reviewed the complaint and forwarded it for a hearing.

At the hearing, the complainant testified that she felt threatened by the display of the Confederate flag and took it to mean that she would not be welcome in the home or the neighborhood if she were to make an offer on the property.

The listing broker testified that he should not be held responsible for what is displayed in a client's home and could not offer an explanation for his client's motives in displaying the Confederate flag.

Do you think this was dismissed _____ Do you think this resulted in a violation _____

What are examples of being preventative? _____

What are examples of being preventative? _____

What are examples of being uniform? _____

You have 4 offers. 3 are very similar. 1 looks to have very good numbers but a lot of mistakes, it is missing the needed disclosures and has a couple blanks. What do you do as the listing agent?

Source of Income

Source of Funds

Resale and Rental Process

Which of these landlord's criteria should be accommodated?

<u>Landlord's criteria</u>	TENANT TO HAVE 620+ CREDIT SCORE
<u>Landlord's criteria</u>	NO PETS
<u>Landlord's criteria</u>	NO VOUCHERS DUE TO CONCERN OVER NEEDING REPAIRS
<u>Landlord's criteria</u>	NO SINGLES, PREFERS FAMILIES
<u>Landlord's criteria</u>	ONLY CATS OR DOGS UNDER 25 LBS
<u>Landlord's criteria</u>	NO MORE THAN 2 VEHICLES DUE TO PARKING ISSUES
<u>Landlord's criteria</u>	NO LEASES FOR LESS THAN 1 YEAR
<u>Landlord's criteria</u>	NO OUT OF AREA COSIGNERS
<u>Landlord's criteria</u>	EXTRA SECURITY DEPOSIT FOR TENANTS WITH KIDS
<u>Landlord's criteria</u>	NO BANKRUPTCIES
<u>Landlord's criteria</u>	PET DEPOSITS OR PET RENT
<u>Landlord's criteria</u>	REFUSES TO DO KNOWN REQUIRED REPAIRS FOR VOUCHER
<u>Landlord's criteria</u>	NO MORE THAN 2 INCOMES TO QUALIFY
<u>Landlord's criteria</u>	NO STUDENTS
<u>Landlord's criteria</u>	NO TENANT'S NEEDING ANY MODIFICATIONS TO PROPERTY
<u>Landlord's criteria</u>	REFUSES TO ACKNOWLEDGE CHILD SUPPORT AS INCOME

Changes to NAR COE pertaining to discrimination

Advertising guidelines

Which of these EHO logos could be used without a discussion with supervisors?



NAR Case 10-6; 10-7; 10-8; 10-9

Case #10-6: Speech involving the race and religion of protestors

In social media discussions, REALTOR® A made negative statements involving race and religion concerning a protest. A consumer took screenshots of the comments, including REALTOR® A's name, and filed an ethics complaint alleging a violation

Dismissed _____ Violation _____

Case #10-7: Speech involving political affiliation

REALTOR® A made negative statements about members of one political party on a repeated basis within their social media posts. REALTOR® B filed a complaint.

Dismissed _____ Violation _____

Case# 1 -8: Speech involving protestors at Women's March in D.C.

REALTOR® A, posted negative comments on social media aimed at the protesters in general and naming women specifically. REALTOR® B saw REALTOR® A's comments, and filed a complaint with the local Association of REALTORS®

Dismissed _____ Violation _____

Case #10-9: Speech involving religious beliefs

REALTOR® A, a preacher in his local church, made condemning statements concerning the LGBTQ+ community. One of the congregants filed an ethics complaint against REALTOR® A, alleging this statement violation.

Dismissed _____ Violation _____