

Diversity & Fair Housing In America



**“Change your thoughts and you
change your world.”**

Norman Vincent Peale

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Current State of Fair Housing

- a. The current state of fair housing in America
- b. The challenges faced by minority groups
- c. The role of systemic and institutional discrimination in perpetuating these challenges

04

The Role of Diversity in Fair Housing

- a. The role of diversity in promoting fair housing
- b. Diversity help to combat discrimination and promote equality
- c. The role of diversity in promoting a healthier, more vibrant community

05

Promoting Fair Housing

- a. Strategies for promoting fair housing
- b. The role of education and awareness in promoting fair housing
- c. The role of policy and legislation in promoting fair housing

06

The Importance of Diversity

- a. Concept of diversity, its importance, and its benefits
- b. Diversity contributes to a thriving economy and society
- c. Diversity innovation and progress

01

Biases

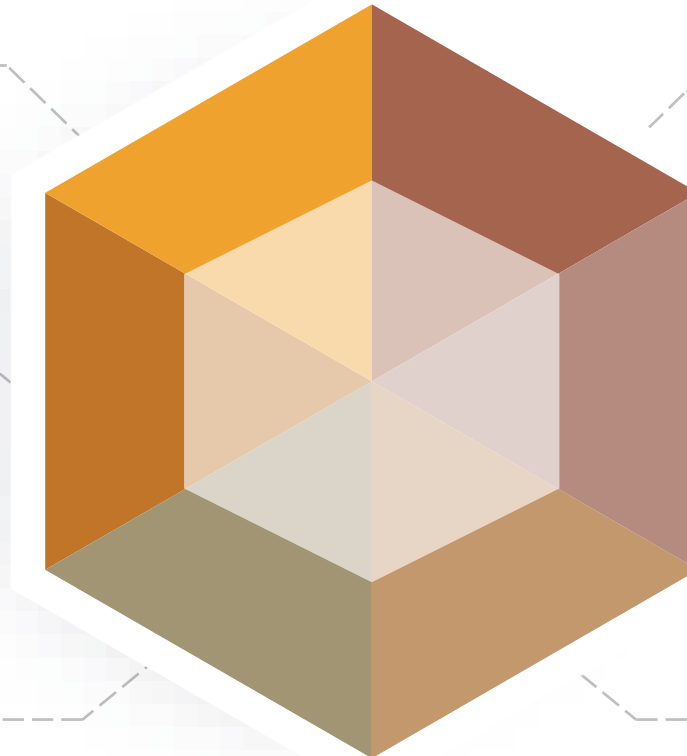
- a. Cognitive Bias
- b. Implicit Biases
- c. Unconscious Biases

02

The History of Fair Housing

- a. History of fair housing laws in America
- b. Struggles and obstacles faced by minority groups in accessing fair housing
- c. Importance of the fair housing act of 1968

03



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- 1.Fair Housing:** Prevents discrimination in housing based on various factors.
- 2.Principle:** Ensures equal access and eliminates unfair practices.
- 3.Diversity's Role:** Enhances fair housing by valuing inclusivity.
- 4.Legislation:** Fair Housing Act (1968) protects equal housing rights.
- 5.Challenges:** Despite efforts, achieving nationwide diversity and fair housing is challenging.
- 6.Action Needed:** Ongoing commitment required for equality and inclusive spaces.



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1. Promote Inclusivity:

- Challenge opposition to diversity and fair housing for a more inclusive society.

2. Empathetic Engagement:

- Approach with empathy to prevent division.

3. Highlight Benefits:

- Educate on the societal benefits of diversity.

4. Data and Dialogue:

- Use data and anecdotes, promote open dialogue.

5. Address Concerns:

- Engage respectfully, address misconceptions.

6. Advocate Persistently:

- Advocate with empathy to shift perspectives.



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Take action in promoting fair housing:

- Challenge opposing viewpoints with empathy and education.
- Utilize data, research, and anecdotes to illustrate diversity benefits.
- Promote open dialogue and understanding to shift perspectives.
- Advocate for Fair Housing, engage in respectful conversations, and collaborate for change.

D I V E R S I T Y



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The importance of Diversity and Fair Housing:

- Diversity promotes inclusivity, equality, and creativity.
- Fair Housing laws protect equal opportunities and challenge biases.
- Ongoing efforts are crucial for addressing challenges in diversity and fair housing.

D I V E R S I T Y



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How Diversity Contributes To A Thriving Economy And Society



1. Productivity and Competitiveness:

- Diverse workforce enhances productivity and competitiveness.

2. Collaboration and Synergy:

- Different skill sets lead to greater collaboration and synergy in organizations.

3. Motivation and Engagement:

- Valuing unique contributions promotes employee motivation and engagement.

4. Innovation and Creativity:

- Diversity sparks innovation, fostering new perspectives and problem-solving.

5. Market Adaptability:

- Helps organizations stay competitive and understand diverse customer needs.

Embracing Diversity Means Living Diversity

**As a real estate professional,
YOU are your business.**



Attain new communication skills and new cultural knowledge



Reflect on your history and experiences to understand personal biases and prejudices



Embracing diversity can translate into a successful platform to grow your business

Embracing Diversity Means Embracing Inclusion



Inclusive professional mindsets



Inclusive company cultures



Inclusive business pathways

Ethnocentrism and Cultural Bias

Ethnocentrism – the belief that your culture, the culture you grew up in, is better than all others

Doesn't only occur across nationalities

Can filter into many different beliefs about social groups and microcultures within the United States as well



Exercise: Ethnocentrism Self-Assessment

There are no right or wrong answers.

Please indicate the degree to which you agree or disagree with each item using the following five-point scale:

1 Strongly Disagree

2 Disagree

3 Neutral

4 Agree

5 Strongly Agree

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Cognitive Bias

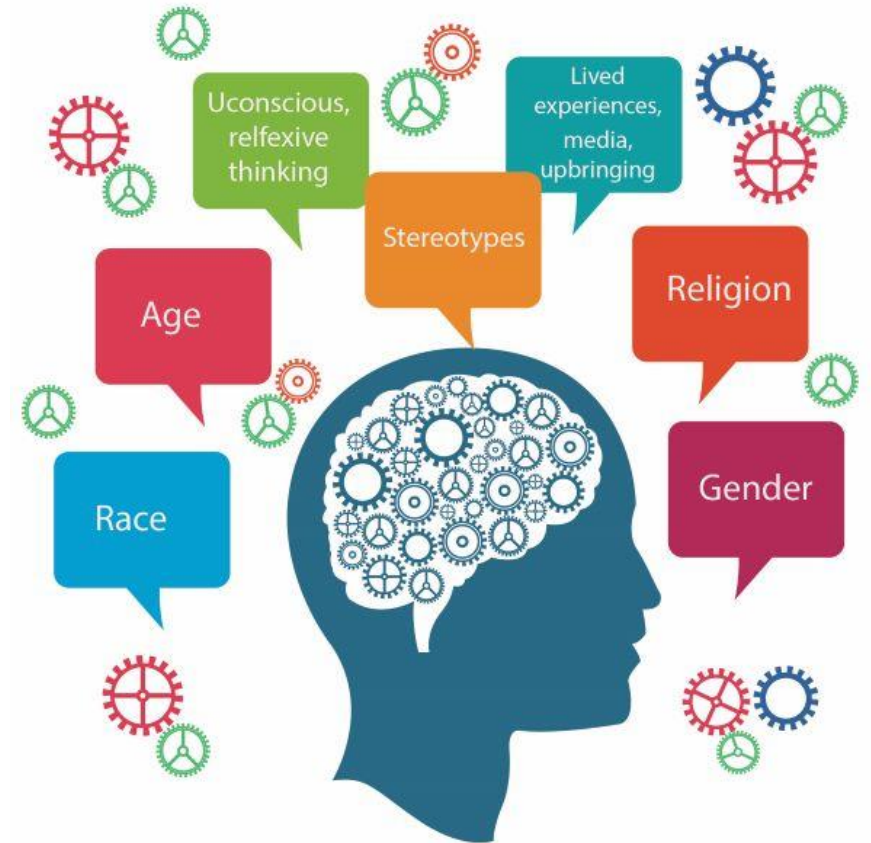
Cognitive bias happens when a person recognizes the impact of biases on the judgment of others, while failing to see the impact of biases on one's own judgment.



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Implicit Biases

Implicit bias often occurs unintentionally and affects judgments, behaviors, and decisions. This kind of bias occurs as the brain makes judgments based on past experiences, education, and background.



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Unconscious Biases

Unconscious biases are learned attitudes or social stereotypes about an individual, a group or a belief that comes from outside one's own conscious awareness. Unconscious biases can involuntarily affect the way we think and act. Unconscious bias and beliefs often stem from one's tendency to organize social worlds by categorizing.



US Population by 2045

The US population, and so the real estate market, is always changing and evolving. Demographic models now project that by 2045 less than 50% of the population will be non-Hispanic white.

Race	Percentage by 2045
White	49.7
Hispanic/Latinx	24.6
Black/African American	13.1
Asian	7.9
Multiracial	3.8
Other	0.9

The Struggle for Fair Housing: A Brief History



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History Of Fair Housing Laws In America

- 1. Fair Housing Laws History:**
 - Originated early 20th century, strengthened during Civil Rights Movement.
- 2. Fair Housing Act (1968):**
 - Enacted to prevent discrimination based on race, color, religion, sex, or national origin.
- 3. Expanded Protections:**
 - Now includes disability and familial status.
- 4. Ongoing Challenges:**
 - Despite progress, challenges persist, including new forms of discrimination and housing barriers for low-income households.
- 5. Continued Action Needed:**
 - Ongoing efforts required to enforce laws and address emerging issues like gentrification, ensuring inclusive communities.



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Struggles And Obstacles Faced By Minority Groups In Accessing Fair Housing

1. Fair Housing Struggles:

- Minorities face historic barriers, financial hurdles, and biases.

2. Discrimination Impact:

- Redlining perpetuates poverty cycles by excluding minorities.

3. Financial Barriers:

- Predatory lending and credit requirements limit favorable loan access.

4. Biases in Housing:

- Landlord and agent biases restrict housing options.

5. Ongoing Efforts:

- Ongoing efforts needed for equal fair housing access.



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Importance of the Fair Housing Act of 1968

1. Fair Housing Act (1968):

- Cornerstone in civil rights and social justice, outlawing discriminatory housing practices.

2. Elimination of Discrimination:

- Targets redlining, racial steering, and discriminatory lending for equal housing access.

3. Systemic Bias Challenge:

- Challenges longstanding biases, promoting diversity, integration, and economic mobility.

4. Inclusive Communities:

- Fosters diversity, reduces segregation, and shapes a more equitable society.

5. Freedom of Choice:

- Significance lies in empowering individuals to choose residences based on preferences, free from bias or prejudice.



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Current State Of Fair Housing In America

1. Fair Housing Today:

- Despite the 1968 Act, challenges persist in America's housing scene.

2. Covert Discrimination:

- Issues like redlining show ongoing discrimination.

3. Affordable Housing Gaps:

- Disparities persist, impacting marginalized communities.

4. Advocacy and Awareness:

- Non-profits and government agencies raise awareness and address violations.

5. Ongoing Struggle:

- Progress made, but continued efforts needed for true equality in housing.

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Minority

A minority is any group that makes up less than half of a given population.



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Challenges Faced By Minority Groups In Accessing Fair Housing



1. Fair Housing Challenges:

- Discrimination persists for minorities in housing due to practices, affordability, and historical disparities.

2. Affordability Struggles:

- Higher rents and limited options disproportionately affect minority communities.

3. Legacy Impact:

- Unequal access to amenities worsens housing disparities.

4. Lending Hurdles:

- Discriminatory lending practices hinder housing opportunities.

5. Action Needed:

- Enforce fair housing, improve affordability, and provide targeted assistance for minorities.

Civil Rights and the Fair Housing Act of 1968



Protected Classes: NAR Article 10

Race

Sex

National Origin

Color

Handicap

Sexual Orientation

Religion

Familial Status

Gender Identity

CODE *of* ETHICS
and STANDARDS *of* PRACTICE
NATIONAL ASSOCIATION OF REALTORS®

Fair Housing Declaration

I agree to:



Provide equal professional service without regard to the race, color, religion, gender (sex), disability (handicap), familial status, national origin, sexual orientation, or gender identity of any prospective client, customer, or of the residents of any community.



Keep informed about fair housing law and practices, improving my clients' and customers' opportunities and my business.



Develop advertising that indicates that everyone is welcome, and no one is excluded, expanding my client's and customer's opportunities to see, buy, or lease property.



Inform my clients and customers about their rights and responsibilities under the fair housing laws by providing brochures and other information.



Document my efforts to provide professional service, which will assist me in becoming a more responsive and successful REALTOR®.



Refuse to tolerate non-compliance.



Learn about those who are different from me and celebrate those differences.

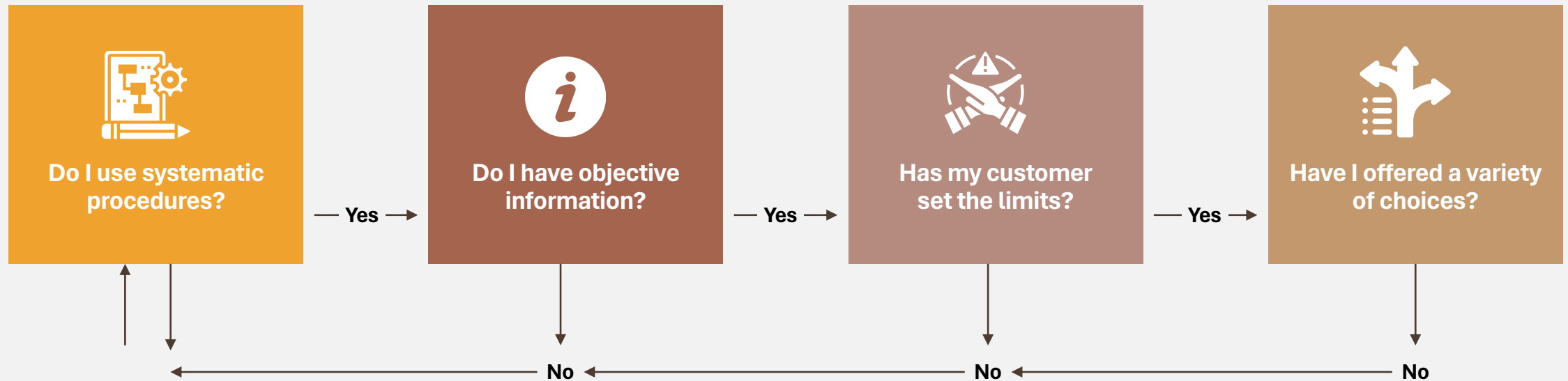


Take a positive approach to fair housing practices and aspire to follow the spirit as well as the letter of the law.



Develop and implement fair housing practices for my firm to carry out the spirit of this declaration.

The Equal Professional Service Model



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The Role of Diversity in Fair Housing

- 1. Crucial Diversity Role:**
 - Essential for fair housing, creating inclusive communities.
- 2. Social Cohesion:**
 - Equal housing access fosters social cohesion, reduces discrimination.
- 3. Economic Growth Catalyst:**
 - Diverse communities attract investment, drive economic growth.
- 4. Advocacy Through Policies:**
 - Fair housing policies combat discrimination, ensuring access regardless of background.
- 5. Integration and Empathy:**
 - Encourages mixed-income neighborhoods, fostering dialogue and empathy.
- 6. Vibrant Communities Outcome:**
 - Embracing diversity results in vibrant, thriving communities for societal betterment.



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Promoting Fair Housing

Strategies:

- Multiprong Approach
- Provide adequate resources and support
- Increase training sessions and workshops



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Role of the Education and awareness:

- Foster empathy and compassion
- Breakdown stereotypes and biases
- Collaboration with agencies



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Policy and legislation:

- Eliminate blockbusting
- Eliminate redlining
- Eliminate steering



Business Norms and Etiquette: Quick Tips

Here are 10 basic principles for multicultural business norms and etiquette:

1. Talk less, listen more.
2. Be sure to use correct names and titles.
3. Show deference to the elderly.
4. Learn at least a few phrases in a client's native language.
5. Respect the concept of "face."
6. Don't try to create an instant friendship.
7. Cultivate empathy. Put yourself in others' shoes.
8. Do not make jokes. Humor often doesn't translate cross-culturally.
9. Show respect for others' customs and culture.
10. Acknowledge mistakes and apologize when appropriate.



Brainstorming Checklist for an Inclusive Business Plan

Coming up with new ideas over time to generate new revenue is hard. What follows are aspects of your business to continually monitor to keep you thinking and moving in the right direction:

Marketing Homeownership

Working With Buyers

Marketing Listings

Improving Post-Contract Assistance

Prospecting and Listing Sellers

Reaching Your Community

Developing Professional Skills

Fostering Inclusion Throughout the Company



Report Fair Housing Violations



HUD<https://www.hud.gov/fairhousing/fileacomplaint>



1-800-669-9777

Texas Workforce Commission Civil Rights Division

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“I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel.”

Maya Angelou



Thank You
For Joining
Us Today

