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Is 50 Years Enough? Why the Fight for Fair Housing Continues, and REALTORS®' Role in Ensuring Its Success

Signed into law on April 11, 1968, the Fair Housing Act is vital to ensuring that everyone in America has equal access to housing. The terms of the law inform property owners, home sellers, real estate professionals, renters and buyers that no one can be denied the right to housing on the basis of race, color, religion, sex, familial status, disability, or national origin.

Yet even a quick glance at some of the headlines that appeared in many news publications around the country in the weeks surrounding the Act's 50th anniversary makes it clear that there is still much progress to be made:

How redlining still hurts home values
Marketwatch, Apr. 28

Blacks still face a red line on housing
New York Times, Apr. 14

Five decades after Fair Housing Act, segregation continues
Baltimore Sun, Apr. 13

50 years after Fair Housing Act, black home ownership rates no better -- and it's even worse in Silicon Valley
San Jose Business Journal, Apr. 12

Facebook sued by housing advocates alleging discrimination
Wall Street Journal, Mar. 27

Report: No progress for African Americans on homeownership, unemployment and incarceration in 50 years
Washington Post, Feb. 26

Despite the best intentions of the Fair Housing Act, housing discrimination and segregation still exist in both blatant and subtle ways. African American households still struggle to recover from the culture of discrimination that prevailed for decades before the Fair Housing Act came into being. The homeownership rate for African American households lagged over 20 percent behind the United States' overall homeownership rate of 63.9 percent in 2017, according to the U.S. Census Bureau. African Americans' homeownership rate has been on the decline for over a decade, from a highpoint of 49.1 percent in 2005 to 42.3 percent today. The lack of homeownership and missed opportunity to accumulate home equity, translates to a lack of family wealth and fewer resources for future generations. The result is a cycle of a lack of generational wealth. Further, many parts of the country continue to be racially segregated. In some locations, segregation is rooted in economic status, but often lower income earners are also minorities.

This year's commemoration of the Fair Housing Act's first fifty years has brought much attention to the benefits it represents and how far we've come since 1968. But it has also raised awareness of the changes that still need to happen.

Although proclamations, press releases, essay contests, and other recognitions of the Fair Housing Act's significance are certainly worthwhile and important, it's also vital for members of the REALTOR® community to "get comfortable with being uncomfortable" by taking on

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the more difficult work of addressing the inequalities and unfairness that still exist.

We recently spoke with Zeke Morris and Gail Hartnett, chair and vice-chair, respectively, of NAR's 2018 Fair Housing Act Anniversary Implementation Group, about how REALTORS® can carry the spirit of the Fair Housing Act forward through its next 50 years:

Q: Why after 50 years is there still a need to focus on fair housing?

GAIL: We need to continue this because the fact is it just isn't done! It is still happening. It's something that the majority of people in this country don't even realize, that in fact there's a need for us to understand that although we are all created equal, we are not being treated equally. Fair housing has to be ongoing, front of mind, or else it is going to take a back seat.

ZEKE: The key to equality is wealth. And the way we build wealth in this nation is through homeownership. If the homeownership numbers for minorities continue to lag, where Blacks, Hispanics, and Asians tend to be significantly less than our white counterparts, then we are always going to be behind the curve. What do we do to put in on an incline instead of a decline, moving upwards? The primary thing is jobs. If you look at the employment or the median incomes of the various households, you see that African Americans are the lowest. I believe that it begins with jobs and it finally gets to homeownership. We need to eliminate some of those barriers so that we can have higher rates that will allow us to build generational wealth over time. I put that in terms of my family. My wife and I sat down with our children and told them that our family will be the first in our lineage that will be able to provide some generational wealth for you. We will put you in a situation where you will have the opportunity to make a purchase a lot sooner than the norm within our community.

Q: What can the REALTOR® community do to make fair housing a reality?

GAIL: We really need to educate. The National Association of REALTORS® must find a way to hit every single member; not an easy task, but it needs to start somewhere. Just like the culture of RPAC advocacy, we need to create a culture of fair housing advocacy. We need to reach our members and leadership, our association executives, our CEOs, the people that are a constant in the REALTOR® association. State and local associations should have somebody on staff who acts as the fair housing guru. It would promote that awareness by having somebody be the expert to speak on fair housing issues.

ZEKE: I believe it has to come from leadership on all levels. Just pretty much what Gail said, everything we do as an organization is based upon how our leadership feels. I think the biggest problem we have is we don't know each other's stories. And when we don't know each other's stories, then we don't really understand how to perhaps get other people involved because we don't know what's important to them. The only way we get to have that story is to increase our diversity in leadership so we have varied opinions on things and can come to the best decisions. If our leadership is diverse then so will be the way we approach things.

Q: What do you want people to take away from NAR's yearlong commemoration?

GAIL: Every state and every local association should have a year-long plan to commemorate and advocate for fair housing. Something planned out for how they are going to implement change in their communities, whether it be something small or something large. You have to just start some place to begin building that culture of fair housing. If your association missed the first couple of months of this year's commemoration and April was their kickoff that's okay, or if May becomes the kickoff, that's okay too. Find a way to make a difference in your community and start.

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ZEKE: One “ah ha” moment for me has been seeing how Gail has become so interested in fair housing from the perspective of the stories she has heard through her experience as vice chair of the Fair Housing Act Anniversary Implementation Group, and the understanding she has gained from that. We need more people like her to have that same commitment, because that’s how we will get to where we need to be.

The importance is being borne by people’s curiosity. We are achieving a point where people are excited about the possibilities of fair housing and thinking about what we can do to achieve those possibilities. But we also have people that are guarded about it. There’s still a sense of fear. We as REALTORS®, through education over time and by our daily work, will be able to change that fear. The whole purpose of promoting fair housing is not to create fear or loss, but to ensure inclusion and increase equal opportunities for everyone.

For more information, resources and to get involved, visit www.FairHousing.realtor