



**Quality Workshops** est. 1992

## Fair Housing

Online Distance Learning

Course Provider: Quality Workshops

Mailing Address: 389 Plank Road, Vergennes, VT 05491

Contact: Justin Rice – 802-877-2465

Web Address: <http://www.qualityworkshops.com>

E-mail Address: [info@qualityworkshops.com](mailto:info@qualityworkshops.com)

Program Offering Dates: Ongoing

Number of Hours of Education: 4 Hours

### Support Personal:

Walter Rice – Licensed Broker

Russell F. Niquette Jr., Esq. – RE Attorney

Justin Rice – Content & Marketing

Course Style: Online

Course Purpose: Continuing Education

*We hereby certify that the information contained in this application is true and accurate to the best of our knowledge and belief. We have read the course responsibility checklist and agree to adhere to all requirements.*

Walter L. Rice – Principle

Justin N. Rice – Sales and Marketing

# Fair Housing

## Course Syllabus

### I. Program Information

#### A. Course Description

Recent fair housing legislation has been aimed at dramatically strengthening the enforcement mechanisms and remedies enacted in 1968. Agents today must be careful to deliver "equal professional service" to avoid legal trouble. This online electronic course helps students provide the consistency, objectivity, and documentation of service that the law requires.

#### B. Course Format

1. Reading Assignment Topics
2. Reading Comprehension Quiz
3. Interactive Exercises
4. Unit Exam

#### C. Learning Objectives

1. To list milestones in the evolution of fair housing law.
2. To describe discriminatory housing practices leading to the passage of the Fair Housing Act and its amendments.
3. To identify the classes provided protection under the Fair Housing Act and its amendments.
4. To detail the discriminatory housing practices prohibited by the Fair Housing Act and its amendments.
5. To explain that state and local laws may provide protection to additional groups.
6. To examine the changes made in enforcement.
7. To understand familial status discrimination.
8. To explain how the Fair Housing Act is applied to both the banking and insurance industries.
9. To discuss the HUD Regulations concerning handicap.
10. To describe how group homes are treated under the Fair Housing Act.
11. To illustrate the design and construction requirements for new housing.
12. To compare the Americans with Disabilities Act with the Fair Housing Act.
13. To illustrate how the courts apply the Fair Housing Act to rentals.
14. To discuss the importance of consistent practices, policies, and procedures.
15. To list factors in determining occupancy standards.
16. To name three reasons to have and use occupancy standards.

# Fair Housing

## Course Syllabus

### Learning Objectives (continued)

17. To describe the handicap requirements of the law.
18. To list the permissible applicant selection inquiries.
19. To discuss the Fair Housing Act's prohibition of discriminatory advertising.
20. To list the potential defendants in a fair housing advertising complaint.
21. To recognize words and phrases that violates the Fair Housing Act.
22. To summarize the HUD *Advertising Guidelines*.
23. To create protected class-sensitive advertising.
24. To list the enforcement options.
25. To identify who has standing to sue under the Fair Housing Act.
26. To explain how testers are utilized in the enforcement process.
27. To compare disparate treatment and disparate impact discrimination theories.
28. To discuss the HUD enforcement procedure.
29. To outline the enforcement role of the Justice Department.
30. To explain the process of filing a civil suit in federal district court.
31. To define diversity.
32. To explain bias, stereotype, and prejudice.
33. To point out practices that constitutes steering.
34. To outline how to build rapport with people from different cultures.
35. To illustrate how beliefs can affect the real estate transaction.
36. To respond to questions regarding neighborhood ethnicity.
37. To explain niche marketing.
38. To review related case studies.

# Fair Housing

## Course Syllabus

Program Information (continued)

### II. Implementation and Instruction:

Per *REcampus* online electronic course

### III. Technology & Aids:

Online accessibility for students with access to the Internet

### IV. Textbooks / Workbooks / Publications:

Inclusive with electronic program; any and all sections may be copied for personal use.

### V. Instructor Information: (Content and Support Persons)

Instructors/Address	Phone/ Resume	Programs	Qualifications
<b>Justin N. Rice</b> 389 Plank Road Vergennes, Vermont 05491	802-877-2465 - Resume with application cover page <a href="mailto:jrice22@qualityworkshops.com">jrice22@qualityworkshops.com</a>	<b>ALL</b>	Marketing and Web Master for Quality Workshops since 2004. Managed classroom programs from 2004 to present and has passed the real estate exam, license pending.
<b>Walter L. Rice – Broker</b> 389 Plank Road Vergennes, Vermont 05491	802-877-2465 - Resume with application cover page <a href="mailto:walt@qualityworkshops.com">walt@qualityworkshops.com</a>	<b>All</b>	Founder, Program Developer, Broker, Principal and Instructor for Quality Workshops since 1992.
<b>Russel F. Niquette Jr. Esq.</b> PO Box 1 7-9 E. Allen St. Winooski, VT. 05404	802-655-0780 - Resume with application cover page <a href="mailto:niglaw@aol.com">niglaw@aol.com</a>	<b>All</b>	Active attorney with vast experience in laws of agency, has been an instructor for Quality Workshops since 1992 and believes in education as a means of preventing litigation.
<b>RECampus</b> Dearborn Publishing	(888) 213-5124 <a href="mailto:REtechsupport@dearborn.com">REtechsupport@dearborn.com</a>	<b>ALL</b>	24-7 Technical Support and Program Publisher

### VI. Program Advertising:

Through partnership with [www.REcampus.com](http://www.REcampus.com) plus links from Quality Workshops site at <http://www.qualityworkshops.com/distancelearning/index.htm>

# Fair Housing

## Course Outline

***Note: All content related materials are copy written by Dearborn Publishing. This outline is being provided to Vermont's Real Estate Commission for review and approval.***

### I. The Fair Housing Act

- A. Introduction
- B. Exemptions
  - 1. Religious Organizations
  - 2. Private Clubs
  - 3. Occupancy Standards
  - 4. Drug Conviction
  - 5. Familial Status
  - 6. Single-Family Housing
  - 7. Mrs. Murphy's Exemptions
- C. Discriminatory Housing Practices
- D. HUD Regulations
  - 1. Unlawful to Sell or to Negotiate for the Sale or Rental
  - 2. Discrimination in Terms, Conditions, and Privileges, and in Services and Facilities
  - 3. Other Prohibited Sale and Rental Conduct
  - 4. Discriminatory Representations on the Availability of Dwellings
  - 5. Blockbusting
  - 6. Discrimination in Residential Real Estate-Related Transactions
- E. State and Local Fair Housing Laws
- F. Summary of history of Fair Housing Legislation in the US
- G. Case Study

### II. The 1988 Amendments Act and Beyond

- A. Introduction
- B. Summary of Changes Made in Enforcement
- C. Application of the Fair Housing Laws to the Banking Industry
  - 1. HUD's Fair Lending Studies
    - a. Subprime Lending
    - b. Predatory Lending
    - c. Minority Homeownership
  - 2. The Equal Credit Opportunity Act (ECOA)
  - 3. Court Case Example

# Fair Housing

## Course Outline – continued

(The 1988 Amendments Act and Beyond – continued)

- D. Application of the Fair Housing Laws to the Insurance Industry
  - 1. Court Case Example
- E. Familial Status Discrimination
- F. Housing for Older Persons Act of 1995
  - 1. Court Case Example
- G. Disability Discrimination
  - 1. Definition of Handicap
- H. HUD Regulations
  - 1. Group Homes
    - a. Court Case Example
  - 2. Design and Construction Requirements for New Housing
    - a. Accessibility Features
  - 3. Aids Disclosure
  - 4. Fair Housing Concerns
  - 5. Fair Housing Risk Reduction Tips for Buyer's Agents
- I. The Americans with Disabilities Act
  - 1. Court Case Example
- J. Summary
- K. Case Study

### **III. Fair Housing in Property Management**

- A. Introduction
  - 1. Prohibited Conduct
  - 2. Disorganization or Discrimination?
- B. Rental Transaction Procedures
  - 1. The Application Process
  - 2. The Selection Process
- C. Participation in the Section 8 Program
  - 1. Court Case Example
- D. Discrimination toward Families with Children
  - 1. Court Case Example
- E. Developing Reasonable Occupancy Standards
  - 1. Court Case Example
- F. Developing Reasonable Health and Safety Rules
  - 1. Court Case Example

# Fair Housing

## Course Outline – continued

(Fair Housing in Property Management – continued)

- G. Discrimination Based on Disability
  - 1. Reasonable Modifications
  - 2. Reasonable Accommodations
  - 3. Court Case Example
- H. Summary
- I. Case Study

### **IV. Fair Housing Advertising**

- A. Introduction
- B. The Hunter Case
- C. HUD Advertising Guidelines
  - 1. Use of Words, Phrases, Symbols, and Visual Aids
  - 2. Selective Use of Advertising Media or Content
- D. 1955 HUD Memorandum
  - 1. Race, color, national origin
  - 2. Religion
  - 3. Sex
  - 4. Handicap
  - 5. Familial Status
- E. Other Types of Discriminatory Advertising
  - 1. The Equal Housing Opportunity Logotype and Slogan
  - 2. The Equal Housing Opportunity Statement
- F. HUD Publisher's Notice
- G. The Fair Housing Poster
- H. The Fair Housing Poster
  - 1. 24 CFR § 110.10 Persons Subject
  - 2. 24 CFR § 110.15 Location of Posters
  - 3. 24 CFR § 110.20 Availability of Posters
  - 4. 24 CFR § 110.25 Description of Posters
  - 5. 24 CFR § 110.30 Effect of Failure to Display Poster
- I. Creating Protected Class-Sensitive Advertising
  - 1. Court Case Example
- J. Summary
- K. Case Study

# Fair Housing

Course Outline – continued

## **V. Fair Housing Enforcement**

- A. Introduction
- B. Enforcement Options
- C. Standing to Sue
  - 1. Court Case Example
- D. The Use of Testers
- F. Outreach Programs
- G. Disparate Treatment and Disparate Impact Theories of Discrimination
- H. The HUD Enforcement Procedure
  - 1. The HUD Complaint Process
    - a. Investigation and Conciliation
    - b. The Issuance of a Charge
    - c. The Decision
    - d. Relief Available
    - e. Judicial Review
- I. Enforcement by the Justice Department
  - 1. The Role of the Justice Department in Enforcement
  - 2. Direct Court Actions
    - a. Relief Available
  - 3. Summary
  - 4. Case Study

## **VI. Cultural Diversity and Fair Housing**

- A. Introduction
- B. Cultural Diversity Defined
  - 1. The Cycle: Bias, Stereotype, Prejudice
- C. Building Rapport with People from other Cultures
  - 1. Meeting and Greeting
  - 2. Decision Making
  - 3. Contract and Negotiating
  - 4. Time Awareness



# Fair Housing

## Course Outline – continued

(Cultural Diversity and Fair Housing – continued)

### D. The Role Beliefs Play in the Real Estate Transaction

1. Feng Shui
2. Numerology
3. Death in the Home

### E. Steering

1. The HUD Regulations
2. Responding to Questions Regarding Neighborhood Ethnicity
  - a. Court Case Example

### F. Niche Marketing

1. Knowing Your Audience
2. What the Multicultural Client Looks for in an Agent

### G. Summary

## **VII. Fair Housing Case Studies – You Be the Judge**

1. HUD V. BLACKWELL STONE MOUNTAIN, GEORGIA, NO. HUDALJ 048905201
2. HUD V. DIBARI JAMAICA PLAIN, MASS. NO. HUDALJ 019005111
3. HUD V. DENTON WAUKESHA, WISCONSIN, NO. HUDALJ 059000121
4. HUD V. BAUMGARDNER CINCINNATI, OHIO, NO. HUDALJ 028903061
5. HUD V. JANCIK CHICAGO, ILLINOIS, 44 F. 3D 553 7TH CIR. 1995