

Speech for the New Orleans Metropolitan Board of REALTORS®

"Don't Put Fair Housing in Jeopardy"

Great morning!

So now since the term DEI has been polarized, weaponized and every stigmatized across America, talks of Fannie and Freddie being dismantled, boycotts, revamping, firings, and now Arlington National Cemetery has begun wiping from its website histories highlighting Black, Hispanic and women veterans (that was Monday)--- have any of you wondered if the concept of "fair housing" as we know it will be next?

Discouraging- I know.

So, let me ask you this—why did you become a REALTOR®? Was it to sell houses? To build a successful business, or maybe it was to help families achieve the dream of homeownership?

*All of those reasons are valid, but at our core, we are **community builders**. It's an honor to be here with my peers— professionals who understand that our work is more than just selling homes. We don't just sell homes; we help shape neighborhoods. We guide buyers, sellers, and renters toward their future.*

Because ----It's about building communities, creating opportunities, and upholding the principles of fair housing that ensure everyone has a fair shot at the American Dream. And with that role comes great responsibility.

*Today, we're talking about something that is **absolutely fundamental** to our profession—**Fair Housing**. And if you're paying attention, you might just pick up some clues for the Jeopardy game we're about to play!*

*Fair housing isn't just a phrase—it's **a promise we make to the people we serve**. That promise is backed by law, ethics, and history.*

*Let's start with **Article 10 of the NAR Code of Ethics**. It aligns directly with the **Fair Housing Act of 1968**, which made it illegal to discriminate in housing based on race, color, religion, sex, or national origin. And — **disability and familial status** were added as protected classes in **1988**.*

But even before the Fair Housing Act, there was the **Civil Rights Act of 1866**—the very first federal law affirming that all U.S. citizens had equal rights to buy, sell, and hold property, regardless of race.

So, if fair housing has been legally protected for over **150 years**, why do we still have work to do?

Because discrimination didn't just disappear—it evolved.

Discrimination in Disguise

Many of the discriminatory practices we battle today didn't start yesterday. They were built into the system over decades.

- **Redlining**—Banks and lenders denying mortgages in Black and minority neighborhoods, reinforcing segregation and wealth disparities.
- **Blockbusting**—Real estate agents using fear tactics to convince white homeowners to sell quickly because Black families were moving in.
- **Steering**—Directing homebuyers or renters to specific neighborhoods based on race, rather than their actual preferences.

These practices, whether intentional or subconscious, still shape our communities today. And if we, as Real estate professionals, aren't proactive, we risk allowing these injustices to continue.

Now, back to the elephant in the room: **the political debate around Diversity, Equity, and Inclusion (DEI)**. Diversity, equity, & inclusion is a pathway ---to appropriately **servicing our clients to the best of our abilities**. In understanding these three concepts --we open the door to understanding our communities' characteristics and cultures. Fair Housing in theory focuses on the **laws and regulations ---and we have to stay focused on ethics!**

Oh yeah.... We've seen attempts to politicize fair housing, to frame it as an attack on personal freedoms or business practices. But let me be very clear— and you have to say clearly-----**Fair Housing is not a political issue. It's a legal and ethical obligation.**

The **U.S. Department of Housing and Urban Development (HUD)** is responsible for enforcing the Fair Housing Act, and violations can carry serious consequences. If a REALTOR® is found guilty of discrimination, they risk **suspension or expulsion from NAR**—not to mention lawsuits, fines, and permanent damage to their reputation.

But this isn't just about avoiding punishment. It's about **doing the right thing. Stay focused on Ethics!**

Again, We are more than real estate professionals—we are **leaders** in our communities. And if we truly want to make a difference, we can't just follow the rules—we have to be **advocates**.

So here's my challenge to you: **How will you actively promote fair housing in your daily work?** Because talking about it isn't enough. We need action. **Community Action & Leadership**

Let me give you a few ways we can **turn commitment into action:**

1. **Educate your clients.** If you hear a buyer saying, "I only want to live in a 'good' neighborhood," take the time to explain why fair housing laws prohibit steering and why all communities deserve a chance to thrive.
2. **Report discrimination.** If you see unfair lending practices, discriminatory advertising, or bias in your transactions, don't look the other way. File a complaint with **HUD** or your local fair housing agency.
3. **Get involved in community outreach.** Partner with housing advocacy groups, volunteer with local organizations, or help first-time homebuyers from marginalized communities navigate the process.
4. **Advocate for policy change.** Speak up for housing equality in local government meetings. Support initiatives that promote affordable housing, zoning reforms, and fair lending practices.
5. **Educate yourself and others.** Read books like **The Color of Law**, and **The Dog Whistle**, which exposes how government policies have fueled housing segregation. Stay informed about fair housing issues and share that knowledge with your colleagues.

Now, we're about to play Fair Housing Jeopardy. And yes, it's going to be fun—but don't forget that fair housing **isn't just a game**.

*This is about **real people, real families, and real opportunities**. Every transaction we handle can either **break barriers** or **reinforce them**-- you decide!*

As REAL ESTATE PROFESSIONALS, we HAVE pledged “to protect the individual right of real estate ownership and widen the opportunity to enjoy it.” We get there by increasing and highlighting the diversity among our members, listening to the challenges of our colleagues and clients, and understanding the barriers, past and present, of homeownership for our diverse communities.

*We widen the opportunity for homeownership through **Equity**, a by-product of **diversity** and **inclusion** and that is done through **Fair housing**.*

*So here’s your final challenge: **Be the Real estate professional who makes a difference**.*

- Be the one who upholds the **NAR Code of Ethics** with integrity.*
- Be the one who refuses to let discrimination hide in plain sight.*
- Be the one who **fights for fair housing—‘democracy in housing’ are not just words, but its action.***

Because when it comes to fair housing, we can’t afford to put it in jeopardy.

*Let’s get to work. Let’s play the game. And then let’s take what we learn and make a real impact ...because **This is the Game We Must Win!***

Thank you. Dr. Danette O’Neal