



BIC MANUAL

2022 Version

BIC Name: _____

Firm Name: _____



INTRODUCTION

Welcome to the Fair Housing Academy and congratulations on taking the next step to ensure that all North Carolinians have access to fair housing! You have taken it upon yourself to guarantee that each REALTOR® in your firm has the training and tools that they need to actively combat housing discrimination and avoid fair housing violations.

After everything that happened in Long Island with the Newsday Report, NC REALTORS® realized it was time to expand our fair housing education and create tools and resources to help our Brokers-in-Charge (BICs) navigate issues related to fair housing and prevent serious violations.

Working with the National Association of REALTORS® and other fair housing experts, NC REALTORS® created the Fair Housing Academy to help BICs facilitate fair housing training for your agents during monthly meetings, agent onboarding or in any way that you feel is best.

The program consists of eight training videos—one specific to property management. In addition, we provide resources to help you lead discussions and encourage conversations. This includes a workbook with discussion points to review before each video, and homework for agents to work on individually or together in a group setting.

NC REALTORS® DIVERSITY AND INCLUSION STATEMENT



NC REALTORS®, representing over 50,000 REALTORS® who reside in diverse communities across North Carolina, embodies our REALTOR® Code of Ethics, the governing document which protects the housing rights of all people, regardless of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. We embrace equality and inclusivity, honoring individuals and respecting differing perspectives to reach common goals for the betterment of all. Racism and discrimination have no home in North Carolina.

Adopted by the NC REALTORS® Board of Directors on October 15, 2020

FACILITATION SUGGESTIONS



Total Approximate Time to Complete NC REALTORS® Fair Housing Academy:

- 4 Instructional Hours
- 2 Hours of Homework Assignments

Suggested Implementation Schedule:

- **OPTION 1:** Facilitate one training at a time during weekly or monthly firm meetings. We suggest incorporating the Post-Training Discussion with the final training video.
- **OPTION 2:** Facilitate entire programming as part of REALTOR® Onboarding at firm.

Student Manual:

- Provide a copy of the downloadable student manual to your REALTORS®
[Download the Student Manual](#)

Marketing Materials:

- Access email text and graphics that you can use to communicate the start of this program to your agents.
[Download the BIC Toolkit](#)

Help us build a vibrant community in support of fair housing at NC REALTORS®! Post pictures of your firm trainings on social media and include the hashtag **#fairhousingacademy**

PRE-TRAINING DISCUSSION



Date Completed: _____

Names of REALTORS® in Attendance:

BIC Facilitation

Email the Student Manual to each REALTOR® in training.

Script:

1. Please take a moment to answer the questions outlined in your Student Manual on page 3.
2. Now, we are going to watch a quick intro video to the Fair Housing Academy.

[Play Fair Housing Academy Video: Introduction](#)

Discussion:

1. Would any of you share what fair housing means to you?
2. Would any of you share what challenges you think our industry is facing today?

For BIC Reference – Student Questions in Manual

1. What does fair housing mean to you as a REALTOR®?
2. What challenges do you think the real estate community is facing today?

BIC Post-Training Reflection

As the Broker-in-Charge, what was your takeaway from today's conversation?

THE FAIR HOUSING CHARGE – IT STARTS WITH YOU



Date Completed: _____

Names of REALTORS® in Attendance:

BIC Facilitation

Script:

1. We talked briefly already about what fair housing means to us as REALTORS®, so let's dive into the first training video, The Fair Housing Charge – It Starts with You.

[Play Fair Housing Academy Video: The Fair Housing Charge – It Starts with You](#)

2. Take a few minutes now to respond to the questions outlined in your Student Manual on page 4 and 5.

Discussion:

1. Do you have a written or mental checklist that you use for every client? How has this, or how do you think this, will help you to ensure consistency in how you treat customers and clients?
2. Were you aware of the past discriminatory policies and practices mandated by the National Association of REALTORS® and by the federal government? What are your thoughts on this and the actions that are being taken to correct these discriminatory practices?

Post-Video Assignment for REALTORS®

1. Make a list of steps for your personal process that outlines what you do for your buyers and sellers, from start to finish.
2. Use this list to create a form that you can use daily to ensure that you are giving each of your customers and clients consistent service.

Post-Video Resources to Share with Your REALTORS®

- [National Association of REALTORS® Fair Housing](#)
- See how some of your REALTOR® Peers are leading the Fair Housing Charge [Being the Change in Downtown Durham](#) (3-minute video)

For BIC Reference – Student Questions in Manual

1. What methods do you use to be sure the people you work with have consistent treatment?
2. If you do not currently have a system, what do you feel you need to do to create uniform treatment of every client?
3. What was your reaction to learning about past discriminatory practices by the National Association of REALTORS®?
4. What are your thoughts regarding past discriminatory policies by developers and the federal government?
5. What do you think about the actions being taken to correct these practices?

BIC Post-Training Reflection

As the Broker-in-Charge, what was your takeaway from this training?

Do you see any areas where your firm could make positive changes related to this specific training? If so, what is your plan to implement those changes?

THE FAIR HOUSING JOURNEY – PAST, PRESENT AND FUTURE



Date Completed: _____

Names of REALTORS® in Attendance:

BIC Facilitation

Script:

1. So far, we have talked about what fair housing means to us as REALTORS®. Bryan Green has also introduced us to fair housing at a higher level from the National Association of REALTORS®.
2. Before we start our next training, can you tell me what the protected classes are under the Fair Housing Act?
 - a. What are the additional protected classes that are protected under the REALTOR® Code of Ethics?
 - b. What do you think is the most common fair housing violation?
3. Let us take the next step in our fair housing journey with our next training video, The Fair Housing Journey – Past Present and Future.
[Play Fair Housing Academy Video: The Fair Housing Journey – Past, Present and Future](#)
4. Take a few minutes now to respond to the questions outlined in your Student Manual on page 6 and 7.

Discussion:

Nate mentioned the three distinct “bedrocks” of housing discrimination. What are they?

1. What are ways that you, as a REALTOR®, can help to combat these housing discrimination practices?

2. Discrimination against those with disabilities continues to be a leading basis for fair housing discrimination claims. Was this surprising to hear? Have you seen this happen within your community?
3. Did you learn anything else during the training that surprised you? If you did, please share what that was and how it made you feel.

Post-Video Assignment for REALTORS®

Have your REALTORS® watch the [Long Island Divided Investigation](#) either on their own, or as a group if they have not previously watched it (1-hour video)

For BIC Reference – Student Questions in Manual

1. Were you surprised by these statements? Why or why not?
2. Have you seen/experienced any of these practices? If so, please explain.
3. What can you and the REALTOR® community do to combat these practices?
4. How much do you know about the ongoing challenges in discrimination against those with disabilities?
5. What do you think are the biggest issues in discrimination in the area of those with disabilities?

BIC Post-Training Reflection

As the Broker-in-Charge, what was your takeaway from this training?

Do you see any areas where your firm could make positive changes related to this specific training? If so, what is your plan to implement those changes?

THE FAIR HOUSING TEST – LESSONS FROM LONG ISLAND



Date Completed: _____

Names of REALTORS® in Attendance:

BIC Facilitation

Script:

1. We are quickly making our way through our NC REALTORS® Fair Housing Academy training. Today, we are going to spend time reviewing the recent Newsday Investigation. The findings of the Newsday Investigation into the current discriminatory practices of REALTORS® was alarming.
2. Did you watch the video of the investigation findings? What were you most surprised by, and how did these findings make you feel?
3. Do you think members of your community are currently facing housing discrimination? If so, how do you imagine housing discrimination is affecting your specific community?
4. Let us take the next step in our fair housing journey with our next training video, The Fair Housing Test – Lessons from Long Island.
[Play Fair Housing Academy Video: The Fair Housing Test – Lessons from Long Island](#)
5. Take a few minutes now to respond to the questions outlined in your Student Manual on page 8.

Discussion:

1. What surprised you most in the findings of the Long Island investigation?
2. Bo discussed many new educational offerings that the Long Island Board of REALTORS® is now offering to enhance their Fair Housing Education within their local

association. Have you taken any additional Fair Housing or Diversity and Inclusion training, what was the most valuable takeaway you gained from those trainings?

Post-Video Assignment for REALTORS®

Have your REALTORS® watch the NC REALTORS® interview with lead Newsday investigator, Bill Dedman, either on their own, or as a group if they have not previously watched it (1-hour video)

[Lessons Learned from Long Island Divided | Bill Dedman Webinar](#)

For BIC Reference – Student Questions in Manual

1. Prior to now, were you aware of the Newsday investigation into the discriminatory practices of REALTORS®?
2. Please describe your reaction to the video.
3. Have you participated in any Fair Housing training through your local association?
4. How do you feel about the comments from Bo Patton regarding the actions New York State may be taking regarding this issue?

BIC Post-Training Reflection

As the Broker-in-Charge, what was your takeaway from this training?

Do you see any areas where your firm could make positive changes related to this specific training? If so, what is your plan to implement those changes?

THE FAIR HOUSING CHALLENGE – BECAUSE THAT’S WHO WE “R”



Date Completed: _____

Names of REALTORS® in Attendance:

BIC Facilitation

Script:

1. Did you watch the NC REALTORS® interview with Bill Dedman, Lessons Learned from Long Island Divided?
2. What did you think about the interview and learning about the investigation from someone who was directly involved in bringing this current housing discrimination to light?
3. Let us go ahead and start our next NC REALTORS® Fair Housing Academy training video, The Fair Housing Challenge – Because That’s Who We “R”.
[Play Fair Housing Academy Video: The Fair Housing Challenge – Because That’s Who We “R”](#)
4. Take a few minutes now to respond to the questions outlined in your Student Manual on page 9 and 10.

Discussion:

In an effort to combat housing discrimination at a national level, NAR released Fairhaven in 2020. It only takes about an hour to complete and really helps to demonstrate many fair housing violations that you may not immediately recognize as a fair housing violation. Fairhaven helps REALTORS® learn to assess potential fair housing violations in a much more comprehensive way. Have you completed Fairhaven?

1. If you have, what did you think about the scenario based trainings, and how did you feel playing both the role of the REALTOR® as well as the role of the customer or client?
2. If you have not completed Fairhaven, would you be willing to complete it within the next 30 days?
3. NAR also released an Implicit Bias training video. Have you taken any implicit bias trainings in the past? If you have, were you surprised by anything you learned about yourself?

Post-Video Resources to Share with Your REALTORS®

- [National Association of REALTORS® Fair Housing Action Plan \(ACT Initiative\)](#)
- [National Association of REALTORS® Fair Housing](#)
- Additional Trainings:
 - a. Complete [NAR's Fairhaven](#)
 - b. Complete [NAR's Bias Override Training](#)

For BIC Reference – Student Questions in Manual

1. Prior to now, were you aware of the Fairhaven training, and if so, have you completed the program?
2. If completed, how did you feel about playing both the role of the REALTOR® and the consumer?
3. If you have not completed the Fairhaven program, are you willing to commit to completing it within the next 30 days?
4. Do you understand what implicit bias is, and have you taken any training on the subject?
5. Are you aware that NAR released an Implicit Bias Training video?
6. Are you willing to commit to watching the video within the next 30 days and report back about anything that may have surprised you from the training?

BIC Post-Training Reflection

As the Broker-in-Charge, what was your takeaway from this training?

Do you see any areas where your firm could make positive changes related to this specific training? If so, what is your plan to implement those changes?

THE FAIR HOUSING ACT – YOUR LEGAL OBLIGATIONS (RESIDENTIAL & PROPERTY MANAGEMENT)



Date Completed: _____

Names of REALTORS® in Attendance:

BIC Facilitation

Script:

1. Our next NC REALTORS® Fair Housing Academy training video takes a deeper dive into the Fair Housing Act from a legal standpoint.
2. What legal questions do you have regarding Fair Housing?
3. Buyer Love Letters continue to be a hot topic in today's market.
What is your current policy regarding Buyer Love Letters?
4. Now, we are going to watch the _____ version.

[Play Residential Fair Housing Academy Video: The Fair Housing Act – Your Legal Obligations](#)

[Play Property Management Fair Housing Academy Video: The Fair Housing Act – Your Legal Obligations](#)

5. Take a few minutes now to respond to the questions outlined in your Student Manual on page 11 and 12 for residential, or on page 13 for property management.

Discussion:

1. Did any of the general Fair Housing legal advice given surprise you?
If so, what surprised you the most?
2. Will you be changing any of your business practices after reviewing the guidance given? If so, what practices will you change, and why?

3. **Discussion – Property Management Specific:** Have you seen an increase in your local area of confusion between service animals and assistance animals? How have you managed these conversations with the owners of the property and the tenants?

For BIC Reference – RESIDENTIAL Student Questions in Manual

1. Please list the federally protected classes and any additional protected classes recognized through the REALTOR® Code of Ethics.
2. Have you used buyer lover letters in the past?
3. What are your feelings about NAR's belief that buyer lover letters should not be used?
4. Looking at your marketing program, have you questioned your approach in terms of Fair Housing? Please explain.

For BIC Reference – PROPERTY MANAGEMENT Student Questions in Manual

1. Do you have a clear understanding of the responsibilities of property managers/landlords regarding service animals and assistance animals?
2. How do you handle new tenant interaction to protect yourself from violations of Fair Housing and ADA Law?
3. Please list three things that could be violations of Fair Housing or ADA Law in screening tenants.

BIC Post-Training Reflection

As the Broker-in-Charge, what was your takeaway from this training?

Do you see any areas where your firm could make positive changes related to this specific training? If so, what is your plan to implement those changes?

THE FAIR HOUSING VIOLATION – RISKS, PENALTIES AND HOW TO AVOID THEM



Date Completed: _____

Names of REALTORS® in Attendance:

BIC Facilitation

Script:

1. Can you believe that we are already on our last NC REALTORS® Fair Housing Academy training video?
2. Do you know who enforces fair housing violations?
3. What do you think the consequences of a fair housing violation can be?
4. This training is going to walk us through what fair housing enforcement looks like in The Fair Housing Violation – Risks, Penalties and How to Avoid Them.
[Play Fair Housing Academy Video: The Fair Housing Violation – Risks, Penalties and How to Avoid Them](#)
5. Take a few minutes now to respond to the questions outlined in your Student Manual on page 14 and 15.

Discussion:

1. HUD is increasing their fair housing compliance testing across the country. What can you implement today to ensure that you are consistent in how you service your customers and clients in regards to protecting their fair housing rights?
2. If a tester was sent to procure services from you today, what do you think they would find?

3. It can be very costly from both a financial and a reputational standpoint if you are found in violation of the Fair Housing Act. Were you aware of the many ways that REALTORS® can be fined if found in violation?
4. How would a fair housing conviction affect your business?
5. If found in violation, your reputation could easily be ruined. Do you think a REALTOR® would be able to rebound and continue running a successful business if convicted of a fair housing violation?

Post-Video Resources to Share with Your REALTORS®

[HUD Website](#)

For BIC Reference – Student Questions in Manual

1. How do you feel about the increase in fair housing compliance testing being implemented by HUD?
2. What systems do you need to put in place to protect your clients/ customers fair housing rights?
3. Would you pass if a tester called on you today?
4. Were you aware of the fines and penalties that can be imposed for fair housing violations?
5. How would a fair housing violation affect your business?

BIC Post-Training Reflection

As the Broker-in-Charge, what was your takeaway from this training?

Do you see any areas where your firm could make positive changes related to this specific training? If so, what is your plan to implement those changes?

POST-TRAINING DISCUSSION



Date Completed: _____

Names of REALTORS® in Attendance:

BIC Facilitation

Script:

1. Now that we have gone through the Fair Housing Academy, let us take a moment to reflect on what we have learned.
2. Were you surprised by any of the content or information we reviewed?
3. What was the most impactful part of this training for you? How did it make you feel, and what was your biggest takeaway though this training process?
4. Do you feel more confident and prepared to assess and potentially confront housing discrimination in the future?
5. What additional fair housing training would be helpful for you as a REALTOR® in the future?

BIC Post-Training Reflection

As the Broker-in-Charge, what was your takeaway from today's conversation?

POST-TRAINING NC REALTORS® FAIR HOUSING ACADEMY INSTRUCTIONS



Date Completed: _____

Names of REALTORS® who Completed Training:

BIC Instructions

1. Submit documentation verifying that the REALTOR® has completed the NC REALTORS® Fair Housing Academy. Your submission will add the REALTOR® to the formal list of NC REALTORS® who have completed this training.

[NC REALTORS® Fair Housing Academy Completion Form](#)

2. Fill out a NC REALTORS® Fair Housing Academy Certificate of Completion for your REALTOR®

[NC REALTORS® Fair Housing Academy Certificate of Completion](#)

3. Have your REALTOR® take a picture with their Certificate of Completion, and post it to social media with the hashtag **#fairhousingacademy**

4. Provide NC REALTORS® with feedback on your experience facilitating the NC REALTORS® Fair Housing Academy.

[NC REALTORS® Fair Housing Academy Feedback Survey](#)