

A Resource For Fair Housing: Internal And External Review

A CMLS Fair Housing Task Force Publication



CMLS

Council of Multiple
Listing Services

published by

Council of Multiple Listing Services

1000 N. Green Valley Parkway, #440-583

Henderson, NV 89074

A Resource For Fair Housing: Internal And External Review

A CMLS Fair Housing Task Force Publication

A Resource For Fair Housing: Internal And External Review is a CMLS Fair Housing Task Force Publication that provides information, guidance, and references to assist MLSs in becoming prominent supporters of Fair Housing efforts within the communities they serve while adhering to NAR policy and any state or federal Fair Housing laws.

Sections within this publication are designed to help MLS executives ask important questions revolving around Fair Housing issues at the local, state, and national levels. It also includes links to articles, resources, and references from a cross section of public and private sector sources.

Background

About The Task Force

In February 2021, CMLS created a task force to determine how MLSs might generate greater awareness of the Fair Housing Act and subsequent rules, policies, and procedures as they relate to the MLS system. The task force ascertained that the best way to accomplish this goal would be to provide materials that assist MLSs in conducting assessments within their organizations, offering new ideas and solutions, and encouraging in-depth conversations with their respective leaders.

The task force identified several substantive opportunities to guide the MLS industry and categorize them within the following four areas:

Internal		External	
Rules Fields Search	Policies Process Procedure	Subscriber	Consumer

The task force created four sub-groups to develop tools or materials that would assist MLS executives in developing Fair Housing work programs or self-assessments within their organizations. Reviewing policies, processes, and procedures within their MLS or association leads to self-discovery, minimizing or eliminating the potential for violations, raising awareness among all subscribers and/or participants, and pro-actively advancing Fair Housing efforts.

Conducting a self-assessment, especially as it relates to organizational practices, is no small task. However, it is one that an executive or volunteer leader should feel is of principal importance to the organization, whether it is broker owned or wholly owned by (or a committee of) an association, especially as it relates to Fair Housing.

Fair Housing And MLS Policy

During an annual conference, the National Association of REALTORS® (NAR) Board of Directors approved the recommendations of the MLS Standards Work Group and incorporated the following language into **MLS Policy Statement 8.1, under Part Two: Policies, C. Administration, Operational Issues:**

Multiple Listing Services are important tools for furthering Fair Housing because they facilitate the widespread distribution of accurate property information to all consumers. To that end, MLSs must implement a process for identifying potential violations of Fair Housing laws and working with participants and subscribers to rectify such potential violations.

The significance of this statement cannot be understated, regardless of how an MLS is organized. If an MLS is wholly owned by, or a committee of, an association, this adoption automatically became a mandatory part of the MLS Rules & Regulations.

If the MLS is broker owned, it is likely to adopt or have adopted similar language into its MLS Rules & Regulations even if they are not required to incorporate the NAR mandated language. In many instances, these MLSs are often the first to implement new rules and best practices, sometimes ahead of the REALTOR® Association community.

Fair Housing History

In the wake of the assassination of Dr. Martin Luther King Jr., President Lyndon B. Johnson signed the Civil Rights Acts of 1968, expanding on the Civil Rights Act of 1964 to include “the sale, rental, and financing of Housing based on race, religion, national origin, sex, (and as amended) handicap and family status. Title VIII of the Act is also known as the Fair Housing Act (of 1968).”(1) And thus was the beginning of a new awareness about housing opportunities.

(1) [History of Fair Housing — U.S. Department of Housing and Urban Development](#)

Given the historical significance of this Act, along with the adoption of NAR language, the task force recommends that MLSs will continually review and update their operations to ensure that consumers in their markets see them as champions for inclusion. While this can be done in several ways, the task force has collected the following information, guidance, and resources to help expedite compliance to NAR policy as well as various state and federal Fair Housing laws.

Checking For Violations

Assertive and Passive Compliance

MLSs and brokers are responsible for ensuring compliance with laws and regulations, including the federal Fair Housing Act and local state equivalents. However, there are typically two schools of thought on how an MLS might check for data compliance and/or violations.

- Assertive Compliance relates to processes and procedures that the MLS implements and manages as part of a program.
- Passive Compliance relates to any processes or procedures that rely on subscribers to implement and manage as part of a program.

Some MLSs even apply both approaches, creating a more robust Fair Housing work program. Implementing proactive measures from either approach (assertive and/or passive compliance) is an important risk mitigation technique. The following section considers both approaches from the perspective of Fair Housing “caution words and phrases.”

Assertive Fair Housing Processes

An assertive approach that checks for Fair Housing word and phrase violations usually involves automatically checking for various items in a property listing by using software against a pre-determined list of words and phrases. This process can be done without automated software. However, attempting to manually screen words and phrases is labor intensive and less manageable with more subscribers.

Developing a list of words and phrases to check against is the responsibility of each MLS. However, there are many resources to start such a list or obtain an existing one.

The Federal Housing and Urban Development website has an expansive amount of

information on words and phrases as well as the importance of context. Some resources might include vendors or other MLSs that have already developed a list. This publication also contains links and referrals to other sources as a convenience.

However, it is always important to remember that lists and other linked information are not intended to and should not be used in place of legal advice. For answers to specific questions regarding the Fair Housing Act, always consult an attorney.

Finding Resources

Vendors. Several vendors offer data-checking services that can check for challenge-type words and other possible data entry errors. These services are typically provided for a cost, but the investment can lead to cost savings compared to the time investment required for a manual review.

Generally, the service checks the remarks/comments during the listing input phase. This provides MLS staff the opportunity to identify phrases or words that may be problematic and override those cautions if the phrase “in context” is not a Fair Housing issue.

For example, a “white fence” may be flagged as cautionary. However, in the context of it being a white fence, there is no violation. MLS staff members can easily override the warning and proceed. Or, if there is a potential violation, then MLS staff can contact the agent to discuss.

Other MLSs. There are many MLSs currently checking against Fair Housing lists through their MLS system or manually. These peers can be an extremely valuable resource! Here are a few tips when one MLS reaches out to another.

- Ask if they are using an automated data-checking tool. If so, what are the benefits? What are the drawbacks?
- If they do not use an automated tool, ask how they check for possible violations. Do they perform a manual review of listings or use another method?
- Review a sample list of words that CMLS members and other MLSs use in their Fair Housing compliance efforts. CMLS shares submitted sample lists. But always remember such lists are specific to the particular MLS. Each MLS is responsible for developing its own list and reviewing it with legal counsel or a Fair Housing expert. Context matters. What is acceptable for one MLS may not be for another.

Assertive Fair Housing Processes, Pros And Cons

Taking an assertive approach and/or a passive approach is an important part of any Fair Housing compliance program. However, once an assertive and/or passive approach is adopted, it is still important to remain actively involved in the development and maintenance of the program. To illustrate, the task force has developed a list of pros and cons to each approach.

Pro.

- Helps the community at large embrace Fair Housing concepts and reduce violations.
- Helps proactively protect the MLS and MLS brokers by demonstrating definitive action to avoid violations.
- Shows subscribers that the MLS is serious about the subject and helping to protect them from unintentionally creating an issue.
- When employed, most software can exclude certain words on the list if they relate to another word or set of words. This ability, over time, can be honed by staff to reduce the rate of false positive hits by the software.
- When employed, some software can check the list before the listing is put into active status. This can be extremely valuable to the MLS and subscribers because issues can be addressed prior to distribution.
- When employed, software can be used to search for potential violations, possibly reducing staff time dedicated to manual reviews.

Con.

- Requires staff oversight as automated software checks words without considering context. This can result in a high percentage of false positive hits that staff must review. Depending on the number of listings, the review process may require significant time.
- Costs associated with implementing a third-party compliance tool may exceed the budgetary constraints of some MLSs.

Passive Fair Housing Processes

Passive compliance generally relies on MLS subscribers to identify an issue and report it to the MLS. Some MLSs advertise a Fair Housing word list to their subscribers, but developing and promoting the list is optional.

Many MLSs following this approach have instituted a link or button on MLS property listing reports that is used to report any issues or possible rule violations related to the listing. Other MLSs choose to accept any reports via phone, chat, or email. Regardless of which reporting method is used, all reports must be tracked in writing and follow all MLS document retention rules.

Pro.

- Less resource intensive.
- Eliminates the need to check the context of “false positives” that typically appear on reports from automated data-checking tools.

Con.

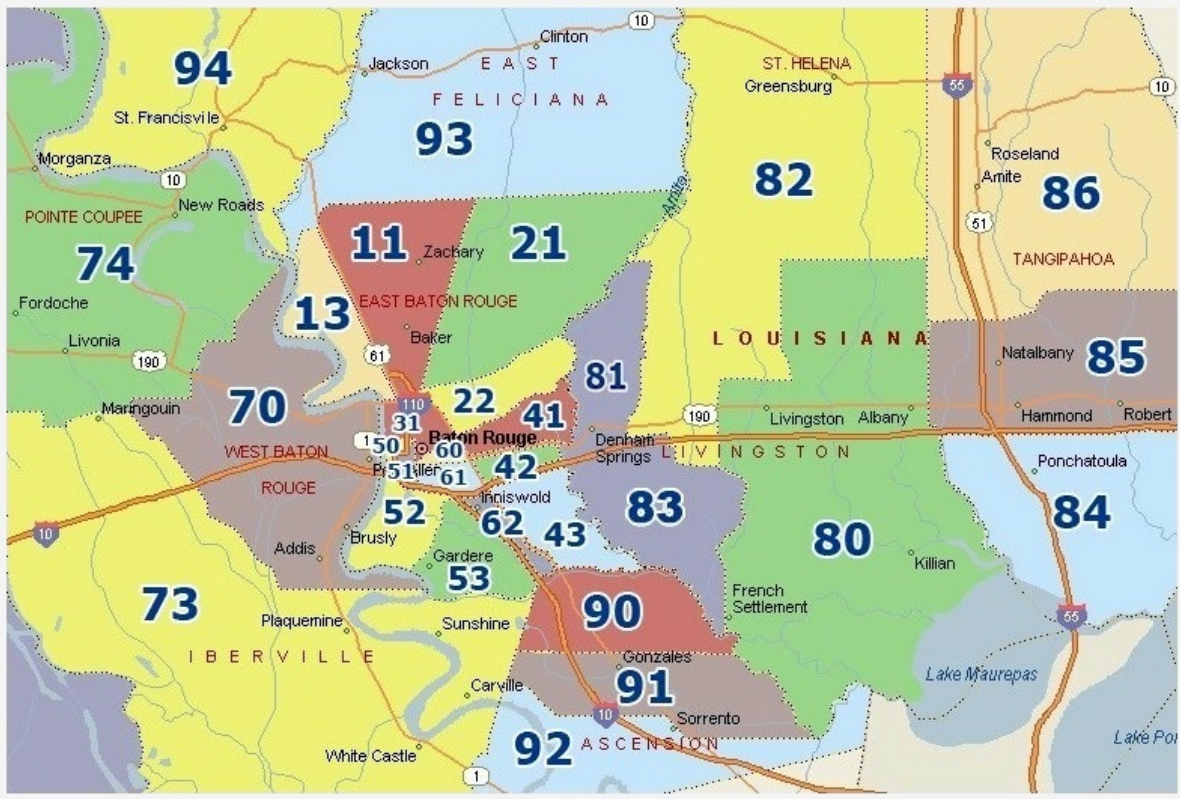
- Creates an impression that the MLS is not proactively acting as a Fair Housing champion.
- Increases the likelihood many violations will be missed because passive enforcement is less proactive than assertive enforcement.
- Distributes listing comments across multiple websites without ever being checked for potential violations that subscribers may or may not know.

Examining Area Maps

Unintended Compliance Issues

MLS area maps go back a long way. They predate most internet-based MLS systems. Most of the maps were created by an MLS committee or committee sub-group when service providers used MLS books. Many MLSs have eliminated them.

Map-based searches make area maps less relevant today. More importantly, they are fraught with potential Fair Housing Act issues. They may result in discriminatory practices such as steering or redlining. This is especially true if the original map was created by groups other than a government entity.



The question for MLSs that still use area maps today is: Why have many MLSs eliminated area maps? Many have adopted new tools that not only do a better job but are a decisive step forward in advancing Fair Housing efforts nationwide.

- Map-based searches allow subscribers the freedom to define the geography of their search as broadly or narrowly as they choose.
- As an alternative to only map-based searches, consider using a government-defined hierarchy such as ZIP code or municipality.
- Ask other MLSs why they decided to eliminate area maps, how they managed the process, what lessons they learned, and if there are additional benefits.
- Consider how the change could affect statistical reporting and other administrative tasks before the transition, allowing time to implement new solutions.
- Develop a communication strategy to inform subscribers or participants of any change to the system or other technical aspects of using a new search method.

For MLSs that decide to retain area maps, it is important to document the decision and re-evaluate the reasons for that decision annually. An annual review is a best practice to mitigate or avoid unintentional violations or create unnecessary Fair Housing concerns.

Analyzing The Database

Databases Can Be A Starting Point

Everything starts when a subscriber adds a listing to the MLS database. After this initial step, the information curated by the MLS will be disseminated to any number of destinations, supporting brokers and agents as they serve their customers. It is a best practice to review all searchable data fields, especially those that are available for public display on participant/subscriber sites and portals.

The ‘Gold Standard’ Of Information

MLS data should be considered the gold standard of information for the real estate industry. The MLS providing this data should be considered the primary source for such information as it is delivered to other systems, sites, products, and tools.

As the primary source, MLSs influence how consumers and professionals engage in real estate. How an MLS treats Fair Housing efforts affects how its subscribers and participants treat this data. Therefore, MLSs are not neutral. They are either advancing Fair Housing issues or perpetuating discriminatory patterns and practices.

Even when processes are automated, implicit bias can be accidentally programmed into algorithms that have a disparate impact on consumers by influencing appraisals, AVMs, public search portals, forms software, showing software, financing/lending, etc. This is why the task force strongly recommends industry leaders take proactive steps to advance Fair Housing and related topics such as diversity, equity, and inclusion (DEI) as a matter of policy.

Bedrooms As An Example Of Change

Some MLSs have proactively changed the word ‘master’ in ‘master bedroom’ to another term like ‘primary bedroom’ because the term ‘master’ has a painful association with the violent legacy of enslavement. Some have not made this change.

Changing or not changing the term accurately demonstrates what it means to advance Fair Housing issues proactively. While many MLSs feel there is nothing wrong with the word master, others see it as an obligation to integrate a critical DEI lens into this standard practice. Since some consumers are uncomfortable with the association, it should be seen as a matter of inclusion to change the term.

The Real Estate Standards Organization (RESO), for example, has recently updated its data dictionary. It now provides an option for MLSs to map the fields 'master bedroom' to the name 'primary bedroom.' To be inclusive, the task force recommends all MLSs update their database to replace the word 'master' with 'primary' or another appropriate term. If it is not possible to change the database, we recommend using the mapping option provided by RESO.



Reviewing Other Forms And Fields

Bedrooms are only one example. Terms like his/her bathroom, Jack/Jill bathroom, or Mexican tile may also be problematic. One MLS changed changed Mexican tile to Saltillo tile.

MLSs should perform a regular and thorough review of all fields, whether or not they are searchable. Consider each field through the DEI lens. It will become easier to identify loaded or biased terms that could be adjusted to serve Fair Housing efforts better while still describing the property in the database. For example, an MLS might assign one individual or diverse committee to represent consumers better.

Ambiguity Beyond The Database

In addition to databases, there may be other actions that could allow for manipulation. For example, does the system allow the user to move a property's location on a map or alter information related to its actual location, such as ZIP code or municipality? Are there rules requiring the accuracy of listings? Is there an enforcement mechanism that complements these rules?

As a best practice, it is important to have a detailed review of the rules with an emphasis on potential Fair Housing red flags. It is also important to look at these rules through a DEI lens beyond what is included in NAR Policy Statement 8.1.

ADA And Website Accessibility

The Americans With Disabilities Act 1990 (ADA)

The Americans with Disabilities Act 1990 (ADA) makes it unlawful to discriminate against people with disabilities. One area to consider is non-physical accessibility such as websites. The Department of Justice (DOJ) has yet to move forward with rule making on websites, leaving no guidelines or requirements for accessibility to web content.

However, the lack of federal, state, or local regulations does not preclude businesses from potential risk. Plaintiffs may still file claims or send demand letters alleging that a website is inaccessible and in violation of the ADA. Both brokers and agents have received such notices. One might even consider the lack of DOJ regulations or Supreme Court rulings on digital accessibility creates greater non-compliance risks.

Determining accessibility starts with a review of publicly accessible websites, and not just those with search functionality. A good self-assessment considers everyone: brokers, agents, consumers, new users, members of the public. In addition, there are several online tools and services that test websites for compatibility with the [Web Content Accessibility Guidelines \(WCAG\)](#), which is recognized as the most-used worldwide standard.

Free tools may point out areas of improvement or “score” your site. However, an MLS may find that it needs additional assistance to meet compliance standards. Along with free tools or services, outside consulting firms can audit a site, recommend changes, and make the necessary improvements.

Considering Website Compliance

- **Free tools.** These tools can help identify specific issues but do not always provide a complete picture of the site’s accessibility. They are good for analysis but do not always provide the solutions to the issues they identify. For an MLS with development resources, these tools may be sufficient to move things, but the MLS may find the process labor intensive.

- **Internal/External Compliance.** One solution is to request an outside provider to audit or assess the site. Once the assessment is complete, staff can decide which changes they can make and which are better left to the outside provider. While external services require an investment, it can reduce staff time and provide third-party validation.

- **Outsourced.** Providing an end-to-end solution may save internal resources and include a validating certification. This process will likely require a more substantial investment. It can also limit the ability of internal teams to develop standard operating procedures going forward as new content is published online.

In May 2021, NAR included website accessibility as a significant topic in “[Hot Topics in Broker Risk Reduction](#).” The article also contains a complete list of additional resources. The tips provided can benefit MLSs, associations, and brokerages and include:

- Assess the current accessibility of the website and create a plan to take steps to address and enhance any disability issues.
- Ask a website provider about addressing the site’s accessibility.
- Consult an expert to create a plan for addressing website accessibility issues.
- Include an accessibility statement on the website, along with contact info where individuals with disabilities may report difficulties.
- Review the NAR Website Accessibility statement.
- Since an MLS and/or association may be named or included in demand letters alleging inaccessibility, MLSs need to demonstrate a proactive approach to and awareness of accessibility issues. This includes working on any publicly accessible websites and sharing knowledge with brokers and agents.

Training Real Estate Agents

Agent, Subscriber, And Participant Training Options

MLSs may wish to consider incorporating Fair Housing education in their subscriber orientation courses. The best time to raise Fair Housing awareness is when someone joins an MLS.

Resources Available To NAR Members

NAR provides a first-person simulation experience along with several training and informational resources to help brokerages, association and MLSs educate REALTORS® on Fair Housing laws and topics.

- **Fairhaven.** NAR's Fair Housing simulator takes 60 to 90 minutes to complete. This interactive program presents situations from the point of view of the sellers and buyers and the relationship with their agent. It is an excellent way for the agent to begin developing a deeper understanding of Fair Housing issues.
- **NAR's Implicit Bias video.** "[Bias Override: Overcoming Barriers to Fair Housing](#)" Understanding bias is a key to overcoming it. This video is a journey designed to help viewers better understand unconscious actions and reactions.
- **"At Home with Diversity" (AHWD) certification.** This certification includes topics on diversity, equity, inclusion, Fair Housing, and risk reduction. It is designed to help participants gain practical skills and tools to serve all customers effectively. Once complete, there is a one-time application fee that is often discounted in April.

Resources Available For All MLS Subscribers

In addition to a number of resources, there are several actions an MLS can take to help its subscribers gain a better understanding of Fair Housing issues and efforts.

Proactive Steps: Actions | Policies | Procedures

- Create and distribute a Fair Housing guide to MLS subscribers.
- Offer training to subscribers at their offices by providing direct outreach to office managers.
- Partner with a local association and share the task of educating subscribers on Fair Housing laws, the best use of the MLS to support Fair Housing efforts, and the best way to raise awareness that the MLS plays a role in supporting Fair Housing efforts.
- Create an outreach program geared toward commercial members who may not have access to association tools and resources.
- Read and share '[How to talk about Fair Housing.](#)' (Page requires a sign in.)

Promotion: Actions | Policies | Procedures

- Add search criteria related to accessible homes to your public search portals.

- Encourage enrollment in [Real Estate Brokerage Essentials](#).
- Encourage enrollment in [Expanding Housing Opportunities](#).

Handling Complaints: Actions | Policies | Procedures

- Distribute (or make readily accessible) NAR's Professional Standards and Arbitration Manual.
- Create an ombudsman role within the MLS responsible for reviewing and proactively assisting subscribers in the event of a Fair Housing complaint.
- Provide direct website links to state resources for filing complaints.
- Require vendors that use MLS data to abide by Fair Housing requirements through their licensing agreements.
- Consider some additional resources found at [National Fair Housing Alliance](#).

Understanding Implicit Bias: Actions | Policies | Procedures

- Leverage NAR's Fair Housing Action Plan 'ACT' to raise awareness.
- Be aware of and share information on [Fair Housing grants](#).
- Be familiar with public sector [Fair Housing initiatives](#).

Additional Considerations: Actions | Policies | Procedures

- Review [examples of housing discrimination](#) provided by the U.S. Department of Housing and Urban Development.
- Offer online resources such as a discussion series about diversity as a whole.
- Bring in community leaders from outside of the industry, as this issue affects so much more than housing.
- Find out what lending institutions are doing to ensure that Fair Housing remains at the forefront.
- Ask the local chamber of commerce if they are interested in teaming up to deliver a series on diversity and/or how discrimination affects constituents of both organizations and the community as a whole.
- Request and review case studies provided by HUD and then present those case studies to open conversations during new member orientation.
- Consider additional ideas and information provided in a [Fair Housing Trends Report](#).

Educating Consumers

Resources Available For Consumers

The task force has curated a list of resources that may help MLS members determine if they are following best practices related to educating consumers about Fair Housing standards and guidelines.

Understand the intent of the Fair Housing Act

- Prevent discrimination and reverse housing segregation.
- Address decades of unjust government practices that led to housing segregation, resulting in unequal access to opportunity that continues today. Research shows that people of color are most likely to live in neighborhoods with limited access to good jobs, healthy food, good schools, and other resources.
- Work towards a more integrated society in jurisdictions enforcing desegregation so that everyone has equal access to opportunity.
- Review “[Fair Housing Act Overview and Challenges](#),” National Low Income Housing Coalition, Oct. 23, 2018.

Explore how an MLS can promote the Fair Housing Act

- Find out if area consumers are aware of the background and purpose of the Fair Housing Act.
- Explore avenues to educate consumers (directly or through subscribers) on the importance of this legislation related to the real estate industry.
- Determine how the MLS is actively involved in anti-discrimination efforts in its local market:
 - Does it offer a Fair Housing disclosure on every MLS printout/web display?
 - Do any consumer-facing reports include a footer or [link](#) for more information on the Fair Housing Act?
 - Does it require an attachment or photo on every listing that is a Fair Housing disclosure or Fair Housing awareness piece?
 - Does it include the Fair Housing logo on all MLS documents, displays, marketing pieces, etc.?

- Does it display any posters about Fair Housing (from the state or HUD)?
- Find out how the MLS can promote Fair Housing during Fair Housing month in April and National Homeownership month in June.
 - Can the MLS create an awareness campaign for either month?
 - Can the MLS use social networks and other online channels to encourage dialogue?
 - Are there any other dates or ideas that the MLS can capitalize on during either month?

Partner with other real estate organizations to maximize exposure

- Ask other associations, state associations, NAR, local Fair Housing councils, and others if they are willing to cohost campaigns and events.
- Develop or participate in a homebuyer workshop that emphasizes Fair Housing.
- Sponsor a Fair Housing-related course for subscribers and/or consumers.
- Host a webinar for broker participants and/or consumers and share how the MLS plays an important role in fostering Fair Housing principles.
- Work with vendors that provide publicly accessible content and ask them to include Fair Housing logos and information.
- If the MLS adds a Fair Housing statement or link to its IDX footer, encourage vendors to do the same.

Consider what other options are available to boost community outreach

- Encourage staff and leadership to interact with local Fair Housing advocacy groups and regulatory bodies.
- Build relationships to better position the MLS as a resource to mitigate any local issues that may arise.
- Find out if the state association has an outreach program you can get involved in and find out what staff members can join a committee.
- Use social networks to share Fair Housing resources.
- Create awareness of Fair Housing laws by informing consumers of their rights on public pages under the heading Fair Housing laws.
- Share how the MLS helps foster accessibility and transparency for consumers.

Fair Housing Conversation Starters

Many excellent Fair Housing programs begin with conversations among MLS leadership. The task force has developed a list of questions to help MLSs start such conversations to promote Fair Housing efforts better.

1. Has the MLS performed a review of database fields to seek potential Fair Housing concerns? Are all field names objective? If not, are there better words or phrases that could be used?
 - Terms like his/her bathroom, Jack/Jill bathroom, Mexican tile, etc. may be problematic. Example: one MLS has changed Mexican tile to Saltillo tile.
2. Are the pick-list options clear and unbiased? If any are questionable, has the MLS assessed whether that item is necessary for the database? If it is necessary, what changes could be made to improve it?
3. Are there fields/display items that could be misinterpreted or misunderstood by a consumer? Real estate professionals may understand a phrase, acronym, or abbreviation that still confuses the consumer who is looking at the listing information.
4. Has the MLS assessed the fields offered regarding accessibility to homeowners with a disability, such as zero-entry shower, doorway and hallway widths for wheelchair accessibility, etc.?
5. Does the MLS use neighborhood names that could imply bias, such as Little Italy, St. John's Parish, Chinatown, Ukrainian Village, etc.? These names may be commonly used, but it may be time to examine whether or not those neighborhood references should be updated or eliminated.
6. Has the MLS considered actively checking for potential Fair Housing violations in text-based fields (e.g., remarks, directions, etc.)?
7. Has the MLS considered the benefits of moving to map-based searching rather than relying on MLS assigned area numbers?

8. Has MLS leadership discussed how the MLS would handle search and display of school districts and school ratings?
9. Does the MLS have specific rules for the use of photos/images that are attached to a listing? Many MLSs have rules prohibiting people in images to eliminate bias and keep the database about the property.
10. Do MLS vendors have options for tagging images with property features to help visually impaired consumers?
11. Does the MLS ensure that all members are aware of Fair Housing practices within the MLS and any efforts made to help keep them compliant?
12. Does the MLS enforce the concept that listings should be available for showings as soon as the listing is active and must be available to show without limitation?
- Sellers are allowed to limit showing times. However, the justification must not be arbitrary to the potential buyers, but rather, access should be based on the seller's work schedules, health concerns, and religious obligations.
13. Does the MLS manage closed groups for members to upload listings/open houses/REALTOR® lunches etc.? Does it have a policy on who accepts members to the group and who manages group activity and discussions?
- An association should have a policy on approving members based on their membership to the organization with no subjective opinions.
14. Are MLS/association staff and leadership trained on Fair Housing issues? Have they completed the Fairhaven simulation, At Home with Diversity course, or watched videos on implicit bias?
15. Does staff and/or board of the MLS/association reflect the diversity of its members and the community?
16. Do MLS communication/marketing materials incorporate gender-neutral terminology?
17. How can the MLS raise awareness for members who aren't aware of [Fair Housing issues](#) or subscribers who aren't association members?

18. Has the MLS made Fair Housing educational resources such as [Fair Housing month](#) or [FHEO Booklet](#) available to subscribers?
19. Does the MLS provide access to existing association and/or regulatory Fair Housing resources to subscribers through easily accessed web links?
20. Does the MLS provide Fair Housing information from NAR and the Professional Standards and Arbitration Manual to its subscribers?
21. Does the MLS have staff to address Fair Housing complaints or concerns if subscribers file them? Does this individual proactively assist in resolving/correcting potential Fair Housing violations and/or educating potential Fair Housing violators?
22. Does the MLS ensure that third-party vendors abide by and promote Fair Housing regulations?
23. Does the MLS continually promote and make the resources available to members or subscribers?

Fair Housing Resources

The following resources are provided without implied endorsement.

General Educational Resources

[Fair Housing Advertising Words and Phrases List](#) | Fair Housing Institute
[Fair Housing Advertising – Guidelines To Compliance](#) article | Fair Housing Institute
[Fair Housing Solutions: Overcoming Real Estate Sales Discrimination](#) | NFHA
[Real Estate Investigation](#) | Newsday
[Fair Housing Advertising](#) | HUD
[Fair Housing Act: Words Matter In Advertising](#) | Florida Realtors

Information About Area Numbers

[Catching Up To Reality](#) article | NAR

[What Is Redlining in Real Estate? 3 Warnings for Buyers](#) article | Clever Real Estate

[Why Redlining and Discrimination Still Exist in Real Estate](#) article | Inman

[MLS Area/SubAreas To Be Discontinued](#) article | Triangle MLS

[The Color of Law](#) book | published by Liveright, available on Amazon

[How To Survive Without Area Numbers](#) video | LVR Technology

[Matrix Map Tutorial](#) video | Kathy Heaney

[Editing Existing Saved Searches and Auto Emails](#) video | LVR Technology

ADA Website Accessibility Resources

[Website Accessibility Under Title II of ADA](#) toolkit | ADA

[Making The Web Accessible](#) articles | Website Accessibility Initiative

[UsableNet](#) tester | UsableNet

[Web Accessibility](#) resource | NAR

[Hot Topic In Broker Risk Reduction](#) article | NAR

[Window To The Law: ADA and Website Accessibility](#) video | NAR

[Web Accessibility Evaluation Tools List](#) | W3

[8 Free Web-Based Accessibility Tools](#) | Usability Geek

[Free WCAG 2.1 A/AA Report](#) | Bureau of Internet Accessibility

[Ultimate Guide To Achieving ADA Compliance](#) guide | UsableNet

[Free ADA Checker](#) provider | Siteimprove

[ADA & WCAG Compliance](#) provider | UserWay

[Accessibility Library](#) provider | Deque

[Mission Specific Open Source Websites](#) provider | PrometSource

[Automated Web Accessibility Solution](#) provider | Equally

[Is Your Website Accessible To People With Disabilities](#) tester | Web Accessibility

[Is Your Website ADA Compliant](#) | Business News Daily

[ADA Website Compliance](#) webinar | Florida Realtors

Alternative Google Search Terms

ADA Website Compliance Checker

Website Accessibility Testing Checklist

WCAG Compliance

Accessibility Statement Examples

[National Association of REALTORS® example](#) | NAR
[Stellar MLS example](#) | Stellar MLS

Fair Housing Resources For Subscribers

[What Everyone Should Know About Equal Opportunity Housing](#) article | NAR
[Fairhaven Online Simulator](#) tool | NAR
[June is National Homeownership Month](#) article | NAR
[Celebrating Homeownership](#) | FreddieMac
[Homeowner Spotlights](#) | HouseLogic
[Window To The Law](#) videos | NAR
[Fair Housing Corner](#) articles | NAR
[Equal Housing Opportunity](#) logo | NAR
[Memorandum on Redressing ... Discriminatory Housing](#) | The White House
[History of Fair Housing](#) article | HUD
[Fair Housing Rights and Obligations](#) article | HUD
[Housing Discrimination Under The Fair Housing Act](#) | HUD
[Memorandum Between HUD and Federal Housing Finance Agency](#) | FHFA
[A Proclamation On National Homeownership Month, 2021](#) | The White House
[HUD Office of Housing Counseling](#) website | HUD
[Real Estate Investigation: Testing The Divide](#) interactive site | Newsday
[Fair Housing Act](#) documentary | History Channel
[The Devaluation of Assets In Black Neighborhoods](#) report | Brookings
[The Unfulfilled Promise of the Fair Housing Act](#) article | The Atlantic
[How Zoning Shapes our Lives](#) article | Housing Matters
[Segregated by Design](#) video | Richard Rothstein
[Zip Codes Matter](#) video | The Fair Housing Center
[Opportunity Atlas](#) interactive website | The Opportunity Atlas
[Color of Law](#) review | Economic Policy Institute
[The Color of Law Interview with Richard Rothstein](#) program - NPR
[Overdue: Confronting Race & Racism in Newton](#) video - Richard Rothstein
[Know Your Price](#) review | Brookings Institute
[American Apartheid](#) review | Douglas S. Massey & Nancy A. Denton
[National Homeownership Month](#) article | National Day Calendar
[National Homeownership Month](#) toolkit | National Association of Homebuilders
[Homebuying Is Always In Season](#) | eHomeAmerica

[Mapping Inequality](#) interactive site | Richmond.edu
[Urban Renewal Projects & Displacement](#) online presentation | Richmond.edu
[National Fair Housing Alliance Education and Outreach](#) page | NFHA
[Fair Housing Education Consortium](#) website | Lawyers Committee for Better Housing
[National Fair Housing Training Academy](#) classes | HUD Exchange

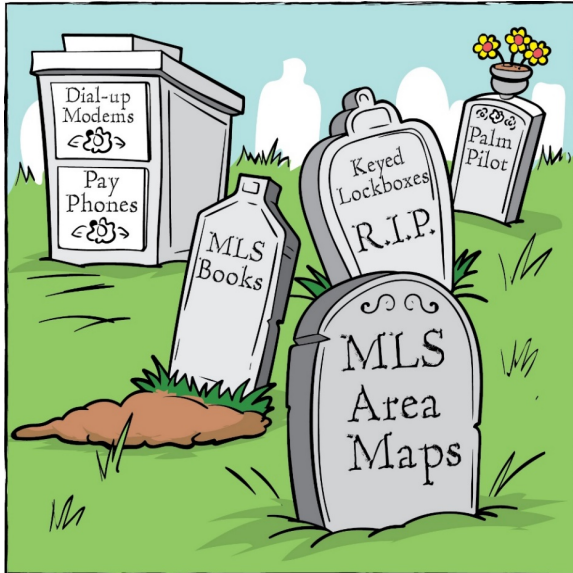
Fair Housing Resources For Consumers

[Get Help Before Filing a Complaint](#) directory | HUD
[Complaints](#) categories | HUD
[What Protections Do I Have Against Credit Discrimination?](#) article | CFPB-Fair Lending
[Housing-Related Complaints](#) resources | USA.gov
[Community Resources to Help with Housing](#) definitions | United Way
[National Low Income Housing Coalition](#) | National Low Income Housing Coalition
[Local Initiatives Support Corporation](#) resource | LISC
[Housing For Older Persons](#) article | HUD
[Consumer Action](#) articles | ConsumerAction
[National Urban League](#) rights | National Urban League
[Local Housing Solutions](#) strategies | Local Housing Solutions
[What Protections Do I Have Against Credit Discrimination?](#) - CFPB-Fair Lending
[Living Independently](#) resource | The Arc
[Advocacy for Disabilities](#) resource | American Association of People with Disabilities
[Approved Counseling Agencies](#) | HUD
[Homeownership](#) courses | eHomeAmerica
[Homeownership](#) resource | Framework
[State Housing Finance Agencies](#) resource | NCSHA
[National Housing Resource Center](#) resource | NHRC
[National Housing Council](#) resource | NHC
[Community Development](#) articles - ShelterForce
[Fair Housing Advertising Words and Phrases List](#) | Fair Housing Institute
[Fair Housing Advertising – Guidelines To Compliance](#) | Fair Housing Institute
[Fair Housing Law - Part 109--Fair Housing Advertising](#) | HUD

Alternative Google Search Terms

Fair Housing Resources Near Me
Public Housing Agencies Near Me
Local Housing Finance Agencies Near Me
Down Payment Help Near Me

Appendix: Examples



Sample ad from Omaha Area Board of REALTORS®

OCTOBER 5, 2021
THE MLS WILL BE SUNSETTING THE MLS AREA NUMBERS

- An MLS without area numbers at first glance may strike you with terror or you may be saying "It's about time!" GPS location services have replaced the outdated maps to a large degree.
- These area numbers created by committee over 20 years ago have not kept up with changing neighborhoods or other government boundaries, they are dated, arbitrary and often split subdivisions, zip codes and neighborhoods.
- Over 5+ years ago the Clark County Assessor ceased adding area numbers to tax records which lead to area numbers not auto populated into the listings from tax records.
- Members can give clients much more refined searches and, therefore, higher quality results and experiences with map-based searching.
- If the LVRMLS kept in place MLS areas as a function, there will always be members who choose to list and search by areas. They'll miss listings, in turn their client will miss listings. And when the consumer misses their dream home, they'll be left with the impression, and rightly so, that the MLS did not serve them or their agents well.
- This change will impact users who are used to relying on this legacy system, however, the mapping features built into Matrix® will allow you to take advantage of shape drawing tools and boundaries.
- The MLS will be providing helpful videos, webinars, etc. on what you will need to do prior to the implementation date such as saved searches, auto emails, hotshets and more.

Stay tuned for dates for alternative map-based search training, and helpful and useful tips to ensure that the MLS members are prepared for this important change on October 5, 2021

LAS VEGAS REALTORS®
MLS®

Sample from Las Vegas REALTORS®

Conclusion

MLSs can play an essential role in recognizing that “inescapable network of mutuality” once described by Martin Luther King, Jr. begins with real estate in local communities that are welcoming, safe, and open to all. And while there is no single one-size-fits-all Fair Housing guide, all people can agree that where one lives can shape one’s life, influence interactions with others, determine job opportunities, define accessible health care options, and dictate quality education.

The CMLS Fair Housing Task Force Publication is a first step in providing as many ideas, concepts, and resources as possible. What best practices are developed, initiatives are formed, and policies are written will ultimately be determined by the needs of the communities in which various MLSs operate and the MLS community as a whole.

CMLS Fair Housing Task Force

The CMLS Fair Housing Task Force works to improve industry standards by developing and curating resources to make it easier for MLSs to understand Fair Housing issues better. Doing so is intended to assist MLSs in developing best practice programs that proactively advance Fair Housing efforts. This includes all areas of Fair Housing, ranging from data issues like listing fields to broader concepts that foster equal opportunity and inclusion.

For more information about CMLS resources, visit councilofmls.org.