



Episode 06: Won't You Be My Neighbor? Fair Housing for All

Let's be honest -- REALTORS face an ever-changing industry. With emerging tech, growing trends, and a booming market, it's vital to keep up. Join me, Gilbert Gonzalez, CEO for the San Antonio Board of Realtors, as I get real with experts on what REALTORS need to know about this industry. It's time to get real.

GG:

April 2020 marks the 52nd anniversary of the fair housing act, which protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance or engaging in other housing related activities. Today I'm speaking with an expert on the subject, Veronica Soto, director of the neighborhood and housing services department with the city of San Antonio. Welcome Vero, thank you for joining us today.

VS:

Thank you for having me.

GG:

If you could tell us a little bit about yourself. I know you came to us from El Paso and you've been working here for a while. So how is San Antonio treating you and how are you liking it here?

VS:

Well, I love being here. San Antonio is, is a great city. It feels like home, has felt like home since I stepped off the plane to do interviews here and I'm excited that I get to make an impact in the field of housing. My career has focused on community development, housing planning for over 23 years. And so I'm excited that for the last three years I get to help address very difficult questions when it comes to housing and housing affordability for San Antonio.

1:34 GG:

And I know you were recently given an award, would you like to share that with everybody?

VS:

Sure. So I trained as a planner. I have degrees in government and public administration and in planning. And so I have been a certified planner for over 20 years. And just this year I was selected one of four Texans for the college of fellows, of the American Institute of certified planners. And so it took me literally 20 years to earn that recognition. And it does is recognizing people who have devoted time to the planning field. For me, it was about making sure that in planning we had inclusivity, diversity. I was the president of the Texas chapter over 15 years ago and I made sure that the people who followed me

were women. So I was the first Hispanic to a woman to hit the chapter, followed by the first African American woman. And then there's been two other women, and between the five of us there we tipped the balance. So now there's a lot more women who have had leadership positions in the planning field. And throughout my career that's what I've done. And planning is a perfect tool to do that. So it's very nice to come from that background and use planning in my housing work here in San Antonio. And I'm delighted that the professor selected me and recognized me that way. So now I get to use FAICP after my name and I'm very, very excited about that.

GG:

Well, we're excited. Because we know San Antonio will benefit from that and congratulations on all, on all of that change, both receiving the award and then getting the more equality for women in leadership. That's fantastic. So part of your housing and community development background brought you to a department that I guess was created right before you got here, but it led a nationwide search to find you. Can you tell us a little bit about your department and what it's charged with?

3:51 VS: Sure. So the neighborhood and housing services department was created in early 2017 and it was a result of conversations in the community where neighborhood issues were not really focused on, or this feeling from the neighborhoods was that they were not being focused on as they dealt with the development pressures in the neighborhoods. And so they felt that they needed a greater, say, greater participation in the processes, but not necessarily through the development services department or through other departments.

VS:

And so this is where some of that came. There was also a need to solidify the housing services that the city provided. And this was from the time that the housing bond was being proposed for voters to consider. And so in May, 2017 when the housing bond was approved, a department to help implement that bond and deliver for the community was needed. And that was part of the thinking. We need a department to deliver on that housing bond, but we need to consolidate our housing services. And it was those housing services that neighborhoods were concerned about as the landscape locally was changing. Because of the development that was occurring in established neighborhoods. So it made sense to create this new department, the neighborhood and housing services department. And so the department has those programs and services. And what we do is a combination of policy and policy development to address housing and affordable housing issues.

5:30 VS:

We actually do direct service programs as well. So we have programs that help low income families fix up their homes. The under one roof program for example, is under us. But so is minor repair and rehab. And then we have programs that use federal grant money to address neighborhood issues. A lot of that money is granted out to nonprofit and for-profit developers that do affordable housing in our community. So we oversee the process, for example, with low income housing tax credits, how to award those support risk solutions and track where they go. And so the work is really exciting and it encompasses all of this. As well as our fair housing team. That team was consolidated this fiscal year. And so it was seen as further strengthening the housing ecosystem to have one department not just accountable for that, but responsible for helping to make improvements in those areas in those spaces. So it's a very exciting department where we have a lot of different things that help make housing happen in about 80 to 90% of our work is housing focused.

6:52 GG:

So one of the things I think about with fair, fair housing is you mentioned consolidated some of the services. Does that mean that you have the opportunity to make sure that within the neighborhood

we're making sure the zoning is okay? The infrastructure is okay? You're working with all the various departments as well?

VS:

Yes. So a big part of our work is very collaborative across not just the internal departments that impact the development in our neighborhoods and housing in our neighborhoods, but with external partners as well. And so we do get involved in zoning issues once in a while. We do get to comment on policies that are being developed. For example, if a neighborhood is having neighborhood conservancy overlay discussion or a historic district discussion we're brought in to help with that policy development. When there are studies that impact housing that another department is spearheading, we get invited to make sure that we're not duplicating efforts, but also that whatever report or data is generated is something that can inform a fuller picture of the policy. And all of that is, is what we do. So sidewalk issues. I, I get involved in that once in a while as well.

8:15 VS:

Transit issues and transportation issues, the shape of our neighborhoods those kinds of issues are part of what touches our work, you know, which is why my planning background is ideals and I talked that language already and an architect and engineer can talk to me about it and I, and many others in our department understand it just as I understand the performances of development from the private sector, a nonprofit and our department helps a lot with the funding side of projects like that as well. And so all those collaboration with our internal departments that impact the shape of our city and our neighborhoods and where housing is built or where housing is not built are a big part of what we do to make sure we have that conversation and that what we do, what we plan is the best for the city as a whole.

9:17 GG:

Perfect. I know one of the major or one of the projects is the mayor's housing policy task force. My guess is you have plenty of projects that you work on at the same time.

VS:

Yes. Actually the, the mayor's housing policy task force gives us a very big framework for many different policies and programs that we have to implement. It really was what gave us a 10 year plan to look at our city and figure out where the need was and get the data and make sure we were making decisions informed by that data and the need, but also look ahead and say, what are the kind of programs that we need to have locally? Do we need to fund them more? Do we need to be more strategic in our investments? And also what are the policies that were missing? There's a lot of regulation that is not in our toolbox because of the way our state works.

10:15 VS:

And so if it's not a tool available in this state, but it's another state, can we advance some legislative items that can help us there? Or what are other ways in which we can have more tools in our toolbox to address fair housing issues, to address issues of affordability or to have more incentives locally so that we can address the need for developing and preserving affordable housing. And so that framework with the mayor's housing policy task force and implementing that 10 year plan is a big part of our work. Out of that came a reconstituted housing commission that has a lot of public accountability built in as well. And so we're very busy sharing with the public and stakeholders what we need to do, how we need to do it and who we need to impact. And it, it, it drives a lot of specific things, but it also drives big picture things as well as investments for the community.

11:23 GG:

Well, you definitely have a lot of work to do. With regards to... I bet. And you know, you mentioned sidewalks and I, and I'm just sitting here thinking about it, but most people don't really think that how important sidewalks are as far as fair housing. And I know it's more under the ADA, but if you're in a wheelchair and you don't have a sidewalk, then that means you're, you're rolling down in the middle of the street by cars and that's just not equal or that's not safe. Right? So I can see why you would touch so many different departments.

12:02 VS:

Definitely. And in a neighborhood like that, maybe that neighborhood is not as inviting to people that have different abilities and that's a fair housing issue. If the whole neighborhood doesn't have sidewalks, that means that certain people are excluded from whatever amenities that neighborhood may have. And so even sidewalks end up becoming for housing issues. And over the years, these fair housing act has evolved to address that because originally disabilities were not covered by the fair housing act, but now they are and you know, there are a lot of benefits that come from that. For example now we have the ramp set, these sidewalks that help people with disabilities, but the beneficiaries are more than people in a wheelchair. Moms that have a stroller, dads that, you know, take their stroller and run around the neighborhood benefit from having those sidewalk ramps.

13:03 VS:

So by thinking of those folks and having equity in our thought presses, we benefit a lot more than just who the immediate client is. And, and those are the fair housing kind of questions that the fair housing act helps us address because the benefits are not just for this particular group of people, but when we think of those people impacted in a certain way by addressing their issues or their barriers, we could be helping a lot more than that. Just the, just that group that we thought about it could have greater, wider positive impacts for many other folks that we may not have considered. And the sidewalk ramps are a perfect example of how that works.

13:50 GG:

So I'm sure you get this question a lot in sidewalk ramps and just that disability is one part, but what is fair housing? How do you, how do you answer that question when somebody says, what is fair housing?

VS:

Well, fair housing means that the housing that is provided, does not discriminate be it sale, rental or financing of housing based on race, color, national origin, religion, gender. As I said now there are protections for people with disabilities and families with children. And so this is not just an affordable housing issue. It's financing of housing. So that means anyone seeking a mortgage in a neighborhood, a person with a disability can't enjoy a neighborhood because there are no sidewalks. Then the financing for that housing is something that impacts them. And so that's what fair housing is. It's, it's housing that does not discriminate. Sale rental or financing of that housing based on race, color, national origin, religion, gender, disability, or being a family with children.

15:05 GG:

So now I noticed I get asked every once in awhile, are veterans or elderly considered a part of the protected class? And by those definitions, I would say no unless they qualify under some other protected class, right? Just being a veteran or elderly on its own.

VS:

Yes, no by itself it doesn't. But now we know there are other protections against ageism for example. But fair housing and the fair housing act as it was adopted back in the late sixties. That's what it covered. And those were the traditional areas where you saw discrimination. And really the fair housing act was a

response to how we had built our society. I think everyone in San Antonio is familiar with the fact that we have a very economically segregated city. It's no surprise that the economic segregation mirrors race and ethnicity as well. And that's a result of redlining practices in the past where certain neighborhoods were deemed as less desirable. And so people were kicked out of the more desirable areas. And so the fair housing act was designed to counter that, that a family, if they were, you know, Mexican American, they didn't have to live in certain neighborhoods.

16:31 VS:

They could live in any neighborhood. If a family was African American, they could live in any neighborhood. That's what the fair housing act was designed to do, to counter how we had built our cities and how we had enacted red lining type policies that made some neighborhoods unavailable for portions of our community. I mean, before the 60s, it was difficult for women to buy their own houses. They have to have their husbands co-sign the loans. They could not be the owner of the house. And so this was another way in which women gained financial independence by being able to own their own home. And there's some areas where they could not buy and be the property owner. There were certain neighborhoods where if you're a single female, you could not buy in the neighborhood. And so that's what the fair housing act was designed to counter.

17:36 GG:

So red lining it red lining was a product of a housing initiative, right? So people were I think it was Johnson perhaps who wanted to encourage help the housing problem back then, but it actually created this segregated communities where if you were green neighborhood, then those houses were more likely to have funding or lending. But if they were red in the red zone, they would be less likely or they were at greater risk and therefore less likely to get loans. And it just, so happened those red neighborhoods happen to also really be minority neighborhoods. Is that, is that a good description or can you elaborate a little bit on red lining?

VS:

That's a very good description. But it actually goes back beyond the 60s and LBJ. Redlining were actually federal housing administration policies that selected which neighborhoods, and these were banking regulations as well, which neighborhoods were deemed desirable and therefore banks could invest in. And it was codified in the 1930s and 40s in this codification of the law made. It made it difficult for people in those red line neighborhoods, the red neighborhoods where the undesirable neighborhoods, the run down neighborhoods. And they happened to be neighborhoods where in San Antonio African Americans and Mexican Americans lived. And so there was this investment in those neighborhoods in the 30s and 40s and 50s. And so the neighborhoods that had the green color are the neighborhoods where banks were able to lend more money and neighborhoods that enjoyed a lot of investment and reinvestment. And we have inherited those red line neighborhoods.

19:37 VS:

And so it's no surprise that the neighborhoods that were green lined have nicer streets have a lot of equity built in for families that have been able to enjoy their parents or grandparents investments. Whereas in the other neighborhoods, the housing stock has really declined. And it happens to be areas where there has been community disinvestment. And so the streets are not as well maintained. There's drainage issues. I think San Antonio, even the eighties, had to address a lot of drainage issues because in those red lined areas, that wasn't addressed. And so people couldn't go and fix their houses because why fix my house when I can't even use the street? And so drainage in the 80s was something that this community was fixing, and now 20 years later that that issue has mostly been taken care of, not, not completely. Now we can focus on the housing stock in the houses and that's one of the things that our department does. But really the history of red linings stems from federal laws and banking laws in the 30s and forties.

20:54 GG:

So, and I think that's one of the interesting things because we think of the neighborhoods around San Antonio and we think people just like to live in certain parts of town. But it is actually a part of the policy that was created way back when that has kind of solidified neighborhoods and poor neighborhoods. Is that fair?

VS:

It's, it's a very fair statement. And so what you saw is that there was concentration of poverty and that concentration of poverty also been the concentration of this investment. And so now people say, well, why is that neighborhood so bad? Well, it's not not the fault of the people who live there, but it's the whole system of this investment that was institutional life. And so the schools are not as good. Well, it's because the tax base is not what it is in other areas of the city. And those schools that are a reflection of how strong a tech space is, part of the reason we have so many school districts in the greater Bexar County area is because of that. And so areas that have a better tax bases tend to have school districts that are quote unquote better and so more desirable.

VS:

So we still are dealing with the aftermath of those institutional policy decision making from the 30s and 40s. Now as we look at, well, why isn't this school district doing better? Or why, why are the kids, they're not doing well? Well, it's because we have not invested in those neighborhoods in the same way. And so what do we have to deal with on the housing side is the result of all those decisions from the past. And it's, it's not, well those people like to live like that. It's no, the circumstances so far, history created the condition. And now our job is to figure out how to afford more opportunity and how to improve our housing stock as well. And that's a big part of what we do. So a big part of our work for example, has to deal with displacement and gentrification and the areas that in the 80s and 90s were really undesirable are now becoming more desirable. And the people who happened to live there are people of color for the most part. And how, how are we protecting or reacting to this gentrification? Is that a good thing? Well is it a good thing for whom? Those are the kinds of policy questions we still grapple with. All stemming from our history of red lining, from slowly but surely having fair housing protections. But there's still work to do and there's definitely a lot of work to do in San Antonio still.

24:00 GG:

There is a lot of work to do. And, you know, I, we talk about how some of these problems were created by policy and then we talk about gentrification and displacement. I was thinking about that one issue and I started thinking about our, an initiative from the city, which was, you know, the decade of downtown, let's make downtown desirable. Let's make downtown a place where people want to live. Let's work to have an HEB more accessible. I mean, those were policies that the city wanted to implement, right? To get people to want to live downtown. Has that unintentionally created the problem that they're facing now, which is displacement.

VS:

Yeah. And that's another great example of that. We enact policies with a great intention. It's not a bad idea to have a lively downtown where people want to live besides work. And it's not a bad idea to have amenities for a neighborhood in your downtown area. But without thinking more fully about a policy like that, it could have those unintended consequences. And so it was a great investment. It worked, but it didn't include affordable housing as part of the equation. So over the last few years, there had been debates about are we over incentivizing some of the development in the downtown area? For example, there have been debates about why we don't change the policy to ensure that affordable housing is part of that mix. And so again, the unintended consequences of a successful policy are now creating problems for other other communities. And so the policy has been tweaked and changed to respond to affordable housing needs now. And part of the needs now were created because of the gentrification

pressures that we have seen in our city, part of it resulting from doing so great in the decade of downtown. And it wasn't a bad thing to focus on that. But again, the unintended consequences are that we created more pressures on low income families who cannot afford to live in some of the developments that we have developed and incentivized.

26:26 GG:

I don't think anyone would disagree that downtown now is much different and it's definitely it's been a good initiative. But it sounds like your department is coming in at a great time, which is when these initiatives come around again, we're making sure that we're thinking about those consequences that may happen and that all of our policy issues are being forward thinking to make sure that that's not going to happen again. Is that fair?

VS:

That's a very fair statement and it's difficult because there are very good intentions behind the decade of downtown and the programs that were crafted for that and people that didn't intend to have what we have now. There's housing crunch and there's great need for more affordable housing. And so it's really hard to have a crystal ball and say, well, five years from now here's the issues we're going to be dealing with. And, and that's one of the, the most difficult and exciting parts of our work because we do have to think ahead five, 10, 25 years down the line, what is the kind of city we're creating? And it's really hard because you're making educated guesses about the future, but there are many things we can't predict. I mean, look at the moment we're living in right now. Who could have predicted we would have this coronavirus pandemic and the kind of impact it has made on our economy and the kind of pressure it has created for a lot of people who are now unemployed.

28:00 VS:

How do we respond to that? You know, and we're responding right now, but it's really, really difficult and challenging to do a good job because I think San Antonio for example, in this, in this crisis is a little better prepared than other Texas cities, but we certainly didn't fund our risk mitigation program that was created to address displacement thinking that we would have over 5,000 people a week needing assistance. So we were ahead from other cities in already having a program, but we were not ahead because we've been funded with enough resources and so we're working on that right now as part of our response to what we're facing this month. You know, it's a little bit ironic, I guess that April is fair housing month and here we have a lot of affordable housing issues. And affordable housing and fair housing are not the same thing, but they certainly have correlations. Because sometimes people who need affordable housing are the ones that are discriminated against and they need the fair housing protections. And so that crystal ball in the policy making realm is really difficult, but it's also very exciting and you have to do your best and be able to adapt and be flexible to the situations as they arise. Just like this city is responding in the best way it can to what we're facing over the last five weeks.

GG:

Yeah, I'm sure the stress it's causing on everyone is it's a lot. And I appreciate you drawing the distinction between affordable housing and fair housing. Cause I know I think they're symbiotic or they, they, they go together, but they are different. And I think one of the things that I've been hearing, and maybe you can expand on it, is that the COVID-19 pandemic is actually affecting our poor communities a lot more than it is affecting our more affluent communities. I mean, is that, is that true?

30:14 VS:

Oh, yes. We certainly have seen it. So I mentioned, for example, that we have the risk mitigation program that was created to address displacement pressures. And so we had funded this is the second year we funded at the level of \$1 million. And what we had done was the people space, the pressure of having to move from their neighborhood because they could no longer afford to be there or

there was displacement as a result of a new housing development or property taxes going up, we could help people find another place to live that was more affordable. And so we were getting about 50 calls and questions on average. And after this pandemic hit the, the growth was this exponential, now we're getting over 5,000 inquiries in one week. And the data, you know, we're asking a lot of questions to be able to assist people.

VS:

We've ramped up to be able to help people. But we're asking what their income levels were before this pandemic hit. What we have found is that about 60, 65% of the families we're helping, were already very low income families. So many of them are making 60 or 50% of the area median income. So if you serve families that were already on the lower fourth of our income ranges in the city, and those are the people that are coming to us for assistance. And one of the things I ask that we do as we took applications was to ask what sectors people are in. And so no surprise that a lot of the service sector of the hospitality sector is being represented in those jobs. They're good jobs, but they're not the highest paying job overall. And so those are the clients that we're starting to see.

32:12 VS:

And just based on the folks who have come and asked for assistance for our programs, those are the families that are really, really getting impacted. And it really shows how many families we have that are living paycheck to paycheck. And when you don't have the pandemic situation where someone can, you know, go find another job, if they get laid off they'll suffer for a little bit, they'll figure out how to make ends meet. But you know, before this pandemic, we had very low unemployment so people could easily and quickly find another job, but it was still not a job that could sustain them beyond paycheck to paycheck. And now when those jobs are not available, these are our lowest income families that are really suffering. And how soon is mad? The only issue that is impacting them, they're worried about food, they're worried about medicine, they're worried about if, if they still have to transport themselves, how they're going to get to places.

VS:

And so it really, it really shines a light on the kind of issues we need to look at going forward. Who are the folks that we need to really devote resources to and how do we create a more equitable way to help those families? And those are things we're asking ourselves now, but the data is really showing the, this spread impact because these are families that may not be able to practice social distancing if they have to get on a bus to go to their job and because their job doesn't allow them to work remotely. And so we see that very sharp divide in the clients we're getting for our risk mitigation program. And that's why I'm excited that we put together an almost \$16 million plan to be able to help those families and we know we're going to need to address those families beyond this crisis as well.

34:28 GG:

What does recovery after this crisis look like to you?

VS:

Wow. So recovery when it comes to housing looks like making sure we embed equity into our policymaking. It also looks like being more strategic when it comes to investments in affordable housing. It means we have to keep asking for whom are we building this? And it also means we have to ask the people that we're building new affordable housing for what else they need to, to live their best lives and to have more opportunity. It means that as we preserve our housing stock, we also ask what else is needed in the neighborhood that will give that family more opportunity to be a great citizen in our city. And so recovery means more strategic investment and it does mean continued investment in our families, in our neighborhoods and in the different housing programs that can help us achieve a vision of prosperity for all.

35:45 GG:

I like that answer. You know, it's a good answer and I know you're going to get us there. No pressure. Haha. One of the things I found interesting is that San Antonio is ranked first among the nation's top 25 cities for the highest percentage of people living in poverty. Is that an accurate statement? And you know, what are some of the crafted policies that, that the city may be taking on to help us combat being that statistic.

VS:

So again, this is part of what's going to be part of the recovery conversation. I'm already thinking of the clients that we serve and how we need to think of the economic development incentives that the city awards by considering those clients and how we need to make sure that we get the kind of wages if a company is going to get incentives in our city that are going to make a family, truly, truly have more financial independence and not have to live paycheck to paycheck. So if we incentivize a company to move towards sitting, then we have to have the kind of wages that are not gonna make someone have to live paycheck to paycheck. So I'm thinking that way. I'm also thinking that as we do incentives for affordable housing, that we have to look at areas that have not had affordable housing in the past.

37:27 VS:

And they're called neighborhoods of opportunity at the state level and how we really have to have those conversations where we have nimbyism, that's folks who say, not in my backyard and they won't overtly say it's because I don't want poor people. In my neighborhood or it's because I don't want affordable housing in my neighborhood. But they'll say, well, what about school overcrowding? Or what about traffic? Well, we have to have those really honest conversations about nimbyism to go forward. And so those are some of the very, very difficult conversations that we need to have in this city so that we can address the issue of poverty. If we stop segregating poverty and we have affordable housing in every part of our city, we're not going to have those same issues because families that are not in concentrated poverty have a greater opportunity to prosper.

38:22 VS:

And if we create the kind of jobs that pay people enough to not be paycheck to paycheck, then people can build savings and can build equity and can invest in themselves more. And so those are the kinds of questions that are going to be difficult. Because people always think it's, you know, zero sum games where if I give something to someone else, I'm going to lose. And the conversation needs to be flipped. That giving something to someone who needs it doesn't mean someone else loses. It's flipped because we all gain by giving someone with less something. It's what we've been seeing in this pandemic, right? We're all in this together. We're stronger together. Well, that thinking needs to carry forward in our recovery because we can only be stronger if the weakest in our society, those poor, those people in poverty in our city are also strong.

VS:

Because if those people, you know, in this crisis gets sick. Guess what? A lot of people beyond those people in poverty are going to get sick because those are the people that are in our pharmacies that are in our groceries, that are making sure we have essential services. And so if those people are vulnerable and weak, we as a city are vulnerable and weak. And so those are not going to be easy conversations, but they're very much conversations that I look forward to. Yeah. I look forward to them. They're not going to be easy. But they're going to be necessary.

GG:

And, you know, one of the, the, the things I take away from your answer is that it's not just as simple as building the house and making it available. I mean, you're talking about wages and you're talking about

essential services, whether it's medical, on different sides of town. I mean, we're talking about, so it's, it's such a multifaceted issue.

40:25 VS:

Yeah, it's a, it's a huge thing to take on, but the city's ready for that conversation and there's probably more common ground than we think. And so that's why I'm excited that part of our response to this crisis and part of her recovery is going to involve those very difficult but necessary conversations. It's housing, it's transportation, it's jobs, it's wages, it's, you know, community help. And so this is a great opportunity to start the conversation and the conversation can't stop. We have to continue and then we have to act on those conversations. So I'm excited for that. And it is very difficult work because you essentially have to change hearts and minds. And that's probably the hardest policy work that anyone can do.

41:24 GG:

Agree. And I think that I always talk to our members and our members always talk about how much they love doing what they do because they know that they're not just selling somebody four walls and a roof, they're selling somebody a home and that when you have a home, you're more likely to participate in the civic process. Your children are going to do better because they feel comfortable. Once you get equity in that home, you, you have the ability to start a small business or that helps you finance college. And I think that us, we like being a part of that and we hope to be stronger together with the city as you move forward towards this.

VS:

That's awesome. I look forward to that partnership and that conversation.

GG:

I want to thank you for giving us your time today and for all your hard work that you are contributing to make San Antonio the great place that we all like to call home. So thank you so very much for being with me today.

42:19 VS:

Thank you, Gilbert. Thank you for having me and stay safe.

GG:

If you'd like to learn more about fair housing and how REALTORS® can ensure fair and equitable access to housing for all, visit nar.realtor/fairhousing.