



Let's Talk About Race: How to Have an Uncomfortable Conversation for Personal and Professional Development

- TRANSCRIPT -

Sara Briseño Gerrish:

sh: Hi, my name is Sara Briseño Gerrish and I am the 2020 Chair of the Texas REALTORS® Diversity Committee.

Our current social climate has brought systemic racial inequality front and center, and it shows us how expedited the Diversity Committee's efforts must be to ensure that a culture of diversity, equity, and inclusion is woven directly into our association and not as an after-thought. And that's why I'm so pleased to have the privilege of introducing you to our esteemed speakers today to talk about race and how we can all have uncomfortable conversations for our professional and personal growth.

Please help me welcome Dr. Leonard Moore, Vice President for Diversity and Community Engagement and the George Littlefield Professor of American History at The University of Texas at Austin. He is a native of Cleveland, Ohio, earning his Bachelor's from Jackson State University in 1993 and his Ph.D. from The Ohio State University in 1998. He was a history professor at Louisiana State University before joining UT, where he also directed the African and African American Studies Program and the Pre-Doctoral Scholars Institute. He has been at The University of Texas at Austin since 2007 and was made

permanent Vice President in 2018. At UT-Austin, he teaches on the Black Power movement and a signature course titled Race in the Age of Trump.

We're also joined by Mr. Fred Underwood, NAR's Director of Engagement, Diversity, and Inclusion. Since 1990, Fred has led the Association as it moves to embrace diversity and fair housing. He staffs NAR's Equal Opportunity – Cultural Diversity Committee, and leads the development of NAR's policy on fair housing.* Fred also spearheads a comprehensive program on diversity in the housing market and developed precedent setting partnerships with the U.S. Department of Housing and Urban Development to jointly address issues related to diversity, fair housing and outreach in the community.

Dr. Moore, and Mr. Underwood, thank you both for being here and I want to jump in with a few questions: Dr Moore, where do real estate and racial discrimination overlap?

Dr. Leonard Moore: If the root of inequality in America is racial slavery, I would say right above racial slavery, the next biggest component contributing to racial inequality, is homeownership and the real estate industry and I'll explain.

This is not a new phenomenon, it goes back. We talk about the development of suburbs after World War II, we understand that the federal government created two loan programs to get white working class into suburbs. It was the FHA loan and VA loan. Prior to this, you needed about 20% cash down to get a house. But in an effort to fill up the suburbs and in an effort to lift the working class into the middle class, the government basically has a welfare system; if you are a veteran you can get a house with nothing down, and if you are white you can get a FHA loan with basically a dollar down.

Dr. Leonard Moore: And this is how it works. Local banks would administer these two government backed programs, but federal loan officers would basically draw a line around certain neighborhoods, they would take a red line and draw a line around certain neighborhoods, and they told banking officials, if anybody applies for a loan from these two or three zip codes, immediately deny the loan. And we call that bank redlining.

Fred Underwood: If we think back in history, we can look at the structures that were set up for real estate back almost 100 years ago where communities were defined by racial composition and desirability. So the Federal Housing Administration and others would rank communities and say certain communities were better investments and other communities were less desirable to invest in. And in fact, our code of ethics 100 years ago prohibited REALTORS® from introducing people into a community of a different race.

So if we look at those historical structures and we look at the community boundaries they set up back 100 years ago and we compare them to the boundaries today, we can see a tremendous overlap between communities of opportunity – communities where people can access good schools, have access to good employment, good recreation, good environment – overlap with communities that were seen as desirable or preferable back in the 1920's based on the racial composition of those communities.

Dr. Leonard Moore: Another thing that kept Black folk out of the suburbs were restrictive covenants. I could show you in many ways some housing deeds from the 30's, 40's, 50's, and 60's and they would all say 'Property not to be sold to a Negro.' Sometimes it would say Italian, sometimes it would say Mexican, sometimes it would say Jewish. But restrictive covenants also kept Black folk out of the suburbs.

A third thing that kept Black folk out of the suburbs was many municipalities didn't allow public transportation. Where I live in Round Rock, Texas, I had no idea when I moved here that they didn't allow public transportation to come to Round Rock. Because if you have public transportation, then

you get poor people.

The fourth thing that kept Black folks out of the suburbs, some suburbs did not allow apartment buildings or multi-unit dwellings there.

Fifthly, some suburbs passed crazy laws that said you can have no more of two generations of the same family in a house. A lot of African American families, you know we may be taking care of our grandmother, grandfather, or aunt, great aunt, great uncle, something like that.

So, those were all tactics used to keep Black folk out of the suburbs.

So when some white neighborhoods in the 40's, 50's, and 60's weren't ready to integrate, we had a process called blockbusting where white REALTORS[®] would exploit white fears and they would also exploit the desire for Black people to move to the suburbs.

Here's how blockbusting works. A white REALTOR[®] would go borrow an African American family on a Saturday or Sunday - they would "rent" the African American family. They would walk them through the neighborhood and point at houses and by the time the REALTOR[®] got back to his or her office, the phone would be ringing off the hook. and the white residents would say, 'Are Negros about to move in here?' and the REALTORS[®] say, 'Yes they are. You better sell as quick as you can.'

So, the white homeowner would sell low and in turn, the Black homeowner would buy high and these white REALTORS®, who in many ways pioneered these blockbusting tactics, made a ton of money.

Dr. Leonard Moore:

Housing discrimination still exists in 2020 and I'm talking about everything from a Black family going to apply for a mortgage, a Black family trying to get a second mortgage on a home, and even African American families selling a home and getting a home appraised. Let me give a couple of examples.

When me and my wife sold our home in Louisiana, we were told 'Before you sell it, take everything Black down.' Get rid of all the Black magazines, take all of the Black pictures off the wall, because they said white homeowners would not want to buy a house from an African American.

Secondly, I know several situations where appraisers came to appraise a house, and the appraiser notices it's an African American family, and that appraiser appraised the house 20-25% less than what the taxable value was. That same family would leave, ask another appraiser to come, the second appraiser appraised the house at its true value. And they realized [was] that the appraiser, when they noticed it was an African American family who occupied the home, appraised it at a much lower level than the second appraiser who did not know the race of the homeowner.

Lastly, we talked about housing discrimination, we have to understand that racial steering still does exist, particularly in some elite suburbs of Houston or Dallas. This is important, but you understand it when you realize that the tipping point for white neighborhoods – tipping point means at what percentage when this community becomes Black, do white people start moving out? Tipping point, let me give it to you again, it's the real estate phrase they used in the 60's. And they determined back in the 60's that once a community became 5-6% Black, white people would start selling. I've been told that in some of the elite suburbs of Houston and Dallas, that figure may be 3%. Now, understand this, 3% however, if you are an African American athlete or entertainer in many ways, they won't move out because of that.

But housing discrimination is still a serious issue. And if you talk to African American REALTORS®, they will tell you that some of them have two approaches. Some have been steered to be in many ways to be racially ambiguous - they don't put their pictures on business cards, flyers, or signs. Where others say, 'You know what? I'm going to be open and honest with my Blackness so that people know who they're dealing with.'

So even in 2020, housing discrimination is still an issue that we must reckon with.

Sara Briseño Gerrish: What's the problem with 'All Lives Matter?" What's missing from this statement?

Dr. Leonard Moore: All Lives Matter as a statement is problematic on several levels.

First of all, that phrase had never been uttered before and it was only used as a direct visceral response to the Black Lives Matter movement, the Black Lives Matter moment, and the Black Lives Matter phrase. So when people say "All Lives Matter," in many ways you are trying to trivialize the Black experience.

So we gotta understand that Black Lives Matter emerged at a critical junction of this nation's history and it was literally after the numerous killing of unarmed African Americans by law enforcement. And understand this, when unarmed African Americans get killed by law enforcement, Black people are upset, not because we want a rush to justice, we just want the police officers to be indicted. Oftentimes they are not indicted let alone convicted. So that's number one.

The second reason the phrase "All Lives Matter" is problematic is because in many ways, it suggests that Black folk don't value any other people's lives. The Black Lives Matter movement, activists, people like myself - nobody has ever implied that other people's lives don't matter. We are just saying that in

Dr. Leonard Moore:

the case of law enforcement killing unarmed African Americans, those lives should have value as well.

The third reason the phrase "All Lives Matter" is problematic - and I'm going to give you a good example - is because it's as if we don't believe other issues exist. Let me give you an example: the Race For the Cure , Susan G Komen Foundation, right? Wants to cure breast cancer. So let's say we are at a breast cancer rally and I show up and I start yelling on the side, "What about prostate cancer? What about lung cancer? What about liver cancer? What about bone cancer?" And people will look like, of course we understand that and we care about lung cancer, liver cancer, bone cancer, prostate cancer, but this rally right here is for breast cancer. And I say, "Nope, I don't like how you all are trying to prioritize breast cancer over every other cancer." You all would look at me like I am flat out crazy. And that is just how it sounds.

Just because we say Black Lives Matter does not mean anybody else's experiences are invalid or those experiences have no value. So, that's also the problem.

The fourth reason why "All Lives Matter" is problematic is because it allows white America, by and large, to ignore America's deep seeded issues with race. Understand, we use terms like 'diversity,' I believe, to avoid issues affecting Black people, to avoid issues affecting Mexican-American people. So we don't really want to deal with Black issues and so that's why we say "All Lives Matter." And it's like - no, we understand the value of *all* human life, but at this particular moment, it is very critical for people to understand, as it relates to law enforcement and African Americans, that African Americans' lives have tremendous value and America needs to recognize that.

Sara Briseño Gerrish: Dr. Moore, how can folks become aware of their own unconscious prejudices?

Dr. Leonard Moore: The question of unconscious bias is a question I love to get from students, faculty, staff, and just friends. Malcolm Gladwell has a great book called *Blink* and he suggests that whenever we encounter

somebody, by the time we blink our eyes we've made certain assumptions about that person. And in the American context, we've typically stereotyped that person because we've been taught to look at people through a stereotypical lens.

Let me give you one example. If I showed you three photographs, one had an African American girl playing basketball, the next picture showed a Latino American girl cooking, and the last picture was an Asian American girl playing the violin. Which one would you just think is better academically? Which one would you think is just naturally smarter?

Many of you, if you're honest with yourself, you would probably say the Chinese girl because we have been led to believe that.

So when we talk about unconscious bias, you've got to understand that we as humans are not robots, right? How we view people is based upon our experiences, is based upon our beliefs, and it's also based upon the things we take in through the media, what we read, what community we grew up in, what we expose ourselves to.

So unconscious bias is real, and understand in your role as a REALTOR®, unconscious bias shows up in the most unlikely of places.

Number one, it shows up where you work, how you work, who you hire, who you partner with, what kind of percentage you get on a deal. Unconscious bias affects all of that stuff. When you show a house, what time you show a house, your interactions with the family that comes to look at the house. All of this stuff is called unconscious bias, and we don't even understand in many ways that it's there.

Dr. Leonard Moore: Let me give you an example - let's say you work with a banker, are you more confident with a male banker or a female banker? Why or why not? Let's say you're working with, in many ways, a homebuilder. Are you more comfortable with a white homebuilder, a Mexican homebuilder, or an African American homebuilder?

So understand, when we talk about unconscious bias, we all have them. You have to be open and honest about what biases you hold toward people and you gotta ask yourself, where did this come from? And you gotta work on it. Because I'll tell you right now, the fact that you hold unconscious biases toward people and you look at people through a racial stereotype, I guarantee you that it is affecting your bottom line.

Sara Briseño Gerrish: There's a quote from ljeoma Oluo directed to white people that says, "I don't want you to understand me better; I want you to understand yourselves. Your survival has never depended on your knowledge of white culture. In fact, it's required your ignorance." Can you unpack that for our viewers, Dr. Moore?

Dr. Leonard Moore: The question of whiteness is a great one.

Although many of us were never taught African American history at school, we were never really taught about whiteness. We were never taught about the process by which all of these white immigrants came from Europe - came through Ellis Island, 1840's, 1900's, 1920's. And how did all of these people become white? Irish, Italian, Lithuanian, folks from Czechoslovakia, folks from Russia. All these different white ethnic groups, so we are never taught about whiteness. And because we are never taught about whiteness, many of us don't understand and will even deny that white privilege exists.

What I tell people in the state of Texas is you've got to remember that from roughly 1880 to almost 1965, African Americans in the state of Texas could not vote. So what does that mean? That means there was an entire system in the state of Texas backed by government, meaning it was law, where every white person, no matter their talent, skill, or ability, had an advantage over every African American. So white people in Texas have been given an 85-year head start. So that is what we call White Privilege.

People want to deny it, [and] people don't like it. I'll give you one quick real estate example. Many high income African Americans don't live in neighborhoods with their peers. When you understand how inherited wealth works, and in many ways how inherited wealth acts as privilege, it allows working class and middle class white people to have an upper class lifestyle in many ways.

Okay, so white privilege is real. Let me give you an example. Let's say 50 years ago my dad wanted to buy a house in Dallas. Let's say he goes to Highland Park. At the time, the house in Highland Park, maybe 1970, may have cost \$100,000. He would be steered away from Highland Park and he was steered toward South Dallas. Still bought a nice house, the house in South Dallas costs \$30,000 a year. That house in South Dallas right now may be worth \$250,000 a year. But he really wanted the house in Highland Park that cost \$100,000 a year, but he was not able to buy it because he was Black. And that house in Highland Park that cost \$100,000 a year in 1970 is now worth \$1.9 million right now in 2020.

That is how white privilege and whiteness works.

Sara Briseño Gerrish: You teach "History of the Black Power Movement and Race in the Age of Trump" at the University of Texas - where do you see the future of the Black Power movement?

Dr. Leonard Moore: Where things go here is very very interesting, we don't know how things will go. The election will be

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Dr. Leonard Moore: very racially polarizing, it will be interesting to see if Biden can get enough white support to win, it'll also be very interesting to see what support Donald Trump gets from the Latino community.

We know, by and large, African American women are going to give 97% of their vote to the Democratic party, Black men about 90%. So, the Black community has always been very progressive politically. However, I think we are entering the period where Black people are starting not to in many ways believe in the electoral process or the political process. We've had African American office holders 50, 60 years - Congress, Senate, United States President, also a whole host of officers and offices at the local, county, [and] state level. So Black folk are beginning to get somewhat disillusioned with the political process. And so I really think this election of 2020, in many ways, will be sort of the waterloo for the African American community in terms of political activism.

Sara Briseño Gerrish: Mr. Underwood, with a Texas REALTORS[®] membership of 76% white, how can we make our associations more inclusive?

Fred Underwood So race and real estate have been entwined in this country for a long time. And as we look at the last 50 years since the passage of the Fair Housing Act, we have stopped overt public discrimination where somebody puts in their documents that 'No person of this background may live here.' But instead, we see that we have continuing patterns of segregation today. And those patterns of segregation and those patterns of exclusion impact all of us in real estate.

Today, we can see all sorts of evidence, we don't have to look very far, of housing discrimination continuing; it can get documented like it did in Long Island half a year ago, or it can be anecdotally when you sit and talk to your fellow REALTORS[®]. And you can find plenty of instances where sellers, and often unfortunately REALTORS[®], will make discriminatory comments or will actually provide different levels of service on the basis of race or national origin and any other categories that are protected by our laws.

So racial disparities impact how we serve the public, but they also impact how we engage and plan for real estate. If we think about who is involved in our association, and if you think back that [it was only] within the last 20 years that you've had diversity at the top levels of the Texas Association of REALTORS[®] or that NAR has had diversity at its top levels, and we look around at our diversity when we go to meetings and Conferences, and when you look around the pictures that are on the zoom call, and you see that even today, the vast majority of people that are involved in our association are white.

And this is in direct contrast to where the population is. As a nation we're about 60% white. And if you look at NAR's membership, it's 80% white. So the first big mismatch is between the population and the people involved and engaged in real estate. In Texas your membership is about 75% white and if you look around your Texas REALTORS® meetings and if you look around the leadership of your Texas association you don't see that same 25% multicultural membership reflected in leadership. And that would not even be adequate but at least it would start to represent who our REALTORS® are.

We can't be satisfied that there's one or two or five people of color involved. We have to look and see what is underlying this issue, because if we were truly inclusive, if we were truly representative of diversity, our leadership would be somewhere between 20 and 40% people of color, people from multicultural backgrounds to be reflective between our membership and the population at large.

So the first place we need to look is - why aren't people becoming REALTORS®? We can look and see if there are some barriers to people's entry into the profession and also you can look to see as a company can you take some steps that would recruit people that would identify people to serve in your company.

That's an early step, but if we do a little bit of a deep dive into some of the motivations about why people become REALTORS[®]. we come up with this very shocking statistic, which is that African American REALTORS[®], on average, earn less than a quarter of what white REALTORS[®] earn. That doesn't mean you can't find an African American REALTOR[®] who earns a lot of money or you can't find white REALTOR[®] who don't earn a lot of money, but on average that average for white REALTORS[®] is nearly 4 times as high as that average for Black REALTORS[®].

And that's shocking in and of itself, but it's not that there's a different commission rate for Black or African American REALTORS[®] than there is for white REALTORS[®] necessarily. It has to do with lots of different factors, one of which is that real estate in communities where African Americans may be concentrated is not as valuable as real estate in other communities, so the issues are intertwined. Engagement in our industry is intertwined with discrimination in the market place, and that's intertwined with a valuation, and it's intertwined ... So it becomes a very complex question to address.

And as an association, we don't hire real estate agents. We can go out and encourage people to consider real estate as a career, we can even put together programs that might help people participate in real estate as a career. But ultimately it's the brokerage community that's going to have to recruit, train, mentor, and retain more diversity in our real estate profession.

We need to engage that diversity. It has to happen because if we don't we will become less and less effective as a voice for real estate in our communities. And when we go to meet with the city councilman, we go to meet with the state legislator, when we go to meet the congressman, and they look around the room and they say, 'Hmm, nobody's here from my community; none of my neighbors, nobody that knows my neighbors, nobody that I see at church, or I see at the market is here. So, who are you?' And that becomes a challenge for us when we're advocating.

So if we pull in more diversity into our association we're going to pull in people who are truly more representative of the districts whose representatives we go and see to advocate on behalf of real estate. So we'll have that side, but we also have the benefit of understanding the particular challenges that part of our industry faces on a day today basis, on a systematic basis. So, we can use our strength as an association to analyze those issues, to develop policies and advocate those policies, and be effective for everyone.

So what can you do with your association, what are some steps that you might take at your local association or at the Texas association, to engage and involve more diversity?

I think first and foremost is to become familiar with the numbers. You want to see: what is our population, who is in our market area, in particular who is moving in and who is moving out? Then do a little bit more of an analysis, who represents that market in the real estate space, who is helping people in those different communities find their housing, who's helping them sell their property, who is helping them find commercial properties for their businesses? And really start to develop from the information on who's in the marketplace, a broad picture of who the real estate professional is serving that marketplace.

The second piece of data that's more difficult to get is the data on your membership. In addition, we know that a lot of licensees are not REALTORS[®] and that there are parts of our business that people can be engaged in and they don't need a license. So even in finding that out, we can find people that are actually involved in real estate and encourage them if they're not members to become members, and once we encourage them to become members to become engaged.

Because the real mismatch that we can measure, the measure that I would as somebody coming in to speak with you at your local association, I would say, "What is the demographic of your population? What is the demographic of the leadership? Now where is that why is there a mismatch there? What's leading to that mismatch?" and start focusing there.

And you can focus on outreach if you're not engaging the real estate population that's serving that market, or you can focus on you can focus on engaging that population in your committees, and mentoring them to become leaders, and encouraging them to take a leadership path and supporting that path.

One of the first things you want to do is you want to understand that there is a currency that we're using for a transaction when we're talking about engagement and leadership. The currency is their time, their expertise, their passions, and their willingness to participate and serve. And you're competing with lots of other interests in that person's life. They may be involved in other organizations, they all have families, they all have businesses that may or may not give them the time to be engaged. So that competition we're all familiar with.

You want to be able to make a case for engagement in the association. And if we think about why each of us are involved in this association, particularly those who are in leadership. And you think about 'Why did I give up my two hours every week for a meeting? Why do I go to all these other meetings? Why am I on the phone constantly with these other directors? Why am I doing this?'

Because one, they want to make sure that people involved in our business are educated and so those people on the other side of the transactions know what they're doing. More importantly we want everyone to operate under the same rules, the same ethics, and we want to make sure that if we are moving forward with the transaction and representing our clients and customers. We want to make sure that the other person on the other side of the transaction is operating ethically. And then lastly, we don't want the government or other large institutions to interfere in our ability to provide the services to our customers and clients and to conduct our business in a way that is profitable for us and fulfilling for us as individuals.

And if those are the reasons you're involved, that's going to be how we attract other people to get engaged in the association. It's going to be how we attract people of diverse backgrounds.

So, when you identify someone, one of the things you want to do is you want to find out their passions, what they're knowledgeable about, and how interested they are in addressing those in an association of like-minded real estate professionals. And then invite them to participate based on the association needing their participation because of their expertise, because of their passion, because of their interests, because of their abilities to build consensus, or their abilities to challenge assumptions. All of these are things that we want in our engaged members.

And the first place we want to get people involved is to start coming to our events and start coming to committee meetings. So that kind of personal invitation, that treating everyone that we meet as a prospective leader in the association and how can I move to close that deal so that you eventually become a good leader in our association, That's a very key part of outreach.

Sara Briseño Gerrish: Thank you for your input. You lead a great diversity workshop for associations; why should REALTOR® association's care aout diversity in leadership?

if we think about where diversity helps in association achieve its mission, we can see it's in advocacy, we can see it's in professional development or education, and we can see it's in ethics - our three clear areas that inclusion and diversity are important. Those really are the three key areas that most of us see as the purpose for our REALTOR[®] association. So it's very tied to why we are an association.

Let's look at advocacy for a moment. One area where diversity diversity helps is in advocacy because you bring that cross section of who your community is into your leadership, which makes you one, more relevant to the broader number of your representatives [and to] your city council people, but it also indicates to everyone else that you're talking with that you truly do represent the whole industry.

And you can make similar arguments that this helps on addressing and understanding ethical issues, particularly how culture and ethics sometimes make a little misunderstanding on ethical questions. And it can also help on member education, and as we think about 'Well, why is that important?' Well, one of the main services that many of our associations provide is member education. We arrange for classes and if we know what members are needing that's going to help members from from that community be better REALTORS[®] and improve their ability to make money, and lessen some of those divides that still impact our business and our industry.

So how do you as an association begin to address bringing work diversity into your leadership? And I'll give you a short version, there's more detail if you go to nar.realtor/diversity and you can look at some of the materials we have available and you can download them or you can access them, and you certainly can get in touch with us at NAR for more information. But I would recommend four major steps along the path towards inclusion.

The first and foremost is understanding where you are and that is looking at your population demographics. You can get that from the municipality, county - it's widely available, even if you Google

the name of your town it will give you the demographics of your town.

Secondly, look at the demographics of your membership and this is more difficult. NAR will have a tool later this year that will help you with this and it will be linked on that page I referenced nar.realtor/diversity. But this is something that you can glean from yourselves in a meeting, as well. In particular it's not sufficient just to know, 'Well our membership is 20% African American and it doesn't match the population at 50%.' That's good to know, but the second piece of that information is who's serving that market? You want to know who's making the transactions in those communities, who's helping the buyers, who's helping the sellers? Because that's giving you a better understanding of who's engaged in the multicultural markets in your community.

So, I would say you need to do some outreach at the association level to find out where these members are. And you need to go and figure out first well who's doing the transactions, and where can I find them? And often as individual REALTORS[®], you know that. But if you want to look at it you can go to community institutions, you can go to community leaders and just make that inquiry: 'Who's helping the community find a place to live, who's helping people sell their properties?' And you start to identify where those members are.

And in many of our communities that have some diversity, you'll see that REALTORS® of different ethnic groups tend to gather together in large part because the communities are segregated to a certain degree, and they gather together to exchange information like all of us do. So you want to figure out where the REALTORS® are getting together. Is there a chapter of the NAREB - National Association Real Estate Brokers - in my community? Or is there a Hispanic Real Estate Professionals chapter in my community? And if so, go to those meetings, find out what's there.

Fred Underwood By interacting with the members serving that community, even if they're not fully representative of that community and your overall membership, at least it gives you an inroad to start recruiting and engaging and involving people.

So that demographic understanding is very important. And, obviously, you need to know the demographics of your leadership.

The next thing you want to do is you want to starting doing that initial step of engaging people. And before you can even engage people you have to discover what it is they care about. So, when you meet a REALTOR® or a real estate professional, it may not be a REALTOR®, who's serving a community you feel is underrepresented in your leadership, find out what their passions are, find out what they care about. They're probably going to tell you once they find out you're affiliated with the REALTOR® association. But find out what they care about and what their passions are, and keep note of it. Because you're going to call them back just like you would a prospective client, and you're going to say, 'Hey we're having a meeting on that subject," or you're going to say, 'Why don't you come by, we're getting some REALTORS® together to talk about X, Y, Z. Do you want to join us?'

That becomes the information upon which you engage them in the future. And so you quickly move from learning about the community and learning about the members serving that community, to engaging those members, or encouraging people who aren't members to join and get engaged into association activities. So, you invite them to your political rally at city council, you invite them to a committee meeting, you have a board function and invite them to the function. And you help introduce them around; you're their contact, you want them to feel welcome but not only do you want them to feel welcome, you want other people to know what it is they care about and that they have knowledge about. And you build that into your outreach and engagement and try to get that person involved in a committee or in an activity because it is through that engagement and involvement that you will learn their leadership skills, and others in your leadership will learn about their leadership skills, and they can be tapped and identified to participate in that.

So, there's a four step process: first is the research, second is discovering who represents the diverse populations in your community, third is engaging that group of people and other people you meet into the activities of the association, and then the fourth is developing and helping people that are engaged to become leaders in the association.

- Sara Briseño Gerrish: Mr. Underwood, unfortunately we have been seeing racially charged comments from fellow REALTOR® members in light of current events. Can you elaborate on NAR's collaboration with the Perception Institute, and why it's so important for all of our members to take a moment of self-reflection right now?
- **Fred Underwood** If we circle back around to the beginning of this conversation, and along the way we're going to get back to well, where does racial discrimination and real estate intersect?

When an individual has a difficulty getting engaged, they are less likely to agree to come to come to meetings, less likely to commit to the time necessary, and therefore they are less likely to move into leadership.

That can be inhibited by racist comments that members or members of the public may make, the kind of experiences that they have when they work to list and sell real estate, and in the reaction and how the association addresses those situations.

So taking it out of the question of racial comments, if you had a board that had a deep geographic divide that due to traffic or construction whatever it could be would make it very difficult for members to go to a function because of the time involved, you would understand why they're involvement might be more challenging. And maybe even as an association you might take the affirmative step to find locations for your meetings that would not involve that traffic hazard.

Now consider what happens in our country around race.

The repeated situations where people get challenged in communities where they are in a distinct minority, either by residents or by officers of the law. This is a barrier that now, when I think of going to that meeting, I've got to be worried that I'm going to be stopped along the way. So I'm going to be super super vigilant, and I'm going to make sure that my tail lights are working, and I'm going to make sure that I come to an absolute and complete stop even though the guy behind me is honking... All of these things I'm going to do so that I don't get pulled over by the police and delayed on my way to the meeting and otherwise have my life disrupted.

And in addition to that, the repeated exposure to that makes me even more anxious about engaging in a situation where I'm a distinct minority.

So those kinds of issues inhibit engagement in our association and they make it more difficult for people to be involved. And then they can be compounded by what happens in their jobs. And it is not unusual to talk to an African American or Hispanic or Asian American REALTOR®, today even, and hear stories about how sellers, and in some cases REALTORS®, will immediately challenge their ability as a REALTOR® and say, 'Are you sure they're qualified,' or to have a REALTOR® tell you a story that "I was showing a house, I had an appointment, I had the key, and the homeowner was there and said, 'Well your customers can come in but you can't" Think of that cumulative effect of those types of situations

on your willingness to engage with those same REALTORS® in their association.

The worst however is when a REALTOR[®] uses racist language and racially charged language just in public and identifies themselves as a REALTOR[®]. And if you think about it - you think about that REALTOR[®] brand that all of us have worked so hard to elevate and the importance of working with a REALTOR[®], the value of working with a REALTOR[®], the amount of money that each of us puts into our campaign to promote the value of a REALTOR[®] to the public - and you as a REALTOR[®] turn around and see somebody else with that pin, somebody else with that on their Facebook page, that their REALTOR[®], spewing hate, spewing racist language, you wonder what is it that we can do as an association?

And I can tell you that the Professional Standards Committee is looking at that issue and will likely have some recommendations coming at the annual convention, but I can also tell you that even the ones that aren't overtly racist - the comments that aren't invert overtly racist - if they betray an underlying bias, [they] can also inhibit people's participation.

So NAR has worked on the Fair Housing side with a group called the Perception Institute to create a video on implicit bias. I encourage each of you to take an hour – it's an hour long video – to go through it and look and see number one, all of us have biases. All of us have biases because that is how we have to navigate a complex world, that we sort people into categories, we sort situations into categories. So those biases exist. And it's not to justify them, it's to understand them. And it's not to be critical of them, but to understand them. Then those biases impact how we react to situations, how we talk to people, how we are more or less willing to engage with people. And by understanding how that works, you as an individual REALTOR[®] can be a better connector to the other REALTOR[®] that you're talking

with by understanding that you may have a bias that inhibits your ability to fully appreciate that person. And that now that I know it I can counteract it.

And we do that all the time.

I have two young daughters and there's an immediate bias against the young men they bring home. And we as fathers have to learn, 'Okay I have a bias because of the way that person dressers, the car they drive,' whatever it is that they bring that immediately triggers some biases. But if I recognize what [those biases] are, then I can go deeper and get to know that person. And that's the same way we can do it in all of our interactions with our fellow REALTORS[®]. So, I encourage you to take that implicit bias training.

I also encourage your associations to regularly have conversations about the historical roots of segregation and discrimination in our communities, because we are in the real estate business and that is real estate. And just like it's important for us as REALTORS® to understand water rights, or to understand mortgage process, or to understand how government agencies zone and how zoning inhibits property rights, but it also has certain things that are beneficial to our communities - we want to become experts on why segregation continues, why discrimination continues, why real estate still is challenged by questions on race, so that we can be more effective in addressing those and that we then become more effective at bringing in people who can help us address those issues by being more inclusive of diversity in our associations.

Thank you very much.

Sara Briseño Gerrish: Thank you Dr. Moore and Mr. Underwood, this was a power conversation and we appreciate your willingness to lead it for us.

To our members viewing, I hope this inspires you to have more uncomfortable conversations in your homes, offices, and communities. Thanks for tuning in and for your work in helping us more forward as agents of positive change.

- END -

Featured Speakers



Leonard Moore, Ph.D. UT Vice President for Diversity and Community Engagement



Sara Briseño Gerrish 2020 Texas REALTORS® Diversity Committee Chair



Fred Underwood NAR Dir. of Engagement, Diversity, and Inclusion

*Mr. Fred Underwood no longer leads the development of fair housing policy for the National Association of REALTORS®.