

Important Notice for all Real Estate Brokers and Salespersons and Minnesota-Approved Real Estate License Education Providers

Here is additional information concerning the required 2021-2022 continuing education module training course. There is one 3.75-hour module course that both salespersons and brokers must complete. Completion of this course will also satisfy the 1-Hour Broker Module Requirement. In other words, there will be no separate broker module course for 2021-2022.

Completion of this course will also satisfy the 1 hour of Fair Housing as required in Minn. Stat. § 82.61.(c) (2).

Please note that commercial-only salespersons and brokers are exempt from these module requirements and must apply for the commercial-only waiver when the broker submits verification of this between April 1st and June 30th each year on Pulse Portal at www.pulseportal.com. Additional information can be found at <http://mn.gov/commerce/>.

The GENERAL module course for 2021-2022 The topic for this module course is:

The History of Diversity in Homeownership

All non-exempt salespersons and brokers must complete this general module course before June 30, 2022.

Additional details:

- This course is part of the 15 hours of continuing education that are due each year, not in addition to them.
- To get credit for the general module, you must pass an examination taken at the end of the course. The examination will cover the module content. Each examination will consist of 20 multiple-choice and true/false questions randomly selected from a pool of at least 50. The passing score is 14 or more correct. The examination questions were written by subject matter experts in consultation with the Department of Commerce.
- The Department of Commerce, in consultation with a statewide real estate trade association and a statewide private continuing education provider, determines the specific topic(s) covered by the module(s) each license year and the number of credit hours allocated to each module.

2021/2022 DOC-Required Module Outline:

The History of Diversity in Homeownership

3.75 hours (Classroom – 160 min w/35 min Exam, Total 195 Min) (Online – 185 Min w/40 min Exam, Total 225 min)

(This Module Satisfies the 1-Hour Fair Housing and the 1-Hour Broker Module Requirement)

Objectives: Upon completion of this course students will be able to:

- Understand the history of real estate and the government practices that institutionalized racism in real estate
- Identify MN organizations that currently work towards eradicating racism in real estate
- Identify the real estate professional's role in ensuring fair housing for all
- Examine individual bias that interferes in the effective and fair practice of real estate
- Create a diverse business model and understand the benefits of diversity

I. WELCOME AND COURSE OBJECTIVES

II. History of American Real Estate (50 minutes)

- a. FHA Underwriting Guidelines (5)
 - i. Redlining (10)
- b. Creation of the Suburbs (5)
 - i. Deed Restrictions (10)
- c. Fair Housing Act 1968 (5)
 - i. Protected Classes (5)
 - ii. Prohibited Acts (5)
 - iii. Fair Housing Enforcement (5)

Break (10 minutes)

III. Where we are now (30 minutes)

- a. The Homeownership Gap (15)
- b. Mapping Prejudice Project (10)
- c. Just Deeds (<https://justdeeds.org>) (5)
 - i. Include Hennepin County Board Resolution (<https://www.hennepin.us/-/media/hennepinus/residents/property/documents/HennepinCountyDisavowDiscriminatoryCovenants.pdf>) (5)

IV. The Real Estate Professionals Role (30 minutes)

- a. Code of Ethics (5)
- b. Examining bias (unconscious/implicit bias) (10)
- c. Diversity Training Resources

- i. MN Multicultural organizations (NAREB, NAHREP, AREAA, Real Estate Alliance, Young Professionals (5)
- ii. Housing Opportunity Alliance (HOA) (5)
- iii. NAR Resources (5)

Break (10 minutes)

- V. **Embracing Diversity (30 minutes)**
 - a. US Demographics & Diversity in MN (10)
 - b. Benefits of Diversity in Real Estate (10)
 - c. Creating a Diverse Business Model (10)

VI. TEST (35 minutes)