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A STUDY
OF REAL ESTATE PRACTICES BY RACE
IN THE
HARBEL AREA
OF
NORTHEAST BALTIMORE CITY



by The Baltimore Plan
For Affirmative Marketing
in Real Estate

August, 1981
(follow-up through May '82)

A STUDY OF REAL ESTATE PRACTICES BY RACE IN THE HARBEL AREA OF NORTHEAST BALTIMORE CITY

Purpose

Concerns have been expressed for some time by community leaders in an area of Northeast Baltimore City adjacent to Harford and Belair Roads about racial steering and related practices. This area is served by Harbel, Inc., an umbrella organization, the boundaries of which are shown in the map, Fig. 1 in the Appendix.

Parts of this area have been designated real estate conservation areas by the Maryland Real Estate Commission. In such areas, for sale signs may not be posted on properties by real estate companies, which must also refrain from certain kinds of solicitation of listings.

Conclusion

Sufficient evidence was found to conclude that differential treatment by real estate sales associates of buyers (including steering) based on race is extensive in the Harbel area.

Procedure and Results

The study consisted of two parts:

I. ANALYSIS OF SALES:

Information was obtained from the Central Maryland Multiple Listing Service (CMMLS) on sales April 1980 through September, 1980 by price, style of house (whether detached or townhouse), location, and listing and selling real estate company. Of the 430 sale contracts reported by CMMLS, 314 were found in the Lusk reports, thus verifying settlement. The race of 291 (93%) of these buyers was determined by direct observation

Seventy six real estate companies participated as selling company in 291 sales for which race was identified. Thirty-one firms sold two or more of these houses for a total of 246 houses (85% of these sales); nine sales (3%) were by non-MLS firms; 36 firms sold one house each (12% of these sales).

Seventy-six real estate companies participated as listing company in the 291 sales for which race was identified. Thirty-three firms sold 2 or more of these houses for a total of 248 sales (85%); 43 firms sold one house each as listing firm (15%).

The general Harbel area was analyzed by the individual community organization boundaries which comprise the City portions of Harbel (See Fig 1 and Table I in the Appendix). Based on information provided by community leaders, each community was classified as racially integrated or predominantly white (i.e. less than 10% Black owners). Five communities are integrated (shaded in Fig 1) and 12 are predominantly white. No sales were reported for 5 communities in the City portion of Harbel during the sample period. One predominantly Black community (Morgan Park) was excluded.

Sales by race showed clusters of Blacks in three of the five integrated Harbel communities (Frankford, Belair-Edison, Parkside), and virtually no Black sales in the 12 predominantly white communities for which sales were reported during the sample period. Data analysis showed considerable overlap in price range between Blacks buying in integrated communities and Whites buying in predominantly white communities. The price range \$32,000 - \$44,000 showed significant Black-White overlap. See Fig 2, Appendix. Sixty three percent of the Blacks who bought houses in integrated communities in this price range could have afforded houses purchased by Whites in predominantly white Harbel communities; 25% of the Whites who bought houses in this range in the predominantly white communities could have bought houses in the same range sold to Blacks in Harbel integrated communities.

Real Estate companies sold to Whites about equally in integrated and predominantly white communities. Companies which sold only one house in the sample period sold predominantly to Whites.

Sales patterns were different in the long-standing integrated community of Lauraville and in H.E.P.P. than they were in the communities of Belair-Edison, Parkside and Frankford, which are experiencing recent, rapid integration. Lauraville and H.E.P.P. showed many more sales to Whites than to Blacks (see Table I). Over half of the sales in H.E.P.P. were above \$44,000 and these relatively high prices may in part account for more sales to Whites. But 65% of Lauraville's sales were below \$44,000, indicating that price could not account for the preponderance of sales to Whites.

Realtors tended to have their listings sold by other companies more in the rapidly integrating communities of Belair-Edison, Parkside, and Frankford than in Lauraville and H.E.P.P. and in the predominantly white communities. Harbel selling firms are almost all white-owned. This finding raises the question as to whether the companies tend to "push their own listings" less in heavily, recently integrating communities.

Seven Black-owned real estate companies negotiated 18 sales (6% of all sales verified in Lusk). Thirteen of these were to Blacks and 5 to Whites.

Interviews of black and white buyers showed a preference for detached houses. The houses bought by Blacks in Belair-Edison, Parkside and Frankford were almost all row houses, as were the houses bought by most Whites in the first two communities. However, a number of detached houses were sold within the same price range to Whites.

In summary, the racial clustering observed cannot generally be accounted for either by price or by preference for style of houses.

II. TESTING:

To determine if real estate companies were operating in a non-discriminatory fashion, the Baltimore Plan in cooperation with the Harbel Community Organization, conducted a number of visits to "open houses" to see if the black tester prospect would be treated differently from the white tester prospect.

Procedure

Real Estate firms were tested if they had six or more sales as listing or selling firms during a six month period from April 1980 thru September 1980 and providing that the sales were in the project area. Twenty-five firms met these criteria.

When one of the twenty-five firms advertised an "open house" in the metropolitan newspaper in the project area they were visited by two trained Baltimore Neighborhoods, Inc. (BNI) test teams, one team being Black and the other being White, both representing a family. The two components of the team had ostensibly matching family composition, combined income, cash available for a down payment and settlement fees, and were interested in a 3 bedroom house in the Northeast section of Baltimore City: design or type of house was not specified or mentioned. The testers were qualified for a price range from \$45 - \$50,000 enabling them to be candidates for a wide selection of houses throughout the project area. Special care was taken to ensure that open houses were selected in all sections of the project area. See Appendix, Fig 3.

Fourteen different real estate firms were tested at least once and in some cases five times by 7 sets of Black and White teams. This resulted in 20 open houses visited and in follow-up visits to two real estate firms during five months from March thru August 1981.

Of the 14 real estate firms involved, all are members of the CMMLS. Of the 14 CMMLS members, 13 have endorsed the Baltimore Plan for Affirmative Marketing in Real Estate (BP) and 1 firm is new to CMMLS and is in process of being asked to endorse the BP.

Overall Results

The test of 18 (90%) of the 20 open houses visited and follow-up visits to two real estate firms show Blacks were treated in a way different from Whites which could be interpreted as discriminatory treatment and could have resulted in complaints and/or law suits. The most serious differences included:

Case 1 In response to a follow-up call after the open house visit, the White tester said she wanted, among other things, a "nice quite neighborhood." The agent said:

"and safe. Not a mixed neighborhood because maybe that wouldn't be so safe."

Also, 4 out of 5 addresses given to the White tester were listed with the same open house firm whereas those given to the Black tester were listed with other firms and all at higher prices. Eleven of the 12 addresses received by the Black team were different from the White team and all were in well integrated areas.

Case 5 Agent explained MLS to the White team, but not to the Black team. Agent said will give other listings to White but no mention to Black team. Agent in naming neighborhoods said to the White, that one neighborhood was a nice integrated neighborhood where professional people live and then named Ednor Gardens, Charles Village and Northwood (integrated neighborhoods a couple of miles from Harbel). No mention of this was made to the Black team. Agent gave other listings in follow-up.

Black felt agent was polite but uncomfortable and nervous.

Case 7 At open house Black was asked about income and employment, White was not.

Listing sheet was give to White but not to Black. Later during the office visit, the White tester was told by the agent that "we would probably have to buy a brick row house, although he might be able to find us something in Dundalk or Essex (White communities except for a couple of "pocket" ghettos. They are 10-15 miles from Harbel). Testers again indicated preference for NE Baltimore City. Agent indicated that there were neighborhoods in northeast Baltimore where testers would be "comfortable."

Later as agent was searching thru MLS cards he said softly as if talking to himself "I don't want to steer you into Northwood because I don't think you'd be comfortable there." (Northwood is very integrated.)

Later in conversation with tester the agent again tried to determine attitude toward integration: "You didn't tell me how you felt about these integrated neighborhoods..."

Case 18 At Open house .. Less information was given to the Black team re: schools, MLS and financing. Agent requested Black team to have wife's income verified.

Agent made negative comments to Whites about area where open house was being sold. (It is located in a heavily mixed area).

Said area was rough and he wouldn't like to sell the Whites a house there but rather further north towards the county and added:

"The law being what it is, I can't say what I feel I want to say. I hope you know what I mean."

Office visit involved the same agent...Whites were given info at the office and received 4 addresses of properties to consider viewing. All in very White areas.

Black team went to the office to keep their previously scheduled appointment only to be stood up by the agent after waiting one hour for him. He did not call during the following week to apologize.

A summary of the differences of treatment show that: in 10 visits more questions were asked of the Black team such as family size and composition, income, length on job, and age of children; in 4 visits leading and/or negative comments were made to the White team about integration (see above cases); 4 visits where information was volunteered it was done so more to the White team; and in 11 visits there was more follow-up to the White team.

A total of 81 houses, other than the open house visited were given to the testers in follow-up: 46 to the White teams; 21 different addresses to the Black teams. Almost all of the properties given to the White teams were in predominantly white areas while those given to the Black teams were in heavily integrated areas.

Follow-up Action - August 1981 through May 1982

All real estate firms who were involved in this study were briefed as to the findings of the tests. The real estate firms which were more blatant had all of their agents attend a 3 hour orientation session on affirmative marketing and fair housing laws with a warning that any future violations would result in dismissal from the firm and possible complaints filed with the state licensing agency. In one case the firm had to sign a two year agreement with the Baltimore Plan that among other things requires each agent to complete an Equal Service Report Form on each client for the purpose of monitoring treatment on an equal opportunity basis.

Following the research (including the testing) invitations to an orientation in October 1981 were sent to the 15 brokers who had sold four or more houses in Harbel during the sample period. Community leaders from three integrated Harbel communities also attended. Several additional briefings were held to accommodate those brokers who were unable to attend the first session. At the session the preceding information was shared and a proposal to form a Council of Realtors and community leaders was presented. An organizing committee of Realtors and community leaders drafted the organizational structure of the Council and an Agreement covering items related both to real estate practices and community commitments (see Appendix).

During the organizing meeting, community leaders and BP staff recommended certain responsibilities for Realtors. The Realtor participant countered with some proposed actions which would be incumbent upon the communities and the final agreement was hammered out. Responsibilities for Realtors included supplying data regularly on sales and listings by race, real estate ads, participation in a seminar on fair housing and affirmative marketing for sales associates, instructing sales associates to make sure buyer clients were aware of the full range of houses available in the CMMLS, and presentation of a flyer on the use of CMMLS and fair housing to buyers, compliance with the Maryland Real Estate Commission regulations on conservation areas, working via the Council on resolving complaints and working for the positive promotion of the Harbel area (see Appendix).

The proposal presented to the Realtors included use by sales associates of the Equal Service Report Form. The Realtors strenuously objected to the use of the form and asked that it be tabled for the moment in the hopes that the other measures of the agreement which they would accept, would be sufficient. The community leaders agreed.*

Responsibilities for the community include holding educational meetings and distribution of a flyer on fair housing, providing to Realtors lists of community leaders who can be called upon by buyer-clients for information about the community, preparation of brochures about the communities to be available in real estate offices, identifying owners' sales so that such sales may be monitored for discrimination, interviewing some persons who are selling to find out the reasons and bringing all complaints promptly to the Council (see Appendix).

An Executive Committee of the Council was formed and is working on the implementation of the Agreement and for the positive promotion of the Harbel area.

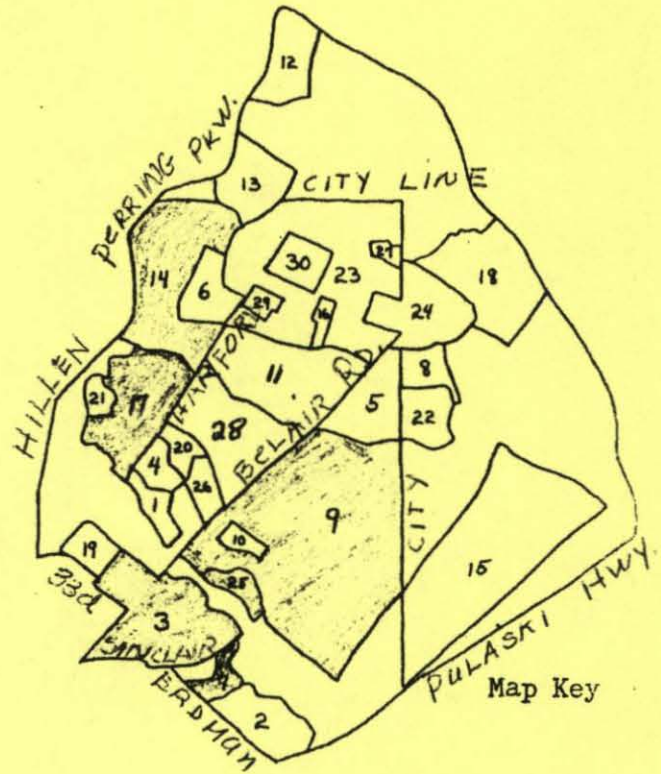
Invitations have subsequently been extended to all Realtors to attend briefings on the Council. Seven firms in addition to the 13 initially orientated have attended.

A brochure on the use of CMMLS and fair housing (see House Hunting Tips in the Appendix) has been completed and copies distributed to participating Realtors.

*The use of Equal Service Report Firms (ESRF) is a suggested part of HUD's Voluntary Affirmative Marketing Agreement, which the GBBR has endorsed. Its use is also supported by the BP. The ESRF would be used by all sales associates with every prospect a sales associate obtains. These then would be turned into the broker who would review them paying special attention to the material requested on the form related to affirmative marketing. The GBBR has mailed copies of the SERF to every company as being a useful management tool. Nearly all Realtors, including those of the Harbel area, believe that they would have to go to great efforts to introduce the use of the ESRF to their sales associates (who are independent contractors) and that in spite of such efforts it will not be used in a meaningful way.

HARBEL AREA NEIGHBORHOOD ORGANIZATIONS

1. Arcadia Improvement Assn.
2. Armistead Gardens Improvement Assn. *
3. Belair Edison Improvement Assn.
4. Beverly Hills Improvement Assn.
5. Cedmont Community Improvement Assn.
6. Christopher Neighborhood Assn.
7. Claremont Tenant Council
8. Elmwood Community Assn. *
9. Frankford Improvement Assn.
10. Furley Neighborhood Assn.
11. Glenham Belford Community Assn.
12. Greater Oakleigh Improvement Assn. *
13. Harford Park Community Assn.
14. H.E.P.P. Community Assn.
15. Highpoint-Greenvew Improvement Assn. *
16. Hilltop Improvement Assn.
17. Lauraville Improvement Assn.
18. Linover Improvement Assn. *
19. Mayfield Improvement Assn.
20. Moravia-Walther Improvement Assn.
21. Morgan Park Improvement Assn.
22. New Belmar Assn. *
23. North Harford Road Improvement Assn.
24. Overlea Improvement Assn.
25. Parkside Improvement Assn. *
26. Southmor Genair Improvement Assn. *
27. Taylor Heights Improvement Assn.
28. Waltherson Improvement Assn.
29. Westfield Neighborhood Improvement Assn.
30. Woodring Improvement Assn.



* Not a member of HARBEL

TABLE I
HARBEL SALES BY RACE BY COMMUNITY

<u>Integrated Communities</u>	<u>Total</u>	<u>Blacks</u>	<u>Whites</u>	<u>Other</u>	<u>Not iden.</u>
Belair-Edison	83	33	48	0	2
Parkside	18	13	5	0	0
Frankford	41	19	16	1	5
Lauraville	20	2	16	2	0
H.E.P.P.	24	4	16	2	2
 <u>Predominantly White Communities</u>					
Arcadia	5	1	3	0	1
Beverly Hills	2	0	2	0	0
Cedmont	7	0	6	0	1
Christopher	6	0	6	0	0
Furley	3	0	3	0	0
Glenham-Belford	19	0	14	1	4
Moravia-Walther	5	0	5	0	0
North Harford	35	0	33	0	2
Southmor-Genair	5	0	5	0	0
Waltherson	29	3	18	1	7
Westfield	4	0	4	0	0
Woodring	8	0	8	0	0

Figure 2

White Sales in White Communities and Black
Sales in Mixed Communities

Number
of houses

O sales to whites in predominantly
white communities

X-- sales to blacks in mixed
communities

16

12

8

4

< \$20,000

20-22

22-24

24-26

26-28

28-30

30-32

32-34

34-36

36-38

38-40

40-42

42-44

44-46

46-48

48-50

50-52

52-54

\$54,000+

Price Ranges

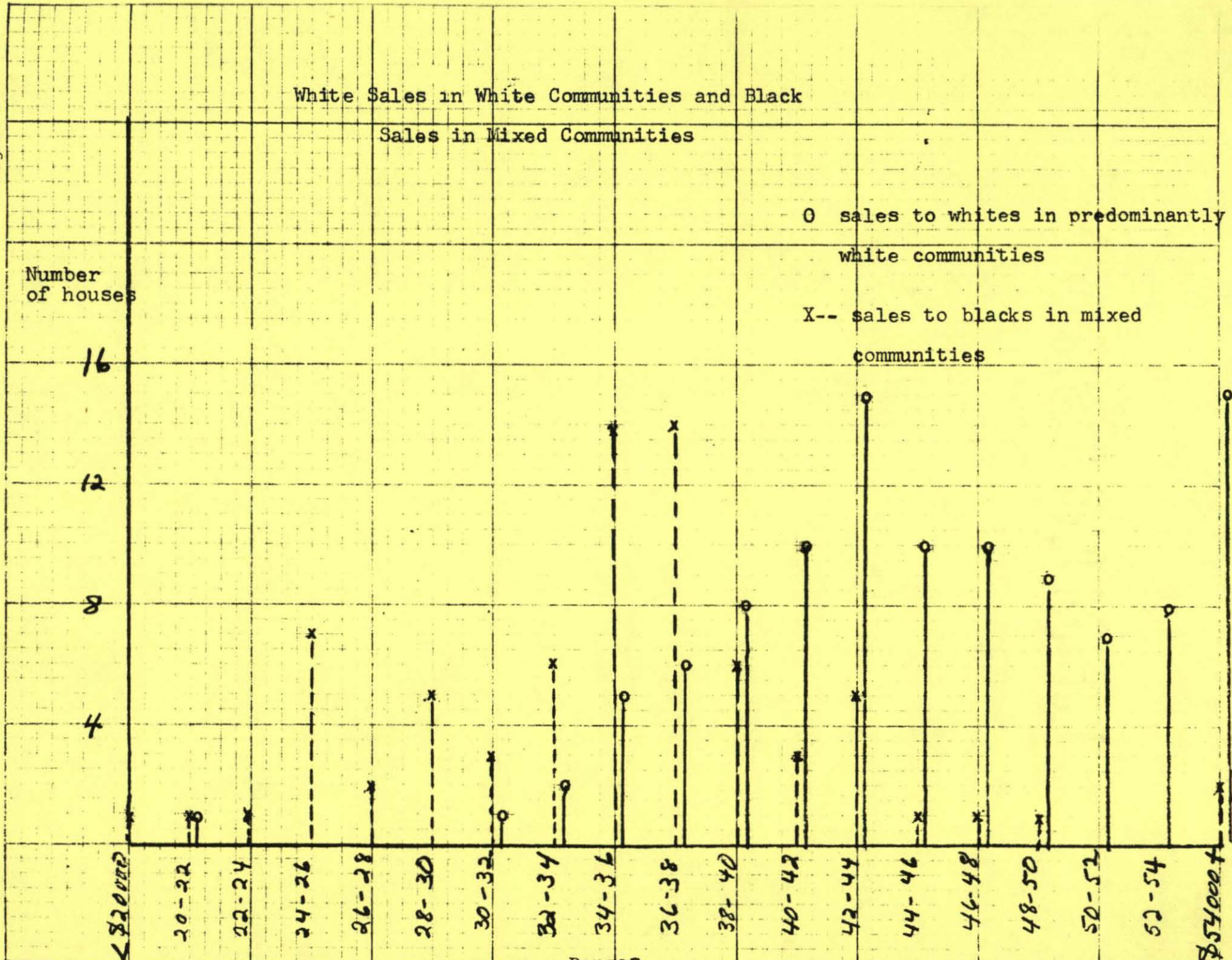
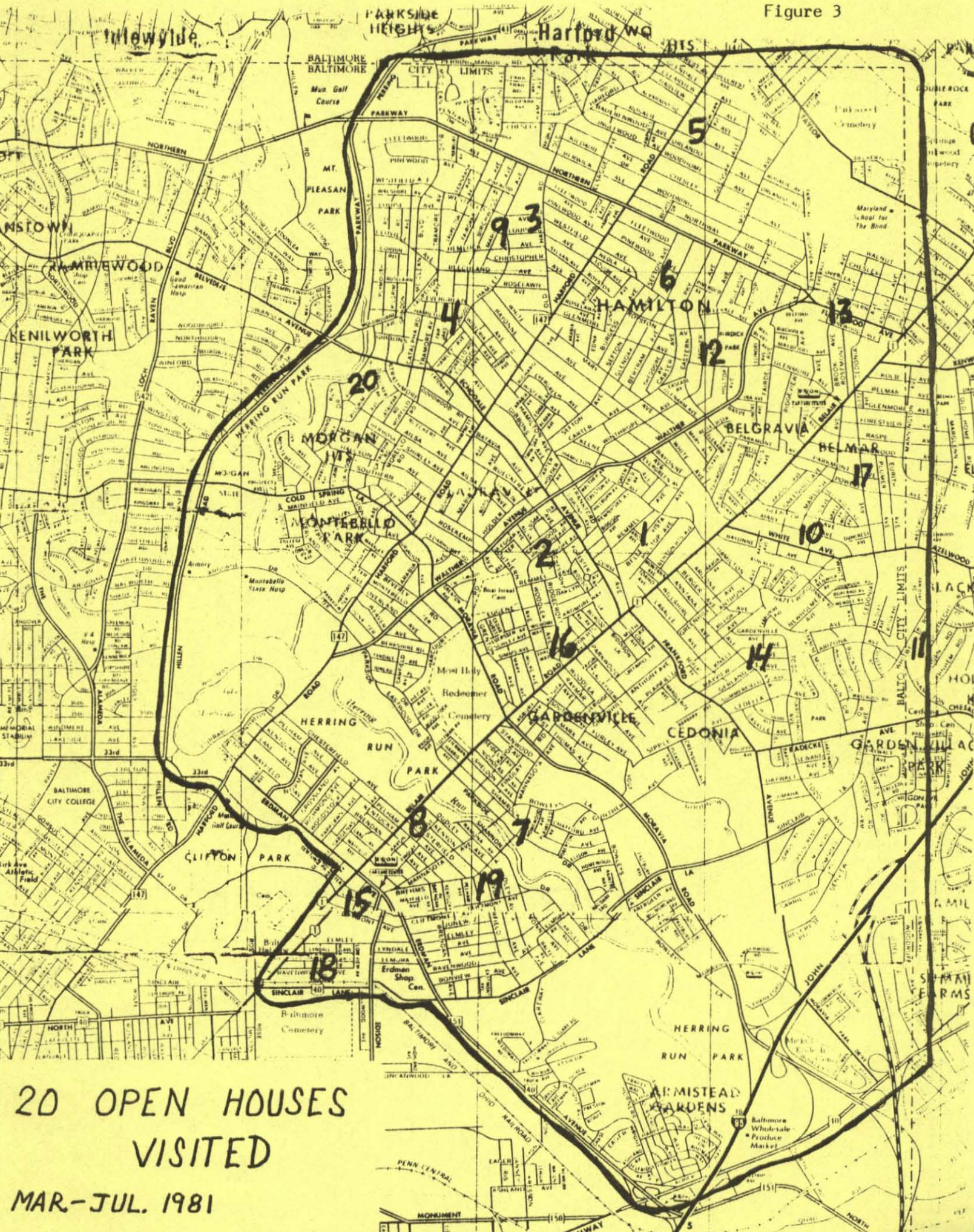


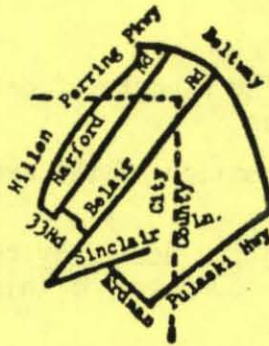
Figure 3



20 OPEN HOUSES
VISITED

MAR-JUL. 1981

The HARBEL AREA REAL ESTATE And COMMUNITIES AGREEMENT

The Harbel Area

In the interests of affirmative marketing and in cooperation with the Harbel Community Organization and the Baltimore Plan for Affirmative Marketing in Real Estate we agree, for the period November 1, 1981 through October 30, 1982 and to be renewed as necessary, to:

PART I: For Real Estate Firms

A. Report monthly on:

1. real estate ads for residential properties for sale in the Harbel area; (copies of ads)
2. sales for which the company is the selling company by address and race in the Harbel area, and the name of the selling agent; (when settlement has taken place)
3. listings by address and race in the Harbel area, and listing agent.

B. Have all sales associates attend an educational seminar designed by the Council on affirmative marketing.

C. Have sales associates show the buyer-clients the CMMLS Inventory Report sheets containing all houses available in the Harbel area and help the client make a list of the total number of houses in the client's price range.

The sales associate will present to the buyer-client a brief flyer prepared by the Council on how to use the CMMLS Inventory Report sheets and how to house hunt.

The sales associate will make no evaluative comments of any kind about any community.

The sales associate will advise the client to look through all communities he/she wishes to consider.

D. Observe the real estate conservation statute as it applies to Harbel.

E. Become part of a Council of Realtors and community leaders which will:

1. maintain participation of real estate firms in the program;
2. hear complaints and take corrective action;



3. receive periodic monitoring reports of data provided by the firms and take corrective action;
4. work for the positive promotion of the area as a desirable place in which to live;
5. participate in other projects deemed by the Council to be reasonable and in line with the purposes of this affirmative action program.

PART II: For Harbel Community

- A. Hold educational community meetings at which such items as the responsibilities and obligations under which real estate sales associates operate and fair housing laws as applying to residents as well as Realtors will be covered.
- B. Some members of the community and sales associates will meet together for seminars in affirmative marketing, so that dialogue may take place between the sales associates and the community leaders about mutual concerns.
- C. Establish a list of community leaders who can be called upon by sales associates to talk with prospective buyers.
- D. Distribute a flyer about fair housing which covers the rights and responsibilities of Realtors, buyers, sellers, and neighbors.
- E. All complaints generated by the community will be brought to the appropriate leadership within the Council directly and promptly.
- F. Interview some persons who have put their houses up for sale to find out the reasons for doing so.
- G. Identify owner's sales in communities so that such sales may be monitored and appropriate actions taken.
- H. Prepare a brochure about Harbel communities including various features about the community that sales associates may use in marketing properties and for use in promotional activities. Provide brokers a map of Harbel to be used in plotting sales and listings.

Firm (please print)

Address and Zip

BY: Broker of Record

Date

For Harbel, Inc.

Address and Zip

Date



HARBEL COMMUNITY/REAL ESTATE COUNCIL
Organizational Structure and Purpose

I. NAME: HARBEL COMMUNITY/REAL ESTATE COUNCIL

II. BOUNDARIES: North - City/County Line
 South - 33rd St., Sinclair Lane, Erdman Ave.
 East - City/County Line
 West - Hillen Road and Perring Parkway

III. PURPOSES:

- A. to further communication between the real estate industry and the residents;
- B. to hear specific complaints related to real estate activities and to resolve them;
- C. to receive reports of the activities prescribed in the HARBEL AREA REAL ESTATE AND COMMUNITIES AGREEMENT; and
- D. to develop positive actions for ways in which the real estate industry and the communities can work together for mutual benefit and to promote the area as a desirable place in which to live.

These purposes shall be carried out by the Executive Committee of the Council.

IV. COUNCIL PARTICIPANTS:

All real estate brokers who endorse the Harbel Area Real Estate and Communities Agreement and representatives from Harbel, Inc. shall be participants in the Council.

V. EXECUTIVE COMMITTEE OF THE COUNCIL:

A. Membership

The Executive Committee shall consist of twelve (12) persons, six (6) from each of the two (2) groups: 1) real estate brokers operating in the area; and 2) residents in the area appointed by Harbel, Inc.

B. Officers

Co-chairpersons, who shall have been elected as chairpersons of the active participant group each represents. They shall alternate chairing meetings.

C. Terms

One year renewable term, beginning November 1, 1981.

(more)

D. Voting

1. A quorum for voting shall consist of one half ($\frac{1}{2}$) of the representatives from each of the two participating groups.
2. A majority of those voting shall carry.

E. Meetings

The Executive Committee shall meet monthly unless otherwise decided by the Executive Committee. Meetings shall be called by the co-chairpersons. All Executive Committee meetings are open to all Council participants and their guests.

F. Committees

Committees may be appointed as needed. Each committee must obtain final approval from the Executive Committee for its activities.

VI. REPLACEMENT/REMOVAL OF COUNCIL PARTICIPANTS AND EXECUTIVE COMMITTEE MEMBERS:

- A. Replacement Each organization will select a person who will vote at Executive Committee meetings. This person may be replaced by the organization appointing him/her with a written 30-day notice to the Executive Committee.
- B. Removal Any person who does not abide by the Harbel Area Real Estate and Communities Agreement may be removed from the Council and the Executive Committee by vote of the Executive Committee.

VII. DISSOLUTION OF THE COUNCIL:

This Council may be dissolved by a two-thirds ($\frac{2}{3}$) vote of all members of the Executive Committee when a two (2) weeks' notice has been given that this will be the order of business.

VIII STAFFING:

The Council will have independent existence from the Baltimore Plan. The professional staffs of the Baltimore Plan and Harbel, Inc. will help provide staffing and technical assistance to the Executive Committee. They will have no vote.

IX. COMPLAINT PROCEDURES:

Any complaint generated within the Harbel area will be reported to the complaint coordinator who will be a Baltimore Plan staff person.

The complaint coordinator will investigate the situation and consult with the co-chairs for action. In more serious situations the coordinator will consult with the co-chairs who may report the situation to the Executive Committee for action.

All complaints will be reported to the Executive Committee.

The complaint coordinator will keep a log of complaints.

No member of the Executive Committee will take action on any complaint that is not approved by the Executive Committee.

Working With Your Sales Associate

Your real estate sales associate is a licensed professional who will help you find the home you want at the price you can afford. Real estate sales agents receive a commission when a home listed with a real estate company is sold. Your sales associate will show you homes listed with his/her company and with other companies as well and will give you much information about homes and financing plans and refer you to a lender to whom you can apply for a mortgage.

You may wish to "shop around" at several lending institutions for the best terms and your sales associate can help you with this process. You will find your sales associate helpful in figuring out how much you will need for settlement costs (closing).

Your sales associate can also give you information about how to check homes for conditions that may need repair.

In short, you should bring all of your housing questions to your sales associate.

Making the Central Maryland Multiple Listing Service Work For You

CMMLS serves Baltimore City and four surrounding counties. About 425 real estate brokers belong. Over 40,000 properties are listed yearly.

All affiliated brokers' listings are published twice weekly, so that all affiliates know what is for sale by all other affiliated brokers. Each company can serve buyers not only with the company's own listings but with all other affiliates' listings as well. By reviewing the Inventory Sheets in the office you and your sales associate can have access to the full range of homes available through CMMLS. The Daily Inventory Sheets list homes for sale by zip code. These zips are divided among four main geographical subdivisions.

First, your sales associate will assess your income and available cash to determine what price home you can afford. You will need to decide on the price range of homes you are interested in and are financially qualified for, and the general location you want. You can find out from a zip code map or your sales associate what zips are included in your area of interest and which of the four geographical areas they are in.

Next, you look at each zip code for the homes in your price range. You will see that a great deal of information is given about each home for sale. Some listings have letters or symbols attached. There is a code at the bottom of the page and your sales associate can also explain the meaning of each item.

In addition to reviewing locations of special interest to you, to make the most informed selections, you should spend a little time scanning many zips. Of course, you will often encounter a bewildering number of homes when you study a large number of zips, but you can eliminate certain areas because of reasons not related to price, such as nearness to work, shopping, etc. The main point is that you should not miss an area you might like just because you did not know there were homes available that you could afford.

By the use of maps and driving through areas, you can reduce the number of areas and homes you want to consider seriously. In the areas that are of interest to you, you will find some homes unsuitable for a wide variety of reasons. You should then be able to select a manageable number to review in depth with your sales associate.

Each home listed on the Inventory Sheets is described in even more detail on an individual listing card. Your sales associate will have a card for each home for sale in the real estate geographical areas to which the company subscribes through CMMLS. There are even photos of some homes.

Rights and Responsibilities
Under Fair Housing Laws

Homeseekers are entitled by Federal law, State law and/or the Realtors' Code of Ethics to receive equal professional services regardless of their race, color, creed, sex, national origin, marital status, or physical or mental handicap. Equal services covers all aspects of home seeking, home buying, and financing. Do not ask, or expect to be shown, homes according to the racial, religious, or ethnic characteristics of the neighborhood in which the homes are located.

Sellers must allow their homes to be shown to all persons and must not refuse a sale contract because of the race, etc., of the buyer. Sales associates must not falsely deny availability of housing because of the race, etc., of the buyer, refuse to deal with clients because of race, etc., or direct clients into or away from certain neighborhoods because of race - i.e., they must not steer. In other words, the sales associate must not let racial, etc., considerations govern the way s/he treats the buyer or the seller.

One protection against inadvertent steering is for the sales associate to be sure that the buyer is aware of the full range of houses available in the CMMLS.

Fair housing laws cover real estate advertising, mortgage financing and prohibitions against blockbusting. Blockbusting occurs when, for example, real estate professionals

try to induce white residents to sell their homes after a black person has bought in or near the area, and representing that the black proximity will result in certain negative effects on the community.

Actions of neighbors are also included in fair housing laws. White neighbors may not in any way harass a black resident or persons or organizations assisting a black resident to exercise his/her fair housing rights. The penalties are fines and/or prison terms.

Anyone who believes s/he has been illegally discriminated against may file a private lawsuit or may file complaints with the Maryland Real Estate Commission, the U.S. Department of Housing and Urban Development or the Maryland Human Relations Commission. Advice and assistance in the preparation of complaints or other remedies may be obtained without charge from Baltimore Neighborhoods, Inc., 319 E. 25th St., Baltimore, Md., 21218, (301) 243-6007. You may also contact BNI for more information about your fair housing rights.

The Harbel Community/Real Estate Council works in association with the Baltimore Plan for Affirmative Marketing in Real Estate. The Baltimore Plan is a partnership between the Real Estate Brokers of Baltimore, Inc., the Greater Baltimore Board of Realtors, and Baltimore Neighborhoods.

HOUSE HUNTING TIPS

A PAMPHLET FROM YOUR SALES ASSOCIATE
TO HELP YOU FIND THE HOME OF YOUR
CHOICE

*Prepared by:
The Harbel Community/Real Estate Council, a coalition of Realtors and community leaders working for affirmative marketing in the Harbel area.*

4/82

