ADVERTISING AND MARKETING

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There are many requirements under the Realtor[®] Code of Ethics¹ and in State and federal law that should be kept in mind when formulating advertisements, whether they are aimed at marketing the broker or salesperson's business, a specific property, or both. Below are a few of the basic requirements and considerations related to advertising as a Realtor®.

GENERAL AND LICENSEE BUSINESS-RELATED ADVERTISING

Name of licensee in marketing.

https://www.nar.realtor/about-nar/governing-documents/the-code-of-ethics

Minn. Stat. § 82.682 states, "A salesperson shall only conduct business under the licensed name of and on behalf of the broker of whom he or she is licensed." This language technically prohibits the use of nicknames. However, Minnesota Realtors® (MNR) has worked with the Minnesota Department of Commerce (DOC) to obtain an exception to this rule. The DOC has agreed to allow licensees to use a nickname in their advertising as long as the individual also identifies his or her first and middle initial of their legal name immediately before their nickname. As an example, if the licensee's legal name is William F. Jones and his nickname is "Bud," the DOC would allow him to advertise using one of the following three options:

> W.F. Bud Jones; or W.F. "Bud" Jones; or W.F. (Bud) Jones.

Please keep in mind that any and all advertising must contain the name of the real estate brokerage, and the brokerage name must be clearly and conspicuously displayed. Additionally, the DOC allows a person to add a formal alias to their license by filing an Assumed Name form as a sole proprietor with the Minnesota Secretary of State³, and then providing proof of the filing to the DOC. Please note that a Certificate of Assumed Name or amendment to the same must be published in a qualified legal newspaper in the county where the principal or registered office is located. The publication must be for two successive issues. See Minn. Stat. § 333.01 et. seq4.

Use of the term "Realtor®."

If a salesperson is not a member of a local, state and National Association of Realtors® (NAR), a salesperson may not advertise as a Realtor®. The term "Realtor®" is a trademarked term that may only be used by licensees who are members of the NAR by way of membership in a local and/or state association of Realtors®. The NAR implements rules regarding use of the Realtor® trademark in advertisements. A licensee who is not a member of the NAR and advertises as a Realtor® is in violation of trademark law. A licensee calling him or herself a Realtor® without membership in the organization is also considered a fraudulent, deceptive or dishonest act and is in violation of Minn. Stat. § 82.81, subd. 12(7)6.

Team names.

If a salesperson or broker is part of a team or group within the brokerage, the licensee may include the team or group name in the advertising only if the following conditions are met:

- The inclusion of such team or group name is authorized by the primary broker of the brokerage to which the salesperson or broker is licensed; and
- The real estate brokerage name is included and clearly and conspicuously displayed.

² https://www.revisor.mn.gov/statutes/cite/82.68

³ https://www.sos.state.mn.us/business-liens/business-forms-fees/assumed-namedba/

⁴ https://www.revisor.mn.gov/statutes/cite/333/full#stat.333.001

⁵ https://www.nar.realtor/letterlw.nsf/pages/TrademarkLogoMemberName

⁶ https://www.revisor.mn.gov/statutes/cite/82.81

Please see Minn. Stat. § 82.697 for more information.

Brokerage name required, but logos are not.

There is no statutory requirement or any NAR policy that dictates which logos are required to be on business cards or in advertising for real estate licensees. However, federal fair housing logos are strongly encouraged and brokers may have policies in place and should be consulted.

Please note that if you are using any of the NAR logos (i.e. the Realtor® "R", any designation logos), be sure to review the graphics standards on how to use these logos. You can download the Realtor® "R", as well as view the graphics standards, at nar.realtor/logos-and-trademark-rules.

Fair Housing advertising and logo.

The Fair Housing Act (FHA) (42 U.S.C. § 3601 to 36318) makes it unlawful to discriminate in the sale, rental, and financing of housing, and in the provision of brokerage and appraisal services, because of race, color, religion, sex, handicap, familial status, or national origin. 42 U.S.C. § 3604(c)9 of the FHA makes it unlawful to make, print, or publish, or cause to be made, printed, or published, any notice, statement, or advertisement, with respect to the sale or rental of a dwelling, that indicates any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin, or an intention to make any such preference, limitation, or discrimination. There is an exception in the act regarding familial status and the prohibition does not apply with respect to housing for older persons, as defined in 42 U.S.C. § 3607(b)10 of the FHA.

The U.S. Department of Housing and Urban Development (HUD) has implemented Fair Housing Advertising Guidelines¹¹ (formerly 24 C.F.R. § 109) that licensees should review and adhere to when advertising. Although rescinded from the Code of Federal Regulations, HUD references the Advertising Guidelines of 24 C.F.R. 10912 in 24 C.F.R. § 100.75¹³, part of its fair housing advertisement regulation.

Although use of the Equal Housing Opportunity Logotype¹⁴, Statement, or Slogan (pictured subsequently) is not required, Realtors® should be using them in all advertising, especially because selective use itself can be indicative of discrimination. Which one is used will depend upon the type of advertising. See the Advertising Guidelines¹⁵ for further details.

⁷ https://www.revisor.mn.gov/statutes/cite/82.81

https://www.govinfo.gov/content/pkg/USCODE-2009-title42/html/USCODE-2009-title42-chap45-subchap1.htm 8

⁹ https://www.govinfo.gov/content/pkg/USCODE-2010-title42/pdf/USCODE-2010-title42-chap45-subchapI-sec3604.pdf

https://www.govinfo.gov/content/pkg/USCODE-2010-title42/pdf/USCODE-2010-title42-chap45-subchap1-sec3607.pdf 10

¹¹ https://www.hud.gov/program_offices/fair_housing_equal_opp/advertising_and_marketing

https://www.hud.gov/program_offices/fair_housing_equal_opp/advertising_and_marketing 12

¹³ https://www.govinfo.gov/content/pkg/CFR-2002-title24-vol1/pdf/CFR-2002-title24-vol1-sec100-75.pdf

https://www.hud.gov/library/bookshelf11/hudgraphics 14

¹⁵ https://www.hud.gov/program_offices/fair_housing_equal_opp/advertising_and_marketing



(Logotype)

"Equal Housing Opportunity."

(Slogan)

Equal Housing Opportunity Statement: We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

(Statement)

Minn. Stat. § 363A.09, subd. 2(3)¹⁶ states that it is an unfair discriminatory practice for a real estate broker, salesperson, or employee or agent thereof to print, circulate, or post or cause to be printed, circulated, or posted any advertisement or sign, or use any form of application for the purchase, rental, or lease of any real property or make any record or inquiry in connection with the prospective purchase, rental or lease of any real property, which expresses directly or indirectly, any limitation, specification or discrimination as to race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance, disability, sexual orientation, or familial status or any intent to make any such limitation, specification, or discrimination except that nothing in this clause shall be construed to prohibit the advertisement of a dwelling unit as available to adults-only if the person placing the advertisement reasonably believes that the provisions of this section prohibiting discrimination because of familial status do not apply to the dwelling unit.

ADA compliance.

While advertising, it is also important to consider the Americans with Disabilities Act (ADA). The ADA prohibits discrimination based on disability in all places of public accommodation. This often requires accommodations to be made to be inclusive of those persons with disabilities who may utilize the services of that public place. Public places may include websites, so any brokerage, team, or personal real estate websites should be accessible¹⁷. This might include text alternatives to photos, appropriate contrast ratios, the ability to tab through the website, and design elements that allow for easy navigation for screen reading programs, and much more. Licensees engaged in advertising may want to engage assistance in assuring their advertising materials accommodate all potential and existing customers and clients. Florida Realtors® posted a helpful technical video on YouTube regarding accessibility pointers for websites here¹8. The University of Minnesota has information on accessibility in social media here¹9. Cross reference: "Website and Other Materials Compliance" in Management of a Brokerage Business.

¹⁶ https://www.revisor.mn.gov/statutes/cite/363a.09

There is a split among federal courts on this question, but some have stated websites are subject to the ADA. See, e.g., Robles v. Domino's Pizza case summary: https://www.adasoutheast.org/ada/publications/legal/Robles_v_Dominos-Pizza.php; and Gil vs. Winn-Dixie Stores, Inc. case summary: https://www.adasoutheast.org/ada/publications/legal/Gil_v_Winn-Dixie.php.

¹⁸ https://www.youtube.com/watch?v=Y8LkvNtGVeU

¹⁹ https://accessibility.umn.edu/what-you-can-do/create-accessible-content/social-media

Internet and social media use.

Using the Internet and social media in connection with a real estate business is a type of advertising. Thus, it is governed by law and professional standards. Minnesota statutes and the Realtor® Code of Ethics both have specific requirements regarding the disclosure of certain identifying information.

Please review the "Internet and Social Media" Section for all information regarding this topic, including advertising-related information.

No solicitation of other's clients.

Both Minn. Stat. §82.81, subd. 920 and Article 16 of the Code of Ethics21 prohibit licensees from soliciting the clients or interfering with exclusive client relationships of other licensees. Thus, if an exclusive agreement is signed with one licensee, the other licensee may not approach or advertise to that client in any way related the service being provided exclusively until the exclusive relationship has ended. However, the restriction is limited to the service being provided, so, for example, if a client is in an exclusive relationship for the purpose of selling a piece of property, the client could be contacted by another licensee regarding representing the client in leasing the property. See Code of Ethics Article 16, Standard of Practice 16-322. One exception to the general prohibition against contacting clients to offer the same services would be if the licensee advertises to a large, general audience that happens to include some clients of other licensees (for instance a mass mailing or television advertisement). So long as the advertising licensee is not targeting the clients and takes no further action to interfere with an existing representation agreement, the mere fact that a client of another licensee received a mailing or saw an advertisement on television would likely not be a violation of the Code or the law. One way for the advertising licensee to better protect himself or herself would be to include a statement in the advertising that if a client is already in an exclusive representation agreement with another licensee, the advertising material was not meant as a direct solicitation of that business.

Follow-up communication after contact with a consumer.

If you have tried to sell your services to a consumer and subsequently learned that the consumer has selected another licensee to work with exclusively, you may not inquire directly with that consumer as to why they selected the other licensee. This includes follow up calls or emails simply to ask questions to improve your business techniques, such as "How can I improve?" and "What did you select that person instead of me?" These would be a violation of Article 16 of the Code of Ethics23 and of Minn. Stat. § 82.81, subd. 924.

PROPERTY-RELATED ADVERTISEMENT

²⁰ https://www.revisor.mn.gov/statutes/cite/82.81

https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/2020-code-of-ethics-standards-of-21 practice#DutiestoRealtors

²² https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/2020-code-of-ethics-standards-ofpractice#DutiestoRealtors

https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/2020-code-of-ethics-standards-of-23 practice#DutiestoRealtors

²⁴ https://www.revisor.mn.gov/statutes/cite/82.81

Multiple Listing Service (MLS) Rules, Minnesota law, Federal Fair Housing law, and the Code of Ethics all apply to advertisements placed by Realtors®.

Realtors® are participants in the MLS; thus, advertising of properties other than the listings of that brokerage would be governed by MLS rules as well as the Code of Ethics, Minnesota and federal law.

The Code of Ethics states, in Standard of Practice 12-425, the Realtor® must have authority to advertise a listing; Minn. Stat. § 82.6626 also requires a written listing contract or other agreement evidencing such permission before advertising the property for sale to the general public. This means that only the broker who has the exclusive listing agreement has the authority to advertise the property for sale, unless the broker, in addition to the seller, consents to other brokerages advertising it. Thus, for example, printing off listing documents for physical public display within an office, or posting listing pictures on the non-listing broker's website would be prohibited unless the seller and broker agree otherwise. Note, however, some MLSes allow displays of other brokerages' listings via Internet data exchanges or virtual office website participation agreements; Realtors® should consult their MLS regarding these options. Additionally, providing links to the listing brokerage's website would typically be permissible, rather than posting the information on the non-listing broker's website, as that broker would be referring others to the information provided by the listing brokerage on its website.

Accuracy of advertising materials and deceptive advertisements.

Generally, it's a violation of the Code of Ethics, Article 12²⁷ and Minn. Stat. § 82.81, subd. 12²⁸, to create advertisements that are false, deceptive, misleading, or do not show a true picture of the property or other circumstances being advertised.

Realtors[®] are bound by Article 12 of the Code of Ethics²⁹ to provide a true picture in all advertisements, which means that only accurate facts should be presented. Specifically, Standard of Practice 12-830 states that Realtors® have a duty to provide a true picture in information presented on their websites, including using reasonable efforts to ensure the information is current. Thus, failing to update that listings have gone under contract or have closed, whether deliberately to draw additional business, or just because the brokerage updates its website infrequently, is not permitted.

Additionally, keep in mind that both the listing agent and buyer's agent can claim they "sold" a particular real property. The buyer's agent may, with the permission from the property owner, place a sold sign in the yard. See Code of Ethics, Standard of Practice 12-731.

²⁵ https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/2020-code-of-ethics-standards-ofpractice#DutiestothePublic

²⁶ https://www.revisor.mn.gov/statutes/cite/82.66

²⁷ https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/2020-code-of-ethics-standards-ofpractice#DutiestothePublic

²⁸ https://www.revisor.mn.gov/statutes/cite/82.81

https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/2020-code-of-ethics-standards-of-29 practice#DutiestothePublic

³⁰ https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/2020-code-of-ethics-standards-ofpractice#DutiestothePublic

https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/2020-code-of-ethics-standards-of-31 practice#DutiestothePublic

Minn. Stat. § 82.81, subd. 12³², prohibits licensees from:

- representing membership in any real estate-related organization in which the licensee is not a member;
- advertising in any manner that is misleading or inaccurate with respect to properties, terms, values, policies, or services conducted by the licensee;
- making any material misrepresentation or permitting or allowing another to make any material misrepresentation;
- making any false or misleading statements, or permitting or allowing another to make any false or misleading statements, of a character likely to influence, persuade, or induce the consummation of a transaction contemplated Chapter 82.

Further, false or misleading advertising may be subject to federal laws and may be subject to Federal Trade Commission (FTC) regulation. Thus, advertising should be accurate and truthful, and any disclosures related to the services being offered should be clear and conspicuous. At least the following should be considered regarding disclosures:

- Is the disclosure prominent?
- Is the disclosure placed somewhere that a consumer would look?
- Is the disclosure in clear, understandable language?
- Is the disclosure made in a clear, understandable format?
- Is the disclosure proximate to the subject matter for which it is made?

These issues can be particularly tricky when it comes to Internet advertising. Licensees should consider how their website will be viewed on a phone versus a desktop (will the disclosure be visible?) and how they label links to disclosures to make it clear where the link will take the consumer. Additionally, any paid adverting that is made to look organic, or part of the content of the website, should be labeled as paid advertising to avoid misleading the consumer. Licensees with questions related to advertising compliance should consult with legal counsel.

Withholding from MLS and seller permission.

Listings may be withheld from the MLS (a "quiet" or "pocket" listing), or may not be advertised at all, depending on the seller's wishes for privacy over the broad marketing of their property. If a listing agreement is signed, it is possible to start marketing the property to other agents within the same brokerage, even though it has not yet been posted publicly. However, doing so must be with the express consent of the seller. So long as the seller's requests are lawful and in compliance with MLS policies, such as the Clear Cooperation Policy³³, the listing agent should accommodate them. Additionally, Realtors® are required, per the 2019 Clear Cooperation Policy, to post their listings to the MLS within one business day of being publicly marketed. This includes putting a sign in the yard, placing on the brokerage's website, contacting someone from a different brokerage to see if they have a buyer, or any other advertisement outside of the Realtor®'s own brokerage.

If you withhold a listing from the MLS in compliance with the Clear Cooperation Policy, you will want to take into consideration the following:

Article 1 of the Code of Ethics. Realtors® must always protect and promote the best interests of their

³² https://www.revisor.mn.gov/statutes/cite/82.81

³³ https://www.nar.realtor/about-nar/policies/mls-clear-cooperation-policy

clients above their own, so Realtors® should make sure that the seller is driving the desire to withhold the property from the MLS, rather than the Realtor's® desire to keep the entire commission.

- Article 3 of the Code of Ethics. Realtors® must cooperate with each other except when it's not in the client's best interest. This is based on the notion that broad marketing exposure and cooperating with other Realtors® will ultimately help properties sell and yield the best prices.
- Minn. Stat. Chapter 82. Real estate licensees have fiduciary duties to look out for the best interests of their clients and act only in the clients' best interests. Pocket listings should be used only when it would benefit the seller.
- MLS Rules. The MLS may have specific rules regarding listing properties. The MLS should be consulted for its rules on the topic.
- Antitrust Laws. If a licensee intends to share the listing with some licensees, but not others, beware that if some of the licensees are with other brokerages, antitrust laws might come into play. Two competitors working together, but keeping the rest of the market out of the loop could be an antitrust problem.
- Fair Housing Laws. Be careful to make sure that withholding the property from the MLS does not result in certain groups of people not having access to the property, as even a disparate impact on a certain group without discriminatory intent of the licensee could be a Fair Housing violation.

Square footage advertisements.

There is no standardized way to measure square footage, so it is not uncommon to have varying measurements on the same property and the conflicts that go along with the variances. Realtors®, appraisers and tax assessors may arrive at different square footage measurements. Realtors® should use their best efforts to be as accurate as possible with respect to square footage measurements and should advertise square footage only as an estimate.

Advertisement of mortgage terms.

If terms of a fixed mortgage, including interest rate, finance charge, payment amount, number of payments or repayment period, or amount or percentage of down payment are advertised, federal law requires that the following additional terms be included in the advertisement:

- The amount or percentage of the down payment.
- The terms of repayment, which reflect the repayment obligations over the full term of the loan, including any balloon payment.
- The "annual percentage rate," using that term, and, if the rate may be increased after consummation, that

12 CFR § 1026.24³⁴ (Reg. Z of the Truth in Lending Act (TILA))

If the terms (including payment terms) of a Home Equity Line of Credit (HELOC) are advertised, the advertisement must clearly and conspicuously include:

- Any loan fee that is a percentage of the credit limit under the plan and an estimate of any other fees imposed for opening the plan, stated as a single dollar amount or a reasonable range.
- Any periodic rate used to compute the finance charge, expressed as an annual percentage rate as determined...

³⁴ https://www.consumerfinance.gov/policy-compliance/rulemaking/regulations/1026/24/

The maximum annual percentage rate that may be imposed in a variable-rate plan. 12 CFR § 1026.16³⁵ (Reg. Z of TILA)

More disclosures may be required as well, depending on the specific advertisement desired. If a licensee plans to advertise current interest rates or other types of terms, an attorney should be consulted to ensure the advertisement is compliant with the Truth in Housing laws and regulations and other applicable law.

Advertisements regarding personal property.

A property should be advertising as "coming with" whatever personal property the seller intends to leave for the new owner. However, if items are not fixtures, improvements or appurtenances to the real property that would already transfer with the real property, then the seller's intent should be considered an offer to the buyer. Those personal property items would need to be itemized in the Purchase Agreement in order to accept the seller's offer to leave such property.

SWEEPSTAKES, CONTESTS AND LOTTERIES

A lottery involves a prize given away by chance after consideration is given to enter for that chance to win the prize. Lotteries are illegal and are criminal. However, in many cases, they are common because lottery laws may not always be enforced due to their prevalence and prosecutorial discretion. Despite this, some examples of lotteries, which are illegal, include but are not limited to:

- An organization selling raffle tickets and drawing from the tickets for the grand prize of a television (or car, etc.). This is an issue because entrants are required to pay a fee for a chance to win the prize.
- A real estate salesperson saying that each person who visits an open house will be entered to win a TV. This is an issue because even though the salesperson is not requiring a payment for the chance to win, the consideration is the requirement to attend the open house.

To avoid illegal lotteries, one of the elements (prize, chance or consideration), must be eliminated. Sweepstakes and contests are models that are legal, generally:

- Sweepstakes: There is a chance to win a prize, but there is no consideration. The key to this that you have to have a no-consideration way for people to enter to win (e.g., a card they can fill out on your website or mail in without making a purchase, attending an event, etc.)
- Contests: Contests eliminate the "chance" element by making the winner based on some skill level. For example, a writing contest in which someone wins a prize for the best story.

GIFTS FOR BUSINESSES

Although providing gifts and other items of value to clients, former clients, and others in the industry can be an enticing part of a marketing plan, real estate licensees should proceed with caution. Only certain parties are able

³⁵ https://www.consumerfinance.gov/policy-compliance/rulemaking/regulations/1026/16/

to receive such gifts, including money. Minn. Stat. § 82.7036 specifically states that only certain people may be the recipient of "any compensation or other thing of value from a real estate broker or real estate salesperson by way of commission-splitting, rebate, referral fees, finder's fees, or otherwise" in connection with a real estate or business opportunity transaction in Minnesota. Those are as follows:

- Between a licensed real estate broker or salesperson and the parties to the transaction;
- among persons licensed as provided in this chapter;
- between a licensed real estate broker or salesperson and persons from other jurisdictions similarly licensed in that jurisdiction;
- involving timeshare or other recreational lands where the amount offered or paid does not exceed \$150, and payment is not conditioned upon any sale but is made merely for providing the referral and the person paying the fee is bound by any representations made by the person receiving the fee; and
- involving a person who receives a referral fee from a person or an agent of a person licensed under this section, provided that in any 12-month period, no recipient may earn more than the value of one month's rent, that the recipient is a resident of the property or has lived there within 60 days of the payment of the fee, and that the person paying the fee is bound by any representations made by the recipient of the fee.

The Real Estate Settlement Procedures Act (RESPA) also prohibits the giving of things of value in exchange for referrals, or even the possibility of a referral. Please review the "Real Estate Settlement Procedures Act" Section for more details.

INFLUENCERS

One of the latest trends in marketing is using influencers (often, these are high-profile or celebrity persons that say nice things about your business). These are people who are paid or otherwise incentivized to say positive statements about a business. (This would not apply to former customers who freely give a review on your website or Facebook page, for example.). If payment is given to the influencer, it must be disclosed. Also, businesses who hire influencers may be liable for what those influencers say. Influencers must have actually utilized the services of the business to avoid the statements being misleading advertising as well. Finally, for real estate licensees in particular, there could be Real Estate Settlement Procedures Act (RESPA) issues. Licensees should speak with legal counsel before engaging an influencer.

DIRECT MARKETING

The laws related to direct marketing can be found in the "Communications" Section.

AUCTIONS AND AUCTIONEER LICENSING

Persons who conduct auctions must be licensed by the county in which they practice. As licensing is done at the local level and requirements may vary. However, Minn. Stat. § 330.0137 states that an auctioneer must be a resident of the county for at least six months prior to the date of the application in order to receive a license for

³⁶ https://www.revisor.mn.gov/statutes/cite/82.70

³⁷ https://www.revisor.mn.gov/statutes/cite/330.01

that county. While Minn. Stat. § 82.5638 requires that auctioneers who intend to auction real property must hire an attorney or be hired by a real estate broker. It is clear that to auction an estate with personal and real property, Chapter 82 licenses would need an auctioneer's license, but it is not explicitly stated that to solely auction real property, that an auctioneer's license is not needed. Real estate licensees are able to offer a property for sale for another for a fee (Minn. Stat. § 82.5539), however; thus, an auctioneer's license may not be needed to auction solely real property. Realtors® should check with your county for further information and clarification.

RESOURCES ON ADVERTISING AND MARKETING:

MINNESOTA STATUTES

82.55: Definitions: www.revisor.mn.gov/statutes/cite/82.55

82.56: Exceptions: www.revisor.mn.gov/statutes/cite/82.56

82.68: Other Disclosure Requirements: www.revisor.mn.gov/statutes/cite/82.68

82.69: Advertising Requirements: www.revisor.mn.gov/statutes/cite/82.69

82.70: Compensation: www.revisor.mn.gov/statutes/cite/82.70

82.81: Prohibitions: www.revisor.mn.gov/statutes/cite/82.81

330.01: Auctioneers' Licenses, to Whom Granted: www.revisor.mn.gov/statutes/cite/330.01

363A.09: Unfair Discriminatory Practices Relating to Real Estate:

www.revisor.mn.gov/statutes/cite/363a.09

FEDERAL STATUTES AND REGULATIONS

42 U.S.C. § 3601 to 3631 (FHA):

www.govinfo.gov/content/pkg/USCODE-2009-title42/html/USCODE-2009-title42-chap45-subchap1.htm

42 U.S.C. § 3604(c):

www.govinfo.gov/content/pkg/USCODE-2010-title42/pdf/USCODE-2010-title42-chap45-subchapI-sec3604.pdf

42 U.S.C. § 3607(b):

www.govinfo.gov/content/pkg/USCODE-2010-title42/pdf/USCODE-2010-title42-chap45-subchap1-sec3607.pdf

24 C.F.R. § 100.75:

www.govinfo.gov/content/pkg/CFR-2002-title24-vol1/pdf/CFR-2002-title24-vol1-sec100-75.pdf

³⁸ https://www.revisor.mn.gov/statutes/cite/82.56

³⁹ https://www.revisor.mn.gov/statutes/cite/82.55

RESOURCES ON ADVERTISING AND MARKETING:

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Fair Housing Advertising and Marketing:

www.hud.gov/program_offices/fair_housing_equal_opp/advertising_and_marketing

FLORIDA REALTORS®

Website Accessibility: www.youtube.com/watch?v=Y8LkvNtGVeU

NATIONAL ASSOCIATION OF REALTORS®

Download the REALTOR® Logo & Other REALTOR® Logos: www.nar.realtor/logos-and-trademark-rules

Code of Ethics and Standards of Practice of the National Association of Realtors:

www.nar.realtor/about-nar/governing-documents/the-code-of-ethics

Field Guide to Open Houses: www.nar.realtor/open-houses#section-166063

Use of Trademark in with Member's Name:

www.nar.realtor/letterlw.nsf/pages/TrademarkLogoMemberName

Clear Cooperation Policy: www.nar.realtor/about-nar/policies/mls-clear-cooperation-policy

Clear Cooperation Policy Window to the Law:

www.nar.realtor/window-to-the-law/understanding-the-mls-clear-cooperation-policy

SOUTHEAST ADA CENTER

Robles vs. Dominoes: www.adasoutheast.org/ada/publications/legal/Robles_v_Dominos-Pizza.php

Gil vs. Winn-Dixie: www.adasoutheast.org/ada/publications/legal/Gil_v_Winn-Dixie.php

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Website Accessibility: accessibility.umn.edu/what-you-can-do/create-accessible-content/social-media