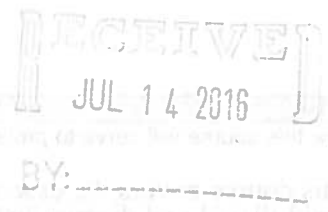


# DISTANCE EDUCATION COURSE AND INSTRUCTOR APPLICATION

Date 7/6/2016

Name: John Wheeler  Home Address 4545 Harrys Ln Dallas, TX 75229  Work Address 406 Ninth Ave Suite 206 San Diego, CA 92101	Cell Phone (214) 500-5305  Work Phone (858) 225-7184  Fax  Email john@empirelearning.com
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Title of Course <b>Fair Housing</b>	CE Hours 3	Course Sponsor: Empire Learning		
Address of Sponsor/School 406 Ninth Ave, Suite 206	City San Diego	State CA	Zip 92101	Phone number (855) 460-1634

Approved Education Course <input checked="" type="checkbox"/> Courses in: <i>Real estate law and practice; real estate financing including mortgages and other financing techniques; material specific to the regulatory, and ethical practice of real estate; and real estate related local, state and federal laws including but not limited to fair housing, the Americans with Disabilities Act (ADA), and lead-based paint disclosure.</i>	Approved Training Course <input type="checkbox"/> Courses in: <i>Personal and property protection for the broker and clients; using the computer, the internet, business calculators and other technologies to enhance the broker's service to the public; concerning professional development, customer relations skills, sales promotion including salesmanship, negotiation, marketing techniques, servicing the client, or similar courses.</i>	Non-acceptable courses Courses in: <i>Mechanical office and business skills such as typing; speed reading; memory improvement; language report writing; offerings concerning physical wellbeing or personal development such as personal motivation; stress management; time management; dress-for-success; or similar courses.</i>
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ENCLOSED WITH THIS APPLICATION ARE ONE COPY OF:  <input checked="" type="checkbox"/> student handouts (Please bring 10 copies of student handouts to ESC Meeting)	COURSE TYPE <input checked="" type="checkbox"/> Learning Management System Name of software program: Developed in House  <input type="checkbox"/> Webinar Name of software program _____  <input type="checkbox"/> Correspondence  <input type="checkbox"/> Other
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Is this course currently offered in the classroom (Face to Face)? **No**

Has the distance education platform been approved previously by the ESC? **No**  
 (Please check with the Education Administrator if you are unsure.)

List major reference materials used in the development of this course:

N/A

If the instructor is an approved New Mexico instructor, provide evidence of the instructor(s) New Mexico instructor certification:

Instructor application included.

How this course will serve to protect the public and increase the professional competence of the licensee:

This course covers the essential fair housing and fair lending laws every licensee needs to know in order to avoid illegal and discriminatory practices.

*John Miller*

*7/6/2016*



Enclosed is:      a resume



Instructor's Signature

**Course Title:** Fair Housing

**Course Description:** This course highlights the prominent fair housing and fair lending laws every real estate licensee needs to be aware of when selling or leasing real property. It also addresses the role that HUD plays in fair housing, the rights of LGBT persons, advertising issues with the Voluntary Affirmative Marketing Agreement (VAMA), and what course of action should be taken if a violation occurs.

**Learning Objectives:** Please see attached “Course Objectives”

**The following will be the means used in assessing whether the Learning Objectives have been met (Pre and post test, Q&A etc.):**

Learning objectives are assessed at three different levels throughout the course:

1. Check Understanding questions throughout the course which must be answered correctly to proceed.
2. Unit Quizzes which require a 70% passing rate.
3. A final exam at the end of the course with 5 multiple choice questions per credit hour.

**Timed Outline:** Please see attached “Course Outline”

# Fair Housing – Course Outline

	<i>Suggested Time (min)</i>
<b>Welcome</b>	<b>6</b>
o Orientation	2
o Course Description	3
o Course Objectives	1
<b>Unit I: Federal Fair Housing Laws</b>	<b>43</b>
o The History of Fair Housing	8
o Fair Housing Act	7
o Fair Housing Act Continued	8
o American with Disabilities Act	8
o Unit I Review	7
o Unit I Quiz	5
<b>Unit II: Federal Fair Lending Laws</b>	<b>51</b>
o Introduction to Fair Lending	8
o Equal Credit Opportunity Act	11
o Fair Credit Reporting & Home Mortgage Disclosure Acts	13
o Minority Homeownership	8
o Unit II Review	7
o Unit II Quiz	4
<b>Unit III: Special Topics</b>	<b>50</b>
o Forms of Discrimination	5
o Department of Housing and Urban Development (HUD)	11
o The Office of Fair Housing and Equal Opportunity (FHEO)	5
o Equal Access for LGBT Persons	5
o Voluntary Affirmative Marketing Agreement (VAMA)	14
o Unit III Review	5
o Unit III Quiz	5
<b>Unit IV: The Complaint Process</b>	<b>25</b>
o What to do if Fair Housing Rights Have Been Violated	5
o What Happens After the Investigative Process	5
o Other Tools to Combat Housing Discrimination	7
o Unit IV Review	4
o Unit IV Quiz	4
<b>Final Exam</b>	<b>10</b>
<b>Course Evaluation</b>	

# **Fair Housing – Course Objectives**

## **Unit 1**

- To identify the role of the Fair Housing Act in the United States
- To list the types of discrimination covered by the Fair Housing Act
- To describe the purpose of the Americans with Disabilities Act

## **Unit 2**

- To recall the provisions of the Equal Credit Opportunity Act
- To identify the major provisions of the Fair Credit Reporting Act
- To define the purpose of the Home Mortgage Disclosure Act

## **Unit 3**

- To identify the various forms of discrimination
- To define the role of HUD and FHEO
- To determine the rights of LGBT persons in regards to housing
- To identify the significance of VAMA

## **Unit 4**

- To determine the correct procedures to follow if a violation of the Fair Housing Act has occurred
- To identify HUD's process when there is a determination of discrimination

# Fair Housing Glossary

**Blockbusting:** the profiteering practice by real estate licensees of selling or renting homes that they obtain by inducing panic selling at prices below value, often by exploiting racial prejudices

**Breach:** an infraction or violation of a law or contract

**Credit score:** a numerical summary of a person's credit-worthiness based on information from credit bureaus

**Conciliation Agreement:** an agreement signed by both parties in a housing dispute with the person of reconciling the differences; any agreement signed by HUD must also protect the public's interest

**Disability:** a physical or mental handicap that prevents a person from living a full, normal life; anything that disables or puts one at a disadvantage

**Discrimination:** treatment or consideration of a person based on the group, class, or category to which that person belongs rather than on individual merit

**Disparate impact:** When a licensee applies a policy or practice uniformly to all applicants, but the consequences disproportionately affect a protected class

**Disparate Treatment:** When "similarly situated" home seekers (buyers or renters) are treated differently.

**Familial status:** families in which one or more children under 18 live with a parent, or a person who has legal custody of the child or children; this category also covers women who are pregnant or on maternity leave

**FHAP:** Fair Housing Assistance Program – the purpose of which is to provide funding to state and local agencies that enforce fair housing laws that are substantially equivalent to the Fair Housing Act

**FHIP:** Fair Housing Initiatives Program – the purpose of which is to provide funding to people who believe they have been victims of housing discrimination

**Fannie Mae:** Federal National Mortgage Association (FNMA); a federally-chartered enterprise owned by private stockholders that purchases residential mortgages and converts them into securities for sale to investors; by purchasing



mortgages, Fannie Mae supplies funds that lenders may loan to potential homebuyers. Also known as a Government Sponsored Enterprise (GSE).

**Freddie Mac:** Federal Home Loan Mortgage Corporation (FHLM); a federally chartered corporation that purchases residential mortgages, securitizes them, and sells them to investors; this provides lenders with funds for new homebuyers. Also known as a Government Sponsored Enterprise (GSE).

**Predatory lending:** abusive lending practices that include a mortgage loan to someone who does not have the ability to repay or charging outrageous fees. It also pertains to repeated refinancing of a loan charging high interest, bad terms, and fees each time.

**Redlining:** a discriminatory practice by which banks or insurance companies refuse to loan or issue insurance within a specified geographic area, especially inner-city neighborhoods

**Reverse redlining:** purposely marketing to specific minority communities for the purpose of offering a product different than that offered to more mainstream communities

**Subprime loans:** an industry term to used to describe loans with less stringent lending and underwriting terms and conditions, often referred to a "B" paper or "C" paper. Due to the higher risk, sub-prime loans charge higher interest rates and fees.

## Fair Housing – External Resources

### Unit 1

Complete listing of Fair Housing Laws and Presidential Executive Orders

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/FHLaws](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws)

### Unit 2

HUD housing discrimination complaint website

[http://portal.hud.gov/hudportal/HUD?src=/topics/housing\\_discrimination](http://portal.hud.gov/hudportal/HUD?src=/topics/housing_discrimination)

To obtain a free copy of your credit report (can be used once every 12 months)

<https://www.annualcreditreport.com/index.action>

For more information on credit, credit reporting, and equal credit opportunity rights

<http://www.consumer.ftc.gov/topics/credit-and-loans>

### Unit 3

Fair Housing Planning Guide

<http://portal.hud.gov/hudportal/documents/huddoc?id=fhpg.pdf>

### Unit 4

Complete listing of contact information for the Fair Housing Enforcement Organization

[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/fheodir](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/fheodir)

HUD's Fair Housing, Equal Opportunity for All handbook

[http://portal.hud.gov/hudportal/documents/huddoc?id=DOC\\_11868.pdf](http://portal.hud.gov/hudportal/documents/huddoc?id=DOC_11868.pdf)



*The number one credential for quality design and delivery of distance education in the world.*

### Administrative Information

**Course Title:** Fair Housing

**Course Number:** 6098

**Certified:** 02/25/2015

**Expires:** 02/25/2018

**Status:** Approved

**Provider:** Empire Learning

**Address:** 910 Grand Ave, Suite 202

San Diego, California 92109

**Phone:** 858-225-7184

**Contact:** John Wheeler <[john@empirelearning.com](mailto:john@empirelearning.com)>

### Course Information

**Provider Type:** Primary Provider

**Delivery Method:** Learning Modules - Distance

**\*Clock Hours:** 3

**Final Exam:** Yes

**† Clock Hour Enforcement Mechanism:** Yes

**Proctored Exam:** No

**Difficulty Rating:** Basic

**Description:** This course highlights the prominent fair housing and fair lending laws every real estate licensee needs to be aware of when selling or leasing real property. It also addresses the role that HUD plays in fair housing, the rights of LGBT persons, advertising issues with the Voluntary Affirmative Marketing Agreement (VAMA), and what course of action should be taken if a violation occurs.

**Course Notes:** This course has been certified with and without a mechanism that mandates students spend precisely the stated number of hours in the course. However, the course may be facilitated without the timing mechanism in jurisdictions that do not require such without compromising certification.

**Instructors:** John Wheeler (CDEI)  
Kimberly B. Nash (CDEI)

### \*\*Course Approval Information

This course may not be approved in any jurisdiction or the provider has chosen not to include which jurisdictions the course is approved in.

#### Disclaimers

\* Professional reviewers have determined that the amount of content to be presented in this course, as specified in the provider's timed outline, should take the stated time to complete. This certification does not suggest the course will take the hours listed if implemented into a distance education learning system that uses an inferior instructional design. In addition, ARELLO does not guarantee or audit the performance of classroom instructors to ensure the appropriate clock hours of instruction are presented to students.

\*\* Regarding course approval information, the course provider may list here the jurisdictions that have approved this course for professional credit. Information in regard to jurisdictional course approval is not maintained by ARELLO but by course providers. If no jurisdictions appear in the course approval area, the provider may not yet be approved by a regulatory agency to offer the course. Please contact the provider if you have a question in regard to course approval information.

† A "Clock Hour Enforcement Mechanism" is course feature that mandates students spend X amount of time in the course. This mechanism is not required for certification but is required in certain jurisdictions. The absence of a clock hour enforcement mechanism does not compromise certification and the typical student taking the course can still be expected to take the appropriate amount of time to complete the course.

# John C. Wheeler

910 Grand Ave, Suite 202 • San Diego, CA 92109 • [john@empirelearning.com](mailto:john@empirelearning.com) • (858) 225 – 7184

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## Objective:

To leverage professional and educational experience to best instruct real estate persons in fulfilling their continuing education requirements.

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## Professional Experience:

### Empire Learning (September 2014 – Present)

San Diego, CA

*Managing Partner, Instructor*

- Quarterback course development efforts and initiatives
- Instruct students on various real estate subjects

### CA License Renewal (June 2014 – Present)

San Diego, CA

*Course Writer, Instructor*

- Author and edit courses designed for California real estate professionals
- Support students via phone and email

### Sequoia CPE (June 2014 – Present)

San Diego, CA

*Head of Strategic Partnerships, Managing Director*

- Arrange and negotiate contracts with accountant firms and other corporations
- Author courses covering taxes, real estate, Microsoft excel, and other topics
- Implemented and manage firm's editing process

### J.P. Morgan Private Bank (June 2011 – March 2014)

Washington, DC

*Analyst*

- Supported an integrated team of Bankers, Investment Specialists, and Capital Advisors, delivering comprehensive wealth management solutions to High Net Worth families and non-profit organizations
  - Developed an expertise in a wide array of investment and capital advisory products
  - Received highest performance rating of "E", awarded to less than 5% of analysts globally
- 

## Education:

### University of Southern California (2012)

Los Angeles, CA

Major: International Relations and Global Business

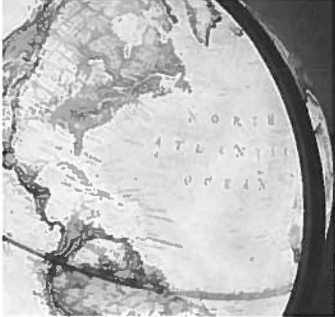
Recipient of Presidential Scholarship

### Certified Distance Education Instructor Program (2014)

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**Skills:** Microsoft Excel, Microsoft Office Suite, Bloomberg, Matlab, AutoCad, Revit, Basic HTML

**Licenses:** California Real Estate Salesperson (License#: 01969283), Series 7, Series 63



### Quick Links

- » **CDEI STUDENT LOGIN** - If you're enrolled in the CDEI Part I, Part II or Renewal courses, login here.
- » **Course Management System login** - Manage or submit your courses for certification here. If you do not have an account with us, email [info@idecc.org](mailto:info@idecc.org) with your contact information.
- » **Verify a Course is IDECC® Certified** - Need to verify IDECC® certification for a course? Use our simple course search form.

## CERTIFIED DISTANCE EDUCATION INSTRUCTOR VERIFICATION

Search by CDEI ID:

Search by Name:

Search by Location:

*NOTE: Only Active CDEIs are shown when searching by location.*

### John Wheeler

**Location:** San Diego, California

**CDEI Verification ID:** 67953

**CDEI Status:** Active

*Completed all requirements and in good standing*

**Certification Earned:** November 19, 2014

**Certification Expires:** November 19, 2017

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