

For Chatigny, the experience was similar. "I'll tell you what, the CC&Rs were emailed

to me by a woman from the title company, who I hadn't done business with yet," she said. "And when I started reading through them, they were obviously old documents. And it had all of these old, historical Reno names. It talked about, I think, the Newlands annex. And I was thinking, 'Well, this isn't my house.' My house wasn't built until 1950, but I think it must have just been—upon rereading it—the land procurement or something. But once I got into the actual rules, which were, like, pages in, there weren't very many of them and most of them pertained to just not building a second story or not building a shed. And then all of the sudden it said ... non-Caucasian."

Both women were shocked by the language, and, like the constituent who brought the issue to County Recorder Work, both asked their realtors what the discriminatory language was doing there in the first place. But prior to speaking with the RN&R, neither were aware of last year's passage of SB117.

Lack of awareness about the law is something Work said is also common and something she's hoping can be remedied.

"I think a big part for us is going to be educating the public on how to look this information up, how to look for this in your CC&Rs, and, if in fact you're subject to that language, then what you can do to put a new document on record," she said.

Both Gattuso and Chatigny said they were glad to know the law existed but wished they'd had some heads-up on what they would find in their CC&Rs when signing. Realtor Lynn expressed a similar sentiment, saying she's glad the law exists and that her clients can avail themselves of it but believes it's only a small step and one that doesn't make a material difference in what is still a very real problem that can be seen in today's home ownership statistics. While 73.I percent of white Americans owned homes as of the second quarter of 2019, a record low of 40.6 percent of black Americans had achieved home ownership.

"It's not in your face enough," Lynn said. "These laws were passed, but it didn't change business as usual. It didn't change in the communities how people were treated. It's like saying, 'OK, you know what? You were forbidden from being a billionaire. You have the right to be a billionaire now.' And it's like, 'OK, well how do I do that?' The scales have to tip in the opposite direction. Equal rights isn't enough. We have to bolster that with something meaningful." Lynn said she believes that "when you really think about all of the effects this has had ... we can never make up for the damage—but there needs to be something done, and, obviously, the right people to ask as to what is the way to fix this are the people who were harmed. But certainly there are some ideas, some solutions—down payment grants, tax forgiveness upon a sale. We need to tip the scales in the other direction now and at least try to make up for this, at least make an effort, at least admit that this is a terrible thing that happened, and we're going to make an effort to correct this.

"I think anyone who has a problem with that needs to understand that 51 years ago was in the lifetime of a lot of people who are still here," she added. "It's not too late. I think we need to do something about it before too much longer."

And she believes we as society have the ability to do something.

"We have a system in place where there is a specific loan system just for veterans," she pointed out. "We have the infrastructure to implement this, and it should be done through FHA. I think they have the responsibility to do this. It should be done, and it can be done." \Box



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