

Mississippi Broker's Amazon Best Seller 'Breaking Barriers' Puts Real Estate's Quiet Discrimination on the Record

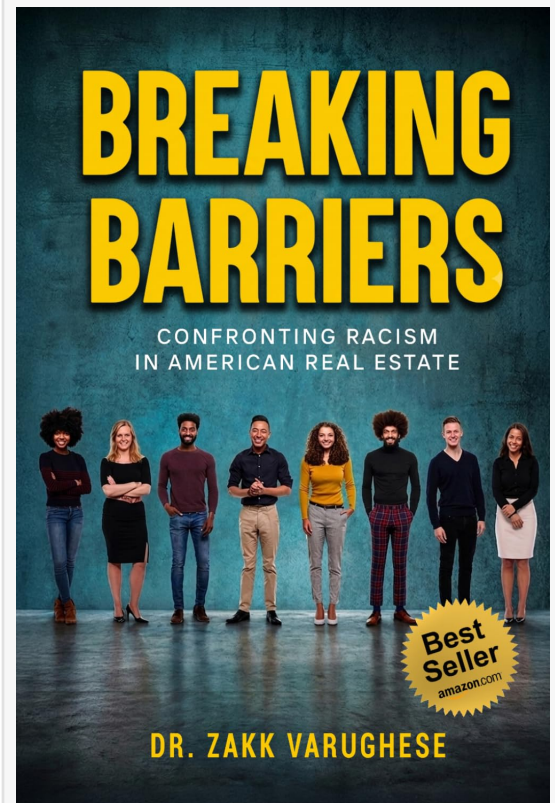
Ranked No. 9 nationally on NAREB's 2026 Top 100, Dr. Zakk Varughese argues the gate to homeownership still stands; only the gatekeeper has changed

BRANDON, MS, UNITED STATES, October 14, 2026 /EINPresswire.com/ -- Dr. Zakk Varughese spent six years selling homes in Central Mississippi before he wrote down what he was seeing. The result, "[Breaking Barriers: Confronting Racism in American Real Estate](#)," published July 20, 2026, has since become an Amazon Best Seller and a No. 1 New Release in Public Affairs and Administration, and its author has been ranked No. 1 in Mississippi and No. 9 nationally among individual agents and brokers on the National Association of Real Estate Brokers' 2026 Top 100 list.

The book is the first on the subject written by a practicing broker rather than a journalist, academic or attorney. Its central argument is that the mechanisms of housing discrimination changed after the Fair Housing Act of 1968 while the outcomes largely did not. "The gate still exists. The gatekeeper has changed," Varughese argues.

"Nobody writes a restrictive covenant anymore. Nobody draws a red line on a map," said Varughese. "What we have are systems that look neutral and produce unequal results: the appraisal that comes in low on one side of the highway and never on the other, the lender overlay that prices a ZIP code instead of a borrower, the referral network that somehow never includes the Black agent across town."

At the center of the 357-page book is a framework Varughese calls the Six Dimensions of Housing Opportunity: Legal, Financial, Professional, Geographic, Institutional and Environmental access. Each chapter traces how one dimension was built, from redlining, restrictive covenants and exclusionary zoning through urban renewal, and how it operates today in appraisal



Breaking Barriers: Confronting Racism in American Real Estate by Dr. Zakk Varughese, published July 2026. Cover courtesy of the author.

disparities, algorithmic underwriting, institutional investment in single-family homes and the rising cost of insurance.

The dimension that has drawn the most attention from readers inside the industry is Professional Access: who receives referrals, who is invited into leadership, who sits on multiple listing service and grievance committees, and whose ethics complaints are pursued. Varughese writes from inside that system as a REALTIST, a member of NAREB, which was founded in 1947 because Black brokers were barred from joining local real estate boards.

"The sign on the door is gone. The pattern of who is in the room is not," Varughese said. "No federal rule reaches that. Only the people who run brokerages and boards do, which is why the book ends with an audit any broker-owner can run on their own referral flow and complaint outcomes."

The book arrives as federal fair-housing policy is in flux. The U.S. Department of Housing and Urban Development reopened public comment this fall on a proposal to rescind its disparate-impact regulations under the Fair Housing Act, the standard that reaches policies with discriminatory effects regardless of stated intent, and Varughese filed a comment opposing the rescission as a practicing broker and HUD-registered listing broker. In September, the Federal Housing Finance Agency ordered Fannie Mae and Freddie Mac to preserve borrowers' right to appeal an



Dr. Zakk Varughese, broker and owner of HomesRX in Brandon, Mississippi, and author of *Breaking Barriers: Confronting Racism in American Real Estate*. Photo courtesy of HomesRX.

appraisal. The book treats both developments as examples of the same question: whether housing rules are judged by what they say or by what they do.

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Dr. Zakk Varughese, author and Broker/Owner, HomesRX

"Breaking Barriers" is written for real estate professionals, lenders and appraisers, fair-housing advocates, educators and policymakers, and for buyers who want to understand the forces behind the transaction. Fair housing is a required continuing-education topic for licensees in most states, and the book is written to serve as supplementary

reading for those courses. It is available in paperback, hardcover and Kindle editions.

It is the first volume of the Breaking Barriers Trilogy.

About the Author

Dr. Zakk Varughese is the broker and owner of HomesRX, an independent real estate brokerage in Brandon, Mississippi, serving Rankin, Madison and Hinds counties and the Mississippi Gulf Coast. Licensed in 2020 and a broker since 2024, he was ranked No. 1 in Mississippi and No. 9 nationally among individual agents and brokers on NAREB's 2026 Top 100, based on 2025 production. He is a HUD-registered listing broker, holds the ABR, SRS and C2EX designations, and serves as Chairman and President of the Gulf Coast Association of REALTISTS, a new NAREB local board granted provisional status in October 2026. He holds a Doctor of Education and an MBA, is a certified Project Management Professional and Lean Six Sigma Black Belt, and teaches business and healthcare courses online as a Certified Distance Education Instructor. He is also the author of "Clarity Is Not Coming: Stop Overthinking. Know When You Know. Make the Decision." He is available for interviews, panels and continuing-education sessions on fair housing and professional access. More at soldbyzakk.com.

About HomesRX

HomesRX is an independent real estate brokerage based in Brandon, Mississippi, founded and led by Dr. Zakk Varughese. The brokerage represents buyers, sellers and investors across the Jackson metro area, with a focus on first-time buyers, down payment assistance programs, HUD homes, new-construction buyer representation and professional relocation.

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