

GAR Diversity Committee Handbook



2017

GAR Diversity Committee Handbook Contents

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CELEBRATING DIFFERENT

1 – Mission Statement and Fair Housing Declaration



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GAR Diversity Committee Mission Statement

GAR recognizes diversity as essential to achieving our goal of providing the highest standards of goods and services to our members and to the public in an ethical and professional manner.

Diversity includes race, color, national origin, religion, familial status, disability, sexual orientation, culture, ethnicity, gender, economic status and age, all of which enrich our organization, the real estate industry, and our community.

Additionally, GAR believes that the diversity of our areas of practice and expertise should mesh together sufficiently as to provide a useful conduit through which our membership will continually provide quality professional services to the community.



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Fair Housing Declaration

I agree to:

➤ Provide equal professional service without regard to the race, color, religion, sex, handicap, familial status, national origin or sexual orientation of any prospective client, customer, or of the residents of any community.

➤ Keep informed about fair housing law and practices, improving my clients' and customers' opportunities and my business.

➤ Develop advertising that indicates that everyone is welcome and no one is excluded; expanding my client's and customer's opportunities to see, buy, or lease property.

Inform my clients and customers about their rights and responsibilities under the fair housing laws by providing brochures and other information.

➤ Document my efforts to provide professional service, which will assist me in becoming a more responsive and successful REALTOR®.

➤ Refuse to tolerate non-compliance.

➤ Learn about those who are different from me, and celebrate those differences.

➤ Take a positive approach to fair housing practices and aspire to follow the spirit as well as the letter of the law.

➤ Develop and implement fair housing practices for my firm to carry out the spirit of this declaration.

Signed by: _____ Date: _____

GAR Diversity Committee Chairman: _____



2 – What is Diversity in Real Estate



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What is Diversity and what does it mean in Real Estate?

Definition:

Diversity: noun di-ver-si-ty \də-'vər-sə-tē, dī-\

: the quality or state of having many different forms, types, ideas, etc.

: the state of having people who are different races or who have different cultures in a group or organization

Diversity is actually diverse itself:

Diversity has different classifications and can be measured in different forms

Inherent Diversity (Traits you are born with)

Ethnicity
Gender
Sexual Orientation

Acquired Diversity (Traits you gain through experience/education)

Types of Transactions
Business Relations
Cultural



58% of Realtors® are licensed sales agents and 80% of members specialize in residential brokerage

The typical realtor® is a 57-year-old white female homeowner with some college education

According to CIPS, \$68.2 Billion in total real estate transactions were from international buyers last year alone

According to Census.gov, in 2044, more than half of all Americans are projected to belong to a minority group (any group other than the non-Hispanic White alone); and by 2060 nearly 1 in 5 of the nation's total population is projected to be foreign born.

88% of homebuyers purchased their home from a real estate broker or agent

Median Household income for a first time homebuyer is \$69,400 vs \$98,700 for repeat buyers

45% of all buyers used a mobile or tablet website or application to find their home



Median gross income of Realtors® was \$45,800 in 2014, down from \$47,700 in 2013

MISSION: To Promote diverse opportunities locally and statewide. Our goal is to raise awareness in a multifaceted marketplace and to build strong successful business model

Resources: Diversity Initiative Grant – www.realtoractioncenter.com/diversity - grant funding up to \$5,000. Leading with Diversity workshop – www.realtoractioncenter.com/diversity. Workforce Housing Forum Guide – www.realtoractioncenter.com/housingforumguide. Smart Growth for the 21st century – www.realtoractioncenter.com/smartgrowth

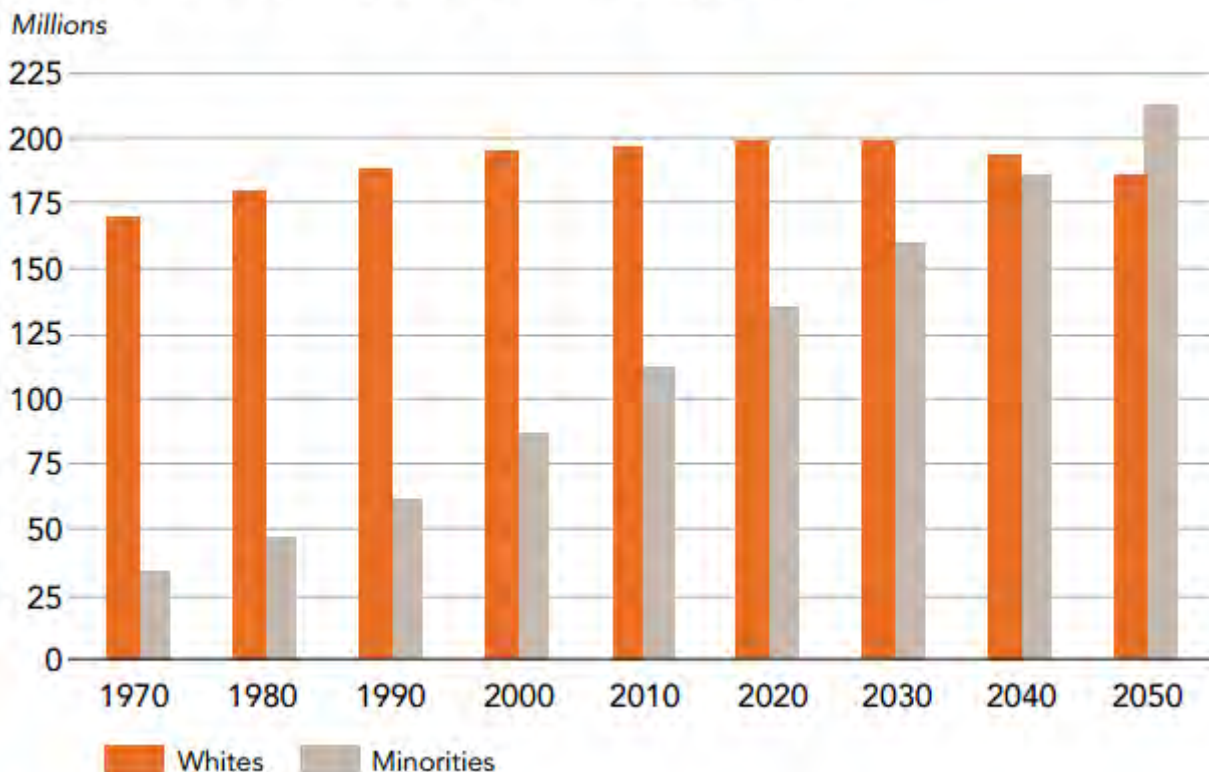
Why is there a need for Diversity for Realtors®

The US home buying population has remained pretty stable in regards to race, marital status, country of origin, and age over the last decade. By 2050, however, the US population will be completely different and the US homebuyer will be quite different from who we are accustomed to working with in today's market. Realtors® need to be prepared for these changes and need to be prepared to be able to assist this new market of home buyers. The diverse makeup of the Realtor® membership is not changing. Even with small shifts in the home buyer statistics, Realtors® have remained constant in the association make up. The current Realtor® membership needs to make sure they understand future clients, and Realtors® that don't will become irrelevant in the marketplace.

The chart below and the charts on the following pages show the need for the diversity and how Realtors® need to become educated and diversified.

FIGURE 1.1

U.S. White and Minority Populations, 1970–2050



Source: U.S. censuses and Census Bureau projections, various years.

NAR Membership vs. US Population

Median Age of First-Time Buyers

	2006	2007	2008	2009	2010	2011	2012	2013	2014	Average
Median Age	32	31	30	30	30	31	31	31	31	31

Median Age of REALTORS®

	2005	2007	2008	2009	2010	2011	2012	2013	2014	Average
Median Age	53	51	52	54	54	56	56	57	56	54

Racial and Ethnic Distribution of First-Time Homebuyers

	2006	2007	2008	2009	2010	2011	2012	2013	2014	Averages
White/Caucasian	73%	76%	78%	79%	76%	75%	77%	80%	78%	77%
Black/African American	11%	10%	8%	7%	7%	9%	7%	6%	7%	8%
Hispanic/Latino	9%	8%	8%	6%	8%	11%	10%	8%	7%	8%
Asian/Pacific Islander	7%	6%	5%	7%	7%	7%	7%	7%	8%	7%
Other	3%	3%	2%	2%	2%	2%	3%	3%	3%	3%

Note: Respondent could choose more than one racial or ethnic category

Racial and Ethnic Distribution of REALTORS®

	2005	2007	2008	2009	2010	2011	2012	2013	2014	Averages
White/Caucasian	88%	87%	87%	88%	87%	82%	86%	87%	85%	86%
Black/African American	4%	4%	4%	4%	4%	4%	4%	3%	4%	4%
Hispanic/Latino	4%	6%	5%	5%	5%	6%	6%	5%	6%	5%
Asian/Pacific Islander	3%	3%	3%	3%	4%	4%	3%	4%	4%	3%
American Indian/Eskimo/Aleut	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Other	2%	1%	1%	1%	1%	2%	2%	1%	2%	1%

Note: Respondent could choose more than one racial or ethnic category

Country of Birth of REALTORS®

	2005	2007	2008	2009	2010	2011	2012	2013	2014	Averages
Born in the U.S.	91%	90%	90%	91%	90%	88%	89%	89%	89%	90%
Born outside of the U.S.	9%	10%	10%	9%	10%	12%	11%	11%	11%	11%

Country of Birth of First-Time Buyers

	2006	2007	2008	2009	2010	2011	2012	2013	2014	Averages
Born in the U.S.	86%	88%	89%	88%	87%	85%	87%	87%	86%	87%
Born outside of the U.S.	14%	12%	11%	12%	13%	15%	13%	13%	14%	13%

Gender of REALTORS®

	2005	2007	2008	2009	2010	2011	2012	2013	2014	Averages
Male	46%	41%	40%	40%	43%	43%	40%	43%	43%	42%
Female	54%	59%	60%	60%	57%	57%	60%	57%	57%	58%

Primary Language Spoken by First-Time Buyers

	2006	2007	2008	2009	2010	2011	2012	2013	2014	Averages
English	93%	93%	94%	94%	92%	91%	93%	93%	92%	93%
Other	7%	7%	6%	6%	8%	9%	7%	7%	8%	7%

Household Composition of First-Time Buyers

	2006	2007	2008	2009	2010	2011	2012	2013	2014	Averages
Married Couple	49%	51%	49%	49%	48%	54%	55%	56%	54%	52%
Single Female	27%	25%	24%	25%	23%	21%	19%	19%	18%	22%
Single Male	11%	11%	12%	12%	15%	12%	11%	11%	11%	12%
Unmarried Couple	11%	11%	12%	12%	12%	12%	14%	13%	15%	12%
Other	2%	2%	2%	1%	1%	1%	1%	2%	2%	1%

Formal Education of REALTORS®

	2005	2007	2008	2009	2010	2011	2012	2013	2014	Averages
High School Graduate	9%	9%	9%	8%	9%	9%	9%	9%	7%	9%
Some College	34%	34%	35%	32%	32%	31%	31%	30%	31%	32%
Associate's Degree	11%	12%	11%	12%	11%	11%	11%	11%	11%	11%
Bachelor's Degree	26%	26%	26%	28%	29%	30%	29%	30%	30%	28%
Some Graduate School	9%	8%	8%	8%	8%	8%	8%	8%	8%	8%
Graduate Degree	11%	10%	10%	12%	11%	10%	11%	13%	12%	11%

As these graphs demonstrate, Realtors® and the US Home buying population have not changed much over the last decade. The graph on the proceeding page demonstrated however that the home buying population is expected to change. Will Realtors® and Realtor® Associations be prepared and equipped to handle this change and be more reflective of the general population?

3 – Why Do We Need a Diversity Program?



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Why a Diversity Program?

To prosper in today's real estate markets, REALTORS® need new skills for handling transactions that involve minority buyers or sellers. The NATIONAL ASSOCIATION OF REALTORS® serves its members by teaching these skills through the professional development course At Home with Diversity®. Equally important, NAR helps state and local associations initiate diversity programs to get their memberships in step with the changing times.

Diversity Programs Make Business Sense

Some may wonder if a special effort is really needed. They feel that their association's doors have always been open to qualified real estate agents, regardless of race or ethnicity. The answer is that diversity programs make business sense. Associations with serious, well-planned diversity programs achieve better results than others. The payoffs include:

Membership and leadership that reflect the demographic make-up of emerging markets in the community and, therefore, are positioned to sell to those markets;

A stronger presence in the community, particularly in neighborhoods with high concentrations of foreign-born and other minority residents who are moving up the socioeconomic ladder and buying homes.

Outcomes like these translate into bottom-line benefits because they help to ensure the long-term health and stability of the association. Without an ethnically representative membership, an association risks becoming isolated and perceived as exclusive. This can lead, over time, to dwindling membership. On the other hand, associations that have invested in a diversity initiative typically find themselves with more members and a better grasp of their marketplace than ever before.

Tomorrow's Association is Diverse

Diversity initiatives have helped these REALTOR® associations to:

Capture emerging markets. “We want to be the voice for real estate in Greater Minneapolis,” explains Bill Gerst, vice president of public affairs for the Minneapolis Area Association of REALTORS® (MAAR).

“With successful outreach, there will be no reason for brokers and agents to join other real estate organizations.” With that philosophy, MAAR began over 15 years ago to strengthen opportunities for minority members.

Today, its thriving Multicultural Network of Real Estate Professionals makes MAAR a familiar presence in the area’s emerging markets.

Increase membership. On the West Coast, diversity initiatives have paid off in spectacular membership growth. The Southland Regional Association of REALTORS® (SRAR) added 2,000 new members over the past three years – it’s now at 9,000 – because of activities such as a highly popular “multicultural mixer.” Says Brian Paul, director of member and community relations, “To be an effective organization, we have to meet the needs of our entire community. If we don’t, some other organization will take our place.”

Gain positive media attention. In California’s Silicon Valley, the Santa Clara County Association of REALTORS® (SCCAOR) discovered through a member survey that one-half the 1,600 who have joined since January 2002 speak a primary language other than English. The Association has attracted media attention with its success in filling leadership positions with professionals of diverse national origins.

Create opportunities. Even small associations now consider diversity initiatives essential to their long-term survival. The demographic composition of the Rancho Southeast REALTORS® is typical of many West Coast boards. Yet diverse markets exist in a growing number of states. An example is central Tennessee, where an influx of Spanish speakers is motivating the Williamson County Association of REALTORS® to offer its members courses in language skills and cultural sensitivity. “We are attempting to help our members understand that by diversifying their client base they create more opportunities,” says CEO Helen Carter. “These opportunities multiply.”

Break barriers to sales. The same conclusion was reached by the Northern Virginia Association of REALTORS®, whose members serve counties in which 10-20 percent of residents are native Spanish speakers. The Association's conversational Spanish course, which fills classrooms, focuses on the specific needs of the real estate industry by teaching phrases used in discussing matters such as currency and appointment times. Even a modest command of Spanish helps members, says Ann Brady, manager for programs and awards. "It helps to break the barrier."

Help heal cultural rifts. REALTORS® can have a positive influence over the ways in which communities respond to cultural differences. When disputes arose over the housing preferences of newly arrived Chinese Americans, the Arcadia (California) Association of REALTORS® helped to pave the way for political compromise and new zoning regulations that addressed the needs of all parties in the housing market

Do the right thing. Many REALTORS® are committed to diversity simply because they feel it is the right thing to do. The board of the Colorado Association of REALTORS®, for example, recently adopted a pledge to take specific steps to promote racial and ethnic diversity. Local associations in the state are now reviewing the pledge, and many have already adopted it.

National Association of Realtors®



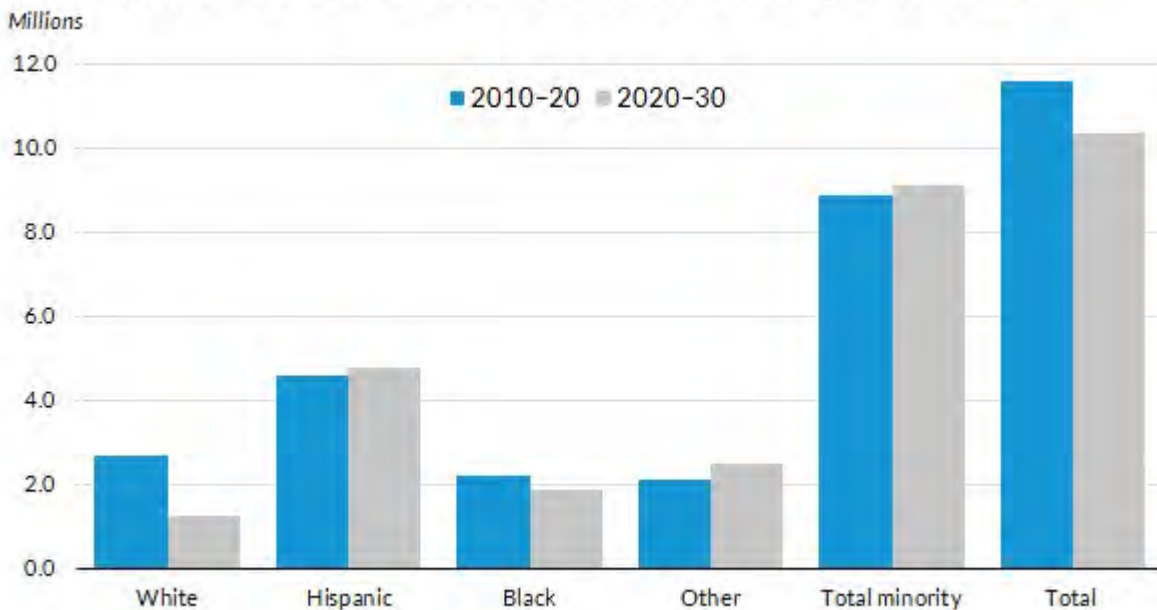
Can the mortgage market handle the surge in minority homeownership?

A recent analysis of homeownership trends found an impending surge in the non-white population of homeowners—one that our current mortgage market is ill-suited to serve.

Minority homeowners will rapidly increase

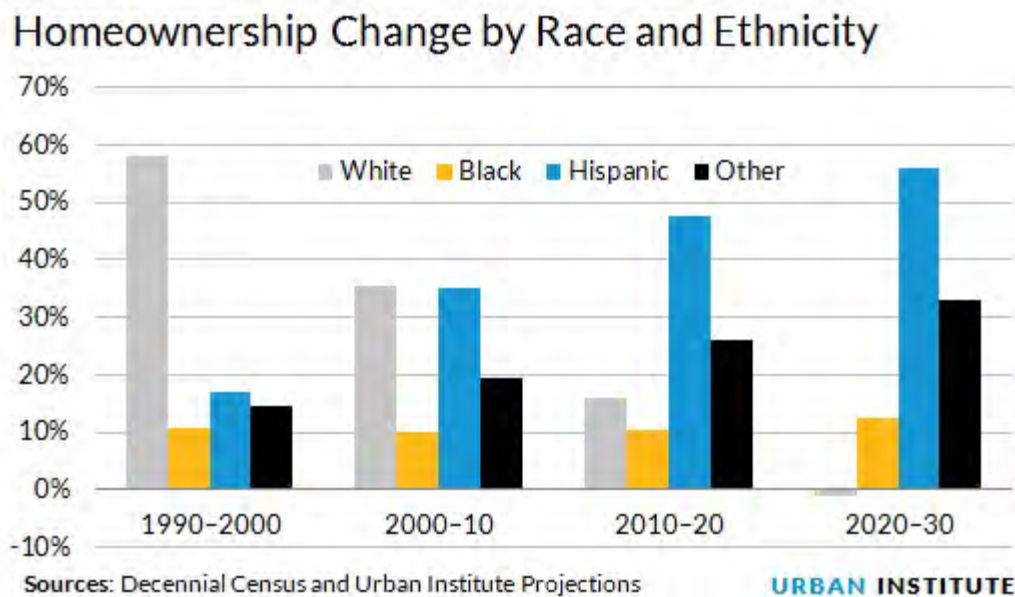
The coming decades will see rapid growth in minority households, particularly Hispanic households. According to our analysis, over three-quarters of household growth from 2010 to 2020 and 88 percent of the growth from 2020 to 2030 will be among minorities. In both decades, the largest segment of that growth will be in Hispanic households. From 2010 to 2020, whites are the second largest group at 23 percent. But in the following decade, whites drop to 12 percent and the broad “other” category (Asians, American Indians, and people of other or more than one race) takes their place at 24 percent, followed by African Americans at 20 percent.

New Household Formation Forecasts for 2020 and 2030



Sources: Decennial Censuses and Urban Institute projections.

Out of the 22 million new households from 2010 to 2030, renters will grow by 13 million and homeowners by 9 million. More than half of the new homeowners are likely to be Hispanic, 11 percent black, and 29 percent people of other races.



A large group of whites will become new homeowners in the coming decades as well, notably, the aging millennials. But as millennials move out of rentals into new homes and the white baby boomers leave their homes behind, the two will nearly balance out, leaving the total growth in white homeownership from 2010 to 2030 at a relatively small 7 percent.

Hispanics as a group are younger and just entering the prime years for forming families and buying homes, so they don't have much of this balancing effect. Only 6 percent of senior households in 2010 were Hispanic, and the median age of Hispanics in the U.S. in 2010 was only 27—compared with 41 for whites. As a result, Hispanics' homeownership rate will rise between 2010 and 2030 from 47 percent to 48 percent.

While the number of African American homeowners will rise—their 11 percent share of new homeowners actually will exceed whites' share—we expect the black homeownership rate to decline fairly dramatically and the gap between the black and Hispanic population to widen. This trend has already begun. In the 2010 Census, the homeownership rate for African American households was 44 percent, versus 47 percent for Hispanic households. By 2030, we

project that only 40 percent of African American households will own their homes, versus 48 percent of Hispanic households.

Policies and practices need to adjust

The declining African American homeownership rate does not just reflect differences in age—it reflects a failure of policy and market trends to address the African American homeownership gap.

In every age group, current trends and policies are widening the ownership gap between African Americans and other groups. This gap reflects two fundamental factors:

First, African American homeownership was particularly battered in the housing crisis, sharply reducing household wealth among African American families and dramatically lowering the long-term prospects for recovery for black homeownership at all ages. Second, African Americans continue to lag other races and ethnicities in employment, wages, and income. These factors together contribute to a bleak homeownership forecast for African American families without dramatic changes in policy.

The increasingly minority and disproportionately Hispanic composition of the new homeowners highlights the need to widen the credit box by incenting lenders to ease their credit requirements, as well as to develop credit standards that adequately reflect the financial capability of this group. For example, many Hispanic families have more than two incomes, a reality not accounted for in traditional mortgage underwriting. The erosion of African American homeownership needs to be addressed by more than just mortgage policy; African Americans face unique challenges in education, employment, and criminal justice, all of which hinder their ability to achieve economic security and accrue assets.*

**Information copied from the Urban Institute*



4 – Diversity Committee Events



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Diversity means different and of course we can identify the obvious differences in each other. On one of the previous pages you read that diversity can mean people of different races or cultures in the same group. Certainly in real estate there are people of different races and of different cultures. Is there more to diversity in real estate than that however?

It is extremely important that we recognize differences in race, religion, culture and also social preferences just to name a few. We must also recognize differences within our own profession. Not everyone practices real estate the same way. There are buyer's agents, seller's agents, auctioneers, dual agents, foreclosure specialists, commercial brokers, and many more. We reward some of these differences with special designations through NAR.

As we discover and learn to celebrate what is different about each other and our clients we must also recognize the different ways in which we conduct business. We should always be respectful of what makes us different and what we do that is different.

Ask 3 people on your committee about what kind of real estate they practice and then write down their name, real estate practice, and contact information. Use this information to expand your network and allow them to teach you about how they are actively practicing diversity in real estate.

Diversity Exercise:

Name: _____ Phone #: _____

Area of Real Estate Practice: _____

Name: _____ Phone#: _____

Area of Real Estate Practice: _____

Name: _____ Phone #: _____

Area of Real Estate Practice: _____



You are Invited

Dine with Diversity

The Dine with Diversity lunch is a casual gathering of Realtors® where we discuss our businesses, lives, clients, families, and all that makes each of unique and an asset to real estate. Join us for this informal lunch where the only agenda is learning about and celebrating each other.

Dine with Diversity Lunch Schedule for 2017

February 3 – Jia (Asian Fusion)

March 3 – Caribbean Hut (Caribbean/Jamaican)

April 7 – Akropolis (Greek)

May 5 – Los Arcos (Mexican)

June 2 – Tang Lin (Tai/Asian)

August 4 – Dinos – (Italian)

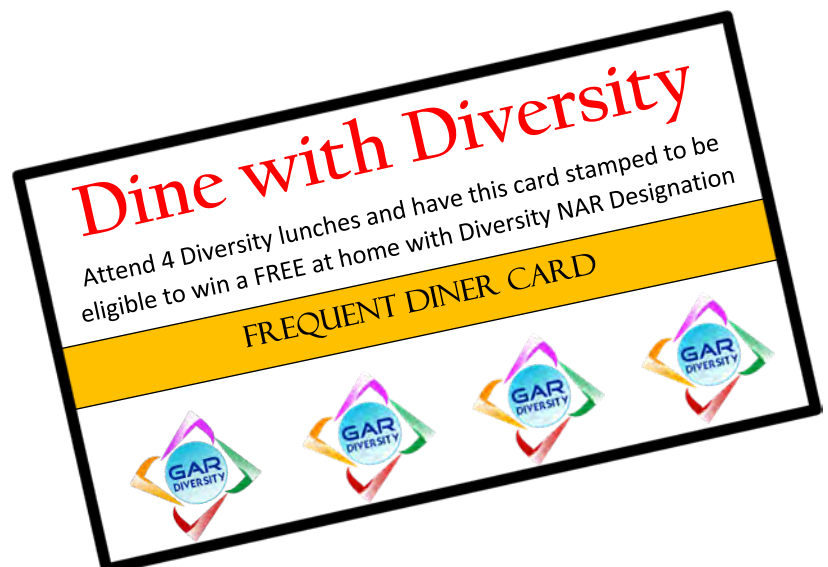
September 1 – Shogun (Japanese)

October 6 – El Fogon (Dominican)

November 3 – Bright Star (Traditional American)



The GAR Diversity Committee is excited to introduce the Dine with Diversity Frequent Diner Card. Attend 4 lunches and have your card stamped and you will be eligible for our end of the year drawing for a FREE “*At Home With Diversity*” NAR course and designation!



**Get Your Card at a Diversity Lunch
or a GAR Luncheon**



Dine with DIVERSITY

Join the GAR Diversity Committee for a casual lunch and enjoy exploring, with your fellow Realtors®, what makes us each unique. No agenda, no pressure, and no judgement. Good food and great company is what is on the menu!

Date:

Time:

Location:

Reservations are not required but please let Angela at the GAR office know if you are planning to attend so we can reserve space at the restaurant. Email angela@gastonrealtors.com



A Gaston Association of Realtors®
Diversity Committee Sponsored Event

GAR Diversity Committee Projects and Educational Class Proposals Worksheet

Date: _____ Committee Chair: _____

Public Events: _____

GAR Membership Educational Opportunities: _____

GAR Membership Social opportunities: _____

Other: _____

5 – Education Planning and Opportunities



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NAR At Home With Diversity

At Home With Diversity® is an educational experience designed to present a picture of the changing face of the real estate industry. Since 1998, the At Home With Diversity® program has prepared over 20,000 REALTORS® to work effectively with and within today's increasingly diverse pool of homebuyers.

The At Home with Diversity® Course is a 7 to 8 hour class that can be taken online or in person and addresses the topics of diversity, fair housing and business planning development.

Take the Course

The At Home With Diversity® Course teaches REALTORS® how to:

- Assess and understand attributes of diversity in local markets and their impact on the real estate industry.
- Build a business plan and selling strategy to successfully service all client profiles.
- Understand basic competencies to earn the confidence of potential buyers and sellers, regardless of race, ethnicity, religion, gender, handicaps, familial status, or national origin.

Successful completion of the At Home With Diversity® Course enables REALTORS® to:

- Apply for the NAR At Home With Diversity® Certification
- Earn Continuing Education Credit in most U.S. states
- Receive credit toward the ABR®, CIPS, CRS, RSPS and PMN designations

While the At Home With Diversity® Course teaches you how to transact business in culturally competent ways, official At Home With Diversity® Certification conveys to clients that you are a dynamic real estate professional with expertise that transcends cultural barriers.

REALTORS® who adapt to increasing cultural diversity in the market and wisely plan to meet the needs of diverse clients gain a competitive edge and expand opportunities. According to the 2013 NAR Member Profile, REALTORS® with designations and certifications are more likely to out-earn REALTORS® without real estate specialty education, making the At Home With Diversity® Certification more valuable than ever.

AHWD Certification Benefits

- At Home With Diversity® Certification certificate of achievement
- Updated education records on realtor.org and NRDS directory listings
- Official At Home With Diversity® Certification pin
- Congratulatory letter from the National Association of REALTORS®
- Exclusive access to At Home With Diversity® marketing tools and resources
- Networking and referral opportunities in the official At Home With Diversity® Certification Holders Facebook group

AHWD Certification Requirements

- Must be an active member of the National Association of REALTORS® in good standing.
- Applicants must successfully complete the At Home With Diversity® course.
- Submit a completed At Home With Diversity® Certification Application with \$49 application fee.



NAR Certifications / Diversity

At Home With Diversity® / AHWD®

Learn to work effectively with – and within – today's diverse real estate market. The At Home With Diversity certification teaches you how to conduct your business with sensitivity to all client profiles and build a business plan to successfully serve them.

Presented by the National Association of REALTORS® For more information on this course and its business principles, please contact NAR at ahwd@realtors.org or 800-874-6500 ext. 8393.

Short Sales & Foreclosure Resource® / SFR®

The SFR® certification teaches real estate professionals to work with distressed sellers and the finance, tax, and legal professionals who can help them, qualify sellers for short sales, develop a short sale package, negotiate with lenders, safeguard your commission, limit risk, and protect buyers.

Presented by the National Association of REALTORS®

Contact NAR at sfr@realtors.org or 877-510-7855.

Seniors Real Estate Specialist® / SRES®

The SRES® Designation program educates REALTORS® on how to profitably and ethically serve the real estate needs of the fastest growing market in real estate, clients age 50+. By earning the SRES® designation, you gain access to valuable member benefits, useful resources, and networking opportunities across the U.S. and Canada to help you in your business. SRES® Designation program educates REALTORS® on how to profitably and ethically serve the real estate needs of the fastest growing market in real estate, clients age 50+. By earning the SRES® designation, you gain access to valuable member benefits, useful resources, and networking opportunities across the U.S. and Canada to help you in your business.

Presented by SRES® Council

Contact SRES Council at sres@realtors.org or 800-500-4564.



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At Home With Diversity for an Hispanic Market

Diversity has always been a defining characteristic of the U.S., a country built by people of all backgrounds and circumstances. Over the past few decades, however, the melting pot of America has been bubbling over with multicultural growth, a trend that is expected to continue for the foreseeable future.

This diversity boom brings a vast market of homebuyers and sellers teeming with new business potential. Minorities will comprise over 75 percent of new household growth between 2010 and 2020, and almost 90 percent from 2020 and 2030. Now more than ever, diversity education is vital in not only avoiding discriminatory real estate practices, but building a business plan that attracts these growing markets.

At Home With Diversity (AHWD) is an NAR certification course that equips real estate professionals with the tools and knowledge to serve the growing number of diverse buyers and sellers. The course teaches agents about diversity and its impact on the real estate industry, building an inclusive business plan, and how to earn the confidence of all potential clients.

As the presence of an ethnic majority in the U.S. disappears, so will English being the predominant language. Right now, there are more Spanish speakers in the U.S. than Spain. By 2050, the U.S. will have the largest Spanish speaking population in the world. Bilingual agents will soon be able to serve all types of English and Spanish speaking clients with AHWD in Spanish, an entirely Spanish language edition of the online course.

Diversity is defined by the quality of being different, however, as different becomes more common, it's important to remember that inclusion is key to working effectively within it. Investing in diversity education will ensure each and every client is served with the same level of professionalism.



6 – Diversity Grants



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Financial Assistance for Education Opportunities

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Diversity Initiative Grants

NAR's Diversity Initiative Grant Program provides funding to state and local REALTOR® associations that seek to enhance the diversity of its membership and leadership as well as to ensure that members have a robust understanding of Fair Housing issues. The Diversity Grant Program has several key target areas. See below for details.

Please note: References below to the Multicultural Real Estate Associations mean:

- National Association of Real Estate Brokers ([NAREB](#))
- National Association of Hispanic Real Estate Professionals ([NAHREP](#))
- Asian Real Estate Association of America ([AREAA](#))

LEVEL-1 Grants

Level-1 grants are intended to support the following activities. Level-1 applications are accepted on a rolling basis, and are eligible for up to \$1,500. Specifically:

- **Diversity or Fair Housing Training Classes:** up to \$1,500 towards compensating an instructor for the class. [Application/Evaluation form](#)
- **Multicultural Sponsorship:** up to \$500 to fund the Association's sponsorship of a local multicultural chapter event or activity. The sponsorship form for event must be submitted along with grant application to NAR. [Application/Evaluation form](#)
- **Participation in national or regional meeting of the minority real estate associations:** Up to \$1,500 to support participation by association senior staff or elected officers (\$500 per participant, max three participants, to cover registration and travel). [Application/Evaluation form](#)

LEVEL-2 Grants

Level-2 Grants (awards up to \$5,000) can be for any of the following project types; application deadlines are the 15th of each month, January through October:

- [Application](#)
- [Evaluation form](#)
- **Fair Housing Partnerships:** As part of our communities, REALTOR® Associations can play a significant role in identifying and addressing issues that may be a barrier or challenge to achieving fair housing in the community. By working in partnership with local and state governments and private fair housing organizations, the REALTOR® Association becomes a fair housing leader and helps design solutions tailored for the local market area.
- **Leading with Diversity:** Multicultural Diversity is becoming the norm across the country, especially among homebuyers. Programs or activities that identify and develop multicultural leadership and the inclusion of diversity in the leadership of the Association are critically important for the future of our Association. These programs require [NAR's Leading with Diversity Workshop](#) or similar leadership level planning for diversity in leadership.
- **REALTOR® Party inclusion of Multicultural Organization chapters:** Many multicultural members become active in a local chapter of one of the three national multicultural real estate organizations. Enhance REALTOR® Party activities by partnering with chapters of these organizations to implement community involvement grants, grassroots political programs and campaigns.

Grant Application and Program Guidance

1. Funds awarded as a Community Outreach grant will be awarded through the following reimbursement processes:
 - a. The association will submit to NAR proof of money spent totaling the amount of the grant award
 - b. Acceptable forms of proof of money spent include an invoice from a vendor, a signed contract with a consultant/speaker, receipts for items purchased, and cancelled checks.
 - c. The request for reimbursement must be made within 90 days of the completion of the activity for which the grant was awarded.
 - d. Once all documentation is received, NAR will send to the association a check in the amount of the incurred costs.
2. Grants are reviewed and approved by members of NAR's Diversity Committee.
3. NAR must receive an evaluation form after your grant-funded activity before a new Diversity Grant application will be entertained.
4. Level-2 grants are intended to be used as seed funding for the activity. Thus, should the applicant wish to repeat the activity in the future, it is expected that the association will fund that effort through other means.
5. Diversity Grant Applications are only accepted from state and local REALTOR® associations.

Other:

- Previous Diversity Grant Recipients ([Chronological sort](#)/[State sort](#))
- Examples of Successful Grant applications
 - [Stark County, OH](#)
 - [Utah County, UT](#)

Send your questions and completed applications to (e-mail preferred):

Hugh Morris
National Association of REALTORS®
500 New Jersey Avenue, NW
Washington, DC 20001
Phone: 202/383-1278
E-mail: hmorris@realtors.org

February 8, 2016
<http://www.realtoractioncenter.com/for-associations/diversity/grants.html>

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7 – Fair Housing Month



CELEBRATING DIFFERENT

What Everyone Should Know About Equal Opportunity Housing

The sale and purchase of a home is one of the most significant events that any person will experience in his or her lifetime. It is more than the simple purchase of housing, for it includes the hopes, dreams, aspirations, and economic destiny of those involved.

The Law

Civil Rights Act of 1866: The Civil Rights Act of 1866 prohibits all racial discrimination in the sale or rental of property.

Fair Housing Act: The Fair Housing Act declares a national policy of fair housing throughout the United States. The law makes illegal any discrimination in the sale, lease or rental of housing, or making housing otherwise unavailable, because of race, color, religion, sex, handicap, familial status, or national origin.

Americans with Disabilities Act: Title III of the Americans with Disabilities Act prohibits discrimination against persons with disabilities in places of public accommodations and commercial facilities.

Equal Credit Opportunity Act: The Equal Credit Opportunity Act makes discrimination unlawful with respect to any aspect of a credit application on the basis of race, color, religion, national origin, sex, marital status, age or because all or part of the applicant's income derives from any public assistance program.

State and Local Laws: State and local laws often provide broader coverage and prohibit discrimination based on additional classes not covered by federal law.

Responsibilities

The home seller, the home seeker, and the real estate professional all have rights and responsibilities under the law.

For the Home Seller: As a home seller or landlord you have a responsibility and a requirement under the law not to discriminate in the sale, rental and financing of property on the basis of race, color, religion, sex, handicap, familial status, or national origin. You cannot instruct the licensed broker or salesperson acting as your agent to convey for you any limitations in the sale or rental because the real estate professional is also bound by law not to discriminate. Under the law, a home seller or landlord cannot

establish discriminatory terms or conditions in the purchase or rental; deny that housing is available, or advertise that the property is available only to persons of a certain race, color, religion, sex, handicap, familial status, or national origin.

For the Home Seeker: You have the right to expect that housing will be available to you without discrimination or other limitations based on race, color, religion, sex, handicap, familial status, or national origin

This includes the right to expect:

Housing in your price range made available to you without discrimination

Equal professional service

The opportunity to consider a broad range of housing choices

No discriminatory limitations on communities or locations of housing

No discrimination in the financing, appraising, or insuring of housing

Reasonable accommodations in rules, practices and procedures for persons with disabilities

Non-discriminatory terms and conditions for the sale, rental, financing, or insuring of a dwelling

To be free from harassment or intimidation for exercising your fair housing rights.

For the Real Estate Professional: Agents in a real estate transaction are prohibited by law from discriminating on the basis of race, color, religion, sex, handicap, familial status, or national origin. A request from the home seller or landlord to act in a discriminatory manner in the sale, lease or rental cannot legally be fulfilled by the real estate professional.

The REALTOR® Fair Housing Program

The National Association of REALTORS® has developed a Fair Housing Program to provide resources and guidance to REALTORS® in ensuring equal professional services for all people. The term REALTOR® identifies a licensed professional in real estate who is a member of the National Association of REALTORS®. Not all licensed real estate brokers and salespersons are members of the National Association, and only those who are may identify themselves as REALTORS®. They conduct their business and activities in accordance with a strict Code of Ethics.

The Code of Ethics: Article 10 of the National Association of REALTORS® Code of Ethics provides that, "REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not

be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity."

A REALTOR® pledges to conduct business in keeping with the spirit and letter of the Code of Ethics. Article 10 imposes obligations upon REALTORS® and is also a firm statement of support for equal opportunity in housing.

If You Suspect Discrimination

Call the Local Board of REALTORS®: Local Boards of REALTORS® will accept complaints alleging violations of the Code of Ethics filed by a home seeker who alleges discriminatory treatment in the availability, purchase or rental of housing. Local Boards of REALTORS® have a responsibility to enforce the Code of Ethics through professional standards procedures and corrective action in cases where a violation of the Code of Ethics is proven to have occurred.

Call the U.S. Department of Housing and Urban Development: Complaints alleging discrimination in housing may be filed with the nearest office of the United States Department of Housing and Urban Development (HUD) or by contacting them at <http://www.hud.gov>.

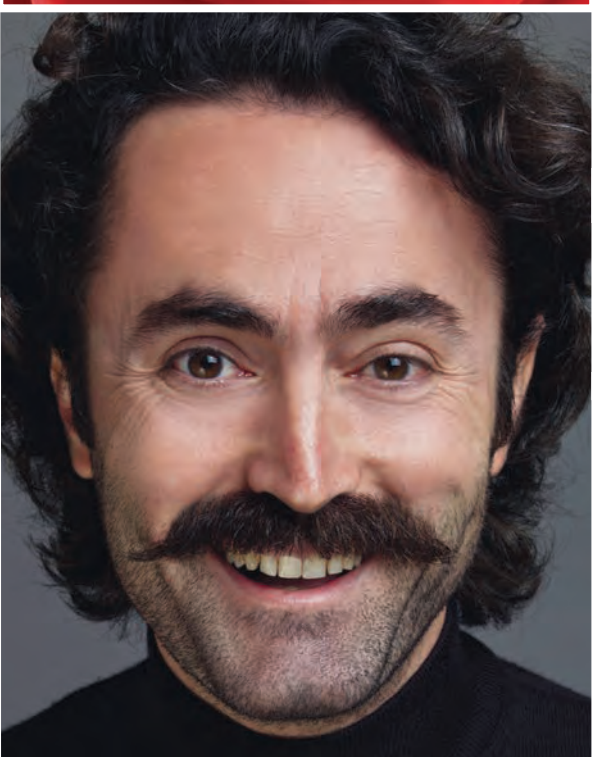
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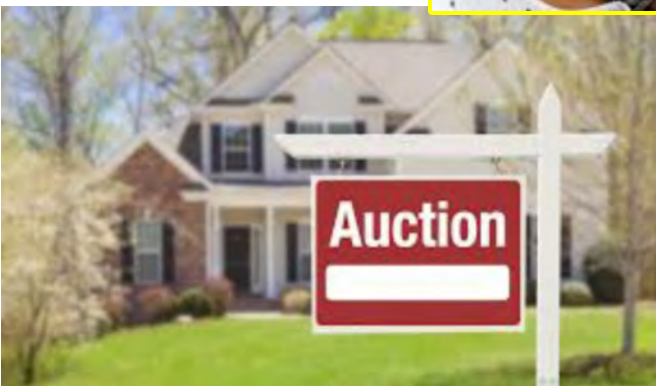
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FAIR HOUSING FOR ALL



NATIONAL
ASSOCIATION of
REALTORS®





**Realtors® Celebrate
the Diversity
of Gaston County!**

REALTORS[®]



REALTOR[®]
PARTY



Advocate + Protect
FAIR HOUSING



NATIONAL
ASSOCIATION of
REALTORS[®]



8 – Learning More About Diversity



CELEBRATING DIFFERENT

Interested in learning more about Diverse Real Estate Organizations?

The National Association of Real Estate Brokers (NAREB or Realtists) was formed in 1947 by chartered African American real estate professionals out of a need to secure the right to equal housing opportunities, regardless of race, creed, or color. For more than 60 years, NAREB has participated in meaningful legal challenges and has supported legislative initiatives that ensure the availability of fair and affordable housing for all Americans.

The National Association of Hispanic Real Estate Professionals' mission is to advance sustainable Hispanic home ownership by educating and empowering the real estate professionals who serve Hispanic home buyers & sellers, advocating for public policy that supports the association's mission, and facilitating relationships among industry stakeholders, real estate practitioners and other housing industry professionals.

The Asian Real Estate Association of America (AREAA) is a nonprofit professional trade organization dedicated to promoting sustainable home ownership opportunities in Asian American communities by creating a powerful national voice for housing and real estate professionals that serve this dynamic market.

The National Association of Gay and Lesbian Real Estate Professionals (NAGLRP) Established in 2007, NAGLRP is the voice of Gay Real Estate serving as a 501(c)(3) non-profit trade organization with local chapters throughout the USA and international territories. NAGLRP members are advocates represent all of the leading national real estate brokerages and service providers. NAGLRP members include REALTORS, Real Estate Agents, Mortgage Professionals, Title Agents, Appraisers, Home Inspectors, Commercial Agents, Educators, Trainers, and other leading Industry Advocates.

Real Estate Owned Managers Association of California (REOMAC®) supports the success of individuals and companies in the default services industry by providing a forum for peer-to-peer networking, an environment for sharing industry best practices, and access to qualified, educated service providers. Founded in 1985 in California, REOMAC® began as a forum for lenders with REO assets to share best practices with their peers. Today, REOMAC® is the premier non-profit trade association serving the mortgage default servicing industry nationwide.

National Association of Mortgage Brokers (NAMB) The National Association of Mortgage Brokers is the voice of the mortgage industry, representing the interests of mortgage professionals and homebuyers since 1973. The Association is committed to promoting the highest degree of professionalism and ethical standards for its members. In addition to mandating members adhere to a professional code of ethics, NAMB provides mortgage professionals with professional education opportunities, and offers rigorous certification programs to recognize members with the highest levels of professional knowledge and education. As the sole national trade association for this industry, NAMB is affiliated with all 50 state associations and the District of Columbia. NAMB's active lobbying and advocacy efforts frequently focus on national and state issues.

Appraisal Institute -The Appraisal Institute was established when the American Institute of Real Estate Appraisers (AIREA) and the Society of Real Estate Appraisers (Society) unified in January 1991. AIREA and the Society, founded in 1932 and 1935, respectively, were created to help standardize the appraisal process by promoting professional education and upholding high ethical standards. With 82 years of history, the Appraisal Institute continues to serve as the nation's largest professional organization of real estate appraisers. Through its designation programs, public affairs outreach efforts, peer review process education and publishing endeavors.

National Auctioneers Association (NAA) Founded in 1949, NAA is the world's largest professional association dedicated to auction professionals. Headquartered in Overland Park, Kan., the NAA represents the interests of thousands of auction professionals in the U.S., Canada and across the world. The NAA is a membership-based organization and represents a range of auction professionals who service a variety of industries. The association is dedicated to providing its members with educational programming and resources to help them advance themselves and, in turn, the industry. Members of the NAA abide by a strict Code of Ethics and are connected with an extensive network of auction professionals.

National Association of Home Inspectors (NAHI) The National Association of Home Inspectors, Inc. (NAHI) was established in 1987 as a nonprofit association to promote and develop certified and licensed home inspectors in the professional home inspection industry. NAHI Training Institute gives future home inspectors a solid hands-on education from the beginning and supporting them as business grows

9 – Diversity Terms Index



CELEBRATING DIFFERENT

Diversity Terms and Definitions (as relates to real estate)

Age:

- one of the stages of life
- an advanced stage of life

American:

- a person born, raised, or living in the U.S.
- a person born, raised, or living in North America or South America

Arab:

- majority ethnic group in all of the Middle East states except Iran, Israel, and Turkey
- those who speak Arabic

Asian:

- of, relating to, or characteristic of the continent of Asia or its people

Asset:

- a valuable person or thing
- something that is owned by a person, company, etc.

Auction:

- a sale of property to the highest bidder

Baby Boomer:

- people born during the demographic post–World War II baby boom approximately between the years 1946 and 1964

Bid:

- to offer to pay (a particular amount of money) for something that is being sold

Black:

- of or relating to any of various population groups having dark pigmentation of the skin
- of or relating to the African-American people or their culture
- typical or representative of the most readily perceived characteristics of black culture

Caucasian:

- of or relating to the white race of humankind as classified according to physical features
- of or relating to the white race as defined by law specifically as composed of persons of European, North African, or southwest Asian ancestry

Chinese:

- the people of China
- any one of a group of closely related languages that are spoken in China

Christian:

- is a person who adheres to Christianity, an Abrahamic, monotheistic religion based on the life and teachings of Jesus Christ

Christianity:

- Christianity is an Abrahamic monotheistic religion based on the life and teachings of Jesus Christ
- Christianity is the world's largest religion with over 2.4 billion adherents
- the three largest branches of Christianity are the Roman Catholic Church, the Eastern Orthodox Church and the various denominations of Protestantism

Cross Dresser:

- the wearing of clothes designed for the opposite sex

Culture:

- the beliefs, customs, arts, etc., of a particular society, group, place, or time
- a particular society that has its own beliefs, ways of life, art, etc.
- the set of shared attitudes, values, goals, and practices that characterizes an institution or organization
- the customary beliefs, social forms, and material traits of a racial, religious, or social group; also: the characteristic features of everyday existence

Economic Status:

- concerning or affecting material resources or welfare
- concerned with or relating to the necessities of life; utilitarian

Elderly:

- rather old; especially: being past middle age
- of, relating to, or characteristic of later life or elderly persons

European:

- of, relating to, or characteristic of Europe or its people

Foreclosure:

- a legal proceeding that bars or extinguishes a mortgagor's right of redeeming a mortgaged estate

Gay:

- sexually attracted to someone who is the same sex
- of, relating to, or used by homosexuals
- happy and excited : cheerful and lively

Heterosexual:

- of, relating to, or characterized by a tendency to direct sexual desire toward the opposite sex

Hinduism:

- a religion, or a way of life, found most notably in India and Nepal with approximately one billion followers
- shared concepts, recognizable rituals, cosmology, shared textual resources, pilgrimage to sacred sites and the questioning of authority

Hispanic:

- of or relating to the people, speech, or culture of Spain or of Spain and Portugal
- of, relating to, or being a person of Latin American descent living in the United States; especially : one of Cuban, Mexican, or Puerto Rican origin

Homosexual:

- of, relating to, or characterized by a tendency to direct sexual desire toward another of the same sex

Islam:

- a religion based on belief in Allah as the only God and in Muhammad the prophet of God
- a monotheistic religion that draws upon Judaism and Christianity

Japanese:

- a native or inhabitant of Japan

Jew:

- practitioner of the religion Judaism
- any member of the Jewish ethnic/cultural group

Judaism:

- the oldest of the three major monotheistic religion
- encompasses the religion, philosophy, culture and way of life of the Jewish people
- 42% of all Jews reside in Israel and another 42% reside in North America

Kurd:

- significant ethnic group who exist as a minority population distributed throughout Iraq, Syria, Iran, and Turkey.

Latino:

a person of Latin-American origin living in the United States

Lesbian:

- a woman who is sexually attracted to other women: a female homosexual

Mexican:

- a native or inhabitant of Mexico

Milenial:

- the demographic cohort following Generation X. There are no precise dates for when the generation starts and ends; most researchers and commentators use birth years ranging from the early 1980s to the early 2000s.

Muslim:

- an Arabic given name, literally meaning a person belonging to the faith of Islam

Persian:

- a member of one of the peoples forming the modern Iranian nationality
- any of several Iranian languages dominant in Persia at different periods
- the modern language of Iran and western Afghanistan

Senior:

- older in age
- of, relating to, or designed for older people

Shiite (Shia):

- a sect of Islam that is the majority religion in Iran, Lebanon, Iraq and Bahrain

Short Sale:

- sale of real estate in which the net proceeds from selling the property will fall short of the debts secured by liens against the property-

South American:

- belonging to or relating to South America or its people

Sunni:

- a sect of Islam that comprises most the majority of inhabitants in the Middle East

Transsexual:

- a person who strongly identifies with the opposite sex and may seek to live as a member of this sex especially by undergoing surgery and hormone therapy to obtain the necessary physical appearance (as by changing the external sex organs)

Transvestite:

- a person and especially a male who adopts the dress and often the behavior typical of the opposite sex especially for purposes of emotional or sexual gratification

White:

- being a member of a group or race characterized by light pigmentation of the skin
- of, relating to, characteristic of, or consisting of white people or their culture
- of or relating to a race of people who have light-colored skin and who come originally from Europe

