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NAREB 5 PILLARS

Building Black Wealth Initiative

FAITH BASED & CIVIC ENGAGEMENT

Led by Courtney Johnson Rose, 1st VP

Over 75% of African-Americans surveyed by Pew Research report that they are affiliated with a religious organization in their community, a large percentage of professional Black Americans belong to a civic or professional organization.

Faith-Based
Focus for
2021-2022

Community
Engagement
Focus for
2021-2022



**Faith-Based Focus
for
2021-2022
Continued**

**Full Gospel Baptist Church Fellowship
International 1M+ Membership Base.**

**African Methodist Episcopal (AME)
2.5M Membership Base / 7,000
(2nd & 9th Districts.)**

**Church of God In Christ AIM
Convention 5M+
Membership Base.**



**Community
Engagement
Focus for
2021-2022**

**Rainbow PUSH -
2500 Event Attendees**

Alpha Phi Alpha Fraternity Inc. - 185,000
Membership Base/Over 800 Chapters

**Historically Black Colleges & Universities
(HBCUs)– Institutions.**



HBCU ...

NAREB will be targeting Historically Black Colleges and Universities with the goals of:

Educating Black College Students on the benefits of home ownership and creating a pipeline of future home buyers.

Exposing Black College Students to careers in real estate.



COLLEGES

PRAIRIE VIEW A&M UNIVERSITY

SOUTHERN UNIVERSITY NEW ORLEANS

VIRGINIA UNION UNIVERSITY



REALTIST WEBINAR SERIES

- Discuss careers in Real Estate.
- Host 6 per year nationally and local markets will host as part of Realtist Week for area high schools and community colleges as well as any area HBCUs.
- Each student we touch will gain access to Freddie Mac's Credit Smart Program





WOMEN INVESTING IN REAL ESTATE

The National Association of Real Estate Brokers has identified Black women as a high-potential target market group of consumers to outreach to in an effort to focus their spending power on investing in real estate, pursuing home ownership and growing existing practitioners' careers in real estate.

W.I.R.E. will focus on the development of education for Black women consumers as well as Black women real estate professionals. Specifically, the goals of the initiative are:

- Increase access to financial information and capital for Black women.
- Increase home ownership and real estate investment for Black women
- Development of affordable housing for and by Black women



CALENDAR

W.I.R.E. Focus for 2021-2022

JULY
2021

AME – Women in Ministry
Workshop
Hosted as part of the
AME Conference
Participation planned as
part of District
Conferences

JULY
1-4, 2022

Essence
Festival
—
New Orleans

JULY
2022

FULL GOSPEL
BAPTIST
NATIONAL
CONFERENCE
—
W.I.R.E.
FORUM



Goals/Plans

- NAREB will utilize the Freddie Mac Credit Smart Program as the education tool for W.I.R.E.
- A specialized loan product or down payment assistance program for Black Women



MULTI-GENERATIONAL WEALTH

Led by Danny Felton, 3rd VP

NAREB understands that wealth building concepts, plans, and execution should be addressed on a multi-generational basis. In that regard, NAREB has developed age and life-style specific initiatives to reach and inform audiences about wealth building and homeownership.



NOTES

1. NAREB Youth Leadership Academy
2. NAREB Millennial Movement – focused on Gen Z and Millennial consumers
3. Efforts to inform senior citizens on key elements to prepare for and keep legacy wealth.

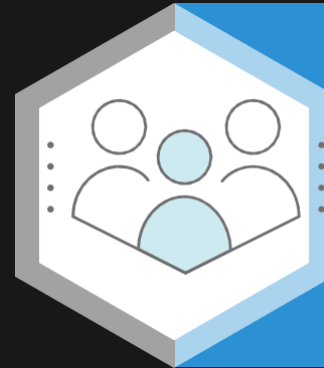


DIVERSITY & INCLUSION

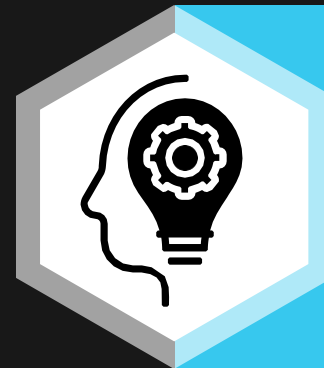
Led by Danny Felton, 3rd VP



The majority of NAREB members are small businesses that qualify for most diversity and inclusion initiatives.



We will focus our attention on educating and informing NAREB members about the income generation possibilities available through minority certifications and minority procurement opportunities.



This initiative will also focus on strengthening leadership skills, business development, and mentorship.



As important, NAREB will reach back into our communities to serve on local boards and commissions to add our expertise as it relates to housing needs in our communities



Finally, inspire the next generation of real estate entrepreneurs through participation in career days on college and high school campuses.

GOVERNMENT RELATIONS & ADVOCACY

Lead by Ashley Thomas III (2nd V.P.) & Mark Alston (NAREB Public Affairs Chairperson)

Through our State of Housing in Black America (SHIBA) report and our monthly SHIBA Bytes, NAREB will continue to educate, inform, and share with our members, elected and appointed officials, our community and its organizations on the homeownership needs of Black Americans and its importance to build wealth as well as strengthening communities.



WE HAVE TARGETTED REDRESS

ISSUES . . .



WE HAVE TARGETTED REDRESS

ISSUES . . .

**Policy
Positions**

#2

Student Loan Recalculation -

**Reform and standardize the school
loan calculation across all federal
lending platforms:**

- Fannie Mae
- Freddie Mac
- FHA
- USDA
- VA



WE HAVE TARGETTED REDRESS

ISSUES . . .

**Policy
Positions**

3

Loan Level Price Adjustment -

**African Americans are charged more
for mortgage financing**

**If your credit score is low and/or your
DTI is high you have to pay PMI**

**(an additional 1.5% cost to your loan
so we get hit twice)**

THE POOR

PAY MORE!!

