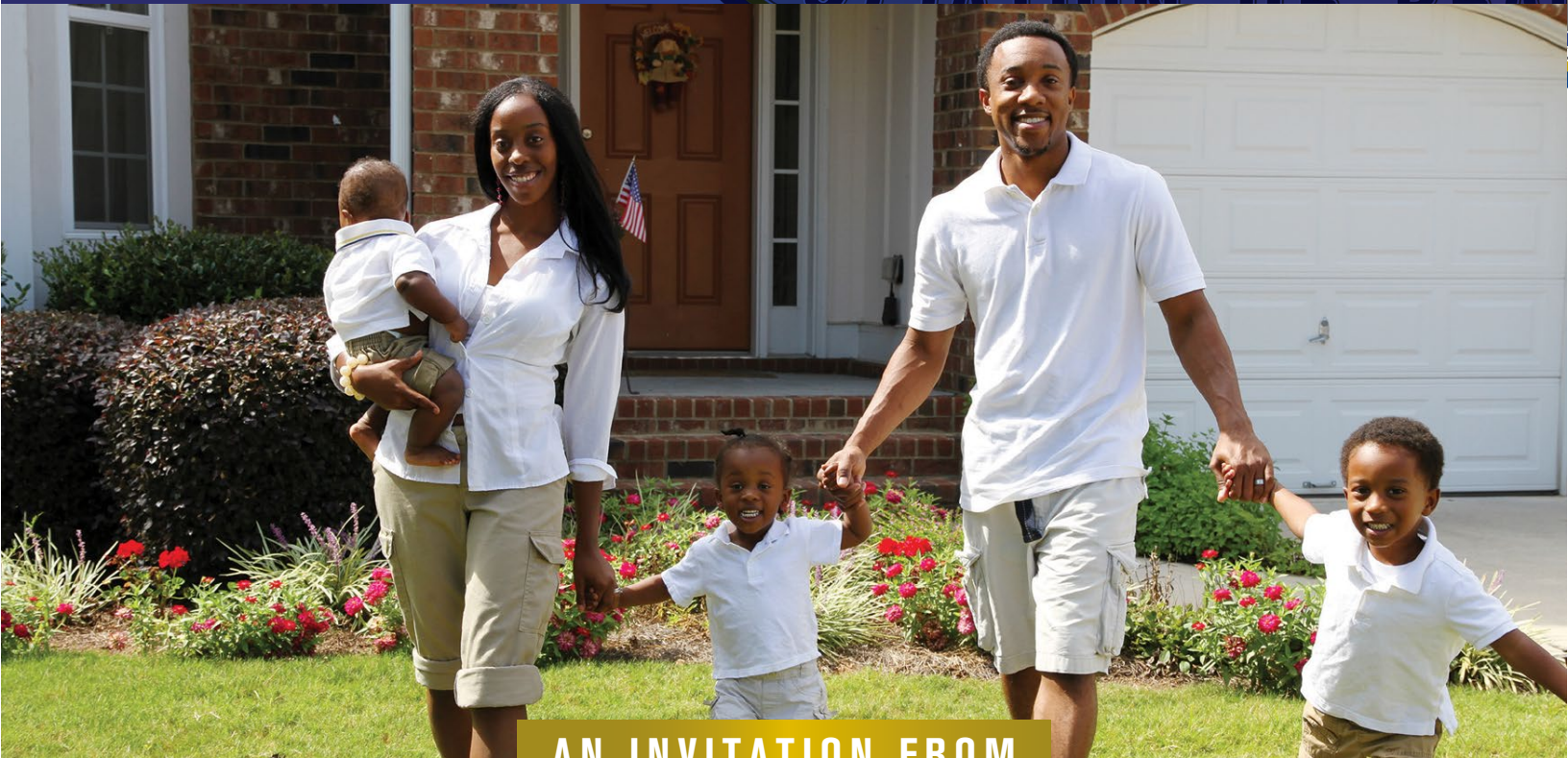




WE CAN'T STOP. WE WON'T STOP.

UNTIL...

**2 Million New Black Homeowners
Have Started to
Build Wealth through Homeownership.**



AN INVITATION FROM

**the National Association of Real Estate Broker
to Join Us!**

WWW.NAREB.COM

WHY 2 MILLION NEW BLACK HOMEOWNERS IN THE NEXT 5 YEARS?

A Gap Too Wide

The National Association of Real Estate Brokers (NAREB) launched the 2 Million New Black Homeowners (2Mn5) program in 2015. Conceived by then NAREB President Ron Cooper, the effort was designed to restore the immeasurable loss of wealth and home equity Black Americans disproportionately suffered during the nation's 2008 economic downturn. While overall indicators point to a general post-crisis upturn, Black Americans have not recovered. Even today, Black Americans face negative effects, as reported in NAREB's annual State of Housing in Black America (SHIBA) report.

A Vital Investment

Currently, Black homeownership rates remain low, hovering around 42%, lagging 30% behind homeownership rates of White Americans. The result for far fewer Black Americans is the inability to use home equity to build a foundation for legacy wealth, start a business, support educational pursuits, or provide seniors with more comfortable, worry-free retirements. NAREB, by instituting the 2Mn5 program, is committed to making it possible for more Black Americans to realize the benefits of owning their own homes and building wealth.

A Solid Commitment

Since 1947, NAREB has worked aggressively to eliminate barriers that prevent Black Americans from home purchase. By consistently working against discriminatory lending practices, inequitable public policies that adversely affect Black homebuyers, or legislative initiatives unsupportive of affordable homeownership, NAREB continues to be present advocating for fair treatment in the home purchase arena.



The 2Mn5 Solution

NAREB created the 2 Million New Black Homeowners in 5 Years (2Mn5) program to restore Black Americans' confidence in the real estate market. Unlike renting, homeownership builds wealth. This program promotes homeownership as a reliable method to build wealth and to help Black Americans confidently navigate the home purchase process.

The NAREB Approach

Through 2Mn5, we make accurate, user-friendly home buying information available to help a broad spectrum of Black consumers become knowledgeable about the process. Our approach informs and trains leaders in the faith-based community, our financial partners, and other organizations about the value of the Black home buyer and investor. We teach everyone how to deliver the message of building Black wealth and support their participation in the process.

NAREB takes every opportunity to:

- Advocate for supportive homeownership public policies
- Educate financial services executives about lending disparities
- Form partnerships with the faith-based community to inform congregants about homeownership and wealth building
- Collaborate with organizations to provide clear, accurate information about homeownership
- Connect prospective Black homebuyers with home purchase assistance agencies and homebuying process experts at free community outreach events like NAREB's Community Wealth Building Days (CWBD).



Jeffrey Hicks, NAREB President



Ron Cooper, NAREB Past President



NAREB knows that to be successful, it will take more than Realtists and our Affiliate network to reach our goal of two million new Black homeowners. Success relies upon the active involvement and participation of policy makers, financial services executives, economic and community development organizations, and our faith-based leaders deeply rooted and trusted in our communities.

An Invitation to Invest in Building Black Wealth through Homeownership and Investment

NAREB extends this partnership invitation to everyone working to improve economic outcomes for Black Americans, and all Americans. Our primary goal is to reach 2 million Black Americans with the message that building wealth begins with the first and best step: homeownership.

NAREB and our nonprofit NAREB Foundation welcome you in the partnership category that most appropriately fits your business, faith-based or organizational objectives.

Consider the ways you can participate:

- Homeownership market expansion
- Housing counseling and financial literacy expertise
- Community engagement and event hosting
- Faith-based community outreach
- Coalition building
- Mortgage lending and financial services
- Legal, title, and insurance services
- Public policy, legislative analysis, and research
- Land use, planning, and community development
- Fund development
- Increasing public awareness about the benefits of Black homeownership and real estate investment

YOU CAN JOIN WITH US TODAY!

The Faith-Based Community - A Special Relationship

Increasing Black homeownership is not just a NAREB focus. NAREB's national Faith-Based & Community Partnerships Committee has engaged the most trusted of our community's institutions to help build wealth for Black Americans. Ensuring success means understanding the faith-based environment and how best to approach and engage faith-based leaders. In that regard, NAREB is working with the highly-regarded **Cecil Murray Center for Community Engagement, housed at the University of Southern California (USC)** to train and certify Realtists and selected lender representatives. The purpose is to ensure that we are utilizing best practices to engage the faith-based community, and to establish the trust that supports our collective efforts to increase Black homeownership.



(Pictured L to R) Dr. Mark Whitlock, Exec. Dir. USC Cecil Murray Ctr; Dr. Najuma Smith Pollard, Prog. Dir., Dr Cecil L "chip" Murray; John R. Tansey, Chair, Christian Ethics, School of Religion, USC and Murray Center Chair; Courtney Rose, 3rd VP, NAREB; Bishop Craig Worsham, Nat'l Dir., Faith-Based & Community Partnerships, NAREB.



(Pictured L to R) Ed London, NAREB Past President; Courtney Johnson Rose, NAREB VP; Bishop Paul S. Morton, Sr. Pastor, Changing A Generation Full Gospel Baptist Church; Bishop Craig Worsham, NAREB National Director, Faith-Based & Community Partnerships and Dr. Nathaniel Johnson, Chairman of The Board, Changing A Generation Full Gospel Baptist Church following signing of MOU in Atlanta, GA between NAREB and Changing A Generation Full Gospel Baptist Church.

WORKING TOGETHER, WE CAN DO IT!

2Mn5 is NAREB's plan to increase economic outcomes for Black Americans. As the saying goes, when the sea rises all boats float.

Our broad goal includes:

- Increasing economic outcomes for Black Americans through homeownership and investment opportunities
- Reaching and informing Black Americans about the value and benefits of homeownership
- Building more expansive economic futures for Black Americans
- Engaging Black real estate professionals
- Supporting Black real estate professionals employed by partners participating in 2Mn5 organizations
- Raising the Black homeownership rate from 42% to be on par with White Americans
- Championing public policy initiatives and legislation that support Black homeownership
- Building Black Wealth through homeownership



To reach our goal of creating 2 Million New Black Homeowners, we need your involvement, your leadership, your investment in the kind of progress that positively changes lives for generations to come.

JOIN US

AND HELP CHANGE THE DIALOGUE!

The National Association of Real Estate Brokers (NAREB) was founded in 1947 in Tampa, FL to ensure Democracy in Housing for Black American consumers, and equality in the real estate profession for Black American practitioners. Annually, NAREB publishes the State of Housing in Black America, a data-driven report that sheds light upon, updates, and analyzes the systemic disparities that serve as barriers to increasing homeownership among Black Americans.

As the nation's oldest minority real estate trade association representing all disciplines of the profession, we have grown to include over 90 local chapters in 35 states.

NAREB's affiliate organizations include:

National Society of Real Estate Appraisers, Inc.
Real Estate Brokers Management Institute
Mortgage Bankers/Brokers Institute
United Developers' Council
Women's Council of NAREB
Commercial Industrial Division
Contractors Division
NAREB Investment Division-NID Housing
NAREB Sales Division
Young REALTIST Division

**"Democracy in Housing" is our motto,
because we believe that it:**

Provides choice for Black Americans
Increases economic outcomes for Black Americans
Builds stable communities for Black Americans

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