



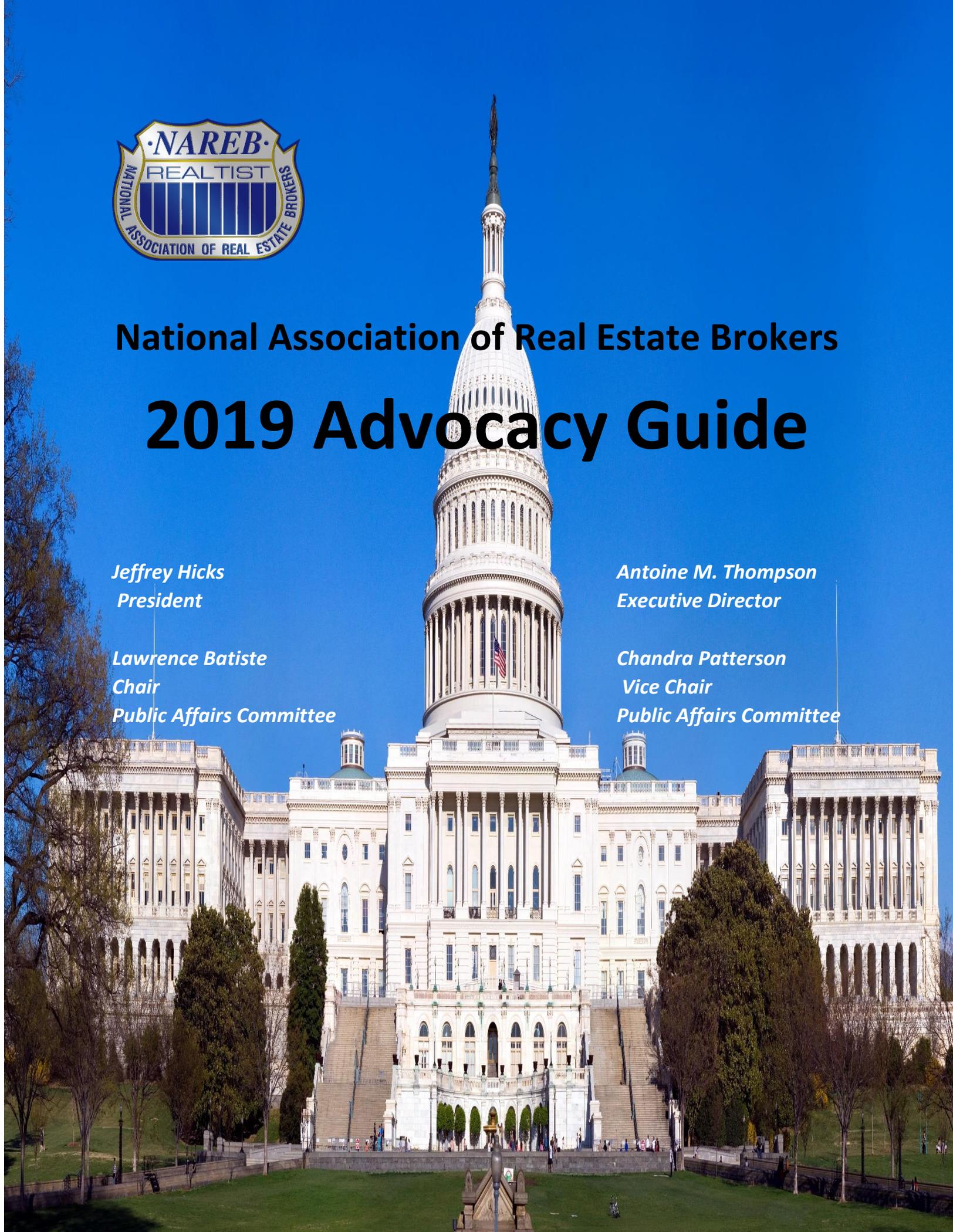
National Association of Real Estate Brokers 2019 Advocacy Guide

*Jeffrey Hicks
President*

*Lawrence Batiste
Chair
Public Affairs Committee*

*Antoine M. Thompson
Executive Director*

*Chandra Patterson
Vice Chair
Public Affairs Committee*





National Association of Real Estate Brokers, Inc.

9831 Greenbelt Road - Suite 309 | Lanham, MD 20706

May 8, 2019

Dear Realtists,



It is with great pleasure that I extend warm greetings and welcome you to Washington, DC, the host city of the 2019 NAREB Spring Policy Conference.

Since our founding 72 years ago, the National Association of Real Estate Brokers (NAREB) has understood and has valued the power of our local boards. Realtists and our local leadership represent NAREB's primary strength. Dedicated Realtists across the country work daily to make homeownership possible for Black Americans.

I know that a Realtist's commitment to and belief in *Democracy in Housing* supports and focuses a commitment to build legacy wealth through homeownership for Black Americans. You serve and strengthen the fabric of your community. You offer hope and a pathway to Black Americans seeking to build a stronger, more financially secure future through homeownership.

This Policy Conference will include visits to Capitol Hill and Policy Panels that will cover housing refinance reform, tax policy and fair housing laws that will help you in your strategies and seasoned approaches to increase Black homeownership in your communities. Your work carries meaning and will help to reshape lives.

In the Realtist spirit,

Jeffrey Hicks

President

National Association of Real Estate Brokers, Inc.



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May 8, 2019

Dear Realtists and Friends:



Welcome to NAREB's 2019 Spring Policy Conference, in Washington, DC. NAREB, the nation's oldest, minority professional real estate trade association was founded in Tampa in 1947. Your presence reflects your commitment to **"Democracy In Housing,"** and the importance of closing the racial wealth and homeownership gaps in the U.S. On Capitol Hill, is where policies and decisions are made that shape the direction and the fortunes of people and communities.

Together we must make homeownership a priority for elected officials and public makers. From preserving the 30-year mortgage to the creation of a tax advantaged savings plan for homeowners, your advocacy matters. Also, we are fighting for loan equality and to eliminate discrimination in mortgage lending practices. Let's continue to **"Build Black Wealth Through Homeownership."**

Sincerely,

Antoine M. Thompson

Antoine M. Thompson
National Executive Director



National Association of Real Estate Brokers, Inc.

9831 Greenbelt Road - Suite 309 | Lanham, MD 20706

May 8, 2019

Dear Realtists,



Thank you for choosing to attend the 2019 NAREB Spring Policy Conference. Your presence and your voice and your perspective all work to strengthen NAREB's goal of equal homeownership opportunities for Black Americans, nationwide. Influencing public policy decisions has been at the core of NAREB's organizational strategy. Our persistence and fact-driven advocacy approach over our 72-year history have, in fact, helped shape legislation and policy implementation. We must continue to keep homeownership a high priority on the public policy agenda and advocate for changes that support Democracy in Housing and pave the way for Two Million New Black Homeowners (2Mn5).

This year's Spring Policy Conference not only focuses upon promoting homeownership as front burner public policy that covers the creation of a tax-advantaged down payment savings vehicle, preservation of an affordable 30-year, fixed rate mortgage, and continued support for the mortgage interest deduction. Be prepared for further discussion and examination of needed changes in the nation's housing finance system to achieve loan level equality. And thirdly, the full agenda includes a focus on nonbank financial institutions to ensure that their lending practices are fair, equitable and non-discriminatory.

Your voice, your advocacy, your experience and expertise are needed and welcomed at this year's conference. Together, we make the difference and I look forward to structuring plans that turn into an action agenda!

In the Realtist spirit,

Lawrence Batiste

Lawrence Batiste
Chair Public Policy Committee

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REGION XIII vacant
REGION XVI vacant
REGION XV SHANTA PATTON

OUR GUIDE TO ADVOCACY

The National Association of Real Estate Brokers (NAREB) Advocacy Guide 2019 will help educate and empower Realtists members, both at the local, state and national levels on championing matters to related to Democracy in Housing and growing the rate of Black homeownership. This includes but is not limited to Members of Congress and the U.S. Senate, federal agencies like the U.S. Department of Housing and Urban Development (H.U.D.), the Federal Housing Finance Agency (FHFA), the Controller of Currency (OCC), the Federal Reserve Bank (FRB), the Federal Deposit Insurance Corporation (FDIC), the Departments of Justice and Treasury, just to name a few.

Our advocacy is the sledgehammer to tear down the walls of inequality. Our advocacy is the light in the darkness of the halls of Congress and rooms of power wherein people meet to discuss and deliberate of issues related to housing and mortgage financing. Our advocacy builds the NAREB brand, expands our sphere of influence, shapes public sector decisions including legislation, policies, projects, budgets, and investments. Our advocacy makes sure that the communities that Realtists needs and the communities we serve are receiving the proper attention from local, state and federal officials and policymakers.

For 72 Years, NAREB motto has been championing Democracy In Housing. We are on mission to create Two Million New Black Homeowners. Our mission includes: Preserving the 30-Year Mortgage; Creating the American Dream Down Payment Savings Plan; Loan Level Equality; and Financial Accountability Structure for Non-Banks that provide mortgages. We will continue to fight for laws and policies that foster homeowner, eliminate racial and gender bias, and promote accountability and transparency in government institutions that are responsible for housing, lending, business and consumer protection.

The NAREB National Office and the National Public Affairs Committee is to assist you or Local Board, Chapter or Region with advocacy issues. We are here to assist in support your advocacy efforts. We are stronger together in this never-ending struggle have equal and equitable homeownership opportunities in the U.S.

We hope that you will use these tools in NAREB's presence on Capitol Hill, at the State Capitol or City Hill.

Introduction

The Congress of the United States of America is a bi-cameral body consisting of the Senate (upper chamber) and House of Representatives (lower chamber). The Senate is composed of two members from each of the 50 states and are elected for a six-year term. The House of Representatives is divided into 435 congressional districts (CD) and each member represents about 700,000 people each. Members of the House of Representatives are elected for a two-year term. Congress works in two-year sessions tied to the elections. A session of Congress is two years and runs from January to December of each year. We are currently in the 116th Session of Congress.

HOW TO CONTACT YOUR FEDERAL ELECTED OFFICIALS

You can contact your federal representative by sending an e-mail, writing a letter, by calling, or by visiting one of their offices. All questions and comments regarding public policy issues, legislation, or requests for personal assistance should be directed to the representative from your state and congressional district. Please be aware that as a matter of professional courtesy, many representatives will acknowledge, but not respond to, a message from another member's constituent.

To find out who your Federal representatives are, you can go to www.senate.gov or www.house.gov. There you will find their address in Washington, DC and in their local districts.

E-Mail: When sending e-mail to your federal representative, please include your return postal mailing address.

Postal Mail: Please include your return postal mailing address when corresponding with a Federal representative's office.

You can also direct postal correspondence to your Senator or House of Representative as follows:

The Honorable (Name)
United States Senate
Address and Room
Washington, D.C. 20510

The Honorable (Name)
U.S. House of Representative
Address and Room
Washington, D.C. 20515

Dear Senator (Name)

Dear Representative (Name)

For correspondence to a committee or to a committee chair:

Name of Committee
United States Senate
Washington, D.C. 20510

Name of Committee
U.S. House of Representatives
Washington, D.C. 20515

Or

The Honorable (Name)
Chairman, Committee on (Name)
United States Senate
Washington, D.C. 20510

The Honorable (Name)
Chairman, Committee on (Name)
U.S. House of Representatives
Washington, D.C. 20515

Telephone: You may phone the U.S. Capitol Switchboard at (202) 224-3121. A switchboard operator will connect you directly with the office you request.

FORMS OF CONGRESSIONAL ACTION

The work of Congress is initiated by the introduction of a proposal in one of four principal forms: a bill, a joint resolution, a concurrent resolution, and a simple resolution.

Bills

A bill is the form used for most legislation, whether permanent or temporary, general or special, public or private. A bill originating in the House of Representatives is designated by the letters "H.R.", signifying "House of Representatives", followed by a number that it retains throughout all its parliamentary stages. A bill originating in the Senate is designated by the letter "S.". Bills are presented to the President for action when approved in identical form by both the House of Representatives and the Senate.

Joint Resolutions

Joint resolutions may originate either in the Senate or in the House of Representatives. There is little practical difference between a bill and a joint resolution. Both are subject to the same procedure, except for a joint resolution proposing an amendment to the Constitution. On approval of such a resolution by two-thirds of both the House and Senate is required. It is sent directly to the Administrator of General Services for submission to the individual states for ratification. It is not presented to the President for approval. A joint resolution originating in the House of Representatives is designated "H.J. Res." followed by its individual number. A joint resolution originating in the Senate is designated "S.J. Res." Joint resolutions become law in the same manner as bills.

Concurrent Resolutions

Matters affecting the operations of both the House of Representatives and Senate are usually initiated by means of concurrent resolutions. A concurrent resolution originating in the House of Representatives is designated "H. Con. Res." followed by its individual number. A concurrent resolution originating in the Senate is designated "S. Con. Res." followed by its individual number. On approval by both the House of Representatives and Senate, they are signed by the Clerk of the House and the Secretary of the Senate. They are not presented to the President for action.

Simple Resolutions

A matter concerning the operation of either the House of Representatives or Senate alone is initiated by a simple resolution. A resolution affecting the House of Representatives is designated "H. Res." followed by its number. A resolution affecting the Senate is designated "S. Res." followed by its number. They are not presented to the President for action.

HOW TO ADVOCATE YOUR CONCERNS TO CONGRESS

Advocating your concerns to your Federal elected official is exciting and the most effective way to participate in the political process. By participating in the political process, you have registered your voice as to how resources are allocated in your community and who represents you in Congress. There are many ways in which you can contact your Federal elected official to share with them NAREB priorities. They include face-to-face, face time, skype, tango, sending an email, or phone call. Here are some tips to consider when meeting with your representative. If you are unable to see your legislator in person, you should still meet with his or her staff. The staff of elected officials work on legislative, regulatory, and policy issues every day and greatly influence the positions and votes of their bosses.

FACE- TO -FACE VISIT: The face-to-face visit with your representative is one of the most effective ways to advocate your issues. By meeting in person, your representative can put a face with your organization. There are key steps for your meetings with your representative either in Washington, DC or in their local district office.

These include:

- Call to schedule the visit
- Prepare for your visit
- Visit
- Debrief
- Follow-up

Step 1: Call to Schedule the Visit When calling a Member's office to schedule your visit:

- You should ask for the scheduler to make the appointment.
- Make it clear that you want to meet with the Senator or Representative.
- Have at least three dates and times in mind for the meeting.
- Know how long the meeting will last 10, 15 or 30 minutes.
- Let them know who will be coming to the meeting (NAREB National Board Members, chapter officers or chapter members.)

You should also send a letter requesting a meeting with the Member. Your letter should include:

- Your Name and Title.
- Chapter name.
- The issue or bill you want to address during the meeting.
- Know how the Member voted on the issue or similar issues.
- Should be no more than one page.

Helpful Hints:

If you are requesting a meeting in Washington, DC; Congress is usually in session late Monday evening through mid-day on Friday. Many members are available to meet Tuesday through Friday.

Ask for the specific staff person that handles a particular issue, so you can contact them before your scheduled meeting to talk to them about your concerns and to establish a relationship with them.

Step 2: Prepare for your meeting: To prepare for your meeting with your representative, we suggest that you schedule a meeting with the Member of Congress representing your Congressional District (CD). The fact that you are from their CD will have a greater impact on your visit. Once you meet with your Member, then you can branch out to meet with other Members from your state or members on the committee of the issues you are interested in.

To prepare for your meeting you should:

- Know what committees and sub-committees the Member serves on.
- Prepare a list of bills or issues that you want to discuss.
- Do your research on the topic and include background information on the issue.
- Establish what the official NAREB position is and how you want the Member to support.
- To find out NAREB's position on a specific issue, contact the NAREB National Office at 301-552-9340.
- Decide who will be the lead spokesperson during your visit.
- Have a list of questions that you want to ask and prepare possible follow-up questions or comments.

Helpful Hints:

- By preparing background information on the Member, you will become more familiar with the issues they are concerned with and how they have voted on past issues.
- Visit their website. This will help you identify their committee assignments, what issues they are passionate about and how they have responded.
- Prepare a briefing packet for your visit to leave with the representative or their staff.
- Focus on a maximum of two to three issues.

Step 3: The Visit: The day of your visit has arrived. You have scheduled the date and time. You have prepared for your visit by doing your "homework" on the issues and on the Member. Now you are ready to meet with your representative.

*To find out what NAREB's position on a specific issue, contact the NAREB National Office at (301)552-9340.

Things to do during your Visit:

- Business or business casual attire is appropriate. Arrive early at least 10 –15 minutes.
- You should know which building and room number your representative is located prior to your visit.
- Greet the receptionist in a friendly manner and announce who you are and that you are here to meet with Senator/Congressman.
- Ask for the staff member that handles the issue you are here to talk about. Most likely they will be in the meeting with you and the Member.
- Once in the meeting, make the introductions of your group.
- Be prepared to give your short statement or “Elevator Pitch” (30-60 second synopsis) on your issues or bill.
- Each person should take turns asking a question and responding to an answer.

Helpful Hints:

- Arriving early can give you the chance to meet with the staff person who will be sitting in on the meeting with you. Once the meeting is over with the Member they will be responsible for that issues and for follow-up.
- Be prepared to be interrupted by other staff or for the Member to be called to floor for a vote.
- If you have scheduled other meetings and the current meeting runs over, a member of your group should contact the next appointment to indicate you are in representative office and will be a few minutes late. We suggest you schedule at least 20-30 minutes between visits allowing for travel time and extended time.
- Prepare a list of questions that you want to ask during your meeting.

- The briefing packet should contain a one pager to include the bill or issue, and 3-5 key points that you want to convey, and the way you want the Member to support or not to support. Attach any recent articles or press releases on the topic as well.

- Stay focused on the issues on your agenda

- Don't promote yourself and your personal business

- Don't try to out smart the elected official or the staff person

STEP 4: DEBRIEF:

When you have finished visiting your Federal representative and while the visit is still fresh on your mind, you and your team should find time to debrief. The debriefing of your visit should include:

Reviewing the answers from your representatives from your list of questions.

Review the demeanor of the representative and staff—were the staff friendly, is the member receptive to your point of view or was he/she hostile or defensive?

Report back to your chapter and community on what happened at your meeting. Plan your next steps for action.

STEP 5: FOLLOW-UP: The follow-up from your congressional visit is just as important as your visit. Following-up on your visit demonstrates your issues and concerns. It will also allow you to work with the Member on issues that impact your community, which is a part of their congressional district.

Establishing a relationship with your federal representative, as with any relationship, requires that you be credible, recognize your mutual interests, concerns as well as your disagreements. You always want to keep an open line of communication.

Things to do as a Follow-up:

- Send a thank you note to the representative, thanking them for taking the time to meet with you.
- Remind them of the bills, or issues you discussed in your meeting.
- Let them know that you will follow their vote and any comments they may make on the issue.
- Let them know what your action plan will be as a result your meeting (Letter to editor, town hall meeting, or other advocacy actions.)
- Stay in touch with the staff person who handles the issue you discussed.

REMEMBER: NAREB is as an advocacy and trade organization. We educate and advocate on issues that are of importance to our members and the communities we represent. Here's a definition of lobbying v. advocacy.

What is Lobbying? Lobbying is attempting to influence legislators to support or oppose a particular issue or piece of legislation and is allowed for non-profits within certain parameters. Direct lobbying is defined as communication with a legislator, legislative staff or legislative body, or any covered executive branch or other government employee who may participate in the formulation of legislation. The communication refers to a specific piece of legislation and expresses a view on that legislation.

Grassroots Lobbying is defined as an attempt to influence specific legislation by encouraging the public to contact legislators about that legislation. A communication constitutes grassroots lobbying if it refers to specific legislation, reflects a view on that specific legislation and encourages the recipient of the communication to take lobbying action. This type of communication is known as a call to action.

What is Advocacy?

Advocacy is educating and creating awareness among legislators and the general public of issues facing the community and the importance of aligning public policy to address the need. Advocacy does not endorse or oppose specific legislation, but rather informs the community at large how public policy decisions impact service provision.

The following activities are considered advocacy, not lobbying:

- Providing technical assistance or advice to a legislative body or committee in response to a written request;
- Making available nonpartisan analysis, study or research;
- Providing examinations and discussions of broad, social, economic and similar problems;
- Communicating with a legislative body regarding matters which might affect the existence of the organization, its powers and duties, its tax-exempt status, or the deduction of contributions to the organization (the "self-defense" exception); and
- Updating the members of your own organization on the status of legislation, without a call to action.
- Inviting elected officials to your meetings and events
- Writing a letter to the editor on an issue of concern to your Chapter/Local Board or community
- Speaking at a rally or community meeting on Black homeownership or other key issues

Sample Meeting Request Letter

(On your letterhead)

Date

The Honorable [first name, last name] U.S. House of Representatives (or U.S. Senate) Washington, DC 20515 (or 20510)

Dear Representative (or Senator) [last name]:

I am a constituent from (city/town). As a member of NAN _____ chapter, I would like to request an opportunity to meet briefly with you in your [location] local district office on [date(s)] to discuss [the issue (s) of concern that you wish to discuss].

Specifically, I would like to discuss S. 123 (bill or issue) or H.R. 123 (bill or issue). [If necessary, provide additional details about the issue here.]

Thank you in advance for your consideration of this meeting request. I will contact your office soon to determine your availability. Should you or your staff have any questions in the meantime, I can be reached by phone at [your phone number] or by e-mail at [your e-mail address]. Thank you.

Sincerely,

[Your name and Title] NAREB (Name) Chapter

Example: Invite elected official or others to speak

Chapter Name (or use Letterhead)

Address

City, State, Zip

Addressee

Address

City, State, Zip

Dear Mr./Ms. ???:

On behalf of the President of (**LOCAL CHAPTER NAME**), a member chapter of the National Association of Real Estate Brokers (NAREB), I am writing to extend an invitation for you to speak and bring greetings at (**NAME OF EVENT**), (**DATE OF EVENT**) in (**LOCATION OF EVENT**). Your remarks are expected to take place during (**WHAT PART OF THE EVENT AND THE BEGINNING AND ENDING TIME OF THEIR REMARKS AND EXACT ADDRESS OF LOCATION**). More than (**HOW MANY ATTENDEES ARE EXPECTED**) are expected representing Black real estate professionals known as Realtist, financial services industry executives, government officials, homeownership advocates and housing counselors. We are asking for you to give a (**HOW LONG THE REMARKS WILL BE AND THE TOPIC OF THEIR REMARKS**) that will begin at approximately (**TIME THEIR REMARKS WILL BEGIN**), but we would hope you would join us for the full program.

NAREB, the nation's oldest, professional minority real estate trade association, formed 72 years ago in 1947, works toward the goal of *Democracy in Housing*. As you know, Black Americans still have not recovered from the 2008 economic disaster our country experienced. While economic recovery is declared, Black American homeownership continues to sink, now at a nationwide low rate of 41.3 % accompanied by unemployment levels significantly higher than general market rates.

The banner under which NAREB marches, ***Building Black Wealth through Homeownership*** represents an aggressive, yet achievable method to restore economic strength and wellbeing in our communities. We are educating Black Americans at the community level about the current and long-term value of ownership, as opposed to renting. Our conference theme carries this message and it is the umbrella message under which we hold consumer-focused Community Wealth Building Days across the country in cities where our professional meetings are held.

In closing, I do hope your schedule will allow you to be with us and speak on the subject of the (**TOPIC OF PRESENTATION**) from your perspective as an elected official (**TAKE THIS OUT IF NOT AN OFFICIAL**) in (**COUNTY OR JURISDITON**). Do let me know by (**DATE**) of your availability. I can be reached at (**PHONE NUMBER**). Thank you in advance for your time and consideration of this request. We look forward to you being with us.

SAMPLE MEETING REQUEST LETTER #2

CHAPTER LETTERHEAD, LOGO or Both

With address and phone number

Date

The Honorable _____

TITLE

Office Address

City, State, Zip

Dear Honorable _____:

I am writing you on behalf of the _____ (your board's name) a local board of the National Association of Real Estate Brokers, Inc. (NAREB). NAREB, the nation's oldest, professional minority real estate trade association, formed 70+ years ago in 1947, works toward the goal of "Democracy in Housing".

I would like to request a meeting with you to discuss our national organization's new program to create **Two Million New Black Homeowners in Five Years - (2Mn5)**. As you know, Black Americans still have not recovered from the 2008 economic disaster our country experienced. While economic recovery is declared, Black American homeownership continues to sink, now at a nationwide low rate of 41% accompanied by unemployment levels significantly higher than general market rates.

The banner under which NAREB marches, **Building Black Wealth through Homeownership**, represents an aggressive, yet achievable method to restore economic strength and wellbeing in our communities. We are educating Black Americans at the community level about the current and long-term value of ownership as opposed to renting. On Saturday, **April 2019**, we are hosting a consumer-focused Community Wealth Building Day; along with other local boards across the country. Our consumer-focused Community Wealth Building Day will be held at the _____ (venue for Community Wealth Building Day) _____ from **(time)**.

In closing, I do hope your schedule will allow you to meet with me; along with a few leaders from my local board, to discuss the importance of **Building Black Wealth through Homeownership** from your perspective as an elected official. We would like to schedule a meeting on **Tuesday, April**. I can be reached at **(PHONE NUMBER /EMAIL)**. Thank you in advance for your time and consideration of this request. We look forward to you meeting with us.

Sincerely,

Your Name

Your Title

New Local Chapter Letterhead with logo)

For Immediate Release

Date

City, State

Contact:

(Insert City) Realists Focus on Growing Black Wealth Through Homeownership

(Insert Local Chapter Name) plans commemoration of 51st Anniversary of Fair Housing Act during Annual Realist Week event series

(Insert City, State) – April __, 2018 – The **(Insert name of chapter)** the local chapter of the National Association of Real Estate Brokers (NAREB), the country’s oldest, minority real estate trade association is planning a week-long series of events, **April 7-13, 2019** in observance of the trade association’s dedication to increasing Black wealth through homeownership and this year, commemorating the landmark passage of the Fair Housing Act 51 years ago.

Realist Week activities in **(INSERT LOCATION)** are grounded in NAREB’s intent to increase the economic futures of Black Americans, by **Building Black Wealth through Homeownership**. The week-long series of events are designed to reach **(Name of City)** Black residents where they, live, work, socialize and worship. In addition, Realists expect to meet with policymakers and elected officials to ensure that affordable and sustainable homeownership is supported legislatively, through regulatory or other city planning means.

“(Insert quote from Chapter president that speaks to the local homeownership market/situation and what you expect Realist activities to accomplish,” said Jane Doe, local chapter president.

Homeownership for Black Americans has been on a steady decline since 2004 when it reached its peak of nearly 50%. As of the second quarter ending 2018 as reported by the U.S. Census Bureau, the Black homeownership rate hovered nationally at 41.6% compared to the non-Hispanic White homeownership rate of just above 72.7%.

“Realist Week events and activities raise awareness that Black homeownership not only strengthens the economic fabric of our city, but also increases the desirability of **(insert name of city’s)** many neighborhoods,” said **(Insert name of local chapter president)** It is appropriate that NAREB’s Realist Week takes place during National Fair Housing Month which commemorates the passage of the Fair Housing Act of 1968; federal legislation making it illegal to discriminate in housing based upon race, color, sex, national origin, religion, familial status, or disability.

(Chapter Name) has scheduled a series of activities to heighten the community’s and policymakers’ awareness about the importance of affordable homeownership as the best and most effective wealth building tool. Events and activities include:

- Insert activity #1 (Sunday – as example - (Include place, time, short description of activity – Special church service, etc.)
- Insert activity #2 (Monday -
- Etc. (Depending upon your chapter’s list of activities)

Formed in 1947, NAREB’s founding motto of *Democracy in Housing* continues to serve as its purpose and focus. NAREB’s **2 Million New Black Homeowners in 5 Years (2Mn5)** program was initiated to reverse the wealth drain among Black Americans. While the country continues to experience economic recovery that same recovery has bypassed most Black Americans. NAREB’s approach to increasing Black Wealth incorporates financial education, homeownership preparation and counseling, outreach to the faith-based community along with expanding Black consumers knowledge base about the importance of advocating for public policies that support and increase affordable and sustainable homeownership.

(Insert name of local) joins NAREB chapters nationwide participating in Realtist Week. For more detailed information about the association and Realtist Week, contact **(Insert name, phone # and email of person spearheading the events.)**

#####

About NAREB

The National Association of Real Estate Brokers (NAREB) was formed in 1947 to secure the right to equal housing opportunities for all regardless of race, creed, or color. NAREB has 90 chapters located nationwide and publishes annually The State of Housing in Black America (SHIBA) Report. Visit www.nareb.com for more information.

About (Insert Name of Chapter)

The (Name of Chapter) was established in (insert date) to _____.

National Association of Real Estate Brokers

9831 Greenbelt Road, Suite 309

Lanham, MD 20706

Office: (301) 552-9340 • Fax: (301) 552-9216

www.NAREB.com

Follow us on Social Media

