



# Arkansas Association of Realtist






THURSDAY, NOVEMBER 5, 2020 @ 1:30PM  
MAC-A-BUILDING  
#1 CAPITOL MALL – 5TH FLOOR  
LITTLE ROCK, AR

# OBJECTIVES

## BACKGROUND

-  Introduction of National Association of Real Estate Brokers (NAREB)
-  Arkansas Association of Realist (AAR) History and Today

## RPL FOCUS

-  NAREB/ AAR Housing Legislation
-  Mission of the Realist Political Liaison Program
-  Q & A



# AAR HISTORY

As a member of a national organization, **National Association of Real Estate Brokers (NAREB)**, the local chapter joined an ongoing effort to open the door to Black Families to Fair Housing in America. While the National Organization worked to solve problems like “Bank Red Lining”, “Housing for the Poor” and “Democracy in Housing”.

The local chapters like ours were negotiating with the local HUD offices to become involved in the Urban Renewal Programs that were being initiated by the Department of Housing and Urban Development at that time. Urban renewal was designed to upgrade housing in poor communities and to assist those who could not upgrade to relocate. In Little Rock, Urban Renewal was active in the east end and in the Dunbar Community Center Area and in North Little Rock the active areas were the “Dark Hollow area” and the Shorter College Area. During this process local Black Brokerage firms participated in both relocation and in construction up grades. The local chapter prospered.

[WWW.ArkansasRealtist.org](http://WWW.ArkansasRealtist.org)



# WHO WE ARE TODAY

- ▶ AAR President, Anika Dixon
- ▶ Membership of 49 to include real estate agents, brokers, lenders, builders, insurance companies, title companies, home inspectors, and other affiliates
- ▶ Pursuing Democracy in Housing in Arkansas through implementing NAREB Programs in Arkansas:
  - ▶ 2MN5 is a five-year program that will grow and expand homeownership
  - ▶ House-then-the-Car Initiative
  - ▶ dFree Financial Freedom Initiative
  - ▶ Realtist Political Liaison Program



# AAR CHARTER OF NAREB SINCE 1959



[www.NAREB.COM](http://www.NAREB.COM)

# REALTIST POLITICAL LIAISON PROGRAM (RPL)

## PHYLLIS ROGERS – RPL FOR AAR

- ▶ Open communication with our elected officials
- ▶ Introduction of NAREB/ AAR adopted Legislative Policy
- ▶ Ask to become a viable partner in policy making for housing



# NAREB PUBLIC POLICY OVERVIEW & POLICY POSITION

- ▶ Reframing the Homeownership Narrative
- ▶ Expanding Homeownership Education for Minority Communities
- ▶ Expanding Down Payment Assistance Programs
- ▶ Supporting Black Homeowners who struggles in the aftermath of COVID-19
- ▶ Eliminating Loan Level Price Adjustments (LLPAs) and Risk-Base Pricing
- ▶ Modernizing the Community Re-investment Act (CRA)
- ▶ Refer to Handout for additional details



# NAREB SUPPORTING KEY LEGISLATION

- ▶ SENATE BILL  
S.4414
  - ▶ AMERICAN DREAM DOWN PAYMENT ACT – Create tax advantage accounts that can be used toward the down payment on a house
- ▶ HOUSE BILL  
H.R. 1500
  - ▶ Consumer First – have the CRPB (Consumer Financial Protection Bureau) enhance their roles in fair mortgage lending and loan level pricing equality
- ▶ H.R. 149
  - ▶ Housing Fairness Act – establish a “Fair Housing” testing program through HUD intended to identify and measure discriminatory housing practices.
- ▶ Refer to Handout for additional details





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***What do we want to ask  
Arkansas Legislative Black Caucus?***



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# WHAT DO WE WANT TO ASK ARKANSAS LEGISLATIVE BLACK CAUCUS (ALBC)?

- ▶ How can AAR help reframe the Homeowner's Narrative?
- ▶ How can AAR Realtist/ NAREB become a viable resource partner for ALBC?
- ▶ How can the AAR Realtist become a part of the process of developing policies affecting Homeownership in our Black communities in Arkansas?
- ▶ When can we meet to discuss status of housing/issues facing Black homeowners in Arkansas?



**QUESTIONS**

**AND**

**ANSWERS**



**THANK YOU,  
Arkansas Association of Realtist**

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