



MEMORANDUM OF UNDERSTANDING

BETWEEN

**THE U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
OFFICE OF FAIR HOUSING AND EQUAL OPPORTUNITY (FHEO)**

AND

THE NATIONAL ASSOCIATION OF REAL ESTATE BROKERS (NAREB)

WHEREAS, the Fair Housing Act was signed into law by former President Lyndon Baines Johnson one week after the assassination of Dr. Martin Luther King Jr., and

WHEREAS, the Fair Housing Act represented then and represents today the unfinished legacy of Dr. King's vision, where all children and families of America can reside and work together, side by side, and

WHEREAS, African Americans continue to face discrimination when attempting to purchase the housing of their choice. HUD's Housing Discrimination Study 2000 found that African Americans experience discrimination roughly one out of every five times they inquire about a home for sale.

WHEREAS, HUD and its Fair Housing Assistance Program (FHAP) partner agencies receive more than 10,000 complaints each year alleging discrimination based on one or more of the Fair Housing Act's seven protected classes: race, color, national origin, religion, sex, familial status, and disability. Among 10,157 complaints received in 2010, 27.8% (2,820) alleged race discrimination against blacks.

WHEREAS, a recent HUD report showed that the nation's "worst case housing needs" grew by nearly 1.2 million households between 2007 and 2009 and increased by 3.2 percentage points among African American families, and

WHEREAS, over a quarter of the nation's African American population lives in California, Florida, Georgia and Illinois, states hit hard by the foreclosure crisis, and

WHEREAS, 8 percent of black homeowners lost their homes to foreclosure between 2007 and 2009, and

WHEREAS, Census Bureau projections estimate that minorities will make up one third of all U. S. households by 2020, underscoring the importance of African Americans receiving fair and equal treatment when seeking housing and government contracting and employment opportunities, and

WHEREAS, NAREB, the oldest minority real estate trade association in America, was founded to create equal housing and government contracting opportunities for every resident of the nation, regardless of race, creed, or color, and

WHEREAS, NAREB's 18,000 members, 12 regional offices, and 92 chapters work to help stabilize the nation's housing and urban community real estate markets, expand consumer protections, preserve liquidity and stop the spiral of urban decay and foreclosure-related losses in minority communities, and

WHEREAS, a primary goal of HUD's Office of Fair Housing and Equal Opportunity (FHEO) is to enforce the Fair Housing Act and provide education and outreach addressing rental, sales, and lending discrimination, and related government financially assisted programs and activities.

NOW, THEREFORE, Be it Resolved that FHEO and NAREB establish this formal partnership in order to work together to inform public and private industry members and consumers in African American and other minority communities about their fair housing and equal opportunity rights and responsibilities and how to recognize and report discriminatory sales, rental, and lending practices and related government contracting discrimination.

FHEO:

Will provide fair housing and equal opportunity material to NAREB for distribution to its members, other public and private industry professionals and the communities they serve.

Will, in cooperation with NAREB, conduct joint seminars, workshops, and forums on ways to identify unlawful sales, rental and lending and related government contracting discrimination.

Will work with NAREB to educate people in all communities about their fair housing and related government contracting rights and avenues available to them should they experience discrimination.

NAREB:

Will promote programs that emphasize the benefits and importance of fair housing and equal opportunity to real estate professionals.

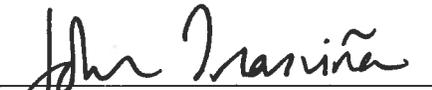
Will promote programs to educate African American communities about fair housing and equal opportunity.

Will work with other organizations and institutions in African American communities, including faith-based groups, government agencies and the media, to distribute fair housing and equal opportunity information and partner with educational institutions and research entities that produce data related to minority real estate markets.

Implementation

This MOU will become effective when signed and will be reviewed annually.

Date: September 21, 2011



JOHN TRASVIÑA
Assistant Secretary for Fair
Housing and Equal Opportunity



JULIUS CARTWRIGHT
President, National Association
of Real Estate Brokers