



# Enhance Your Association Image with Community Outreach

Presented by:

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March 30, 2008

**Washington Association of REALTORS®**  
**“NEW MARKETS/NEW CONNECTIONS”**  
**TASK FORCE REPORT**  
**Executive Summary – March 2005**

**Purpose & Charge:**

The Washington Association of REALTORS® New Markets/New Connections task force (NMTF) was created by 2004 President Mike Flynn to:

- 1) examine the impact of changing demographics on the Washington State real estate industry,
- 2) determine how the Washington Association of REALTORS® (W.A.R.) is positioned to respond to these changes, and
- 3) recommend actions to ensure W.A.R. and its members' livelihoods are enhanced over the next 5 – 10 years.

This charge is consistent with W.A.R.'s Values and Vision Statements:

**W.A.R. Values Statement:**

*So that our members may become more profitable and successful, we value:*

4. *diversity within our association.*
6. *an organization that responds, adapts to, and meets the ever-changing needs of its members.*

**W.A.R. Vision Statement:**

*W.A.R. in collaboration with its primary partners, the Member Associations and NAR:*

2. *meets the needs produced by the changing demographics and business practices of our members, as defined by our core competencies.*

The work of the NMTF was to take place over the course of the year, with a formal report to be given to the W.A.R. Executive Committee in Spring 2005. Recommendations were to focus on those that would enable W.A.R. to help members and W.A.R. to connect to untapped and emerging business opportunities related to the State's changing demographics, ensuring that membership in W.A.R. is attractive to Washington real estate licensees of all cultures and backgrounds.

The NMTF was comprised of a diverse group, in order to ensure that it addressed issues/concerns related to the charge. In the course of a year, over 25 individuals participated in these discussions. They included:

- W.A.R. Leadership (Mike Flynn, Jim Harris, Fred Goehler, Steve Hagen, Daniel Kennedy)
- REALTORS® who work with many diverse communities (Suki Bazan, Sergio Hernandez, Elaine Hilton, Anthony Vega, Jason Watabe, Irene Wurden)
- Corporate representatives for 2 large real estate franchises (Jerry Moon, Marsha Houchins, Don Riley, Diane Peterson)

- CIPS designees (Certified International Property Specialists) (Brenda Rumball, Jim Harris)
- A commercial REALTOR® practitioner (Mark Clirehugh)
- Representatives of the mortgage and title industries, who head up Emerging Market Divisions for their respective organizations (Alan Lee, Jose Hidalgo, May Wan)
- W.A.R. senior staff (Steve Francks, Janet Ruddick, Stacie Davis)
- A local Association Executive and a strategic planning facilitator (co-chairs) (Ginger Downs and Dr. Lowell “Duke” Kuehn)

### **The Business Imperative:**

Why even examine this issue? As the demographics of the Nation and Washington State change, so will profiles of its homeowners and the membership and leadership of W.A.R.. It is estimated that national growth will increase from 280M in 2000 to 450M in 2050, and within our state from an estimated 6M in 2000 to 8M by 2025.

For instance, Leading Futurists, LLC, Washington, D.C., report in *From Scan to Plan: Integrating Trends Into the Strategy-Making Process* (2003, ASAE Foundation), the combined Hispanic/Latino and Asian share of the U.S. population is projected to increase to 19% by 2020. The U.S. Census Bureau predicts that the Asian and Hispanic populations will triple by 2050, while the non-Hispanic white population will increase by just 7%. In addition, according to the 2000 census, 1 out of 10 U.S. inhabitants at the millennium's start had been born in another country, however, during the next 10 years, new immigrants will represent half of the total U.S. population growth.

Projections by our state's Office of Financial Management show that in 2005, minorities have increased to about 1.4 million or 23% of Washington's population and are rising faster than the non-minority population. The Hispanic population continues to be the largest minority group, and the Asian population, the largest racial group in our State. The Seattle-Bellevue MSA (Metropolitan Statistical Area) ranks 11<sup>th</sup> in the nation for the Asian population versus total population (12% of total population in that MSA).

Further projections show that other demographic groups will impact on our industry in the coming decades (i.e., aging “Baby Boomers”, “Gen-Xers”, etc).

Globalization has also impacted real estate markets significantly, attracting the attention of real estate professionals worldwide. International real estate opportunities, especially with Pacific-Rim countries and neighboring Hispanic countries, beckon the involvement of W.A.R.'s members. Are W.A.R. members trained on and prepared to profit from this trend? Are they poised to take advantage of the relationships that NAR has created with cooperating associations around the world?

### **Consequences of Inaction:**

Failing to connect to new markets, risks homogeneity and stagnation for any organization. As the marketplace becomes increasingly global and competition grows, organizations without new market initiatives will find themselves missing out on opportunities, unable to generate new solutions to challenges. It could be fairly argued that the professional real estate community's link to these markets is even closer than other kinds of business.

## **A. Services to Members**

As the general market shrinks, multicultural markets will become more important for a company's success. In his presentation to the NMTF, Oscar Gonzales, The Gonzales Group, noted that:

"Culturally diverse companies will need to:

- Implement an integrated year-round outreach campaign to emerging markets.
- Provide high-level customer service in multiple languages from end-to-end.
- Become valuable corporate citizens in the emerging community.
- Offer culturally relevant products and services at competitive prices."

(Source: Valle, F.J., Madel, J.M., (2003) How to win the Hispanic Gold Rush)

Currently, W.A.R. provides limited programs and services, which will help members capture more business from these untapped and emerging markets. In the course of its work, the NMTF discovered that some brokerages in Washington State have developed in-house programs and services to meet the challenge of servicing a multicultural market. The franchise representatives on the NMTF urged W.A.R. to take a leadership role in providing direction, products and services, which the franchises could then brand and use within their organizations.

Should W.A.R. not act now, many members may well be unprepared to develop business in new and untapped markets. W.A.R. will also miss a critical opportunity to create value in the eyes of a key constituency – the brokerage community.

## **B. Member Recruitment and Leadership Development**

W.A.R. has not developed strategies and programs to: 1) assist local associations in attracting a more diverse membership and 2) groom more diverse leadership within the Association structure. Just gaze around the room at most W.A.R. Business Conferences – few diverse members are in attendance. Fewer still are to be seen in the ranks W.A.R. leadership.

Should W.A.R. not act now, it, and many local associations, will see its membership become even less like the diverse communities they serve. Organizationally, we will lose the ability to hear the voices of those practitioners who can better connect us with new markets and run the risk of becoming disconnected from the clientele we aim to serve.

If W.A.R. does not take action, it also increases the probability that an organization such as the National Association of Hispanic Real Estate Professionals (NAHREP) or the Asian Real Estate Association of America (AREAA) will establish stand-alone chapters in the state, which may be viewed as a more attractive affiliation for many diverse real estate practitioners, rather than membership in W.A.R.. An even greater danger exists that W.A.R. would miss the opportunity to take a leadership role in ushering in these organizations – so that membership is viewed as "in addition to" and not "instead of" membership in W.A.R..

## **C. Advocacy Issues**

Changes in the demographic composition of our communities and markets will ultimately be reflected in the electorate. Should W.A.R. not develop an outreach strategy for connecting with these individuals, including a pool of diverse REALTORS®, trained on our legislative agenda and utilized as key contacts, it could have an adverse impact on W.A.R.'s advocacy efforts.

## **Work of the NMTF:**

The minutes and results of a member survey are included as addendums in this report.

### **A. Reports (Addendum A - Minutes)**

The NMTF heard from a wide array of speakers who shared data and their expertise on the following topics related to the charge:

1. Demographic information (for the nation, the state and the Puget Sound region)
  - Ginger Downs and Chandler Felt, King Co. Demographer
2. Developing an International Real Estate Program
  - Carmela Ma, CIPS
3. NAR Diversity & International RE resources and programs
  - Fred Underwood, NAR Policy Analyst
4. Building a Business Case for Ethnic Markets and the Role of National Ethnic RE Organizations
  - Oscar Gonzales, The Gonzales Group
5. Role of Local Housing Organizations in providing Homebuyer Education to Diverse Markets
  - Stella Chao, International District Housing Alliance; Linda Taylor, Urban League of Metro Seattle; Emily Nolan, Community Home Ownership Center
6. Role of minority organizations that provide services to diverse markets
  - Central Latino - Sergio Hernandez; Washington Profesionales de Bienes Raices – Suki Bazan
7. Innovative brokerage programs related to diverse markets
  - Amy Anderson, RE/MAX NW; Kwan Wong, Kingsland Properties; Arline Abrams, SRES and Mimi Handlin, MSW, Senior Transitions NW
8. Focus of Emerging Market Divisions in related industries
  - a. May Wan, Wells Fargo Mortgage; Jose Hidalgo, Countrywide Mortgage; Alan Lee, and Mark Spurbeck, Ticor Title; Walter Duran, Stewart Title

In addition, NMTF members interviewed and shared the comments of organizations that have developed diversity programs, such as: Cendant, Intel, Pemco, Starbucks, Gonzaga University, Microsoft, and HSBC Bank.

Individual NMTF members also shared their personal experience and insights on working with various, diverse markets – the challenges they face, success stories, lessons learned.

### **B. Member Survey (Addendum B - Highlights)**

A survey of W.A.R. membership was conducted online and also given to attendees at the W.A.R. 2004 Fall Business Conference. The purpose of the survey was to assess what changes (if any) W.A.R. members were experiencing in their client base and to ask them what services they believe W.A.R. should provide, to help them serve new markets in the future. Over 1,100 members responded (5.34%) to the survey, with some key findings, which are noted in Addendum B.

Agents and brokers indicated a number of desired services/products that they want W.A.R. to deliver related to serving new markets, which are noted in the recommendations section.

## **Recommendations:**

Based upon these presentations and finding, the Task Force developed a series of recommendations aimed at assuring W.A.R. and its members remain connected to its increasingly diverse markets. Our recommendations are grounded in a strategic commitment to a well-planned, systematic and coordinated effort to implement the following vision, that:

*“W.A.R. will ensure that its members reflect and strengthen their connections to the changing communities they serve.”*

Pursuing this vision ensures W.A.R. remains the most influential voice for all of real estate in Washington State, by developing strategies:

- Which will help members and W.A.R. connect to untapped and emerging business opportunities; and
- Which will ensure that membership in W.A.R. is attractive to Washington real estate licensees of all cultures and backgrounds.

To achieve this vision, W.A.R. must make the necessity of maintaining a connection to all possible real estate markets a priority – now and in the future. This issue must rise to the level of a shared focus throughout the association over an extended period of time – one that dedicates staff, monetary, and volunteer resources on an association-wide basis.

The NMTF recommends the following:

### **Planning:**

1. Include New Markets/New Connections Vision statement in 2005 revision of Strategic Plan, raising it to the level of an association-wide shared focus.
2. Develop and include strategies to implement the vision in the Business Planning process, beginning with 2006 Business Plan.
3. Include session on New Market development at 2006 W.A.R. Leadership Retreat.
4. Develop an environmental scanning system to identify new market opportunities, which may be considered for possible new programs.

### **Staffing and Volunteer Resources:**

1. Hire or outsource staff to oversee New Markets program development and implementation.
2. Look for opportunities to hire qualified, diverse staff.
3. Encourage diverse members to become involved in the W.A.R. committee structure. Seek out qualified, diverse members to move into leadership positions at W.A.R..
4. Review the name, purpose and composition of the “Diversity Subcommittee” to determine if it needs to be modified to accommodate New Markets/New Connections Vision Statement.

### **Industry Outreach Program:**

1. Dialogue with corporate ownership and brokers on the business advantages of training agents to work with a more diverse market; recruiting diverse agents, and hiring and grooming diverse office managers.

2. Develop a series of new market toolkits (see other recommendations) designed to enable brokers/office managers to capture business from untapped and emerging markets.
3. Dialogue regularly with members of ARELLO (Assn. of Real Estate License Law Officials) on new market issues.

Local Association Outreach Program:

1. Provide innovative education, information and resources to local associations to assist with new market development programs, the recruitment of diverse members and leadership.
2. Host a “Diversity and/or New Markets” Symposium, either alone, or in conjunction with other interested local associations in Washington state.
3. Explore development of a “shared staff” program with local associations (similar to the Shared GAD program), which would assist local association efforts to:
  - a. Recruit diverse members
  - b. Recruit diverse leadership

NAR and other Association Resources:

1. Ensure placement of a W.A.R. member on the NAR Equal Opportunity/Cultural Diversity Committee each year.
2. Don’t reinvent the wheel. NAR and many other state and local associations have developed programs, which W.A.R. may utilize in its efforts. Examples include:
  - a. International Real Estate programs & CIPS Designation
  - b. Diversity programs, toolkits and foreign language materials
  - c. Established relationships with organizations that may further the New Market/New Connections Vision statement.
3. Explore the possibility of the creation and/or hosting of a “Pacific Rim REALTOR® Association Conference” with appropriate U.S. and Canadian associations, along with their Pacific Rim counterparts in Asia.

Coalition-Building:

1. Create ongoing dialogues with affiliated industries, such as mortgage, title, escrow and insurance companies. Whenever possible, find opportunities for:
  - a. Dissemination of information on studies, etc. to W.A.R. members
  - b. Joint New Market projects with shared costs
2. Create ongoing dialogues with organizations involved with homeownership programs for diverse markets (i.e. International District Housing Alliance; Urban League of Metropolitan Seattle). Whenever possible, find opportunities for:
  - a. Dissemination of information to W.A.R. members on these programs
  - b. Joint educational projects with shared costs.
3. Create ongoing dialogues with organizations involved with diverse markets (i.e. Hispanic Chamber of Commerce; El Centro Latino; Japan American Society).
4. Explore, and, if deemed desirable, initiate the creation of statewide chapters for:
  - a. NAHREP (National Assn. of Hispanic R.E. Professionals)
  - b. AREAA (Asian R.E. Association of America)

Possible Funding:

1. Reserves
2. Dues increase
3. Increase in membership due to local recruitment efforts of diverse members that reflect the changing demographics.

4. Grants –
  - a. DOL – for development of Broker Toolkit for New Market Development
  - b. NAR – Development of Shared Staff program and/or new market and programs related to Smart Growth or diversity issues.
  - c. Other grants or shared cost programs – There are numerous organizations geared to the promotion of diversity programs, which may prove to become a funding source.

#### **Other recommendations**

These recommendations are tactical in nature and can be referred to various departments for possible inclusion in committee business plans. It should be noted however, that staff and monetary resources must be dedicated in order to implement these recommendations.

#### **Comments from Member Survey - – Agent & Broker Comments**

##### Agents Want W.A.R. to deliver (ranked in order of importance):

1. Tips and articles on working with the senior client (51%)
2. A list of organizations that provide services to diverse buyers (50%)
3. A list of foreign language speaking affiliates (42%)
4. Tips and articles on servicing the New American and/or immigrant client (37%)
5. Formal education on the senior client (i.e. SRES offered in the state) (36%)
6. Formal education on multicultural diversity (36%)
7. Tips and articles on servicing the international RE client (31%)
8. Formal Education on international RE (i.e. CIPS offered in the state) (30%)
9. Generic real estate materials in foreign languages (26%)
10. A list of foreign speaking REALTORS® (24%)

##### Brokers Want W.A.R. to deliver:

1. A toolkit(s) to assist them to work with new markets. Kit should be in multiple formats and include information on:
  - a. Tips on servicing the senior client (49%)
  - b. A list of resources and websites with information on identifying and servicing new real estate markets (44%)
  - c. Tips on servicing the immigrant or New American client (44%)
  - d. Office and formal training programs to teach agents to work with diverse markets (40%)
  - e. Tips on servicing the international RE client (39%)
  - f. Foreign language materials (generic) on the home buying process (38%)
  - g. Demographic information for the state and nation (34%)
  - h. Info on how to recruit and train diverse agents (23%)

Note: It is recommended that one toolkit be developed for each of several key markets, including: Hispanic, Asian, Senior and other markets, which may be indicated. W.A.R. should also explore the possibility of marketing such a series of toolkits to other REALTOR® associations.

2. Education (General):
  - a. More designation education in-state related to topic (CIPS and SRES)
  - b. Develop or identify 1<sup>st</sup> time homebuyer classes and make brokers aware of them in their area.
  - c. Talking points on new market issues that can be used at office meetings



- d. Develop more classes on multicultural diversity. Partner with other organizations, which have already developed classes.
3. Promotions/Website:
- a. Develop a marketing theme (i.e. "Your business, your future") that demonstrates the business imperative for developing new markets. Ask, "What will your client look like in 2010? 2020?"
  - b. Translate QOL materials into foreign languages
  - c. Promote "R" as the primary source for real estate information to new markets through business alliances with Cultural Chambers of Commerce, Cultural Centers, Churches, other cultural/ethnic organizations and senior organizations.
  - d. On website:
    - i. List of translators
    - ii. List of title, escrow agents, lenders and attorneys who speak foreign languages.
    - iii. Generic foreign language brochures
    - iv. International section
    - v. New markets training opportunities
    - vi. Tips and articles
    - vii. Consumer section
4. Advocacy Efforts
- a. Continued efforts in smart growth, especially as it impacts housing designed for seniors (ranch homes and condos).

# HOMEOWNERSHIP EDUCATION



Presented by:  
Iowa City Area Association of REALTORS®  
Fair Housing Ambassadors  
The City of Iowa City Housing Authority

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Iowa City Area Association of REALTORS

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## Purpose

- A clear presentation of the components necessary to become a homeowner and sustain homeownership.
- Develop partnerships to serve in collaborative efforts to enhance the community and it's quality of life.



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## City of Iowa City



- Has successfully maintained 3 homeownership programs since 1998.
- Joined with the Iowa City Area Association of REALTORS® in 2006 to present Homeownership Education
- Supports affordable housing projects

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## Iowa City Area Association of REALTORS® (ICAAR)



- 400+ Members and Affiliates
- Member of the National Association of REALTORS®
- Partnered with City of Iowa City Housing Authority in 2006 to present the home buyer education class. Graduated 130+ families.

### Fair Housing Ambassadors (FHA's)

- ❖ Made up of REALTORS®, affiliates and members of the community.
- ❖ Board of Directors of the Iowa City Association of REALTORS® oversees activities of FHA's
- ❖ Mission Statement: To increase awareness of housing opportunities for a diverse population by educating our community and our peers.
- ❖ Jointly with ICHA, won the 2006 Ambassadors to Cities designation from the US Council of Mayors and NAR.

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## STRENGTH IN PARTNERSHIPS

- REALTOR® MEMBERS
- POLITICAL AND CIVIC LEADERS
- INDUSTRY AFFILIATES
- JOHNSON COUNTY HOUSING TRUST FUND
- GREATER HOUSING FELLOWSHIP
- UNIVERSITY OF IOWA
- HABITAT FOR HUMANITY
- USDA
- HACAP
- COMMUNITY COLLEGE
- BROKERAGE FIRMS
- LOCAL GROCERY STORE
- LOCAL HARDWARE STORE
- LOCAL MEDIA/CABLE TELEVISION
- HOME INSPECTORS
- TITLE COMPANIES
- ATTORNEYS
- COMMISSIONS – FAIR HOUSING/CIVIL LIBERTIES
- CREDIT COUNSELING SERVICES
- IHOEP – IOWA HOME OWNERSHIP OPPORTUNITY PROGRAM
- RECLAIMING ROOTS

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## Enhancing the REALTOR® Image Through Community Outreach



Presented by:  
Iowa City Area Association of  
REALTORS®  
Fair Housing Ambassadors

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## Purpose

REALTOR® involvement – Visible Players  
in the Community Landscape

Develop partnerships to serve in  
collaborative efforts to enhance the  
community and it's quality of life



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## Iowa City Area Association of REALTORS® (ICAAR)



- 400+ Members and 70 Affiliate Organizations
- Member of the Iowa Association of REALTORS® and National Association of REALTORS®

### Fair Housing Ambassadors (FHA's)

- Made up of REALTORS®, affiliates and members of the community.
- Board of Directors of the Iowa City Association of REALTORS® oversees activities of FHA's
- Mission Statement: To increase awareness of housing opportunities for a diverse population by educating our community and our peers.
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## Finding Resources in your Community

- Industry related businesses
- Civic organizations
- Public Government
- Academic Centers
- Private businesses
- Non-Profit organizations
- Chamber of Commerce
- Local Economic Development Group
- Every REALTOR® Member's Sphere
- Public Library
- NAR Affinity Partners

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## STRENGTH IN PARTNERSHIPS

- REALTOR® MEMBERS
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## Home From Work Participants

- City of Henderson
- City of Las Vegas
- City of North Las Vegas
- First American Title Insurance Company
- Greater Las Vegas Association of Realtors
- Bank of America

## H.O.P.E. Home Foundation

2690 Chandler Ave. #1

Las Vegas, NV 89120

Tel: (702) 262-6201

Fax: (702) 920-8766

[www.HopeHomeProgram.com](http://www.HopeHomeProgram.com)



**HOPE  
HOME FOUNDATION**

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**HOME FROM WORK**



NATIONAL ASSOCIATION OF REALTORS®





The HOPE Home Foundation serves the workforce community and focuses on their quality of life. This program helps first time home-buyers and workforce families throughout our community who, by normal market place conditions, are unable to purchase a home.

The HOPE Home Foundation is dedicated to helping people who are interested in purchasing their first home, but don't know how to get started or who to trust. They often need assistance with down payment and closing costs. The families are counseled individually and provided with education to not only achieve, but maintain homeownership. We match people and their needs with HOPE Home Foundation certified Realtors®, approved lenders, and identify specific Government Programs that will allow families to meet their ultimate goal of home ownership. The Hope Home Foundation has partnered with non-profit organizations throughout the city and state to provide the most comprehensive programs available to the consumer.

The HOPE Home Foundation has helped over 350 families achieve their goal of home ownership. The program prides itself in the many culturally diverse families that are living the American Dream. We have recently extended our education to the emerging Hispanic community.

Today the HOPE Home Foundation continues to put on free seminars educating families about: how to obtain financing, credit repair, the home purchasing process, the roles of lenders, Realtors®, escrow and title officers, and matching families with the government program meeting their qualifications. After each family is counseled individually and has received 8 hours of homebuyer education to achieve and maintain homeownership, they are presented a certificate of completion.

## Consumers

- HUD Certified Education and counseling for home buyers and sellers
- One on one evaluations and credit counseling to assist client's personal needs
- Lenders and title companies to explain the process
- Information on non-profits that provide down payment assistance based on availability and qualification

## Realtor Organizations

- NAR Certified Instructors/Home From Work
- Expand client base & earn more commissions
- Gain Referrals
- Establish yourself as a credible provider of a valuable community service that will enhance your market
- Increase your name recognition & enhance your professionalism



## HOME FROM WORK

The HOPE Home Foundation has partnered with select lenders and non-profits on a campaign for employers to increase homeownership opportunities for workforce families throughout Nevada.

The NAR campaign focuses on assisting employers in developing an employer-assisted housing (EAH) benefit to help their employees purchase a home. The campaign strategy promotes homeownership opportunities for workforce families by providing access to housing information, comprehensive counseling, and financial incentives.

Under the Home from Work campaign, employers can select from three EAH benefits that may help their employees achieve the dream of homeownership:

**#1 – Home Buying Workshops:** Employers can provide access to free home-buying workshops (or brown-bag lunches) provided by REALTORS® and lenders. This component can help employees learn how to find and afford suitable housing.

**#2 – One-on-One Housing Counseling:** Employers can sponsor in-depth housing counseling and education benefits in partnership with a participating nonprofit counseling agency. This component offers a more personalized and comprehensive housing program to help employees overcome barriers to homeownership.

**#3 – Financial Benefit:** Employers can provide financial benefits such as forgivable loans, grants or matched savings to help their employees purchase a home. This component helps employers address employee recruitment, retention, and recognition issues.

[www.HomeFromWorkNevada.com](http://www.HomeFromWorkNevada.com)