

Takeaways from the National Association of Black Journalists Finance Reform Discussion

:60 Audio Spot

There's a difference between a real estate agent and a REALTOR®.

REALTORS® are members of the National Association of REALTORS®, who abide by a strict Code of Ethics.

And agents who are REALTORS® know people consider homeownership an important part of the American Dream.

But for many Americans, this dream is out of reach.

The homeownership rate for Black Americans, at 43 percent, is lower than it was in 2010.

And it's 30 percentage points lower than it is for white Americans.

Homeownership is a key way to pass down wealth. But historic discrimination prevented many families from doing so.

Today, many buyers also face burdens when it comes to saving for a down payment and qualifying for a mortgage.

That's why members of the National Association of REALTORS® are advocating for alternative credit scoring, down payment assistance, and affordable housing so every qualified American can own a home.

To learn how REALTORS® are working to increase access to financing, visit [fair-housing-dot-REALTOR®](https://fair-housing-dot-REALTOR.com).

And work with an agent who is a REALTOR®.

**This script has been approved by NAR legal counsel.*

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