

## REALTORS® Work to Eliminate Barriers to Home Ownership



Home ownership is a dream not only of thousands of local consumers; it's the wish of local REALTORS® as they collectively celebrate Fair Housing Month throughout April and the anniversary of the Fair Housing Act. As stewards of equal housing opportunities for all,

Montgomery County real estate professionals honor the ideals of the Fair Housing Act, which make it illegal to discriminate on the basis of race, color, religion, sex, handicap, familial status, or national origin. These same principles are integrated in the Code of Ethics to which all REALTORS® abide, as mandated by the National Association of REALTORS®.

Real estate agents are on the front lines helping to lower the barriers that keep families, especially minorities, from enjoying the fruits of homeownership. "REALTORS® do more than manage property transactions," said Montgomery County Association of REALTORS® President Kathy Opperman, of CENTURY 21 Alliance. "We help make the communities in Montgomery County 'home' to thousands of families."

Each day, REALTORS® serve as the first point of contact for potential home buyers. Using their expertise of the housing market and knowledge of local communities, REALTORS® connect clients and customers with the third-party industry service providers – mortgage companies, appraisers, home inspectors and title insurance companies – that also play an integral role in real estate transactions.

It makes good business sense for REALTORS® to work with people of diverse backgrounds. For this reason, many agents have achieved the At Home with Diversity certification, a professional development initiative educating REALTORS® about the cultural issues that can impact home ownership opportunities.

Beyond bringing value to the real estate transaction, REALTORS® advocate for legislation that promotes a level playing field for all consumers to find a place to call home. One of the primary advocacy initiatives of the National Association of REALTORS®, to which all Montgomery County REALTORS® belong, is to support the creation of an affordable housing tax credit and alternative ways to assess the credit-worthiness of potential home buyers - both of which will augment affordable housing opportunities for all Americans.

Besides the ability to search for properties, local REALTORS® and industry service providers, the Montgomery County Association of REALTORS® website - [www.mcarealtors.org](http://www.mcarealtors.org) - links consumers to non-profit organizations like the Fair Housing Council of Montgomery County and the Montgomery County Partners for Home Ownership that offer education and outreach for low to moderate income families and first-time home buyers.

"We want all families to share in the joy and benefits of home ownership," said Opperman. "Home ownership builds personal wealth and a stronger housing market, while strengthening the economy."



### Report Housing Discrimination

For consumers who believe their fair housing rights may have been violated, help is available. If you feel you were illegally denied service by a REALTOR® or other industry professional, contact the Montgomery County Association of REALTORS® at 610-260-9931 to file a complaint.

Additional resources offering housing discrimination assistance:

*Fair Housing Council of Montgomery County*  
215-576-7711 [www.fairhousingmontco.org](http://www.fairhousingmontco.org)

*Office of Fair Housing and Equal Opportunity*  
800-669-9777 [www.hud.gov/complaints](http://www.hud.gov/complaints)