



San Diego REALTORS® Open Housing Opportunity Doors for Foreclosure Victims, Minorities and Other Under-served Populations –April 2015

The Housing Opportunity Committee of the Greater San Diego Association of REALTORS® (GSDAR) is bringing access to the American dream of home ownership to all: one under-served population at a time. In fact, GSDAR's exceptional Housing Opportunity efforts were honored last month in the first round of Community Outreach Awards presented by the NATIONAL ASSOCIATION OF REALTORS®.

In 2014, the REALTORS® of San Diego worked harder than ever to connect with populations that had yet to be the direct focus of its homebuyers workshops. Here are highlights from three of their recent programs, all supported by Housing Opportunity Grants from the REALTOR® Party.

GSDAR took a direct approach with a delicate task in April, when, in partnership with San Diego's Housing Opportunity Collaborative, it offered a Re-Entry Workshop for former homeowners who had experienced the distress of foreclosure. Rebecca Pollack-Rude, GSDAR's 2014 Housing Opportunity Committee Chair, explains that the committee makes sure its programs adjust to the changing market: with over 500,000 foreclosures in the area in the past four years, this was clearly a significant portion of the population, and some would be ready to think about buying again. "We kept the atmosphere positive and supportive," says Pollack-Rude. "All the participants were in the same boat, so there was no sense of embarrassment, and they were so brave to be taking this first step back." The groundbreaking workshop provided legal, lending, and credit expertise, as well as information on the current local real estate market. "There were a lot of very good questions asked," notes Pollack-Rude.

In August, with the local chapter of the Asian Real Estate Association of America (AREAA), GSDAR hosted an Asian Homebuyers Workshop, the first of its kind in the region. The event was inspired by the success of a workshop for Spanish-speakers that GSDAR had developed; this time, the materials were translated into the four predominant Asian languages spoken in the San Diego area (Mandarin, Korean, Tagalog, and Vietnamese,) by over 10 percent of the population. AREAA provided member-translators at each table, ensuring a level of translator-familiarity with the material. By advertising in Asian-language media and partnering with a local elected official who got the word out to constituents in his heavily Asian district, GSDAR and AREAA were able to attract over sixty participants, who gave the program very high marks.

On Veterans Day, GSDAR honored U.S. service-men and -women by participating in a Military Homebuyers Fair at Camp Pendleton, the first time such an event had been offered on the largest Marine Corps base on the West Coast. "It makes so much sense, because there's such a large military presence here," says Carla Farley, the current GSDAR Housing Opportunity Chair. In addition to promoting homeownership and the value of using a REALTOR®, GSDAR was able to provide valuable information about the often misunderstood VA loan products available. "A number of REALTORS® attended the event just to learn about VA loans from our expert speakers," says Farley.

All of GSDAR's homebuyers workshops are information-based, and focused on the current market. Pollack-Rude explains that while the teaching is up-front about the benefits of using a REALTOR®, and even provides tips on how to interview prospective REALTORS®, the events are not about client solicitation. "Member-volunteers don't bring business cards, and we all wear GSDAR nametags, with no mention of our office affiliations," she says. "The neutral, no-pressure atmosphere is one of the keys to our model's success." Farley adds, "For several years now, a major goal of the Housing Opportunity Committee has been to brand the REALTORS® as the trusted voice in San Diego real estate. We're starting to see that become a reality, as participants come back to talk to us, and begin to use the GSDAR website as a resource." Ethnic populations and people with damaged credit histories are especially vulnerable to fraudulent schemes that take advantage of language barriers or a distrust of the



home buying process. Says Farley, "We are giving them an information source they can trust as they approach home buying."

Extending that information source further still, GSDAR's Housing Opportunity Committee is developing a virtual counseling program with the Housing Opportunity Collaborative that will eventually be implemented nationwide. Supported by a generous grant from the California Association of REALTORS®, the online program will offer the same content as GSDAR's First-Time Homebuyers Workshop, and will feature telephone access to a REALTOR® who can field individual questions. "For so many of our members," says Farley, "there's not necessarily time in the day to attend meetings or serve on committees, but they want to give back to the community, and use their skills to help others. This will allow them to sign up to take calls when they're available. It's a win-win opportunity." She expects that the program will be launched in the next few months.

For more information on the Greater San Diego Association's award-winning Housing Opportunity outreach programs, contact Sherry Hodges, Director of Government Affairs, at shodges@sdar.com or (858) 715-8012.



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Housing opportunity sessions were held for minority groups, veterans and their families and even homeowners who previously lost their homes to foreclosure – all with very positive results.



