

FORUM

Where is the village when we need it?

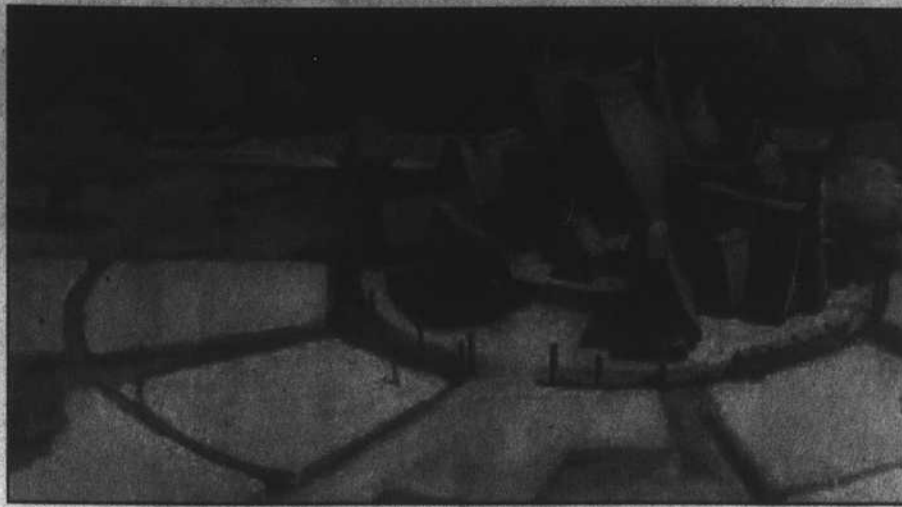


James B. Ewers Jr.
Guest Columnist

I grew up in the East Winston section of Winston-Salem. Our neighborhood was close knit as we knew our

neighbors. In fact, we knew who the neighbors were that stayed three and four streets over from where we lived. Back in the day, if my mom ran out of flour for the fried chicken, she would go next door or down the street to get some more flour. Adults who lived in the neighborhood would discipline us boys and girls if we got out of line.

During the summer, I would sit on the "block" with my buddies swapping stories until the street lights came on! Now once the street lights came on, it was time for all kids to vacate the "block" and go home. The games that we played as children were inexpensive. While we had fun, education was taken very seriously by all adults. I don't ever remember a time when an adult didn't ask me about how I was doing in school. I can remember the times when some of my friends and me were given these education talks by the neighbors. Mind you, many of these edu-



cation talks were given by men and women without a college education.

As I reflect now, I am not surprised that education was my career choice. My next-door neighbor, Mrs. Scales, was a high school English teacher at Atkins High School (my high school). My U.S. History teacher, Mr. Earl lived around the corner from me. Mr. Earl gave me my first briefcase when I started my teaching career at Ballou High School in Washington, D.C. as, you guessed it ... a history teacher.

The kids in my neighborhood were a

part of the village. We had elders there who provided us with guidance, instruction and discipline. We listened to them because they knew more than we knew. Men and women in East Winston kept us in love until it was time for us to make our own way.

Many years ago, Sam Cooke sang "A Change is gonna come." He was right! Gosh, at this moment it is a great time to be around. What young people can do these days is without equal.

However, in this drive to the top and the quest for success, do we know our

neighbor? Can we as adults go and borrow a cup of flour from our neighbor down the street? Do our neighbors talk to our children about their educational pursuits? Maybe my parents and others like them were moving fast, too; however I do know that at a certain time the streets were quiet. Why? Because families had dinner together. Sometimes, we had the same food for consecutive days. They were called leftovers. In some circles this is unheard of today as our children want "new food" each day.

I think we have lost some very important aspects of the village and we must get them back. My neighborhood didn't have a Neighborhood Watch Program but we trusted one another. Let's take some time to slow down. Let us walk around the neighborhood or make an unannounced visit to our child's school. Let us give our children some great growing up memories. If we become a part of the village, then others will join us.

James B. Ewers Jr. Ed.D. is a former tennis champion at Atkins High School in Winston-Salem and played college tennis at Johnson C. Smith University, where he was all-conference for four years. He is a retired college administrator. He can be reached at ewersjr56@yahoo.com.

50

years after Fair Housing Act, we still have a long way to go



Jeffrey W. Hicks
Guest Columnist

We have come a long way toward building Black homeownership since the Fair Housing Act was signed into federal law 50 years ago. In commemorating that milestone, we recognize and emphasize that, with fewer than half of Black Americans owning their homes, we still have a long way to go to reach economic parity through Black homeownership.

The National Association of Real Estate Brokers (NAREB) has advocated for Black American homeownership since it was founded on the principle of "Democracy in Housing" in 1947. We were at the forefront and in the trenches of this movement prior to April 11, 1968, when this act signaled a new level of commitment to self-determination and empowerment for Black people. NAREB was there, active in ensuring that the law passed. Today

we continue working to ensure that fair and equitable treatment for Black Americans under the law remains intact as we work to increase homeownership in Black communities, nationwide.

The importance of the Fair Housing Act cannot be over-emphasized as vital to the journey to full fair housing for all Americans. Recognizing this history helps to fortify us for the next stage of this ongoing movement. The obstacles to achieving fair housing may have changed over the past 50 years, but NAREB remains vigilant and ready to challenge any institutional and systemic barriers to increasing the rates of affordable and sustainable homeownership for Black Americans.

We recognize the challenges. Today, Black Homeownership is at a very low 42 percent. At its peak in 2004, Black homeownership stood 49 percent. We're working to return to-and then surpass-that level.

Democracy in Housing represents something far different today - the systemic obstacles of increasingly economically-segre-



gated communities. We fully understand that de jure segregation and institutional racism remain pervasive problems throughout the United States. We will continue to use all available tools in 2018 and in the future to increase Black homeownership as a pillar of the American Dream. We will keep advocating for supportive policies and educate our community about the inter-generational wealth-building power of homeownership.

NAREB will host a series of events and activities throughout 2018 to educate and inspire the public about the never-ending struggle for equality and true Democracy in Housing. Our continuing movement to increase Black Homeownership signals our unshakable conviction that this pillar of the American Dream is still achievable, desirable and affordable for African Americans.

The National

Association of Real Estate Brokers Inc. (NAREB) was founded in Tampa, Florida, in 1947 as an equal opportunity and civil rights advocacy organization for Black American real estate professionals, consumers, and communities in America. The purpose of NAREB is to enhance the economic improvement of its members, the community-at-large, and the minority community that it serves. Although composed pri-

marily of Black Americans, the REALIST association embraces all qualified real estate practitioners who are committed to achieving our vision of "Democracy in Housing." For more information, visit www.nareb.com.

Jeffrey W. Hicks is the 30th president of the National Association of Real Estate Brokers.

Millennials become driving force in housing



Chris G. Cox
Guest Columnist

As the U.S. economy recovers from a decade of slow growth, more and more millennials - generally defined as people born between the early 1980s and about 2004 - are becoming a significant factor in the real estate market as they pay off student loans and become established in their professions. "I work with many

well-educated millennials who are finally working in the professions they trained so hard for and are settling down and getting married," said Brooke Cashion, a broker with Allen Tate Realtors and president of the Winston-Salem Regional Association of Realtors. "Some are looking for more traditional properties, while others prefer modern construction, but they are all looking for a good real estate investment that will help them to grow their money."

As many millennials begin to get on the feet financially after years of struggling with student debt and difficulty finding

jobs in their chosen fields, she explains, they tend to be conservative in their financial planning and want to avoid taking on more debt than they can comfortably afford.

Cashion says that millennials are also looking for homes that reflect their lifestyles, allow them to live among likeminded neighbors and that offer the opportunity to be part of the communities where they live. "I find that millennials are very empathetic," Cashion said. "They want to play a role in making their communities better places to live."

Brian A. Hudson, executive director and CEO of

the Pennsylvania Housing Finance Agency, agrees with Cashion that community is very important to millennials. "They want to live close to where they work, especially when they can obtain a mortgage that is less than the rent they are paying."

Hudson notes that the hot rental market in the last five years has caused more and more millennials to evaluate the tipping point between paying rent and paying a mortgage. "Even if they are not sure how long they will be in a certain community," he notes, "many believe it makes sense to transition from renting to owning when

rent payments equal or exceed mortgage payments."

One of the obstacles facing millennials, as well as other homeowners, Cashion notes, is the lack of housing inventory. "I recently had a listing," she says, "that had seven offers only a short time after it went on the market." Cashion, who notes that millennials comprise 30 percent to 40 percent of her client base, said that this level of interest is not unusual for quality properties in the current real estate market.

"This lack of quality housing inventory," Cashion says, "is not just a

problem here in the Triad area, but in many communities across the country as well."

An important requirement in reaching millennials, Hudson says, is making use of digital media.

"Running magazine and newspaper ads as we did for years does not work well with millennials. These days you have to be on Facebook, Snapchat, Instagram, Twitter and other social media because that's what they rely on to get information."

Christopher G. Cox is publisher and managing editor of www.realesavvy.com.