



Minneapolis Area REALTORS® is a founding member of the Just Deeds Coalition, which provides free legal and title services to help property owners find discriminatory covenants and discharge them from their property titles.

Why is MAR involved?

1. For decades, discriminatory practices including redlining and racial covenants created segregated communities and contributed to Minnesota's racial homeownership gap which is among the largest in the country.
2. Participating in the Just Deeds Coalition is part of Minneapolis Area REALTORS®' effort to reckon with the real estate industry's past and ensure the discriminatory practices that have contributed to the homeownership gap do not happen again.
3. While acknowledging the past is an important step toward healing and reconciliation, MAR is also committed to future change. Realtors® are invested in a broader change in our industry to reduce and remove barriers to homeownership among people of color.

Historical context

Minneapolis Area REALTORS® recognizes that we are still reckoning with the dark history of real estate in the denial of homeownership to people of color.

For decades, the real estate profession participated in discriminatory practices including redlining, inequitable lending practices, and racial covenants that restricted where people of color could buy homes. These practices contributed to segregation which denied many people to equal access to jobs, education, health care and other services.

The Fair Housing Act of 1968 outlawed such discriminatory practices, and the real estate industry now requires its Realtor® members adhere to standards that uphold the equitable sale of housing.

Still, Minnesota has among the highest racial homeownership gaps in the country. While approximately 75% of White households in the state own their homes, the home ownership rate among Black households in Minnesota is only about 25%. Minneapolis Area REALTORS® is committed to helping close that gap as it strives for diversity, equity, and inclusion in homeownership – which is a core value of the association.

Reckoning with our past

Shining a light on this painful past as well as the present, acknowledging and learning from our mistakes, and taking action to close the homeownership gap caused by those mistakes are part of the work that Minneapolis Area REALTORS® is doing to help us move forward.

Participating in the Just Deeds Coalition is part of MAR's effort to reckon with the real estate industry's past and ensure the discriminatory practices that have contributed to the homeownership gap do not happen again.

By educating its REALTOR® members and consumers about the existence of racial covenants, MAR strives to recognize this history and empower homeowners to disavow this discriminatory language.

Taking action

An important step every Realtor® can take to move us to a more equitable world is to support the Just Deeds Coalition's efforts to identify and discharge racial covenants from property deeds. It's a simple process that can be done during real estate transactions at no cost to Realtors® or their clients.

We invite others to be part of a future that ensures these discriminatory restrictions are no longer part of property records in the Twin Cities. The path to homeownership for all begins with all of us!

Realtors® can do their part by educating their clients with resources on Just Deeds and the covenant removal process.

Consumers can participate by looking for discriminatory covenants and learning how to spot discriminatory language in their property records.

Realtors® can also invite title companies to join the cause, expanding the network of experts to help discharge these discriminatory covenants.

MAR is proud to support Just Deeds in its effort to identify and disavow racial covenants, making sure these discriminatory practices are not repeated and also not forgotten.

While acknowledging the past is an important step toward healing and reconciliation, MAR is also committed to future change. Realtors are invested in a broader change in our industry to reduce and remove barriers to homeownership among people of color.