

Mississippi REALTORS[®] President Lisa Hollister has traveled the state this spring delivering a REALTOR Advocacy course, “I Pledge Allegiance, An Introduction to REALTOR[®] Advocacy”, to all 21 local boards in the state. The curriculum is designed to educate REALTORS[®] on the history of REALTOR[®] advocacy, the importance of community and political advocacy and to review best practices. It’s a fun, interactive, fast-paced class and is being provided free to each local board and has been approved for 2 hours of elective continuing education.

Specific pieces of legislation on the state and federal levels are discussed, as well as examples of local advocacy efforts in several Mississippi communities. Attendees have left the event with a deeper understanding of the importance of advocacy to the local, state and national associations and the impact of advocacy on the individual's business.

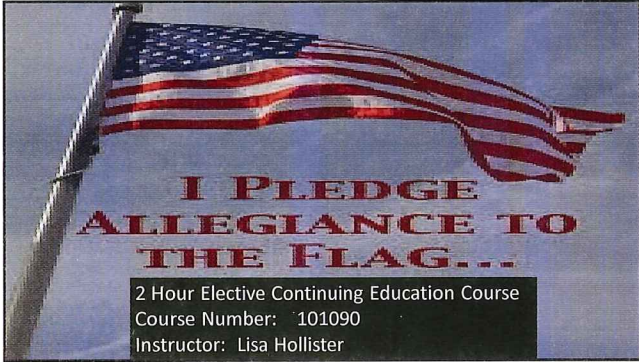
The course has facilitated the sharing of ideas for advocacy projects among local boards and has also resulted in a number of new fair share RPAC investments. Additionally, the number of Mississippi REALTORS[®] knowledgeable about the resources available through NAR's REALTOR[®] Party and the state association has greatly increased.

The PowerPoint utilized in the course is attached.

“I Pledge Allegiance....An Introduction to REALTOR[®] Advocacy”

Course Outline

1. Administer a Pretest and discuss answers
2. Define advocacy and discuss why it is vital for Realtors to participate
3. Utilize a current map of Mississippi Congressional Districts and examine how they were created
4. List Mississippi’s State and United States’ Legislators and discuss the importance of developing and maintaining a relationship with them
5. Examine the complexity of how a bill becomes law
6. Review the Secretary of State’s website to become familiar with Voter Registration requirements and the standard form
7. Define The Realtor Party as a non-partisan group that defends private property rights, protects homeownership rights, and promotes the business of real estate
8. Assess the effectiveness of Calls for Action and train Realtors in the process of receiving notification of state and federal Calls
9. Explain the Broker’s role in educating Realtors and consider how the Broker Involvement Program assists the Broker in achieving this objective
10. Discuss RPAC various levels investments
11. Classroom discussion of current Realtor issues before Mississippi legislators
12. Classroom discussion of current Realtor issues before federal legislators



Who were the natives of Mississippi?

Chickasaw,
Choctaw,
Natchez



State of Mississippi history



Who founded Mississippi?

- 1540 Hernando de Soto discovered the Mississippi River for Spain.
- Later claimed by France, D'Iberville
- Established first permanent settlement near Ocean Springs 1699
- British controlled after French-Indian War
- US won in American Revolution
- MS was part of Louisiana



When did Mississippi become a State?

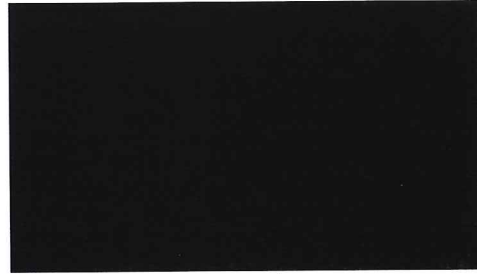


Statehood 1817 – 20th

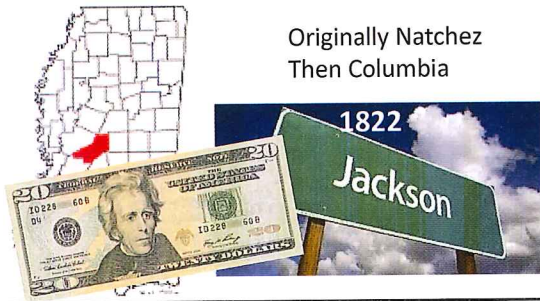
Seceded – 1861

Readmitted - 1870

What is the State song?



Where is the State capital?



Originally Natchez
Then Columbia

What is the State bird?



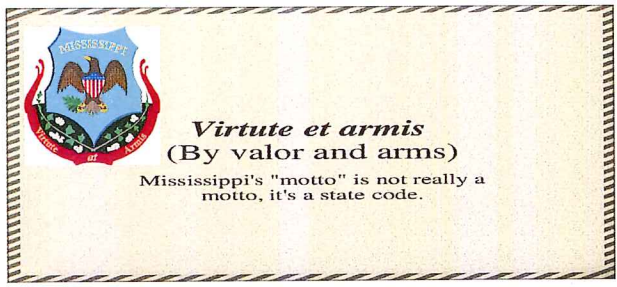
What is the State flower/tree?



MISSISSIPPI STATE ANIMALS



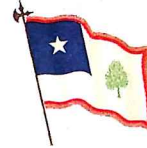
What is the State motto?



Mississippi Flags



From January 9, 1861, to March 30, 1861, the Bonnie Blue Flag was the unofficial emblem, which had not yet joined the Confederate States of America.



On March 30, 1861, delegates officially adopted the Magnolia Flag as the state flag of Mississippi.



On February 7, 1894, Governor Stone signed into law the bill creating the state flag.

Districts by Counties



Congressional District Two



Mississippi's 1st Congressional District is located in the northeastern portion of the state and includes

- DeSoto,
- Tate,
- Marshall,
- Lafayette,
- Calhoun,
- Benton,
- Tippah,
- Alcorn,
- Tishoming,
- Prentiss,
- Lee,
- Union,
- Itawamba,
- Pontotoc,
- Chickasaw,
- Monroe,
- Clay,
- Lowndes,
- Webster, Choctaw, Oktibbeha and Winston counties.



Congressional District Three



Congressional District Four



Mississippi Elected Officials



State of Mississippi House Districts By County



64th Governor
Phil Bryant
"Imagine Mississippi"




Secretary of State
Delbert Hosemann
Vicksburg
Hired REALTORS



State Treasurer
Lynn Fitch
Marshall County

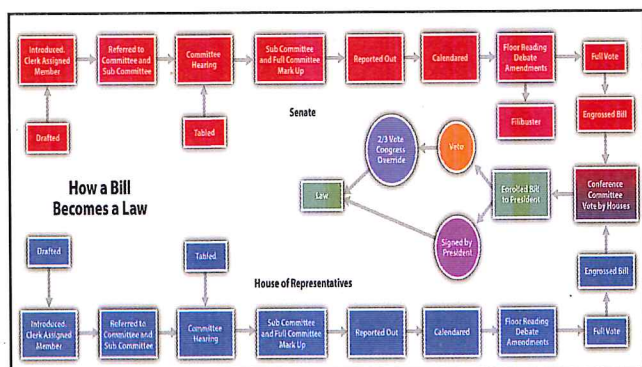


State Auditor
Stacey Pickering
Laurel

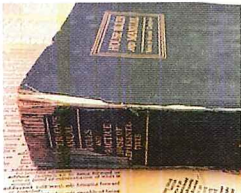
Mississippi House of Representatives		Mississippi Senate	
			
Speaker of the House Philip Gun District 56, Hinds, Madison	Speaker Pro Tempore Greg Snowden District 83, Lauderdale	Lieutenant Governor President of the Senate Tate Reeves	President Pro Tempore Terry Burton District 31, Lauderdale, Newton, Scott

Legislative Process

- Member of House or Senate introduces a bill
- Referred to appropriate committee
- Recommended to floor for action
- Debated and voted on
- House and Senate must pass identical versions of bill
- Sent to President/Governor to sign
- Often takes years to pass
- US Congress – 11,000 introduced every 2 years/less than 400 passed



Legislative Process



In 1797 Vice President Thomas Jefferson wrote complex rules and procedures
Jefferson's Manual

Mississippi REALTOR® 2015 Success Stories

Amended the law dealing with the 5% Tax On The Gross Proceeds Or The Gain Realized By An Out Of State Seller To An Instate Buyer –
 Requires that the withholding of gross proceeds realized by a nonresident seller of real property in Mississippi shall be withheld by the closing agent or seller and paid over to the Department of Revenue.

Mississippi REALTOR® 2015 Success Stories

Property Insurance Clarity Act – Requires insurers to disclose how much they collect in premiums and how much they pay in claims in each ZIP code. Shows how much coastal homeowners are charged to cover against hurricanes, as well as make it clearer what areas private wind insurers are avoiding.

Mississippi REALTOR® 2015 Success Stories

Patent Troll Legislation –
 An act to prohibit bad faith assertions of patent infringement; to provide factors that the court may consider in determining whether a bad faith assertion of patent infringement has been made; to provide for enforcement, remedies and damages. A "patent troll," buys broad patents and uses them to threaten small businesses and individuals, including realtors®, into paying a license fee. Recent instances include NAR members receiving letters for their use of property search applications on their websites and their use of certain scanner copier machines.

Mississippi REALTOR® 2015 Success Stories

Revise regulatory laws for commercial and residential builders - The home builder licensing law was re-enacted due to the sunset clause in the law. Changes:

- o Clean up language such as deleting old dates that are no longer applicable and changing the executive director language from executive secretary.
- o Gives the Board the authority to issue citation for working without a certificate of responsibility or a license and to stop work for contractors building without a license. This will help the Board with out of state contractors and con-artist working in Mississippi without a license.
- o Changes the commercial fee from \$100 to \$200. It also changes the fee from \$50 to \$100 for an additional license.
- o New languages added to clarify the appeal language.
- o Changes from \$25 to \$50 to replace a lost or destroyed license.
- o Deletes the waiting time for someone to apply for a license.
- o Allows the Board to have continuing education for new residential contractors and as a penalty for residential contractors. No more than 2 hours per year is allowed.
- o Clarifying language for a person building their own home and an employee working for a licensed builder
- o Clarifies exemption for the 7,500 square foot minimum. Someone must have a residential or commercial license to build a commercial structure that is under 7,500 square feet

Mississippi REALTOR® 2015 Success Stories

Catastrophe Savings Accounts –

Authorizes the establishment of catastrophe savings accounts and exempt contributions and distributions from tax. Authorizes taxpayers to **establish catastrophe savings accounts to pay the amount of insurance policy deductibles** and other uninsured portions of risks of loss to the taxpayer's legal residence from a hurricane, flood, windstorm or other catastrophic event. Will help homeowners afford increasing insurance premiums as a result of additional risks. Through these savings accounts, homeowners are allowed to have **higher deductibles** on their policies.

2016 Mississippi REALTOR® Issues

Education

Mississippi REALTOR® 2014 Success Stories

- Commercial Broker Lien Law
- Subcontractor Lien Law / Stop Notice Provision
- Establish standards for measuring certain residential properties
- Requiring Criminal Background checks for Real Estate Appraisers
- Background Checks of Appraisal Management Companies
- Creating a nationally recognized codes and standards as state uniform construction code
- Property Insurance Clarity Act
- Continuing the authority of the Mississippi home corporation to issue certain amount of bonds
- Headquarter Relocation Tax Credit
- Publication of Property Valuation after Reappraisal
- Increase the Time to Request a Wetlands Permit
- Tax-Forfeited Property Bill (Allows Corps to buy)
- Improved Charter School Legislation

2016 Mississippi REALTOR® Issues

Tax equity for Mississippi's Self-Employed - The goal is for Tax equity for Mississippi's Self-Employed by **allowing a self-employment tax deduction on the Mississippi State income tax return**, similar to the current adjustment allowed on the federal return; and as similarly allowed for corporations on the Mississippi State return for the employer-paid portion of federal Medicare and FICA taxes. The state's self-employed deserve equal tax treatment with corporations in being able to deduct for state income tax purposes one-half of their self-employment tax in figuring one's adjusted gross income, being the employer-equivalent portion of one's self-employment tax, and also the same as allowed on the federal return for the employer portion of Medicare and Social Security tax payments paid by a corporation. This is a very important job-creating and tax-equity issue and deserves to be passed and these first-line entrepreneurs **need to be given the same state tax rights as other businesses.**

2016 Mississippi REALTOR® Issues

Eliminating the Franchise Tax - Eliminating the Franchise Tax will make MS more attractive for businesses to relocate to MS or encourage existing businesses to expand. The franchise tax hits companies in the state for capital or property at a rate of \$2.50 per \$1,000 of capital or property, whichever is greater. The state's franchise tax rate is sixth-highest in the nation and is one of the few without limits on the maximum payment. Mississippi is one of 18 states with a franchise tax. Eliminating the franchise tax could help Mississippi's tax climate for business. The franchise tax is paired with a corporate income tax, making it more onerous. Unlike in New York, Rhode Island and Connecticut, where a company pays only the higher charge of the two taxes, Mississippi whacks companies with both taxes every year.

2016 Mississippi REALTOR® Issues

Premise Liability Legislation – MAR supports legislation setting guidelines for court cases where a third party causes injury to someone at a business.

2016 Mississippi REALTOR® Issues

Trespassing Act – MAR supports legislation stating that a landowner does not owe any responsibility to a trespasser who is injured on their property. This legislation would help codify the case law concerning land possessors' duty of care regarding trespassers. Homeowners, companies, factories, and farmers may all be at risk of liability for activities inherently out of their control.

2016 Mississippi REALTOR® Issues

Creating the Mississippi Main Street Investment Act - An act to create the Mississippi main street investment act; to create the Mississippi main street investment loan fund; to require the Mississippi development authority to establish a program to make loans to municipalities to assist with maintaining and improving the viability of revitalization zones; to require a municipality desiring a loan under this act to submit an application to the Mississippi development authority; to authorize the issuance of state general obligation bonds in the amount of \$5,000,000.00 and provide that the proceeds of such bonds shall be deposited into the Mississippi main street investment loan fund; and for related purposes.

2016 Mississippi REALTOR® Issues

First-Time Home Buyer Savings Account – MAR supports legislation establishing first-time home buyer savings accounts that can be used for saving funds for the purchase of homes by first-time home buyers. Moneys in the account are required to be used solely for the down payment and closing costs for the purchase of a home by a first-time home buyer. Being unable to come up with a hefty down payment is often a major hurdle for first-time home buyers, particularly young people who are grappling with massive student loan debt. The issue has become a critical concern for members of the real estate community, who have noticed a steady decline in the number of first-time and young home buyers in the market.

2016 Mississippi REALTOR® Issues

Background checks on Realtors – MAR Supports legislation amending Mississippi license law to require fingerprinting and background checks on new real estate licensee applicants and real estate license renewals pending Mississippi Real Estate Commission action.

2016 Mississippi REALTOR® Issues

Authorize an income tax credit for costs and expenses incurred for the rehabilitation of certain historic structures – MAR Supports establishing tax credits and that the aggregate amount of tax credits that may be awarded not exceed One Hundred 140 Million Dollars (\$100,000,000.00) and that the tax credit be extend to December 31, 2030 for those eligible to apply.

Discussion



- Transactional Brokerage
- Voter Registration

Mississippi's Federal Elected Officials



Representatives

The United States is divided into 435 congressional districts — 4 in Mississippi — each with a population of about 710,000 individuals. Each district elects a representative to the House for a two-year term. Representatives are also called congressmen/congresswomen.



1st District

TRENT KELLY

Republican
Took Office: Jun 9, 2015
Monroe County, Marshall
County, Lafayette ...



2nd District

BENNIE THOMPSON

Democrat
Took Office: Apr 13, 1993
Yazoo County, Bolivar
County, Copiah ...



3rd District

GREGG HARPER

Republican
Took Office: Jan 6, 2009
Rankin County, Kemper
County, Amite ...



4th District

STEVEN PALAZZO

Republican
Took Office: Jan 5, 2011
Jackson County, Harrison
County, Wayne ...

Senators

Each state elects two senators for staggered 6-year terms. Senators represent the entire state.



Senior Senator

THAD COCHRAN

Republican
Took Office: Jan 15, 1979
Next Election: 2020



Junior Senator

ROGER WICKER

Republican
Took Office: Dec 31, 2007
Next Election: 2018

<https://www.govtrack.us> How do I know how my legislators voted?

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2016 Federal REALTOR® Issues

Flood Insurance Developments

JANUARY 14, 2016

On January 7, 2016, the House of Representatives held the first in a series of roundtables and hearings on the National Flood Insurance Program (NFIP). The program must be reauthorized before September 30, 2017 in order to keep selling flood insurance.

No legislation has been introduced. The purpose of hearings was to begin soliciting ideas for how to restructure the NFIP with the goal of developing comprehensive reform legislation before the end of the year.

NAR was ably represented at the first of these meetings, focused on flood mapping, by NAR Insurance Committee Chair Maria Wells. She urged Congress to improve the accuracy of the flood maps so fewer property owners have to bear the cost of an appeal.

NAR also submitted two letters for the other hearings, [one](#) laying out NAR member priorities for long-term NFIP reauthorization/reform, and [one](#) regarding private market flood insurance.

2016 Federal REALTOR® Issues

- **Mortgage Interest Deduction**
- **Property Tax Deduction**
- **Like Kind Exchanges**
- **Capital Gains**
- **Depreciation**
- **Freddie/ Fannie/ FHA**
- **National Flood Insurance Program**

2016 Federal REALTOR® Issues

Mortgage Debt Forgiveness:

Authority extended for two years (2015 & 2016)

Class Activity:

Students form small groups
 Instructor gives each group talking points from NAR on Federal Issues
 Students discuss the issues
 Each group chooses a speaker to present NAR's position on the issues
 Class discussion

What can REALTORS® DO???????

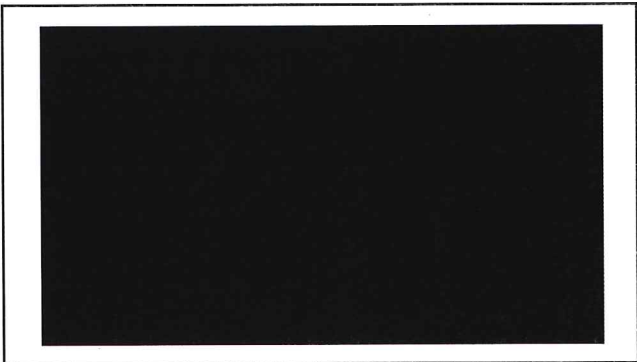


Our Collective Voice



- Largest Trade Association in US
- Advocates on behalf of 1 million REALTORS and 75 million property owners
- Considered one of most effective advocacy organizations in US
- One voice to support candidates and public policy to build strong communities and promote pro-business environment

Advocacy is an activity by an individual or group which aims to influence decisions within political, economic, and social systems and institutions.





MARPAC. *Our power. Our protection.*


Stephanie Shaw, Chair	Janice Shows -3
Noggin Wild, Vice Chair	Lynette Praytor -3
Andrea Detrick -1	Ernie Clark -3
Tony Jones-1	Lisa Hollister -4
Ellen-1	Adam Watkins -4
David Griffith -2	Betty Jo Ison – Member at Large
Gary Parker -2	Bob Leigh – Member at Large
David Stevens -2	



But, I Don't Agree....



18%



PATENT TROLLS

CALL FOR ACTION
SUCCESS!

OPPOSE G FEE USE FOR HIGHWAY BILL
Tell your U.S. Representative to oppose the use of Fannie Mae and Freddie Mac's credit risk guarantee fees (g-fees) to fund transportation programs.

THANK YOU! REALTOR PARTY

32.7%

30%

Invest in RPAC



Salesperson Fair Share	\$25
Broker Fair Share	\$99
Sterling R	\$1,000
Crystal R	\$2,500
Golden R	\$5,000

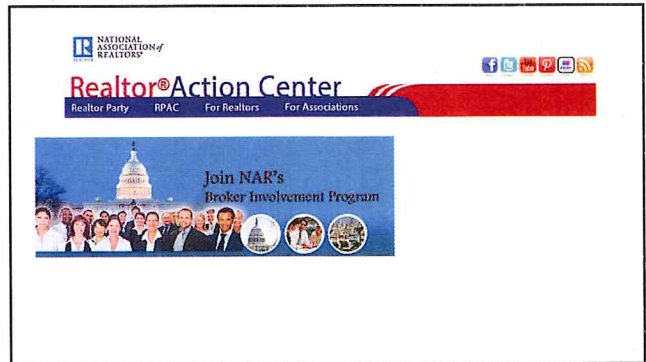
Can Pledge and pay in installments!!!



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Mobile Alerts



NATIONAL ASSOCIATION of REALTORS®

Realtor® Action Center

Realtor Party RPAC For Realtors For Associations

Join NAR's Broker Involvement Program

