

REACH FOR SUCCESS

2013 Issues and Challenges

Letter from President-Elect Gary Thomas

The National Association of REALTORS® works on behalf of the real estate industry in a variety of ways. We are uniquely positioned to offer consumers expert knowledge on residential and commercial real estate. We have more than a 100 year legacy of defining what it means to be a REALTOR® against the highest ethical standards and practices. We are also the national organization most committed to standing up for the benefits that homeownership brings to our nation.

The upcoming year looks as though it will offer many issues and challenges for REALTORS®. As president, I hope to lead NAR forward and work to make it the most effective organization it can be. That's why I've chosen my theme of, "Reach for Success." I believe we need to push ourselves and our association to be even more informed, more active in our advocacy and more effective in standing up for homeownership and property rights.

To succeed, we need to focus our attention in three different directions at once. First we need to reach across the aisle. That means increasing our policy efforts to protect consumers, REALTORS® and the American Dream of homeownership. We must continue working with our friends in Congress to make sure the laws and regulations being enacted do not harm REALTORS® or the real estate industry.

On top of that we need to build our connections in a variety of ways. As the old AT&T commercial said, we need to "Reach out and touch someone." The goal is to strengthen our relationships with consumers, state and local associations, and internationally. As part of our efforts, we need to continue using social media to broaden the conversation about housing and real estate.

As someone once said, "Your goal should be out of reach, but not out of sight." With that in mind, we should reach for the stars. By looking to the future, developing forward-thinking policies, expanding the benefits of NAR membership and striving for even greater professionalism, we can take our opportunities and our profession to a higher level.

This document describes each of these challenges and provides information on solutions you can use. With each solution, there is contact information for NAR staff experts, who can answer questions and help you discover the full benefits of all the programs and services NAR has to offer. I hope it helps you make the most of them.

It's so important that we work together to ensure the success and prosperity of our members. I'm pleased and proud to be representing NAR in the year ahead as we **Reach for Success**.

Sincerely,



Gary Thomas
2013 NAR President

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To improve the golden moment of opportunity, and catch the good that is within our reach, is the great art of life.

-Samuel Johnson

REACH ACROSS THE AISLE

As REALTORS[®], we strive for success every day, in every kind of market, just as we have for more than 100 years. Yet, as the world changes, and we are presented with new challenges, real estate is remaking itself for a new generation. To reach for success in the future, we must stretch beyond our limits today. We're doing just that by strengthening our advocacy, building our relationships and aiming our sights high—all the way to the stars.

Issue: REALTORS[®] Exercise Influence

More than one million members speaking as the Voice for Real Estate[®] have influence. Now, with tremendous challenges facing our industry, REALTORS[®] must reach out to increase their influence in affecting the issues that matter to consumers and to our businesses.

Challenge: Set Our Priorities

Solutions

The REALTOR[®] Party Initiative

The REALTOR[®] Party Initiative is designed to leverage our Association's best asset—our grassroots. REALTORS[®] are community builders dedicated to improving their towns, cities, states and America. To ensure that each and every REALTOR[®] association has the opportunity to implement a successful community or political outreach initiative in 2013, the REALTOR[®] Party program offers a wide range of resources and tools—all free of charge. From grant programs to campaign resources, the REALTOR[®] Party Initiative is designed to help each association be successful in its own unique advocacy and community outreach efforts. The menu of resources fall in four categories: Community Involvement and Outreach; RPAC Fundraising; Advocacy and Building REALTOR[®] Party Strength. Some of the tools and services are new and some have been offered for years. Dedicated consultants and program staff will help associations incorporate the resources into their strategic plans for maximum benefit. Associations that have never implemented an advocacy or community outreach program as well as those that are experienced in such efforts, will find the REALTOR[®] Party tools and resources to be their partner in success. *The REALTOR[®] Party Association Resource Guide* describes each one and can be downloaded from the REALTOR[®] Action Center.

Staff Contacts: Bill Malkasian, (608) 345-9004, or Gerry Allen, (202) 383-1109

Learn more about the REALTOR[®] Party Initiative

URL: www.realtoractioncenter.com/rpi

REALTOR® Action Center

The REALTOR® Action Center allows REALTORS® to stay informed about national, state and local public policy issues and to take action on policies critical to the real estate industry. Through the REALTOR® Action Center, Calls for Action are targeted and sent; RPAC investments are securely processed; the REALTOR® Party Initiative resources are featured, and links to REALTOR® Party social media pages are provided. REALTORS® can use the web page to e-mail lawmakers at the state and local government level.

Staff Contacts: Rick Miller, 202-383-1107, or Claire McDonough, 202-383-1080

Learn more about the REALTOR® Action Center

URL: www.realtoractioncenter.com/rpi

REALTORS® Political Action Committee

RPAC identifies and supports candidates for elected office on the local, state and national levels who work with REALTORS® to promote and protect issues important to the real estate business and property ownership. Candidates who receive support from RPAC are not selected based on their political party or ideology, but solely on their support of real estate issues. Voting records, views on the issues that affect REALTORS®, in addition to the recommendations of state and local REALTOR® associations, are the deciding factors in which candidates RPAC supports. Through the years RPAC has worked with lawmakers of all political stripes to retain the mortgage interest deduction, raise and extend FHA loan limits, keep banks out of real estate brokerage, secure the \$500,000 capital gains exclusion on sale of principal residences and prevent the passage of overly restrictive lending policies.

Staff Contacts: Scott Reiter, Fundraising, (202) 383-1072, or Ed Lawler, Disbursements, (202) 383-1156, or Brooke Roth, Disbursements, (202) 383-1158

Learn more about the REALTORS® Political Action Committee

URL: www.realtoractioncenter.com/rpac

Issue: Focus on the Future of the Secondary Mortgage Market

A strong and stable secondary mortgage market has helped build America's middle class. Ensuring that America maintains a vibrant secondary mortgage market is crucial to the country's long-term economic stability.

Challenge: Ensure Mortgage Liquidity in All Markets, Under All Conditions

Solution

Restructure Fannie Mae and Freddie Mac

NAR believes we must reform the nation's housing finance system so that there is a balance between federal and private capital. The first step is to enact comprehensive legislation to restructure the secondary mortgage market, particularly Fannie Mae and Freddie Mac, in a manner that maintains a role for the federal government. This will preserve the availability of the 30-year fixed-rate mortgage and ensure mortgage liquidity in all markets, under all economic conditions.

Staff Contacts: Tony Hutchinson, (202) 383-1120, or Charlie Dawson, (202) 383-7522

Learn more about enacting secondary mortgage market reform legislation

URL: www.realtor.org/gses

Issue: Provide Access to Affordable Mortgage Products

Mortgage liquidity is essential to the real estate industry, and NAR is working diligently to ensure mortgage financing stays within the reach of all creditworthy Americans.

Challenge: Keep Home Ownership Opportunities Available

Solutions

Clarification of the Qualified Mortgage and Qualified Residential Mortgage Rules

The Dodd-Frank Wall Street Reform and Consumer Protection Act created a number of rules and regulations pertaining to the real estate community. Two of the most pressing regulations concern a consumer's ability to repay, the qualified mortgage, and the amount of capital that a financial institution must retain when it sells a mortgage into a mortgage-backed security, the qualified residential mortgage. Both of these rules have the ability to significantly constrain mortgage capital. Therefore, it is imperative that the regulators get them right.

Staff Contacts: Ken Trepeta, (202) 383-1294, or Anthony Hutchinson, (202) 383-1120

Learn more about the qualified mortgage and the qualified residential mortgage

URL: www.realtor.org/talking-points/how-to-talk-about-qrm-and-qm

Implications of Implementing Basel III on Residential Mortgage Securitization

On June 12, 2012, the Federal Reserve, Office of the Comptroller of the Currency and Federal Deposit Insurance Corporation proposed regulations implementing the Basel III capital accords. Basel III is an international agreement that updates capital and liquidity requirements for banks and other financial institutions. The proposal specifically modifies how risk is weighted by financial institutions. Changes in the risk weightings for residential mortgages held in portfolio and the treatment of mortgage-backed securities could negatively impact the availability of mortgage capital to consumers if they are set too conservatively. NAR is working to promote changes that do not restrict mortgage capital.

Staff Contacts: Charles Dawson, (202) 383-7522, or Anthony Hutchinson, (202) 383-1120

Learn more about Basel III

URLs: www.realtor.org/articles/update-on-basel-iii-and-final-rule-for-basel-25
federalreserve.gov/newsevents/press/bcreg/20120607a.htm

Legislative and Regulatory Actions Focused on Foreclosure Mitigation Efforts

Congress continues its efforts to deal with mitigating the risk of foreclosure for millions of distressed homeowners. The goal is to provide relief to these homeowners and stabilize the housing markets by preventing the addition of homes to the current glut of foreclosed properties. Efforts like the Home Affordable Modification Program and the Home Affordable Refinance Program, and legislation focused on improving the short sales process, expanding refinancing opportunities or initiating a pilot for principal reduction are some of the tools being used by the Administration and Congress to help stave off foreclosure.

Staff Contacts: Charles Dawson, (202) 383-7522, or Bill Gilmartin, (202) 383-1102

Learn more about foreclosure mitigation efforts

URLs: www.realtor.org/articles/fhfa-announces-new-short-sale-directive
www.realtor.org/topics/foreclosures

The Importance of the Federal Housing Administration

FHA's single family mortgage insurance program has never been as important as it is today. Over the last several years, hundreds of thousands of American families would have been left out of housing markets without FHA. Although it continues to feel the stress of the economy on its financial condition, FHA's role in stabilizing housing markets has never been stronger, and it has been able to weather the storm. Changes to the program that increase costs to homeowners or restrict the availability of credit to responsible consumers will only prolong the housing crisis.

Staff Contacts: Megan Booth, (202) 383-1222, or Jerome Nagy, (202) 383-1233

Learn more about the importance of FHA

URL: www.realtor.org/topics/fha

Issue: Protect the American Dream

Homeownership is fundamental to American beliefs. The income tax, since its 1916 inception, has reflected that value and has provided incentives for homeownership. Currently, tax issues are front and center as Congress considers comprehensive tax reform. NAR will be working hard to preserve tax benefits that are critical to homeowners and to our businesses.

Challenge: Preserve Home Ownership Tax Benefits

Solutions

Mortgage Interest Deduction

NAR will continue to work vigorously to preserve the mortgage interest deduction (MID) in the context of the upcoming tax reform battle. As Congress moves toward (and attempts to “pay for”) ever-lower tax rates, the more vulnerable the MID (and related housing deductions) become. NAR must keep the debate focused on the trade-offs between lower tax rates and retention of the MID and related housing tax benefits. NAR has no policy specifying specific tax rates.

Staff Contacts: Linda Goold, (202) 383-1083, or Ken Wingert, (202) 383-1196

Learn more about the mortgage interest deduction

URL: www.realtor.org/topics/mortgage-interest-deduction

Capital Gains

If Congress were to lower income tax rates to 25 percent, then the capital gains tax rate is likely to increase to as high as 25 percent. This occurred in 1986, when ordinary income and capital gains tax rates were both 28 percent. If capital gains tax rates increase, NAR will work to assure preservation of and to restore capital gains treatment for depreciation recapture. In addition, retention of like-kind exchange rules is a high priority.

Staff Contact: Linda Goold, (202) 383-1083, or Ken Wingert, (202) 383-1196

Learn more about capital gains taxes

URL: www.realtor.org/topics/capital-gains

\$250,000/\$500,000 Exclusion

The tax reform debate to date is comprised only of generalities. In addition to discussing lower tax rates, tax reform advocates suggest the importance of eliminating “loopholes” and “special exclusions.” None of those advocates, however, has defined “loophole” or provided a list of “bad” provisions. Expect that the tax reform debate may include proposals to eliminate not only the MID, but the \$250,000/\$500,000 exclusion on the sale of a principal residence.

Staff Contacts: Linda Goold, (202) 383-1083, or Ken Wingert, (202) 383-1196

Learn more about the \$250,000/\$500,000 exclusion

URL: www.ksefocus.com/billdatabase/index.php

Mortgage Cancellation Relief

Relief for individuals in foreclosure, short sales or loan modification expires January 1, 2013. NAR is actively engaged in seeking an extension of at least one year.

Staff Contacts: Linda Goold, (202) 383-1083, or Ken Wingert, (202) 383-1196

Learn more about mortgage cancellation relief

URL: www.realtor.org/topics/mortgage-cancellation-relief

Issue: Strengthen Commercial Real Estate

REALTORS® who practice commercial real estate help build communities by facilitating investment and promoting the sale and lease of commercial space, which supports millions of jobs nationwide. While the broader economy is starting to turn around, the commercial real estate sector continues to struggle due to reduced operating income, property values and equity. Additionally, commercial practitioners continue to experience difficulty in obtaining construction and land development loans, small business loans, short-term loans for capital improvements and refinancing for mortgages. Strengthening the real estate market will help business and spur the nation's economic recovery.

Challenge: Bolster Commercial Real Estate Lending

Solutions

Credit Union Lending

Credit unions have been making member-business loans (MBLs) since their inception in the early 1900s. In the first 90 years of their existence, there was no MBL cap on credit unions. The current cap is an arbitrary limit imposed by Congress in the Credit Union Membership Access Act of 1998 (CUMAA). NAR supports raising the member business lending cap from 12.25 percent to 27.5 percent of total assets for well capitalized credit unions. By raising the current lending cap to 27.5 percent, credit unions could lend an additional \$13 billion to small businesses, helping to create over 140,000 new jobs annually.

Staff Contact: Vijay Yadlapati, (202) 383-1090

Learn more about commercial real estate issues

URL: www.ksefocus.com/billdatabase/clientfiles/172/issue_pdfs/41.pdf

Covered Bond Market

As credit markets continue to decline, the creation of a covered bond market in the U.S. will be essential to increase liquidity. Already in use in Europe and Canada, covered bonds represent a potential complementary funding source in the U.S. housing financial system as well as an alternative to securitization that could help address ongoing refinancing challenges in the commercial real estate sector.

Staff Contact: Vijay Yadlapati, (202) 383-1090

Learn more about commercial real estate issues

URL: www.ksefocus.com/billdatabase/clientfiles/172/issue_pdfs/41.pdf

Lease Accounting

The Financial Accounting Standards Board and International Accounting Standards Board have proposed new accounting rules that would force many companies to capitalize commercial leases onto their balance sheets. Larger balance sheets would force lessees to shorten lease terms to minimize costs. Since lessors raise financing by using the leases and the value of the property as collateral, the amounts they can borrow in the future could be reduced if lease terms are shortened. NAR will continue to combat these proposed accounting rules.

Staff Contact: Vijay Yadlapati, (202) 383-1090

Learn more about lease accounting:

URL: www.ksefocus.com/billdatabase/clientfiles/172/issue_pdfs/54.pdf

Qualified Commercial Real Estate Loans

The Dodd-Frank Act requires entities that securitize mortgage loans to retain five percent of the credit risk. However, the law gives federal banking agencies broad authority to identify the acceptable types, forms, and amounts of risk retention for “low-risk” commercial and multifamily loans. In response to the law, six banking agencies have proposed zero-percent risk retention for “low-credit risk” or Qualified Commercial Real Estate (QCRE) loans that meet a series of extremely rigid underwriting standards. NAR believes the six federal regulators wish to withdraw, revise and republish the rule for public comment because the rule: (1) violates congressional intent of the Dodd-Frank Act; (2) unnecessarily defines the QCRE exemption from the risk retention requirements to include only a narrow slice of the mortgage market; and (3) jeopardizes the fragile commercial real estate market.

Staff Contact: Vijay Yadlapati, (202) 383-1090

Learn more about commercial real estate issues

URL: www.ksefocus.com/billdatabase/clientfiles/172/issue_pdfs/41.pdf

Implications of Implementing Basel III on Commercial Mortgage Securitization

On June 12, 2012, the Federal Reserve, OCC and FDIC proposed regulations implementing the Basel III capital accords. Basel III is an international agreement that updates capital and liquidity requirements for banks and other financial institutions. The proposal specifically modifies how risk is weighted by financial institutions. Changes in the risk weightings for commercial (as well as residential) mortgages held in portfolio and the treatment of mortgage-backed securities could negatively impact the availability of mortgage capital to property investors and businesses if they are set too conservatively. NAR is working to promote changes that do not restrict mortgage capital.

Staff Contacts: Vijay Yadlapati, (202) 383-1090

Learn more about implementing Basel III

URLs: www.realtor.org/articles/update-on-basel-iii-and-final-rule-for-basel-25
federalreserve.gov/newsevents/press/bcreg/20120607a.htm

Term Extensions

For commercial borrowers that are making their monthly payments, a simple term extension in lieu of a refinance makes perfect sense. However, lenders are currently not offering these extensions due to pressure from bank regulators. NAR will continue to push the banking agencies to provide clear and consistent guidance related to commercial real estate loan workouts.

Staff Contact: Vijay Yadlapati, (202) 383-1090

Learn more about commercial real estate issues

URL: www.ksefocus.com/billdatabase/clientfiles/172/issue_pdfs/41.pdf

Issue: Ensure Affordable and Available Property Insurance

Natural disasters, such as hurricanes, floods, and earthquakes, are devastating for communities and individuals, and are costly to insurers as well as state and federal governments. Without a government role in property insurance, many homeowners and potential home buyers may not be able to obtain insurance coverage. As a result, there may not be sufficient resources or coverage in many parts of the country to help homeowners and their communities recover from future natural disasters.

Challenge: Implement Federal Natural Disaster Programs

Solutions

National Flood Insurance Program Reform

NFIP provides flood insurance to homeowners in more than 21,000 communities nationwide where required for a federally related mortgage. Congress recently reauthorized the program for five years. NAR will carefully monitor implementation and educate homeowners as to reforms which strengthen the program over the long-term.

Staff Contacts: Austin Perez, (202) 383-1046, or Russell Riggs, (202) 383-1259

Learn more about renewing and strengthening NFIP

URL: www.realtor.org/topics/national-flood-insurance-program

Comprehensive Natural Disaster Policy

NAR believes that a comprehensive natural disaster policy is necessary to solve this complex problem. A comprehensive natural disaster policy includes solutions such as a federal backstop as well other innovative ideas to ensure that adequate resources are available in the event of a major natural disaster.

Staff Contacts: Austin Perez, (202) 383-1046, or Russell Riggs, (202) 383-1259

Learn more about U.S. natural disaster policy

URL:

<http://www.ksefocus.com/billdatabase/init.php?CUSTOMER=fzslgjhwa98y45938wut4opiawejra g0&client=NAR&action=tmpl&TplCatId=68&TplId=1>

The Role of Property Insurance

The availability and affordability of property insurance affects everyone, not only residents in areas heavily affected by natural disasters. NAR is committed to using every communications vehicle and social media tool to educate both members and consumers about the role that property insurance plays in encouraging healthy, functioning real estate markets.

Staff Contacts: Austin Perez, (202) 383-1046, or Russell Riggs, (202) 383-1259

Learn more about educating about property insurance

URL:

<http://www.ksefocus.com/billdatabase/init.php?CUSTOMER=fzslgjhwa98y45938wut4opiawejra g0&client=NAR&action=tmpl&TplCatId=68&TplId=1>

Issue: Protect REALTORS®' Business Interests

REALTORS® are often small business owners and entrepreneurs who understand that every issue has the potential to impact their bottom line. NAR works hard to protect REALTORS® on issues large and small that affect the real estate industry and their success.

Challenge: Pursue Policies that Benefit REALTORS®

Solutions

Independent Contractor Status

It is not known whether tax reform will cause Congress to revisit the worker classification rules that govern the status of real estate sales agents as independent contractors. NAR must preserve current law in order to provide certainty to both broker-owners and their agents.

Staff Contact: Linda Goold, (202) 383-1083, or Ken Wingert, (202) 383-1196

Learn more about independent contractor status

URL: www.realtor.org/topics/independent-contractor

3.8 Percent Health Insurance Tax

When the health care legislation was enacted in 2010, it included a 3.8 percent tax on investment income of upper-income households. The tax was to be effective starting in 2013. Retention of this tax is likely to be reviewed in the context of tax reform and/or as part of the review of health care legislation.

Staff Contacts: Linda Goold, (202) 383-1083, Ken Wingert, (202) 383-1196, or Marcia Salkin, (202) 383-1092

Learn more about the 3.8 percent health insurance tax

URL: www.realtor.org/small_business_health_coverage.nsf

Prevent Serious Disruption and Increased Costs in the Settlement Process

The Consumer Financial Protection Bureau (CFPB) has issued a proposed regulation designed to harmonize the Real Estate Settlement Procedures Act (RESPA) and the Truth in Lending Act (TILA). NAR has long supported modernizing and combining the initial disclosures under these two laws. However, the CFPB proposal is far more ambitious and, if implemented as proposed, would seriously alter significant parts of the settlement process including the settlement of the transaction itself. NAR continues to advocate against dramatic and potentially costly changes.

Staff Contact: Ken Trepeta, (202) 383-1294, or Marcia Salkin (202) 383-1092

For more information about RESPA/TILA

<http://www.realtor.org/topics/real-estate-settlement-procedures-act-respa>

Access to Affordable Health Insurance Coverage

Like all independent small businesses and self-employed persons, REALTORS® continue to struggle to find affordable health insurance coverage to meet their individual needs. NAR is committed to representing the interests of our members as Congress continues to address the need for reforms in the aftermath of the Supreme Court's decision on the constitutionality of the Affordable Care Act and regulations implementing the Act are developed.

Staff Contacts: Marcia Salkin, (202) 383-1092, or Colin Allen, (202) 383-1131

Learn more about health insurance reform

URL: www.realtor.org/healthreform

Ensure the Continued Ability of Foreign Investors to Invest in U.S. Real Estate

Despite the downturn in real estate markets, foreign nationals have continued to demonstrate a high degree of interest in investing in U.S. real property. In many communities, this interest has provided a bright spot in local real estate markets. NAR will continue to advocate for visa reforms that allow foreign owners of U.S. real estate the use of their properties and oppose unduly burdensome visa rules that create unnecessary barriers to tourism, ownership of U.S. real estate by foreign nationals and the use of those properties.

Contacts: Marcia Salkin, (202) 383-1092, or Colin Allen, (202) 383-1131

Learn more about visas

URL: <http://www.ksefocus.com/billdatabase/clientfiles/172/2/1406.pdf>

Ensure the Continued Ability of Government Employees to Participate in Trade Association Meetings and Conferences

Congress and the Administration have proposed legislation and regulations that would place restrictions on government employees' ability to attend nongovernmental meetings and conferences, such as those sponsored by NAR. Such a move would severely constrain the ability of those responsible for creating and implementing federal policies impacting the nation's industries. NAR will work to see that these types of critical educational opportunities are not unnecessarily constrained.

Staff Contact: Erin Stackley, (202) 383-1150, or Marcia Salkin, (202) 383-1092

For more information about meeting policies

URL: www.realtor.org/articles/nar-signs-letter-urging-changes-to-government-travel-rules

The Legal Action Program

The Legal Action Program provides financial assistance to support litigation of industry-wide significance to the Association, including matters relevant to the practice of real estate, the operation of real estate associations, ownership and use of real estate, and private property rights. Through the Legal Action Program NAR also participates in litigation as *amicus curiae*, or "friend of the court," in important cases such as *Freeman v. Quicken*, decided in 2012 by the U.S. Supreme Court.

Staff Contacts: Ralph Holmen, (312) 329-8375, Katie Johnson, (312) 329-8372, or Susan Young, (312) 329-8271.

Learn more about the Legal Action Program

URL: <http://www.realtor.org/programs/legal-action-program>

There is no exercise better for the heart than reaching down and lifting people up.
-John Andrew Holmes

REACH OUT AND TOUCH SOMEONE

The importance of relationships to our success cannot be overstated. This means enhancing collaboration between NAR and consumers, members, and state and local associations. With the challenges facing the real estate industry, NAR is working to strengthen collaboration at every level of the organization for the good of our members, our communities and our businesses.

Issue: Strengthen Our Relationships

Strengthening our relationships allows NAR to have greater influence on events and legislation that impact our businesses. A greater presence in the media and with consumers gives us more opportunities to connect with consumers and develop positive relationships. Beginning in July 2012, NAR is conducting an unprecedented effort to reach consumers through a multi-channel strategy with coordinated national television and radio ads, online communications to every homeowner and consumer in the country, and the weekly *Real Estate Today* radio program.

Challenge: Build Up Our Presence

Solutions

Home Ownership Matters Campaign

NAR launched the award-winning Home Ownership Matters campaign to counter negative media reports and promote the value of home ownership. Through advocacy and outreach to lawmakers, consumers, thought leaders and the media; NAR is working to preserve this important American institution and provide REALTORS® and state and local associations with valuable information and tools to address concerns from clients and the community.

Staff Contact: Pamela Geurds Kabati, (202) 383-1044

Learn more about the Home Ownership Matters campaign

URL: www.realtor.org/homeownership

REALTOR.com®

With over 3.2 million listings, REALTOR.com® is the top most-visited real estate website. Over half of consumer searches come from mobile devices, and its award-winning apps for iPhone and iPad, Android, and Windows 7 make it easy to find “Nearby Homes” for sale or rent, foreclosures, price reductions and recently sold properties. Member listings are pulled directly from over 850 MLSs and displayed for free. Most listings update every 15 minutes, making REALTOR.com® the industry’s most accurate and comprehensive site. REALTOR.com® does not allow FSBOs; only displays the real listing price established between seller and broker, rather than machine-generated estimates; and credits REALTORS® on their recently sold homes. As the most accurate and complete marketing directory on the Internet, “Find a REALTOR®” offers every member, team and office a free customizable profile page.

Staff Contacts: Tim Kline, (312) 329-8598, or Ken Burlington, (312) 329-8360

Learn more about REALTOR.com®

URLs: www.realtor.com

<http://support.REALTOR.com>

Issue: Ensure REALTORS® Are Connecting With Consumers

Consumers who are looking for a successful real estate transaction understand that a REALTOR® provides unparalleled market knowledge and customer service. NAR promotes the unique qualifications of REALTORS® to ensure that REALTORS® are connecting with consumers as they look to buy, sell or rent property.

Challenge: Reach Consumers With Positive Messages

Solutions

Consumer Advocacy

Developing and maintaining relationships with consumers is an important focus of the 2012 NAR Strategic Plan. As a result, NAR has initiated a national campaign to build consumer awareness regarding the value of home ownership, deliver education on the challenges of home ownership, inform how public policy choices support or injure it and enlist consumers in advocacy action on important homeownership policies. NAR will directly communicate with 75 million homeowners through e-mail. Over three billion impressions will be made in the on-line campaign to homeowners over the next three years. Consumers will have the option of learning more by going to NAR’s HouseLogic website, where they will find an increasing array of advocacy and home ownership information. Through this outreach, NAR will be able to engage large numbers of consumers on home ownership issues of importance and public policy issues potentially affecting their homes.

Staff Contact: Frank Sibley, (312) 329-3271

Learn more about issues affecting homeowners

URL: www.houselogic.com/support-home-ownership

Public Advocacy Campaign

NAR's national advertising efforts are now focused on the advocacy issues that affect REALTORS® and their clients' ability to buy, sell and own real estate. The Public Advocacy Campaign allows NAR to deliver messages quickly and effectively to consumers and public policymakers about issues that matter to REALTORS® and their clients—issues like access to affordable mortgage financing, tax incentives to home ownership, overly stringent credit requirements and cumbersome short sales and foreclosures. In addition to a national television and radio buy, the campaign provides print and online materials that state and local REALTOR® associations can use in their own markets.

Staff Contact: Stephanie Singer, (202) 383-1050

Learn more about the Public Advocacy Campaign

URL: www.realtor.org/pac.nsf

HouseLogic

HouseLogic helps fulfill NAR's strategic goal to build a strong relationship with consumers through a website with free information and tools. Helping consumers become more informed, responsible home owners is important to the stability and value of the housing market—and consumers overall enjoyment of their home.

Staff Contact: Anne Feder, (312) 329-8314

Learn more about HouseLogic

URL: www.houselogic.com

Real Estate Today

NAR's nationwide talk radio program, *Real Estate Today*, strengthens the relationship between consumers and REALTORS®. It became the fastest growing real estate radio show in America in 2010. The program positions REALTORS® as the most credible and timely source of real estate information, while also convincing consumers to use a REALTOR® when buying, selling or investing in real estate. The show is currently heard on 150 radio stations around the nation, including Washington, D.C., New York City, Portland, Ore., Seattle and more. Satellite radio subscribers can also hear the show on XM and Sirius stations. The listener base is 3.2 million listeners a month.

Staff Contact: Stephen Gasque, (202) 383-1172

Learn more about *Real Estate Today*

URL: www.retradio.com

Issue: Enhance Collaboration Between NAR and State and Local Associations

The spirit of collaboration makes any team more successful. With enormous challenges facing our industry, it is more important than ever that efforts be coordinated between NAR and state and local associations. When we speak with one voice, it amplifies our message to the media, legislators and the public. For that reason, NAR is working hard to strengthen collaboration at every level of the organization.

CHALLENGE: Reach Out to Associations

Solutions

Information Central

Information Central's experienced, knowledgeable staff can assist members and boards with virtually all their real estate-related inquiries. Our online library includes valuable, free resources such as: articles from over 1500 publications via ProQuest; downloadable e-books covering such topics as marketing, technology, *New York Times* Best Sellers, language books; and access to content-specific research in our field guides. We continually review and update our resources to ensure we can provide the most current and complete content available.

Staff Contact: Denise Foligno, (800) 874-6500, ext. 8883

Learn more about Information Central

URL: www.realtor.org/library

Housing Opportunity and Smart Growth Programs

Housing Opportunity and Smart Growth programs provide grants, training, and technical assistance to state and local associations so they can become more involved in housing and growth issues in their communities. The Expanding Housing Opportunities class and Employer-Assisted Housing class improve real estate professionals' skills for serving first-time homebuyers, and the Smart Growth for the 21st Century class helps real estate professionals learn how to create more vibrant communities. The Land Use Initiative provides free critical analysis of proposed land use measures at the state and local level to state and local associations.

Housing Opportunity and Smart Growth grants help REALTOR[®] associations improve their communities, enhance housing opportunities and raise the profile of REALTORS[®] as community leaders.

Staff Contacts: Lora McCray, Housing Opportunity, (202) 383-7560, or Joe Molinaro, Smart Growth, (202) 383-1175

Learn more about Housing Opportunity or Smart Growth

URLs: www.realtor.org/government_affairs/housing_opportunity
www.realtor.org/programs/smart-growth-program

RAMCO

RAMCO, the association management system developed by association executives (AEs) for AEs, uses Microsoft's new Customer Relationship Management 2011 to provide state-of-the-art features and functions designed to strengthen and enhance the management of REALTOR® associations. As of July 2012, 113 associations have signed up for RAMCO including 15 state associations. The RAMCO implementation pace has increased significantly with 28 state and local associations and two NAR divisions now live on RAMCO.

Staff Contact: Gar Anderson, (312) 329-3279

Learn more about RAMCO

URL: www.ramcoams.com

Realtors® Conference & Expo in 2013

The REALTORS® Conference & Expo helps real estate professionals engage face-to-face with colleagues from social networks and make new contacts at the real estate industry's largest national and global event of the year. Sharing new ideas and best practices with professionals around the globe is one of the most valued benefits of attendance, in addition to a four-day professional education program and a huge expo. Brokers and agents gain a competitive advantage in their local markets and experience the value of membership in their REALTOR® associations.

Staff Contacts: Sue Gourley, (312) 329-8310, or Allison Fitch-Markham, (312) 329-8459

Learn more about the REALTORS® Conference & Expo

URLs: www.realtors.org/conference
convinfo@realtors.org

Shared Services

Shared services can help REALTOR® associations expand services and streamline management through strategic partnerships and relationships. Shared services is a move towards an environment of collaboration among associations that can enhance the level of service to all members and increase the association's efficiency and productivity.

Staff Contact: Cindy Sampalis, (312) 329-8302

Learn more about shared services

URL: www.realtor.org/ae/manage-your-association/shared-services

REALTOR® Association Models Planning Tool

The REALTOR® Association Models Planning Tool is an online resource that can provide association executives and volunteer leaders with a snapshot of where their association is today and where they would like it to be in the future in terms of delivering services. The planning tool simplifies the tasks of association self-evaluation and planning for enhanced member service through the use of three models of association management: administrative, management, and leadership. The tool also creates personalized association executive job descriptions, as well as an elected leadership focus, so associations will know what skills and competencies are needed to manage their unique association.

Staff Contact: Krystal Allen, (312) 329-8514

Learn more about REALTOR® Association Models Planning Tool

URL: <http://www.realtor.org/ae/manage-your-association/shared-services>

New Member Orientation Toolkit

NAR's Member Orientation Toolkit includes valuable resources and information to help associations welcome new members to the family of REALTORS®. It also provides ongoing tools and materials to help them communicate the various programs, benefits and education that NAR offers. The toolkit is mailed to state and local associations in January with a year's supply of REALTOR® pins for new members. Materials can also be found online.

Staff Contacts: Kim DiGangi, (312) 329-8387, or Karen Bebart (312) 329-8359

Learn more about the New Member Orientation Toolkit

URL: <http://www.realtor.org/ae/manage-your-association/association-models-planning-tool>

Value Positioning Toolkit

The online Value Positioning Toolkit is designed to help associations develop a value proposition and promote the value of membership. The toolkit includes a step-by-step process that ultimately helps associations explain the advantages of membership—a promise of what members receive in exchange for their investment.

Staff Contact: Cynthia Bair, (312) 329-3280

Learn more about Value Positioning Toolkit

URL: <http://www.realtor.org/ae/manage-your-association/value-positioning-toolkit>

Challenge: Build Commercial Partnerships

Solutions

Commercial Services Accreditation

Commercial Services Accreditation for REALTOR® associations ensures a dynamic connection and collaboration between NAR Commercial and those associations dedicated to providing excellent commercial services to members and to the community. Associations recognized by NAR Commercial for their commitment to offering commercial services, programs and benefits helps to retain current members and is a strong membership recruitment tool.

Staff Contact: Jean Maday, (312) 329-8821

Learn more about Commercial Services Accreditation

URL: www.realtor.org/commercial/commercial-services-accreditation

Commercial Outreach

NAR Commercial participates in REALTOR® association, NAR Commercial affiliate and commercial industry meetings and trade shows across the country where members are honing their skills, networking and conducting their business. Reaching out to REALTORS®, staff and industry leaders in their markets strengthens relationships while growing and expanding NAR Commercial programs and services with vital input from associations and members.

Staff Contact: Jan Hope, (312) 329-8574

Learn more about Commercial outreach

URL: www.realtor.org/commercial

Commercial and Social Media

NAR Commercial creates conversations daily through Twitter (@commsource), The Source blog, the NAR Commercial Facebook page and the Linked In REALTOR® Commercial Group. Each social media venue has a special purpose in starting and maintaining lasting conversations with members and the industry. Commercial real estate relies on Twitter and @commsource for the latest breaking news while The Source blog dives into the latest commercial real estate technologies and digs deeper into the issues and research affecting the industry. Linked In is a valuable resource for connecting REALTORS® and their businesses.

Staff Contact: Jorge Luis Rivera, (312) 329-8212

Learn more about NAR Commercial and social media

URLs: <http://blog.commercialsource.com>

www.twitter.com/commsource

www.tinyurl.com/realtorcommercial

www.facebook.com/nar.commercialre

Challenge: Encourage Diverse Membership and Leadership

Solution

Leading With Diversity

Leading with Diversity is a three-pronged approach that associations can take when it comes to planning for diversity. The Leading with Diversity Workshop is a three-hour planning workshop, where association leadership will identify and plan the critical role diversity will play in an association's success. The Diversity Toolkit provides blueprints and examples for successful diversity activities. Diversity grants are also available to help fund association activities that position REALTORS® as leaders in our increasingly diverse communities.

Staff Contact: Fred Underwood, (202) 383-1132

Learn more about Leading with Diversity

URL: <http://www.realtor.org/programs/diversity-program>

Challenge: Stabilize Communities Hurt by Foreclosures

Solution

REALTOR® Neighborhood Stabilization Project

The REALTOR® Neighborhood Stabilization Project helps local and state associations whose communities have been hit hard by foreclosures. It provides education, technical assistance and contacts with local officials. Local and state associations take the lead in identifying their needs and requirements, which helps create more successful outcomes.

Staff Contact: Bill Gilmartin, (202) 383-1102

Learn more about the REALTOR® Neighborhood Stabilization Project

URL: <http://www.realtor.org/programs/neighborhood-stabilization-project>

Issue: Promote NAR Internationally

As we move into 2013, globalization will continue to influence all local U.S. markets. In 2012, overall international activity increased in the United States by 24 percent from the prior year. Not only are the majority of global consumers principally paying all-cash for U.S. properties, but typically they are also buying homes in the upper end, with the median price being \$46,000 higher than the U.S. domestic price.

Challenge: Increase Member Awareness of Global Buyers in Local Markets

Solution

REALTOR.com® International

REALTOR.com® International boosts REALTORS®' global exposure and provides the ability to attract and communicate with consumers from around the globe. The site offers translation for all U.S. listings into 11 different languages, along with easy-to-use currency and dimension conversions. Currently there are over 4.4 million listings on REALTOR.com® International, including 1.4 million non-U.S. listings. The site has grown by over 75 percent since its launch at the end of 2011, and the volume of consumers utilizing this global portal is increasing. Throughout 2013, the site will continue expanding its international reach as listing content is added and more international consumers utilize the site. NAR also offers global education, both in the classroom and online. The designation of Certified International Property Specialist provides REALTORS® with tools and knowledge to capitalize on the growing global market.

Staff Contact: Katie Stouffs, (312) 329-8272

Learn more about REALTOR.com® International

URL: www.realtor.com/global

Issue: Apply Social Media to Advocacy, Marketing and Member Development

Social media has revamped the way communications occur in our digital world. NAR is utilizing cutting-edge social medial tools to better connect with our members and key constituencies.

Challenge: Utilize Digital and Social Media Tools Effectively

Solutions

NAR Blogs

The term blog combines web and log, and is a type of website. Blogs are maintained by individuals or organizations, such as NAR, and consist of entries of commentary, descriptions of events or other material such as graphics or video. Various NAR groups have created blogs, with up-to-the-minute real estate news to communicate with members in a quick and direct format.

Staff Contact: Nobu Hata, Digital Engagement, (312) 329-8279, or Heather Elias, Social Business Practice, (202) 383-1212

Learn more about all of NAR’s blogs

URL: www.blogs.realtor.org

NAR Facebook Pages

The social network site Facebook has more than 800 million members and is growing every day. NAR maintains several Facebook pages as a way to promote our programs, services and resources. Unlike blogs, which anyone can access, one has to have a Facebook account in order to access the page. With an account, join NAR’s Facebook pages by pressing the “like” button and automatically receive NAR updates.

Learn more about all of NAR’s Facebook pages

Staff Contact: Nobu Hata, (312) 329-8279, or Heather Elias, (202) 383-1212

URL: www.realtor.org/technology/nar_facebook

NAR Twitter Accounts

Twitter offers social networking that enables users to send and read short messages. One must have a Twitter account in order to send and read messages—called tweets. Tweets are text-based posts of up to 140 characters displayed on the user's profile page. In order to receive a tweet, the user must sign up to “follow” another user. Join Twitter today, and then follow all of NAR’s Twitter accounts for the latest developments from NAR.

Learn more about all of NAR’s Twitter accounts

Staff Contact: Nobu Hata, (312) 329-8279, or Heather Elias, (202) 383-xxxx

URL: www.realtor.org/technology/nar_twitter

Reach high, for stars lie hidden in your soul. Dream deep, for every dream precedes the goal.
-Pamela Vaull Starr

REACH FOR THE STARS

NAR believes deeply in its members and their success. NAR understands what REALTORS® need to be successful in the real estate industry, and our members know that the Association is working to benefit their businesses. Through its programs, NAR promotes professionalism, education and tools to make our members successful. Together we continue to reach for the stars.

Issue: Take a Look Ahead

NAR is always looking for ways to help REALTORS® be more successful. This means we must think strategically about the future, both by planning for what may come and by partnering with firms that promote innovative technology throughout the real estate industry. We seek to benefit REALTORS® by influencing the direction of technology and innovation in the industry, delivering value-added services and preferred pricing for members, maintaining active ownership and influence in leading real estate technology platforms, and helping the entrepreneurial spirit of the real estate industry thrive.

Challenge: Build a Better Future

Solution

RETHINK Initiative

To raise the level of engagement, NAR is taking a fresh approach to developing our strategic plan. REThink: The Future of Real Estate will explore the future of the real estate industry during the next five to 10 years. At each REThink event members will have an opportunity to examine and react to different scenarios ranging from a slow market recovery to a future with rapid, game-changing shifts in the industry. After launching at the Leadership Summit, workshops will be held across the country between September 2012 and May 2013. In addition to the workshop experience, REThink will engage members through a number of channels including a website and social media. The final workshop will be held prior to the Midyear Meetings in May 2013, and then a revised strategic plan will be released at the 2013 Annual Conference.

Staff Contact: Paul Bishop, (202) 383-1246

Learn more about the REThink Initiative

URL: www.rethinkfuture.com

Challenge: Implement the 2nd Century Initiatives

Solution

Second Century Ventures

Through Second Century Ventures, NAR is continually monitoring new technologies and looking for partnership opportunities that keep REALTORS[®] at the heart of the transaction and help them better serve clients. Partners include Ifbyphone, a marketing automation solution that ensures REALTORS[®] never miss a call and allows them to focus advertising dollars on the mediums that are most impactful for their clients; DocuSign, an eSignature solution that saves REALTORS[®] time and money by allowing for paperless transactions; and ePropertydata, a commercial information exchange solution which was sold to Xceligent this year. Additional partnerships NAR has created over the years include ZipLogix, a real estate e-forms solution, which works effortlessly with DocuSign; REALTOR.com[®] and SentiLock.

Staff Contact: Constance Freedman, (312) 329-3297

Learn more about Second Century Ventures

URL: www.realtor.org/investments

Challenge: Create a Nationwide Property Database

Solution

REALTORS[®] Property Resource[™]

Realtors[®] Property Resource[™] (RPR) is an NAR initiative created to support the core competence of its members by creating a REALTOR[®]-only, parcel-centric database of nationwide property information encompassing over 147 million parcels of property in the United States. The goal of RPR is to create the most powerful toolkit for REALTORS[®] in the industry. RPR is an exclusive benefit available to members of the National Association of REALTORS[®]. It provides advanced, single-source access to detailed information about properties, including public record and tax assessment information; details of prior transactions and sales history, zoning, permits, mortgage and lien data; neighborhood demographics and schools; flood and plat maps; an investment analysis tool; and the largest database of foreclosure information by county in the industry. RPR delivers this information through a set of dynamic reports designed for REALTORS[®] to use with their clients and customers; helping them save time, save money and be more efficient.

Staff Contact: Jeff Young, (312) 329-8255

Learn more about the REALTORS[®] Property Resource[™]

URL: blog.narrpr.com

Issue: Expand the Benefits of Membership

REALTORS® know how to bring people together with their entrepreneurial spirit. This extends to partnerships that NAR develops with industry leaders to help take our members and the industry to the next level.

Challenge: Grow Partnerships With Industry Leaders

Solutions

REALTOR Benefits® Program

NAR's REALTOR Benefits® Program offers practical solutions for business and personal use on the products and services REALTORS® use every day and was utilized over three million times by NAR members in 2011. The Program includes offers from over 30 industry-leading companies in categories such as marketing, technology and insurance. NAR's newest partners include Chrysler Group and Xceligent, Inc. The program also includes partners whose offer is the result of a special relationship with NAR that has allowed the association to play a role in influencing or managing the products and services offered to members. These partners include Xceligent, REALTORS® Federal Credit Union, Sentrilock, zipLogix® (ZipForm® & RELAY®)DocuSign®, Ifbyphone and REALTOR Team Store®. The Program also offers resources for Association Executives looking to communicate the value of the Program to their members.

Staff Contact: Kristin Aurelia, (312) 329-8628

Learn more about REALTOR Benefits® Program

URL: www.realtor.org/RealtorBenefits

Chrysler

Chrysler Group—the Official Automobile Manufacturer of the National Association of REALTORS®—now offers members special incentives, including a \$500 cash allowance on the purchase or lease of select 2012 Chrysler, Dodge, Jeep and Ram models.

Contact: Rebecca Daly, (312) 329-8379

Learn more about NAR's agreement with Chrysler

URL: www.realtor.org/Chrysler

Xceligent

The National Association of REALTORS® entered into a strategic alliance with Xceligent, Inc., a leading commercial real estate information service, to create a competitive national alternative in commercial real estate information services. Coming soon, Xceligent will launch CommercialSearch.com, a National Public Search Service for marketing properties with preferred pricing for REALTORS®.

Staff Contact: Kristin Aurelia, (312) 329-8628, or Cheré LaRose-Senne, (312) 329-8455

Learn more about Xceligent

URL: <http://www.xceligent.com>

REALTORS® Federal Credit Union

On August 1, REALTORS® Federal Credit Union (REALTORS® FCU) merged into Northwest Federal Credit Union, a \$2.2 billion credit union headquartered in Herndon, Va., with a 65-year history of financial excellence. As a division of Northwest FCU, RFCU offers a full range of financial products and services designed to meet the needs of individual NAR members as well as the needs of their businesses. RFCU was created by NAR in 2009 as a member benefit.

Staff Contact: Bob Goldberg, (312) 329-8269

URL: www.realtorsfcu.org

SentriLock

SentriLock is the official lockbox solution of NAR, a majority owner in the company. Today more than 550,000 REALTOR® lockboxes are in use by 250,000 agents from over 245 different boards, associations and MLSs in the U.S. and Canada.

Staff Contact: Kristin Maurelia, (312) 329-8628

Learn more about SentriLock

URL: www.SentriLock.com

ZipLogix®

ZipLogix® is a subsidiary of Real Estate Business Services, Inc. (REBS) and is a joint venture between REBS and the National Association of REALTORS®. Today, the zipLogix® family of tech-savvy products is the recognized industry standard for electronic real estate forms (ZipForm®) and transaction management systems (Relay®) that are currently used by more real estate professionals than any other real estate software programs.

Staff Contact: Kristin Maurelia, (312) 329-8628

Learn more about ZipLogix®

URL: www.ziplogix.com

DocuSign®

DocuSign® Electronic Signature Service is the official and exclusive provider of electronic signature services for NAR members under the REALTOR Benefits® Program. DocuSign® accelerates real estate transactions to increase speed to signed contract, reduce driving and paper costs, and help all real estate agents to better serve their customers.

Staff Contact: Kristin Maurelia, (312) 329-8628

Learn more about DocuSign®

URL: www.docusign.com/nar

Ifbyphone

Designed specifically for REALTORS[®], Ifbyphone Inquire delivers instant ad tracking and lead response. Easily set up on a laptop, iPad or other tablet, all leads are displayed in a dashboard with real-time lead reports. As part of the REALTOR Benefits[®] Program, Ifbyphone Inquire is available with exclusive REALTOR[®] discounts and preferred pricing.

Staff Contact: Kristin Maurelia, (312) 329-8628

Learn more about Ifbyphone

URL: www.ifbyphone.com/nar

REALTOR Team Store[®]

REALTOR Team Store[®] is NAR's official supplier of REALTOR[®] premium incentive products, offering a wide array of promotional items to let prospective clients know they are working with a REALTOR[®]. In addition to REALTOR[®] branded items, look to REALTOR Team Store[®] for customized product needs.

Staff Contact: Kristin Maurelia, (312) 329-8628

Learn more about REALTOR Team Store[®]

URL: www.realtorteamstore.com

Challenge: Improve Business Efficiencies:

Solution

Real Estate Transaction Standards

NAR has been at the forefront of data standards for 12 years and in 2011 succeeded in bringing brokers, MLS and vendors together to form an independent standards group called the Real Estate Standards Organization (RESO). RESO publishes data standards for both residential and commercial real estate markets. These standards define how data is moved between Brokers and the MLS (or CIE) and include determine standards of care, business practices and definitions.

Staff Contacts: Mark Lesswing, (312) 329-8273, or Jan Hope, (312) 329-8574

Learn more about the Real Estate Transaction Standards

URL: www.rets.org

Challenge: Track Business and Legal Activity, Market Trends

Solutions

Profile of Home Buyers and Sellers

The Profile of Home Buyers and Sellers provides in-depth research into recent home buyers and sellers and how they determined their preferences, how they chose an agent and how they found the home they purchased. In addition to the profile, NAR Research provides companion resources, including webinars, which highlight recent trends in home buying and selling.

Staff Contact: Jessica Lautz, (202) 383-1155

Learn more about the NAR Profile of Home Buyers and Sellers

URL: <http://www.realtor.org/reports/profile-of-home-buyers-and-sellers>

Profile of International Home Buying Activity

We live in a global marketplace. While all real estate is local, not all property buyers are. A significant share of home purchases is made by people whose primary residence is outside of the U.S. The Profile of International Home Buying Activity is the most comprehensive study on the international housing market available.

Staff Contact: Jed Smith, (202) 383-1022

Learn more about the Profile of International Home Buying Activity

URL: www.realtor.org/research/research/reportsintl

Existing Home Sales

Once a month, NAR releases statistics on sales and prices of existing single-family homes, a key economic indicator, for the nation and the four regions. These figures include condos and co-ops, in addition to single-family homes, and are available free of charge in two formats: PDF for easy viewing and printing, and Excel for database work.

Staff Contact: Danielle Hale, (202) 383-7511

Learn more about existing home sales

URL: www.realtor.org/topics/existing-home-sales/data

Dodd-Frank Policy Research

NAR Research is engaging in a joint venture to conduct quantitative research with community banks and lenders to analyze the impacts of the Dodd-Frank Act on small business and commercial real estate.

Staff Contact: Ken Fears, (202) 383-1066

Learn more about Dodd-Frank policy research

URL: www.realtor.org/research-and-statistics

NAR Legal Scan

The Legal Scan is a biennial research project undertaken by NAR Legal Affairs that systematically collects information on areas where real estate brokers, salespeople, and real estate managers face potential legal liability. The Scan is a valuable tool not only because it tracks when real estate professionals are currently being held liable, but it also identifies emerging issues and trends, helping to reveal where additional training is needed. The Scan is presented in an interactive e-book format and includes an appendix that lists of each case, statute and regulation found during the research.

Learn more about the NAR Legal Scan

Staff Contacts: Finley Maxson, (312) 329-8381, or Aimee Nieves, (312) 329-8271

URL: www.realtor.org/publications/legal-scan

Issue: REALTORS® Strive for Professionalism

From the beginning of the association, REALTORS® joined together to improve the standards of real estate professionals. Over time, professionalism has taken on different meanings, from the creation of the Code of Ethics to providing vital skills and resources to looking to the future with the 2nd Century Initiatives. In 2013, REALTORS® will once again set the pace for the industry by strengthening professional development.

Challenge: Keep Our Standards High

Solutions

Code of Ethics

In 2013, the National Association of REALTORS® and its members will look back on a century of service to our nation, guided by the Code of Ethics and its clear and unambiguous duties to the public, to clients and customers, and to each other. The Code's Centennial is the perfect opportunity for REALTORS® to reaffirm their commitment to the honor and integrity the Code demands. The American public has been well served for a century by the Code's assurances of professionalism and service. We are confident those protections will continue in place unchanged as the second century of the Code unfolds.

Staff Contact: Kate Moore, (312) 329-8408

Learn more about NAR's Code of Ethics

URL: www.realtor.org/code

Designations and Certifications

The National Association of REALTORS® and its affiliated Institutes, Societies and Councils provide a wide-range of programs and services that assist members in increasing their skills, proficiency and knowledge. Designations and certifications denoting experience and expertise in various real estate sectors are awarded by NAR and each affiliated group upon completion of required courses.

Staff Contact: Heidi Henning, (312) 329-8485

Learn more about NAR designations and certifications

URL: www.realtor.org/designations-and-certifications

Challenge: Build Knowledge

Solutions

REALTOR® University

The mission of REALTOR® University is to foster life-long student learning through high-quality, entrepreneurial and career-oriented programs in real estate. REALTOR® University delivers applications-oriented, academic programs with an emphasis on business fundamentals, principles and skills that real estate professionals require to be successful. University programs are delivered through a global online campus offering both professional development and masters' level education.

Staff Contact: Marc Gould, (312) 823-8564

Learn more about REALTOR® University

URL: www.realtoru.com

REALTOR® University Masters in Real Estate Degree

REALTOR® University now offers a Master of Real Estate degree for real estate professionals who are interested in expanding their education to advance their career and improve their businesses. The University delivers its education through a global online campus to meet the needs of a diverse and geographically dispersed student population. This 36 credit hour, 12 course graduate-level program includes a business and real estate core curriculum and five concentration areas in real estate association management, asset and property management, sales, marketing and management, appraisal and valuation services, and commercial investment and analysis.

Learn more about the REALTOR® University Masters in Real Estate degree

Staff Contact: Jonathon Salk, (312) 329-8419

URL: www.realtoru.com

REALTOR® University's School of Professional Development and Continuing Education

REALTOR® University's School of Professional Development and Continuing Education has received continuing education credit for many of its online designation and certification courses. Members can now receive continuing education credit in many states for the online courses that lead to certain designations and certifications such as Accredited Buyer's Representative, e-Pro, and Seniors Real Estate Specialist.

Staff Contact: Colleen Ryan, (312) 329-8264

Learn more about REALTOR® University's School of Professional Development and Continuing Education

URL: www.realtoru.com/school-of-professional-development-and-continuing-education

Signature Series

The Signature Series Speakers Bureau offers commercial overlay boards and state and local associations access to expert speakers and trainers that have dramatically reduced their fees for REALTORS[®]. Our goal is to assist in providing affordable, quality education for members at the state and local level. Signature Series speakers also design programs to meet the specific needs of the commercial audience.

Staff Contact: Jorge Luis Rivera, (312) 329-8212

Learn more about the Signature Series

URL: www.realtor.org/commercial/signature-series-speakers-bureau

Challenge: Provide Resources to Meet Changing Demands

Solutions

REALTOR.org

REALTOR.org is the online face of the national organization to NAR members, staff at state and local associations, the media, federal legislators, academia and the general public. The site contains information, resources and tools members need, including updates on legislative, regulatory and advocacy issues; economic research and commentaries; summaries of real estate legal cases; information about global real estate, commercial real estate and resort/second home properties; brochures and books for purchase; and professional development courses and webinars. We heard from many members that REALTOR.org should provide easier access to information and better fit members' individual needs. NAR has undertaken a massive redesign of REALTOR.org. The new REALTOR.org allows added prioritization, customization and organization of the site. The new website is easier to access across more platforms including mobile and allows additional interactive and social features, including the ability to submit user comments.

Staff Contact: Kelly Killian, (312) 329-8572, or Joshua Hunt, (202) 202-383-7506

Learn more about REALTOR.org

URL: www.realtor.org

Center for REALTOR[®] Technology

The Center for REALTOR[®] Technology (CRT) serves members as an industry advocate, an implementation consultant and a technology resource. CRT keeps members abreast of developments relevant to the real estate industry by evaluating technology tools and methodologies. CRT also publishes papers and surveys on the role of technology in real estate.

Staff Contact: Chad Curry, (312) 329-8285

Commercial Real Estate Transaction Standards

The Real Estate Standards Organization created a commercial real estate workgroup designed to publish data standards for the commercial real estate market. They create methods to collect and communicate commercial property information while working with stakeholders to determine standards of care, business practices and definitions.

Staff Contacts: Mark Lesswing, (312) 329-8273, or Jan Hope, (312) 329-8574

Learn more about the Commercial Real Estate Transaction Standards

URL: www.rets.org

REALTOR® Magazine

NAR's official publication, *REALTOR® Magazine*, is the single source for REALTORS® to find compelling, bottom-line focused business knowledge on how to increase their business success. The magazine advances real estate industry best practices and brings expert insights and context to the most significant industry trends. It also serves as a primary source of information for REALTORS® in their purchasing decisions. Online, the magazine has hundreds of pages geared toward making REALTORS® more profitable, including buyer's guides, an architecture guide, and customizable handouts for buyers and sellers. The site includes a number of popular blogs, video presentations and slideshows covering key issues in the business today: appraisals, pricing, prospecting, short sales, staging, negotiating and more. The magazine staff also produces free daily news updates, an award-winning business tips e-newsletter and regular Hot Topics webinars.

Staff Contact: Stacey Moncrieff, (312) 329-8496

Learn more about *REALTOR® Magazine*

URL: <http://realtormag.realtor.org>

The Human Resources Connection Program

The Human Resources Connection Program is a human resources consulting service that we provide to our state and local associations and brokers. Services include employee relations guidance, association executive search assistance, and strategic workforce planning and training, among others.

Staff Contact: Donna Garcia, (312) 329-8311

Learn more about the HR Connection Program

URL: www.realtor.org/hrconnection

The Human Resources Toolkit

The HR Toolkit is an online resource for state and local association executives and brokers. It provides guidance on HR-related issues such as interviewing, job descriptions, benefits implementation and compensation resources.

Staff Contact: Donna Garcia, (312) 329-8311

Learn more about the HR Toolkit

URL: www.realtor.org/hrtoolkit

Data Privacy and Security

There is increasing focus on how businesses handle consumers' sensitive personal information. REALTORS® often collect and store this information and are currently subject to state level data security requirements. Congress has proposed a single federal privacy law that is likely to be passed in the near future. As business practices evolve with technological innovation privacy issues will only continue to capture consumers' attention. NAR is working to develop a self-regulatory program to help the real estate industry promote data privacy and security best practices that will enhance consumer trust and limit REALTOR® exposure to liability.

Staff Contacts: Melanie Wyne, (202) 383-1234, or Colin Allen, (202) 383-1131

Learn more about data privacy & security

URL: <http://www.realtor.org/topics/data-privacy-and-security>