

Research Activities Research Guide

NAR Archives Research Guide

The National Association of REALTORS® Archives produces Research Guides with the goal of helping members, scholars, and staff locate information held in the Archives. Each Guide covers one series of records, providing historical background and context on how the materials relate to NAR as a whole. In addition, the Guides contain content lists, brief notes about the materials, and box locations within the Archives. Researchers can use these Guides to gain a better understanding of the materials and quickly decide which records may be most relevant to their research.

Research Activities

Series B9

<https://realtor.soutrnglobal.net/Portal/Members/en-US/RecordView/Index/5776>

From the beginning, NAR has been involved in housing research, including economic forecasts, property values, and market statistics. NAR began keeping housing and property value statistics as early as 1909, but in 1917 in response to the housing crisis after World War I NAR formalized its research activities into a statistical department. By 1920, the Division of Research and Information was created.

The original Research Department was charged with three functions: “fact-finding, legislative reporting, and legislative guidance” (*Real Estate in American History*). The department gathered research done by outside organizations and reported it to members, through the Research Bulletins, to inform on housing and legislative matters. In 1922, the Research Department began to conduct original research, beginning with “NAREB’s Periodic Survey of the Market.” This survey was designed to help inform members of local, state, and national housing markets to better inform their business. In 1923, NAREB divided the association into seven specialized divisions, each doing research for their respective specialties of real estate. This was a major advancement for the Research Department, as their reach expanded, and their research became more specialized.

From these early research efforts in the 1920s, NAREB’s Research Department grew in the 1930s, 1940s, and 1950s to conduct a wide range of surveys both for and about REALTORS®.

In the 1950s and 1960s, the residential market grew exponentially. The Association recognized the need for detailed statistics on the housing market that would be available more than one year from the annual index. In 1968, the monthly Existing Home Sales report was started, “providing a measure of real estate markets across the country” ([History of NAR Timeline](#)) and

filling the need for residential housing market data and analysis. (*100 Years in Celebration of the American Dream*).

Today, NAR's Research group conducts surveys and prepares reports on the home buying and selling process, REALTOR® demographics, real estate firm structures, commercial property markets, and many other aspects of the real estate industry

Collection:

B9:01 Research Department

B9:01 Box 1

- Research Department Historical Notes, 1919-1956
 - Notes by NAR Historian Pearl Janet Davies on the development of NAREB's research program
- "Signed Pledges Received Up To and Including January 1921"
 - Funds pledged to start the proposed Bureau of Research and Information
- Letter from Executive Vice President Herbert U. Nelson to Charles G. Edward about the intentions behind a research program at NAREB
- Report on Research, 1923
 - Report from Executive Vice President Herbert U. Nelson about the research activities of NAR in 1923
- "Officers, Committees, and Divisional Research Topics for 1927"
 - A pamphlet containing NAREB's research topics, organized divisionally, for 1927
- Department of Research and Surveys report, 1948-1949
 - Report on the activities of the Research Department in late 1948 and early 1949.
- List of reports from the Research Department, 1972
- Research Department brochures, 1966-1997
 - "Local Board Participation," 1966
 - consumer attitudes survey brochures
 - "The Newest Publications from the Economics and Research Division," 1984
 - "What's New in Research??" 1987-1988
 - "New Studies in Real Estate," 1989-1990
 - "7 Essentials for Greater Profit," 1993
 - "Applications of GIS in Real Estate," 1993
 - "Research is at Your Service," 1997
- Research Committee
 - Research Committee minutes, 1979-1980
 - Real Estate Economics and Research Committee minutes, 1989-1992
 - Research Committee minutes, 1993-1997

B9:02 Research Periodicals and Newsletters

B9:02 Box 1

- Bureau of Research and Information Bulletin, 1921-1923
 - Early newsletters to members about the Bureau of Research and Information's activities
- Mortgage Market, 1954-1975
 - "Summary report of quarterly mortgage surveys conducted by NAREB's Mortgage Council...The response is an analysis of local money market conditions included in matters of availability, interest rates, discounts and fees, and other charges."
 - 7 unboxed bound volumes and 1 folder
- Attitudes of the Real Estate Industry, 1980-1988
 - "Purpose was to determine and assess membership attitudes toward the federal government, the services and programs provided by NAR, as well as to obtain their expectations regarding the economy in general and the real estate industry in particular."
 - 2 unboxed volumes and 2 folders
- Real Estate Quarterly, 1982-1986
 - A publication from the Research Department for "commercial, industrial, multifamily, farm, and land real estate"

B9:02 Box 2

- Real Estate Research in Brief, 1988-1993
 - A newsletter from the Research Department containing recent department produced reports
- Financing Investment Real Estate: Characteristics of the Mortgage, the Buyer, and the Property, 1988-1992
 - A publication of the results of a survey for investment publication transactions.
- Real Estate Business Manager, 1989-1991
 - A newsletter with research statistics of real estate firms.
- Market in Brief, 1990-1991
 - A commercial real estate newsletter with statistics about the commercial market.
- Real Estate Outlook, 1988-2005
 - A "monthly forecast for the economy and real estate" from the Research Department.
 - 9 unboxed bound volumes and 1 folder
- Housing Finance newsletter, 1981-1983
 - Economics and Research Division newsletter

B9:03 Real Estate Market Reports and Statistics

B9:03 Box 1-6:

- Existing Home Sales and Existing Home Sales Annual Reports, 1966-1993
 - “A monthly publication of data on the number of single-family sales from over 140 Boards of REALTORS®”
 - The annual report is published each year with the annual and historic statistics from the Existing Home Sales surveys.

B9:03 Box 7-8

- Economic Profiles: The Fifty States, 1990-1999
 - Profiles of economic and housing data from each state

B9:03 Box 9

- Real Estate Market Outlook, 1963-1979
 - Reports of the Department of Economics and Research about the real estate and mortgage markets.

B9:03 Box 9-10

- Outlook for the Economy and Real Estate, 1979-1985
 - Regional reports compiled from a real estate market survey of local boards.
 - Includes the 1980 “Outlook for the Economy, Real Estate, and Economic Policies” report for each state

B9:03 Box 10-11

- Real Estate Market, 1953-1978
 - Reports of a survey about the real estate market given to local boards. Divided into 4 parts: residential, commercial, industrial, and farm. “These data were interpreted and analyzed, and the results containing information on demand and supply factors, on prospects for the future, and on trends in price, rate of transfers, and levels of rents and vacancies.”
 - 6 unboxed bound volumes and 2 boxes

B9:03 Box 12-13

- National Real Estate Review Market Conditions Report, 1990-1998
 - “A comprehensive analysis of the condition of national and regional real estate markets...The report contains a national and regional review of office, industrial, retail, hotel, single-family, and multi-family real estate activities and a national and regional outlook for these property types.”

B9:03 Box 14

- Survey of Real Estate Conditions, 1923
 - Poster-sized tabular layout and survey report of market conditions in various cities
- Annual Survey of the Real Estate Market, 1925-1949
 - Blanks of the questionnaire sent to real estate boards to report on market conditions.
- How to Make a Real Estate Market Survey, 1928

- “In this pamphlet we have endeavored to incorporate all the best features of real estate surveys that have been developed by boards throughout the country.”
- Some Present Economic Factors Favorable to Real Estate Investment and Improvement and to Home Building, 1930
 - "Some paragraphs of information about current economic factors which you may find of value for board bulletins, for your newspapers, or in other ways that will be helpful to stimulate public interest and show the substantial basis for public confidence."
- Changing Emphasis in Economic Movement, 1960
 - An analysis of economic trends by the NAREB Department of Research
- Conditions and Attitudes of Americans Concerning Real Estate, 1980
 - “Quarterly surveys of a representative cross-section of Americans concerning real estate.”
- Affordability of Housing in 15 Metropolitan Areas, 1980
- Real Estate Status Report, 1979
 - A report on real estate markets
- Special Analysis of Single-Family Home Market, 1975
 - Survey results report of resale and new home markets.
- The Commercial Rental Market, 1983
 - “Rental activity in Office Space, Regional Shopping Malls, and Retail Strip Stores.”
- The Residential Rental Market, 1983
 - Rental activity in the residential market
- Background of the Mortgage Market, 1967
 - Trends and a review of fiscal policies of the mortgage market
- Vacancy and Residential Rental Trends, 1973
 - “This report’s purpose is confined to presenting the basic indicators of “demand pull” and “cost push” pressures bearing on the market for rental housing, and assessing their short-term trend.”
- Real Estate and Construction: Basic Analytical Tables, 1974
 - “This set of tables has been selected and assembled by the National Association of REALTORS® Department of Economics and Research for the purpose of providing basic analytical information on real estate, construction, the housing inventory, the housing market, earnings, taxes and trends in rents.”
- Real Estate 1988: A Look Ahead, 1988
 - “The 1988 National Association of REALTORS® Markets Forecast”
- Real Estate 1989: A Look Ahead, 1989
 - “The 1989 National Association of REALTORS® Markets Forecast”

B9:03 Box 15

- Real Estate Auction Market Activity, 1990-1991
 - A survey conducted by NAR to understand the auction market.
- Real Estate in The U.S. Economy: Impacts on GNP, Income, and Employment, 1988
 - A report on both the housing market and real estate industry’s impacts on the U.S. economy
- The Current Economy: Facts and Analysis, 1988-1990
 - A report on the economy and housing market analyses
- Real Estate and Financial Markets: Current Data, Research, and Analyses, 1991-1992

- A report on recent research findings, the economic outlook, the housing market, real estate finance, and industry topics.
- Metropolitan Statistical Area Economic Profiles, 1991-1992
 - Economic profiles of 35 major metro areas

B9:03 Box 16

- Using Seasonally Adjusted Data, 1992
 - A report on “the approach used to move from the MLS sales counts to overall market statistics.”
- Market Research Study Outline: Allied Professionals, New Home Buyers, and Brokers/Agents, 1993
 - The proposal for a research study to determine: “the acceptance and priority of functions that will be included in a computer based Real Estate Information Network, what functions, services, or information would be desired by the users of the system, and the perceived dollar value of the identified functions and services.”
- Real Estate in the U.S.A: Economic Role and Market Status, 1997
 - A report on the real estate market conditions and the economic impact of real estate on the U.S. economy
- The 2000 National Association of REALTORS® Profile of Real Estate Markets, 2000
 - “This report provides a look at the economic and market conditions underlying the real estate market during 1994 and into 2001.”
- Market-by-Market Anti-Bubble Reports, 2005
 - 2 CDs
 - 10-page reports compiled on 130 metro area markets by the Research Dept. in fall 2005. Each metro area report is a PDF, just under 300KB in size.

B9:03 Box 17-18

- The Home Financing Transaction: Characteristics of the Mortgage, the Buyer and the Property, 1987-1992
 - Report on a survey from the Real Estate Finance Division “to capture the most up-to-date information on the types and sources of mortgage finance.”
 - Includes floppy disks of the datasets from each survey

B9:03 Box 19

- Investment Real Estate Financing Transactions, 1990-1992
 - Floppy disks of the Investment Real Estate Financing Transaction database. “The database consists of over 100 variables containing information on commercial real estate markets and investment financing transactions nationwide.”

B9:04 Member Profiles and Surveys

B9:04 Box 1

Membership Profiles

- “REALTORS® at the Beginning of 1949”
 - A survey report showing the “Typical REALTOR®”
- Characteristics of Leading REALTORS®, 1961
 - A survey report on membership, education, experience, and real estate business of leading REALTORS®
- Survey of REALTOR® Opinion, 1965
 - A survey of REALTORS® opinions on issues within the profession
- Membership Survey, 1964
 - Includes data such as how many years in business, income, age, education, and specialization
- Membership Survey, 1966
- Membership Survey, 1970
- “Selected Characteristics of REALTORS® Holding Membership One Year or Less,” 1970
 - derived from the membership survey
- Membership Survey, 1972
- Profile of the REALTOR® and REALTOR®-Associate, 1975
- Membership Profile, 1978
- Membership Profile, 1981
- Membership Profile, 1984

B9:04 Box 2

- Membership Profile, 1987
- Membership Profile, 1993
- An Executive’s Guide to REALTORS®: NAR Membership Profile, 1996
- National Association of REALTORS® Member Profile, 1999
- National Association of REALTORS® Member Profile, 2001
- National Association of REALTORS® Member Profile, 2003
- National Association of REALTORS® Member Profile, 2005

B9:04 Box 3

- National Association of REALTORS® Member Profile, 2006
- National Association of REALTORS® Member Profile, 2007
- National Association of REALTORS® Member Profile, 2008
- National Association of REALTORS® Member Profile, 2009
- National Association of REALTORS® Member Profile, 2010
- National Association of REALTORS® Member Profile, 2011
- National Association of REALTORS® Member Profile, 2012
- National Association of REALTORS® Member Profile, 2013
- National Association of REALTORS® Member Profile, 2014

B9:04 Box 4

- Commercial and Investment Member Profile, 1992, 1996, and 2012

B9:04 Box 4

Member Surveys

- Real Estate Salesmen: Qualification, Compensation, Advancement, 1962
 - “A study of real estate employee compensation, with particular attention to recent developments in methods of compensating real estate salesmen.”
- National Association of REALTORS®: Member Demographics, 1990
- Former Member Survey and Member Drops Survey, 1988 and 1997
 - “Purpose is to identify the factors that contribute to REALTORS® decision to terminate their membership, the survey also focuses on former member’s training and background, education, level of success in the real estate business, and current occupation.”
- “A Comparison of Member and Nonmember Real Estate Licensees,” 1980
- NAR Membership Forecasts: Methodology and Forecast Update, 1987
 - Forecasts of NAR membership using the same model as the Real Estate Outlook model
- REALTOR® Influencers Analysis, 1991
 - Purpose “to determine the key factors which differentiate “influencers” from other members; the existence, size, and nature of “influencer” groups within membership; specific points of difference between the respective influencer groups.”
- Mega Survey, 1989
 - “A Special Report Prepared on Reasons for Belonging to the REALTOR® Organization and REALTOR® Organization Services.”
- Local Association and National Association Membership Surveys, 1984-1988
 - Blank survey forms from both local associations and NAR
- Survey of the Board of Directors, 1982
 - “To gather individual and professional information, as well as to determine Directors’ activities within the Association. The results of this survey should provide an overall profile of the current Board of Directors.”
- Independent Contractor Survey, 1978
 - “The survey was designed to determine the extent to which they used independent contractors, the degree of satisfaction with this relationship, and their attitude toward the withholding of federal income taxes and Social Security taxes from the commissions of independent contractors.”
- Employment Survey, 1969
 - “This is the final report of an employment survey of graduates with a specialty in real estate conducted by the NAREB Research Department for the Committee on Education.”

B9:04 Box 5

- Understanding Super Salespeople: National Study of Top Performing Residential Real Estate Salespeople, 1993
 - “This report presents the results of a national study examining the relationship between sales associate annual earned commissions and approximately 200 factors.”
- Membership Survey: A Report to The National Association of REALTORS®, 1988
 - “The overall purpose of the study is to provide information to be used as an aid in developing programs and plans that best respond to member’s needs.”
- National Institute of Real Estate Brokers Membership Roster Surveys

- Instructions and a blank form for member's entries into the membership roster

B9:04 Box 5

Member Education Surveys

- Member Education Needs Assessment Survey, 1983
 - "This report presents an analysis of the education needs of members of the National Association of REALTORS®. In this nationwide survey, both REALTORS® and REALTOR®-Associates were queried on various aspects of their past real estate educational endeavors as well as the areas in which their future interests lie."
- Educational Accomplishments and Needs of REALTORS® and REALTOR®-Associates, 1981
 - "This report summarizes the major findings of a survey of member attitudes toward education as well as their past and expected future use of educational programs."
- Continuing Education, 1984
 - "A Study of Real Estate Licensee Attitude Toward Continuing Education"

B9:05 Real Estate Business Research

B9:05 Box 1-2

Profile of Real Estate Firms

- National Association of REALTORS® Profile of Real Estate Firms, 1980-2006
 - A survey to provide “a current profile of the operating and structural characteristics of real estate firms.”
- National Association of REALTORS® Firm Profile and Financial Analysis Questionnaire, 1987
 - Blank survey form for the Profile of Real Estate Firms

B9:05 Box 3

Brokerage and Agent Business Surveys and Reports

- Real Estate Brokerage: Income, Expenses, Profits, 1972-1997
 - Reports on brokerage data to gain a better understanding of the resources it takes to run a successful brokerage

B9:05 Box 4

- The Value of a Real Estate Brokerage Firm, 1978-1995
 - Includes “Factors important in determining the value of a residential brokerage firm; traditional valuation models and the size of the firm; illustration of valuation models; and chronology of an acquisition, sale, or merger”
- Streamlining Firm Operations: Consolidation and Elimination of Branch Offices, 1985
 - A report on the “reasons for Branch Office decline; early warning signals; alternatives for a trouble branch; the process of closing and office; and a checklist for closing an office.”
- The REALTORS® Diversification Handbook: Increasing Profits by Expanding Services, 1985
 - A report on “planning and expansion; when to diversify; selecting a good growth opportunity; the pros and cons of diversification; diversification opportunities.”
- REALTOR® Work Group on Establishing Branch Offices, 1980
 - Research and report on best practices and practicalities for opening branch offices
- Survey of Franchise and Referral Firms, 1978-1979
 - Survey “to develop some insight into franchising and referrals.”
- The Future of Real Estate Brokerage: Challenges and Opportunities for REALTORS®, 2003
 - This report “examines the changes that technology, regulatory policy, economic trends, and the competitive environment have wrought on the real estate industry and describes the current and likely future brokerage business models.”
- Structure, Conduct, and Performance of the Real Estate Brokerage Industry, 2005
 - An analysis to “provide a true picture of the competitiveness and efficiency of today's real estate industry.”

B9:05 Box 5

- Real Estate Brokerage Industry Practices: Affinity and Referral/Relocation Relationships, 1996-1997
 - The report of a survey conducted to learn more about relocation, referral and affinity relationships, including: “The level or magnitude of these relationships, effect on price competition, level and quality of service to consumers, impact on real estate firms and agents, after-the-fact relocation fees and double relocation fees.”

- Profile of Referral and Relocation Activity, 2005
 - The report of a survey “of referral and relocation programs and their impact on a real estate firm’s business.”
- Real Estate Agent Profitability, 1992 and 1997
 - A report on compensation and expenses of REALTORS® and real estate firms.
- Recruiting and Retaining the Best, 1996 and 1999
 - “The purpose of this report is to address the most important issues firm owners and managers face when recruiting and retaining top sales associates...It also provides an analysis on the attributes of the firm that are important to top producers so managers and owners will have the information they need to recruit and retain successful agents.”

B9:05 Box 6

Technology and the Real Estate Firm Surveys and Reports

- Computer Systems and The Real Estate Firm, 1986
 - “This report presents the findings of research conducted on the use of computer systems in real estate firms. The objective of the report is to provide much needed information on computers that can aid the real estate firm decision maker who is considering the computerization of all or part of his firm’s operations.”
- Technology and the Real Estate Business: Future Trends and Policy, 1993
 - Report to “explore the status of technology utilization in the real estate industry, introduce some of the new technologies and their development, take a look at the regulatory “bottleneck” and the industries involved, and discuss at least some of the potential impacts on the real estate industry.”
- Real Estate and Technology: REALTORS® and the New Business Environment, 1999
 - “This report examines of the changes that technology has wrought on the real estate industry, the real estate transaction, real estate professionals and their customers—homebuyers and sellers.”
- REALTORS® and Technology: The National Association of REALTORS® Technology Impact Survey Report, 2004
 - “This report describes how the REALTOR® uses technology in her business. The analysis enables NAR leadership and state and local REALTOR® association executives to plan for the future and provide products and services the meet the needs of members.”

Other Business Surveys

- National Association of REALTORS® Survey of Real Estate Services, 2003
 - This report “examines how frequently homebuyers use different types of real estate services, the factors that are most influential in a buyer’s choice of service provider, and several characteristics of the home purchase transaction related to the use of those services.”
- REALTOR® Safety Survey, 2003
 - “This report presents REALTORS® and Association Executives experiences with safety while on the job.”
- Legal Liability Survey, 1995
 - “A cross-sectional survey of residential real estate brokerage firms in an effort to become better informed about our industry’s changing business practices with respect to agency, property disclosure, errors and omissions insurance, and mediation.”
- Personal Assistants Survey: Real Estate Firms and Agents, 1994
 - “Intended to provide an industry context of personal assistant usage.”

- Public Spending and Proposed Public Spending vs. Net Income, 1947
 - Statistics about public spending and proposed public spending from 1937-1947 in comparison with U.S. net income.
- National Institute of Real Estate Brokers Advertising Questionnaire

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- Health Insurance Surveys: Real Estate Firms and Agents, 1994
 - “This report presents the results of to surveys of health insurance coverage practices in the real estate brokerage industry.”
- The George W. Bush Administration: Priorities and Implications for Real Estate, 2001
 - “This white paper provides an overview of the expected policy issue agenda for the Bush Administration as it relates to real estate and real estate professions.”
- Real Estate Brokerage and Property Management Activities: The Consequences of Mixing Banking and Commerce, 2001
- Inside the Real Estate Business: Practical Information for Real Estate and Non-Real Estate Professionals, 1982
 - A book “prepared by the staff of the National Association of REALTORS® presents useful, timely and valuable information to people both outside and inside the real estate industry.”
- NAR Home Inspection Study, 2001
 - “Studies about attitudes and perceptions of the role and importance of home inspections in the real estate process.”
- Smart Growth: A Resource for REALTORS®: The Issues, the Economics, and the Debate, 2000
 - “This report offers a description of the what, why and how behind current land use patterns in the U.S...This report also looks at some growth control policies already in existence and how they have affected local communities. Finally, it serves as part of the Association’s efforts to frame the debate on Smart Growth, and encourage participation by REALTORS® and others involved in planning for the future of our neighborhoods.”
- Environmental Compliance Cost Survey, 1996
 - “This survey’s primary purpose was to estimate the time and monetary costs associated with education, disclosure, testing and remediation of environmental hazards associated with real property transactions. A second purpose was to determine what sources of information REALTORS® have used in learning about Title X lead-based paint disclosure law. Finally, the survey is intended to establish a baseline estimate of how many residential property transactions failed to close due to lead based paint problems.”
- Real Estate Loan Policies of Insurance Companies, 1930s
 - “Types of property on which loans are made; length of term for which loans are made; Amortization and pre-payment requirements; territories in which loans are made”
- Farm Land Surveys, 1927-1931
 - Surveys asking members about farm land sales, markets, and brokerages.
- Broker Survey, 1964
 - “Survey to determine what portion of real estate business in the jurisdiction of your board is being obtained by: REALTORS®, non-REALTORS®, and transactions being made without any broker involved.”

B9:06 Home buyer and Seller Profiles and Surveys

B9:06 Box 1

Profiles of Homebuyers and Sellers

- Profile of the Single-Family Home Buyer, 1977
- National Homebuying Survey, 1981
- The Homebuying and Selling Process, 1980
 - Report on a pilot survey of recent homebuyers in the Washington, D.C. Metropolitan Area
 - “The purpose and objective of this study was twofold: first, to design and implement a demonstration system to collect primary data from recent home purchasers on the homebuying and selling process in order to create a sample data base; second, to demonstrate the usefulness and significance of the analysis conducted on this sample data base.”
- The Homebuying and Selling Process, 1985-1997

B9:06 Box 2

- What You Need to Know About Today’s Home Buyers & Sellers, 1999

B9:06 Box 2-3

- The National Association of REALTORS® Profile of Home Buyers and Sellers, 2000-2013
 - “The National Association of REALTORS® regularly conducts a survey of homebuyers and home sellers to gather information about their most recent experience in buying or selling a home, and the role of real estate professionals in those transactions...The Profile allows REALTORS® and other real estate professionals to better determine who their clients are, what their clients want from real estate agents, and ways that real estate professionals can improve their products and services for homebuying and selling consumers.”

B9:06 Box 4

- The National Association of REALTORS® Profile of Second-Home Owners, 2002-2011
 - “The Profile allows REALTORS® and other real estate professionals to better determine who their clients are, what their clients want from real estate agents, and ways that real estate professionals can improve their products and services for those consumers desiring a second home.”
- National Association of REALTORS® Profile of Buyers’ Home Feature Preferences, 2004-2007
 - “The National Association of REALTORS® surveyed recent homebuyers about the features and characteristics that they considered most important when searching for a home and whether or not the home they purchased included these features.”
- The Wisconsin Profile of Homebuyers and Sellers, 2004

B9:06 Box 5

Other Homebuyer and Seller Surveys

- Attitudes of Americans Concerning Real Estate, 1981
 - “The National Association of REALTORS® sponsored in September 1981 a nationwide survey of the public concerning their attitudes towards the real estate industry and

economic conditions. Specifically, members of the public across the country were asked their views on government policy and housing, the current levels of high interest rates, housing as an investment, and what factors they seek in a real estate agent.”

- Housing Futures Program and Consumer Survey, 1985-1986
 - “Information on emerging trends in demographics, housing choices, housing finance, government policy, and housing production and technology—all of which play a critical role in understanding the housing market of today and of the future.”
- Opinions of Homebuyers on Ancillary Products and Services, 1985
 - “Identifies goods and services which recent buyers have purchased or plan to purchase in the near future.”
- Prospective First-Time Homebuyers: Salient Characteristics and Their Implications, 1989
 - “The objective is to isolate significant differences between “prospective” and “marginal” homeowners which could plausibly help explain why the former group of households remains renter despite their expressed desire to own.”
- Targeting Prospective Home Buyers and Sellers, 1995
 - “The purpose of this study is not only to inform the public about the level of significance a real estate agent has on the home transaction, but to provide real estate professionals with statistical results that will help them develop marketing strategies and materials for their advertising needs.”
- The Housing Pulse Survey: 9 Years in Retrospect, 2012
 - “Consumer attitudes about homeownership and market conditions varied dramatically with the housing boom and bust. The Housing Pulse survey provided a valuable tool for analyzing these changes from 2003-2011.”
- Homebuying Survey, 1985
 - Blank survey forms sent to homebuyers
- National Homeownership Survey Codebook, 1986
- Reaching Emerging and Underserved Home Ownership Markets, 2003
 - “This paper presents new developments on how financial institutions, community-based organizations and other housing industry actors are reaching emerging and underserved markets to create home ownership opportunities.”
- Baby Boomers and Real Estate: Today and Tomorrow, 2006
 - Profile of Baby Boomers with data from both NAR and the U.S. Census Bureau.

B9:07 Residential Real Estate Research

B9:07 Box 1

Rent Control

- Preliminary Report on Survey of Residential Rents, 1924
 - “The following conclusions regarding residential rents are drawn from the replies received from a questionnaire sent to five hundred real estate boards, members of the National Association of Real Estate Boards.”
- Survey of the Subdivision Market, 1929
 - “The purpose of this inquiry is to obtain a current picture of the subdivision market and something with reference to the types of lots which are being bought and sold, reasons for buying and selling, and the types of people who are purchasing lots.”
- Illustrations of Effect of Varying Interest Rates on Rent, 1965
- Rent Control: A Non-Solution, 1977
 - “The following analysis should assist REALTORS® in understanding the potential impact rent controls could have on a community.”
- Rent Control: Case Histories, 1980
 - “This booklet contains four case histories which illustrate how attempts to establish rent controls were combated in different cities in the United States.”
- Real Estate Financing and Rent Controls, 1980
 - “Survey of members of the financial community to determine what effects, if any, rent controls have on their business activities and policies.”
- Rent Controls and the Financial Community, 1980
 - “The purposes of the study were to ascertain the effects of rent controls on [the financial community’s] business activities, as well as to obtain their personal opinions concerning the probable consequences associated with rent controls.”
- The Detrimental Effects of Rent Control: A Briefing Paper, 1981
 - A briefing of the effects of rent control on communities across the United States.
- What Are Renters Really Like?: Results from a National Survey, 1993
 - “The analysis has two goals: to determine whether it is feasible to identify a limited number of subgroups (clusters) of renters who are similar with respect to demographic, mobility, and attitudinal characteristics; and to compare these clusters, both with respect to size and difference across these characteristics, in light of their prospects and desires for homeownership.”

Government and Legislative Research

- Survey about Proposed Amendments to the Federal Home Loan Bank Act, 1933
 - “Please give your view as soon as you can on the following four questions of general public policy involved, and comment in any other way that you think would be of aid to your officers and directors in preparing any suggested amendments to the present act.”
- Significant Data on Family Income Related to Proposed Legislation for Housing Assistance, 1970
- Government Regulations and Home Prices, 1978
 - A survey on how government regulations have affected home prices, construction, and growth controls.
- Congressional Housing Survey, 1981

- “A survey of members of Congress to determine their housing arrangements with emphasis on the experience of recently elected members in seeking housing in the Capital area.”
- The Value and Future of Homeownership, 1984
 - “This report is the basis for the Administration’s testimony, lobbying, and legislative proposals to limit funds for housing through limiting expansion of secondary mortgage markets.”
- Political Candidate Survey and Survey Results, 1980, 1984
 - A survey distributed to candidates for local, state, and federal office. Intended to gain an understanding of political candidates positions on real estate issues.

B9:07 Box 2

Residential Mobility Surveys and Reports

- Mobility and Housing Markets, 1962
 - Survey results and data about “who moves, why, and where.”
- Residential Mobility and Choice, 1986
 - “It is important to understand the relationship between residential mobility and choice and major life-cycle events such as marriage, divorce, and birth of a child. It is a necessary prerequisite if one wants to accurately forecast future levels of new and existing home sales as well as the amenities, types of dwelling units, and neighborhood preferences future homebuyers will be looking for.”
- Displacement Due to Condominium Conversion: Some Evidence, 1979
 - The purpose of this report is to identify those affected by condominium conversion and to understand the problem of this displacement.
- Mobility, Transaction Costs and Tenure Choice, 1989
 - “The nature of the relationship between mobility and tenure choice is the subject of this paper.”

Financing Home Ownership Research

- Housing Quality and Income, 1964
 - “This study undertakes to analyze the relationship between family finances and housing quality as a basis for the formulation of practical, direct, and equitable remedies that can be achieved in programs that respect and employ the private ownership of privately used real property.”
- Fall Mortgage Market Report, 1974
- Consumption and Savings Patterns of Recent Homebuyers, 1980
 - “This report represents a preliminary attempt at gaining insight into the effect on GNP of housing turnover...In particular, this analysis will identify the relevant population subgroups experiencing a transition to homeownership status, define major and minor subcategories of expenditure behavior with respect to these groupings of outlays.”
- The Demand for Housing and Home Financing Into the 21st Century, 1987
 - “The purpose of this study is to provide measures of demographic demand for housing to the 21st century and to examine the sources of mortgage financing to support that demand.”
- Home Equity Loans: The Instrument and the Market, 1987
 - Discussion of the consequences of the continued growth of home equity loans on homebuyers, lenders, and the national economy.

- Trends in Population Growth and Mortgage Finance, 1984
 - Discussion of population growth in regions of the United States and that effect on real estate and mortgage financing.
- Demographics in the U.S.: The Segmenting of Housing Demand," 1989
 - "This report collates and analyzes what is known about recent and ongoing demographic changes thought to have important implications for housing demand, especially as they interrelate with each other and with pertinent economic factors."

B9:07 Box 3

- "Owner-Renter Difference in Political and Social Involvement, Housing Maintenance and Savings Choices," 1989
 - "In this paper we review existing research on whether homeownership affects these [social benefits]."
- The Housing Ladder: A Steeper Climb for American Households, 1990
 - "The findings in this report point to the important role REALTORS® have to play in and great deal of expertise they can contribute to affordable housing options...They, as much as anyone, have a shared stake in the economic prosperity of their communities and in the ability of its citizens to climb the ladder of housing opportunity."
- First-Time Homebuyer Affordability: A Look Behind, A Look Ahead, 1990
 - "This paper looks at the various dimensions of affordability and what has been happening to each in recent years. It focuses primarily on the increasing burden of the equity down payment and closing costs to first-time homebuyers."
- Experience and Expectations: The Home Price Predictions of Owners and Renters, 1992
 - "This paper focuses on how people predict the future value of what is frequently the largest component of individual economic well-being—the homes they own."
- The Effect of Demographics on Future House Prices, 1993
- Alternative Housing Affordability Indexes with Wealth Constraint and Tax and Insurance Payments, 1993
 - "The National Association of REALTORS® Housing Affordability Index is the ratio of a typical family's income to the income required to purchase a median-price existing home at the prevailing mortgage interest rate and assuming a 20-percent down payment...This paper discusses the major drawbacks of the NAR HAIs and presents alternatives to the NAR HAIs that incorporate net wealth data and actual property tax and hazard insurance payment data."
- Housing in the New Millennium, 1998
 - "In Housing in the New Millennium, the National Association of REALTORS® looks at the demographic and economic factors that have shaped the current housing market and will continue to shape the real estate market in the early years of the next century."
- Residential Mortgage Finance Data, 1984-2000
 - 3 CDs of residential mortgage finance data from the Research Division.
- An Assessment of the Prepayment Option on the Yield of Mortgage-Backed Securities, 1987
 - "The first section presents a discussion of prepayment uncertainty and its effect on pass-through security yield. The second section discusses factors influencing prepayment behavior. The third section analyzes mortgage loan and pass-through securities cash-flows. The fourth section presents historical yield differences between the 10-year Treasuries and current coupon GNMA pass-through. The fifth section discusses the CMO structure and how it redistributes prepayment risk. Finally, the paper

presents alternative ways of reducing the prepayment option premium in mortgage-backed securities.”

B9:07 Box 4

Other Residential Market Surveys

- Construction Costs Survey, 1925
- Survey of Existing Home Sales in Metropolitan Areas, 1974
- An Assessment of the Evidence Regarding Fair Housing Testing, 1987
 - “This paper reviews the findings of four studies of discrimination which used the audit technique. The four studies and the targeted groups are: Housing Market Practices Survey, The Dallas Study, The Boston Study, and The Denver Study.”
- Homeownership: Key to the American Dream, 1988
 - “This analysis will examine each of these topics—the benefits of homeownership; why homeownership has declined in recent years; the Federal government’s current role in encouraging homeownership as it has evolved since the Great Depression; and future Federal policy options available to future the dream of homeownership.”
- The Estimation of Housing Demand: A Review of the Evidence, 1988
 - “There has been a great deal of economic research into the responsiveness or “elasticity” of housing demand to income and housing price. This paper reviews that body of research.”
- The Estimation of Housing Demand: A Review of the Research and it’s Implications, 1988
 - “This paper examines studies of housing demand, focusing on the responsiveness to income and price variables. Analysis of these factors can provide policymakers with measures to analyze the effectiveness of possible approaches to effect the demand and supply of housing.”
- Survey of Homeowners and Renters: Key Findings, 1992
 - “To try and understand households’ underlying attitudes and beliefs about homeownership, renting, and affordability in America.”
- The Impact of Hurricanes on Housing and Economic Activity: A Case Study for Florida, 2006
 - “Given that Florida bears the brunt of hurricane damage, the Florida Association of REALTORS® commissioned this paper to examine the impact of disaster events on housing and economic activity in its state.”
- The Impact and Response to Natural Disasters, 1991
 - “A report of a study group to determine the effects of natural disasters on the real estate industry and to identify the appropriate Association response to such events.”
- Social Benefits of Homeownership and Stable Housing, 2006
 - “The purpose of this paper is to examine if and how homeownership actually does bring about positive social outcomes. Furthermore, this paper examines not only the ownership of homes, but also the impact of stable housing (as opposed to transitory housing and homelessness) on social outcomes.”
- Profile of the Luxury Real Estate Market, 1998
 - “To better understand the profile of REALTORS® working in the luxury market”
- Questionnaire on Ground Values and Rentals, 1928
 - A questionnaire to gain information on comparative land values and rental existing in “various classes of cities.”

B9:08: Commercial Real Estate Research

B9:08 Box 1

- Survey on Commercial Rents (covering 230 cities), 1945
- Report on Theatre Closings, 1953
 - “This report is the result of our study of theatre closings and of the effect of those closings on adjacent property.”
- Society of Industrial REALTORS® (SIOR) Industrial Property Survey, 1954
 - “A detailed analysis of the first industrial property market survey. A report on current sales and leases of industrial land and buildings as compared with six months ago. They also expressed their opinion of the trends most probable for the second half of 1954.”
- SIOR Real Estate Firm Operations Survey, 1985-1986
 - “This publication is the first attempt to profile the industrial and office sales and leasing firms in the real estate industry...This report provides details on the structural, operational, and financial characteristics of these real estate firms. The objective of the study is to provide a mechanism through which individual firms can compare their business performance with other firms having similar characteristics.”
- Profile of the U.S. Office Market, 1989
- Profile of the U.S. Industrial Market, 1989
- Urban Renewal and Land Disposition: Policy and Practice, 1963
 - “A survey undertaken to study individual land disposition practices, particularly the degree to which brokers were being utilized.”
- Standard Commercial/Investment Real Estate Market Terminology and Definitions Workbook, 1992
 - “The purpose of this workbook is to facilitate data collection by providing: standard terminology and definitions for the commercial/investment real estate industry; survey forms for the practitioner to collect data for office, industrial, retail, and multi-family buildings.”
- The Credit Crunch: Empirical Evidence, 1990-1991
 - “Survey to investigate the existence and nature of the current credit crunch.”

B9:08 Box 1-2

- Commercial Real Estate Statistical Review, 1998-1999

B9:08 Box 2

- Commercial Real Estate Research Terms and Data Standards, 2003
 - “The purpose of this report is twofold: to examine the methods, assumptions and limitations used by commercial real estate (CRE) data vendors in their data collection processes; and secondly, examine the leading CRE data standards and review how they handle these same research terms.”
- Commercial Surveys, 1984-1985
 - Blank surveys including “Commercial Property Brokerage Survey,” “Investment Real Estate Finance,” “REALTORS® Land Institute Market Survey,” “Land Market Survey,” and “Commercial Real Estate Market Survey.”
- Property Management Division Classification of Member Interest, 1928
 - “To help the Property Management Division plan its activities in a more helpful way for its membership.”

- Questionnaire to Firms Financing Industrial Real Estate, 1926
 - Used to “develop a clear understanding of what lenders on industrial property desire or demand in the matter of such loans and incidental matters.”
- Questionnaire for the Committee on Commercial Districts, 1939
 - “Your Committee on Commercial Districts will find it extremely valuable in its task of seeking answers to many problems if factual data on the questions listed are gathered from a great number of cities over the nation.”

B9:09 Surveys on National Association Services and Activities

B9:09 Box 1

Code of Ethics/Professional Standards Surveys and Reports

- Summary of Ethics Questionnaire, 1925
 - A summary of a survey to local boards about Code of Ethics complaints and responses.
- Questionnaire on the Code of Ethics, 1925
- Professional Standards Survey, 1981
 - “To gain insight into the area of professionalism and to determine what specific concerns the members had in the broad area of professionalism.”
- Code of Ethics Survey, 1988
 - “A questionnaire generally comparable to the convention questionnaire, covering such topics as member familiarity with the *Code*, the importance place on the *Code*, evaluations of how the *Code* has been enforced at the local level, and evaluations of state and national level efforts to provide *Code* training and support.”
- Professional Standards Enforcement Survey, 1991
 - “Given the importance of the Code to REALTORS®, the National Association of REALTORS® has focused its efforts on a baseline measurement of enforcement activity. Those efforts lead to a survey of local Boards (Associations) on enforcement activity.”

Member Services, Benefits, and Needs Surveys and Reports

- Priorities of Real Estate-Related Issues and National Association of REALTORS® Member Services: A Study of Member Attitudes and Perceptions, 1980
 - “This survey indicated members’ awareness of the National Association, their perception of the National Association, and the issues and priorities the average member believes faces the organization.”
- Mega Survey: A Report Prepared for the Strategic Planning Committee, 1989
 - “This report contains the revision results of this comprehensive study, and provides valuable insights into the following areas: Involvement in the REALTOR® Organization; Reasons for Belonging to the REALTOR® Organization; Importance of REALTOR® Organization Services; Evaluation of Dues and Fees; Importance of Real Estate Issues.”
- Products and Services Study, 1992
 - “Research objectives: Determine members’ general attitude about NAR-offered products and services; Determine the level of importance members assign to various products/services benefits and to assess NAR’s ability to deliver those benefits; Evaluate several specific new products/services concepts under consideration by NAR; Identify unique member segments passed on product/service needs.”
- Commercial and Investment Member Benefits/Services Study, 1992
 - “This survey was designed to determine specific programs and services needed by C&I REALTORS®.”
- Property Management Survey, 1992
 - “This study was commissioned by the Member Services Division to ascertain the desirability of establishing a voluntary membership section for NAR members involved in or having interest in property management.”
- Member Needs Study, 1994
 - “To gain a better understanding of the types of programs, products and services that make a difference to an individual’s success as a REALTOR®.”

- Evaluating the Impact of Board of Choice on Firms and Boards, 1997
 - “The purpose of these surveys was to become better informed about changes in board jurisdiction and member services offered as well as firm services desired. Information was also gathered on local board EOs’ views on the impact of Board of Choice.”
- Memberships Perception of the REALTOR® Organization, 1997
 - “The three phase project will: 1. Identify core member perceptions of the organization; 2. Profile highly successful firms; and 3. Examine what trends are affecting the industry now and during the next five years.”

B9:09 Box 2

Communications Surveys and Reports

- The Voice for Real Estate Communication Channels Study, 1989
 - “Imperative to understand how NAR, the States and Boards communicate with their various audiences.”
- Communications Impact Study, 1989
 - “To understand how members perceive NAR and “The Voice for Real Estate” and to gain direction for implementing the strategic communications plan.”
- Communications Effectiveness/Needs Study Among NAR Members, 1991
 - “A study was conducted during August and September of 1991 to measure the effectiveness of NAR communications and the communication needs of NAR members.”

Convention Surveys

- Annual Convention Survey, 1983
 - “In order to help NAR to more effectively plan future Association Conventions and meetings, the Convention Division has undertaken an evaluation of the 1983 Las Vegas Convention.
- Analysis of GTU Survey of NAR Conventioneers, 1985
 - “GTU, Inc. was selected by the National Association of REALTORS® to coordinate hotel, transportation, and tour arrangements for members and staff attending the association’s 1984 convention in Hawaii. In order to evaluate the level of service they provided NAR members, GTU mailed convention attendees a survey asking them to rate the quality of GTU’s service.”
- Convention Operations Surveys, 1984-1987
 - Blank convention surveys for attendees “to help identify improvements in our Annual Convention.”

Other NAR Services Studies and Reports

- An Evaluation of Member Interest and Awareness of NAR’s Public Policy Activities, 1996
 - “This Government Affairs survey was conducted for the primary purpose of gathering information on member issue interest and knowledge of NAR Public Policy activities.”
- Government Affairs Directors (GAD) Survey, 1996
 - “To further the goal of the Political and State Affairs staff to effectively address the professional and educational needs of GADs in the the most efficient manner.”
- Factors Underlying REALTORS® Attitudes Regarding NAR Legislative Activities, 1981
 - “A membership study was conceived which would elicit members’ reactions to a wide range of legislative issues...The goal of the research was to establish the relationship

that exists, if any, between perceived impact of the various legislative issues on the eight possible dimension of impact and desired NAR legislative involvement.”

- NAR Research and Development Fund
 - “The purpose of the NAR Research and Development Fund is to provide funding to encourage the development and delivery of real estate programs, products and services that have national scope and marketability and can be jointly developed, produced and/or marketed by NAR and a local board(s), state association(s), or NAR Affiliate(s).”
- Fair Housing Usage Survey, 1998
 - “The purpose of the following survey is to gain a better understanding of how the National Association of REALTORS® can assisting in your training needs. Your answers will be used in the creation of a fair housing product that is sure to become an asset to your training courses and will provide the most current information.”

B9:10 International Real Estate Research

B9:10 Box 1

Real Estate Conditions and Outlook Surveys

- Real Estate Conditions and Outlook: A Survey of Real Estate Professionals, 1981-1985
- World Economic and Real Estate Outlook, 1979-1985

Foreign Investment Surveys

- Foreign Investment in U.S. Real Estate, 1987-2008
 - Foreign investment status, trends, and outlook

B9:10 Box 2

- Foreign Bank Participation in United States Mortgage Markets, 1990
 - “This report covers the important topic of foreign bank participation in United States mortgage markets.”
- Foreign Investment, Vertical Integration, and the Structure of the U.S. Real Estate Industry, 1990
 - “The objective was to gauge the magnitude of foreign investments as well as to understand the investment objectives of foreign purchasers.”
- Foreign Investment in Honolulu Real Estate Markets, 1988
 - A report on the growing foreign investment market in Hawaii’s real estate market.
- The Importance of Foreign Investment to the U.S. Economy and Three U.S. Cities, 1987
 - A study of foreign investment in Washington, D.C., Los Angeles, and Chicago.
- Problems Securing Mortgage Financing for Foreign Investors in the U.S. Market, 1994
 - “This paper attempts to provide insight into the reason for problems faced by foreign investors in their attempts to purchase residential real estate in the United States and makes some suggestions for further actions.”
- Alien Ownership of U.S. Real Property: The Current Situation, 1982
 - “A review of currently available literature on foreign ownership of U.S. agricultural land.”
- The Globalization of Real Estate, 1991
 - “A collection of papers and critique of resources devoted to foreign investment in U.S. Real Estate and U.S Investment in real estate abroad.”

Profile of International Home Buying Activity

- The National Association of REALTORS® Profile of International Homebuying Activity, 2007-2008
 - “NAR Research surveyed REALTORS® across the United States to determine the extent to which their business is with foreign home buyers.”

International Real Estate Markets

- International Real Estate Markets: A Comparative Study of Selected Nations, 1978
 - “This study has been prepared, in part, to provide an in-depth analysis of the treatment accorded real estate in nations throughout the world. Specifically, pre-tax systems, private housing production, public housing programs and regulations of real estate activities are address in each country surveyed.”

- Economic and Social Progress: The Role of Homeownership and Other Forms of Secure Tenure, 1984
 - A report on the social and economic effects of homeownership throughout the world.

B9:11: Tax Research

B9:11 Box 1

- An Analysis of the Ralston-Nolan Bill, 1921
 - “The Ralston-Nolan Bill proposes to place a tax of one percent per annum upon the “privilege of the use and enjoyment of lands” in excess of \$10,000 in value...As a fiscal policy, a federal tax on the “privilege of landownership” does not meet with the ideas of economics and experts in public finance.” An argument against this bill from the Division of Research and Information.
- Endowment Membership memo, 1922
 - An endowment membership was created in 1922 to be used “in the work of collecting and disseminating facts and information intended to reduce or economically direct public expenditures payable out of public funds or local, state, and national taxes in the true interest of said owners, or in such other manner as may be deemed wise by the Association to seek protection for the interests of said owners in the matter of said public expenditures.”
- Property Tax Trends and Alternative Sources of Revenue, 1972
 - “The purpose of this study is to examine recent trends in property taxes, and investigate alternative sources of revenue with an eye toward reducing or at least abating the growth in property tax burdens.”
- Land Off the Tax Base, 1972
 - “Purpose is providing some insight into the extent and legal status of exempt and immune property, and to present some remedial measures which have been proposed, and occasionally adopted, at the state and local level.”
- Property Tax Survey, 1975
 - Survey sent to local and state boards to assess property tax burden, structures, and state issues.
- Some Aspects on Property Tax Administration and Equalization, 1975
 - “This report examines some select aspects of property tax administration in an effort to answer the question” of what successful property tax administration looks like.
- Opinions on Property Taxation, 1978
 - “A survey of state and local real estate boards was undertaken by the National Association of REALTORS® in order to learn more about recent trends in property taxation and to seek out possible avenues for reform.”
- Burden of Property Taxation, 1978
 - “Statistics on the local property tax situation help to define the burden which the ad valorem tax imposes on property owners.”
- Property Tax Alternatives, 1978
 - Statistics about local alternatives to property taxes and opinions of REALTORS® and state governments about alternative revenue streams.
- Property Tax Trends, 1978
 - “A survey of public attitudes on government and taxes.”
- Property Tax Exemptions, 1978
 - Statistics on property tax exemptions and revenues lost by states from these exemptions.
- Tax Shifts Resulting from Rent Controls, 1978
 - A report on tax shifts in several cities (Boston, DC) when rent control is imposed.

- Tax Burden Shifts Resulting from Rent Control, 1981
 - A briefing paper on the effects of rent control and the local property tax burden.
- Tax Policy Reform: Prospects for a Major Change? Potential Impact on the Economy, including Real Estate and Housing, 1985
 - A report on the impact of tax policy reform and economic recovery in regards to residential real estate investment and taxation.
- The Impacts of the Reagan and the Ways and Means (HR 3838) Tax Reform Proposals on Real Estate and the Economy, 1986
 - An analysis of the Reagan Era tax reforms and the impact on the real estate industry.
- Tax Reform Survey, 1986
 - “A survey conducted to determine how the members of the National Association expected certain housing and real estate related tax changes—proposed in the President’s tax reform package the House-passed tax revision bill—would affect their real estate business.”
- The Impact that the Deductibility of Cash Flow Losses Would Have on Investment Yields Under the Tax Reform Act, 1987
 - “This report is the first in a series of position papers which will examine the effect that certain measures would have on investment yields if they were to replace or amend the corresponding manner in which they are treated under the Tax Reform Act of 1986.”
- Federal Taxes and Owner Occupied Housing, 1989
 - “This report reviews the system of tax provisions currently providing the most sizeable benefits to home owners: deductibility of mortgage interest and property tax payments; exclusion of net imputed rent; deferral of capital gains on home sales; and exclusion of capital gains of home sales by persons 55 and over, of capital gains on homes at owners’ death, and of interest on state and local government mortgage revenue bonds.”
- The Effects of Tax Policy on Residential and Investment Real Estate, 1989
 - “The first chapter examines the effects of federal income taxation on the housing market and household economic decision making...In chapter 2, the capital gains tax treatment of real estate is examined, while the impact of recent income tax changes on investment real estate is examined in chapter three. Chapter four addresses state and local taxation of real estate. The concluding chapter looks at the effects of taxes on the market for mortgage credit.”

B9:11 Box 2

- The Impacts of Tax Policy and Regulation on Real Estate and Financial Institution Soundness, 1991
 - “This briefing book marshals a large body of evidence...That information ranges from publicly-available statistics to the stories of individual projects brought low by tax policy and regulatory action...We hope this information and analysis proves useful in establishing a favorable environment for investment real estate.”
- The Effects of Tax and Financial Policy on Real Estate: An Analysis of the Housing and Residential Investment Sectors, 1991
 - “This book summarizes the findings of current research on the impact of changes in demographic patterns, tax policy, and the housing finance system on the real estate sector, with special emphasis on the residential sector.”

- Tax Treatment of Capital Gains from Real Estate: An Analysis of the Impact of Current Law and Prospects for Capital Gains Tax Reform, 1992
 - “This paper examines the tax treatment of capital gains, analyzes the interrelationship of inflation and capital gains taxation. In addition, it demonstrates the impact of capital gains indexation on the taxation of capital gains from real estate and discusses recent proposals to modify tax laws affecting capital gains.”
- The Impact of the Tax Reform Act of 1986 on Commercial Real Estate, 1992
 - “This paper presents an analysis of commercial real estate trends before and after TRA.”
- Residential Real Estate Impacts of Flat Tax Legislation, 1995
 - “In the economic analysis presented here, we focus on tax law changes converting from income to value-added taxation.”
- The Impact of the Flat Tax on Mortgage Foreclosures and Losses, 1996
- Potential Impacts of Sales Taxation of Services on the Real Estate Sector, 2003
 - Discusses the economic impact and equity considerations of imposing a sales tax on real estate services.
- Potential Impacts of Increases in Real Estate Transfer Taxes, 2003
 - Discusses the economic impact and equity considerations of increasing real estate transfer taxes.

B9:12 Strategic Planning Surveys and Trend Reports

B9:12 Box 1

- Strategic Planning Survey, 1983-1992
 - “This report contains the results of an extensive nationwide survey of members of the National Association, volunteer leaders, as well as the executive officers of State Associations and local boards...Respondents in the survey were questioned on a variety of topics generally falling into four major categories—familiarity with the REALTOR® organization and the importance of membership, evaluation of the various services proved by the REALTOR® organization, the issue impacting the Organization and the industry, as well as their feelings on a host of statements regarding many facets of the National Association’s operation.”
- Planning Association Resources, 1982-1985
 - “This report contains the results of a survey of Real Estate Boards and State Associations. Information on the National Association, its affiliates and the membership have also been incorporated into the analysis to provide a comprehensive view of the physical and financial dimensions of the REALTOR® organization. The report also provides information and assessments of Association programs and operations. Both the data on Association resources and the evaluation of its programs will be extremely useful in future planning at all levels of the Association.”

B9:12 Box 1-2

- Environmental Scan: Issues and Trends Affecting the Future of Real Estate, 1985-1989
 - “In effect, the environmental scan is the Association’s view of what we can anticipate in the future. To be more concreted, it is a comprehensive identification and evaluation of trends with are potentially significant to the industry, Association members and the Association itself. In an environmental scan it is necessary to examine not just the nature of each issue and trend but also the probability of its occurrence as well as its timing.”

B9:12 Box 2

- Issues and Trends Facing the Real Estate Industry, 1984
- A Changing Landscape: An Examination of Key Trends Shaping the Real Estate Industry, 2001
 - “This report covers: major drivers of change; stabilizing forces; other trends to watch; new business models; evolution of the broker-agent relationship; technology issues.”
- Strategic Real Estate Trends & Impacts, 2002
 - “The objective of this report is to assist the reader in strategically thinking about their business and organization by analyzing key elements of change including trends in: technology; economics; business model; buyers and sellers; regulation/public policy; agents and brokers all drawn from NAR research. Impacts will be viewed from the perspective of: real estate industry; REALTOR® Organization; Brokerage firms; Member agents.”
- Change is Relentless: An Examination of Key Trends Shaping the Real Estate Industry, 2003
 - “This report covers: industry trends; brokerage trends; agent trends; the ‘new’ consumer; technology trends.”
- Creating Value in a Changing World: Emerging Trends, Challenges, and Opportunities for Real Estate Professionals, 2014

- “This report covers both the challenges and the potential opportunities facing the U.S. real estate industry in the next few years.”

B9:12 Box 3

- Member Survey: Benefits and Services in a Market Environment, 1992
 - “This report and the information contained within represents a compilation of both internally published NAR reports and external sources on trends and issues relevant to the future of the real estate industry.”
- Strategic Issues in a Changing Environment, 1993
 - “In this survey we thought to try something a little different by concentrating on relatively few, but key issues. Moreover, we present an interpreted discussion of the survey’s results. In an attempt to prove “information” rather than data, we have framed the implications from the survey in the form of threats and opportunities.”
- Real Estate Horizons: A Look Toward the 21st Century, 1992-1995
 - “This update of Real Estate Horizons reveals a snapshot of the industry and the forces that help to shape it, serving as a basis for discussion of the threats and opportunities that are the by-products of change...This document describes a decade forecast as well as trends that have emerged in eight major subject areas since the last edition of the Horizons. It is intended to provide decision support in the establishment of new programs and initiatives that will enable the Association and its members not only to survive but to thrive in an era of uncertainty.”

B9:13 National Center for Real Estate Research

NCRER was established to focus on the research needs of real estate practitioners, lenders, appraisers, developers. “The REALTORS® National Center for Real Estate Research (NCRER) supports original, high-quality research that contributes to a greater understanding of the real estate industry, housing, and homeownership. Equally important to the center’s mission is research with practical applications to the real estate business, real estate markets, and public policy.”

Part of the NCRER is the State and Local Fiscal Research Institute “dedicated to research on state and local fiscal issues, institute reports look at trends in state and local taxes and expenditures, how economic and demographic forces affect tax systems and how fiscal policies impact growth and development. This research provides critical information on how tax policies are formed, how they work and how they impact the real estate industry.”

B9:13 Box 1

- NCRER promotional brochures and information kits, 2004
- Assessment of Endangered Species Act Enforcement on Real Property Values: A Case Study of Three Washington Counties, 2002
 - “A geographical and statistical case study analysis of the impacts of enforcement activities related to the Endangered Species Act (ESA) on property values in three counties in Washington State.”
- Housing Wealth Effects, 2004
 - “This report describes research on the role of housing wealth in household net worth and the impact of changes in household wealth on consumer spending”
- Identifying Agent-Specific Influences in the Brokerage Process, 2005
 - “This study examines how individual agents affect house selling prices and time on the market while controlling for brokerage firm-specific effects as well as supply and demand conditions that vary by neighborhood.”
- The Value of Housing Characteristics: A Meta Analysis, 2005
 - “This study uses meta regression analysis (MRA) to evaluate the relationship between house price and nine housing characteristics: square footage; lot size; age; bedrooms; bathrooms; garage; swimming pool; fireplace; and air conditioning.”
- State and Local Fiscal Research Institute
 - State and Local Government Finances: Today’s Structure and Tomorrow’s Challenges, 2005
 - “This report provides a comprehensive summary of the current condition of state and local government finances and a broad-based analysis of the key fiscal issues that state and local governments will confront during the next five to ten years.”

B9:13 Box 2

- Fiscal Policy and Economic Development, 2006
 - “The purpose of this report is to inform on the current state of knowledge of the economics profession of the impacts of state and local taxes on economic activity such as employment. This report is a companion piece to a report by the

authors on the current state of knowledge on the impacts of state and local taxes on property values.”

- Fiscal Policy and Property Values, 2006
 - “The purpose of this study is to inform on the current state of knowledge of the economics profession of the impacts of state and local taxes on property values.”

B9:14: State and Local Association Profiles and Surveys

B9:14 Box 1

Executive Officers, Presidents, and Leadership Surveys

- Annual Seminar of Real Estate Board Administration survey, 1958
 - Survey for feedback about the annual Seminar.
- Strategic Planning Survey of National Association of REALTORS® Leadership and State and Local Board Executive Officers, 1980
 - “The first section of this report discusses variations in perceptions and evaluations between the general membership, volunteer leaders, and Executive Officers. The second section discusses variations in perceptions and evaluations between Executive Officers of state associations and large, medium, and small sized local boards.”
- Executive Officer Advisory Committee Report, 1984
 - “In order to better understand the part played by Executive Officers at the State and Local Board levels, the National Association’s Executive Officer Advisory Committee (EOAC) commissioned the Economics and Research Division of the National Association to collect information on the functions, roles, and activities of EO’s. In addition, the Economics and Research staff obtained information on the perceptions held by segment of the REALTOR® organization on the jobs and roles of the EO.”
- Executive Officers Survey, 1986
 - “This report presents the results of a survey of the Executive Officers of the REALTOR® Organization. It contains their evaluations of the work of the Executive Officers Committee (EOC), their views of EO training requirements, the types of courses they are interested in taking, their attendance at National Association of REALTORS® meetings, and their familiarity with NAR products and services (including how much they use them and how helpful they find them).”
- Views on Association and Issues: A Survey of Executive Officers of the National Association of REALTORS®, 1987
 - “This report contains an analysis of the attitudes and experiences of State Association and local Board executive officers regarding the REALTOR® organization and federal government programs and services.”
- Executive Officers Mini Survey, 1988
 - “This survey was conducted to obtain Executive Officers’ views on work related courses and preferences for specific types of training seminars.”
- Results of the Local Board and State Association Executive Officers and Presidents Surveys, 1989
 - “This report contains the results of the Local Board and State Association Executive Officers and Presidents surveys. Both surveys were designed to gather information critical to the planning processes of various National Association divisions.”
- Executive Officers Committee Mini Survey, 1991
 - “This report contains the results of the Executive Officers Committee (EOC) Mini-Survey...Executive Officers received a five-page questionnaire which covered topics that ranged from attendance at meetings and education course to evaluations of EOC programs, products, and services.”
- Association Executives Communications and Professional Development Survey, 1995
 - “This survey was conducted to gather data to implement changes necessitated by the demands of today’s technology.”

Local and State Association Profiles

- Inventory of Real Estate Board Activities, 1925-1927
 - Results of a survey sent to local boards about membership, finance, administration, appraisal work, advertising, education, ethics and arbitration, and about the local REALTOR®.
- Survey of Real Estate Board's Activities: Summary of Questionnaires, 1943
 - "This survey has been prepared by the Secretaries Council in order that you might have some means of making a reliable comparison between the operations of your Board and those of other Boards comparable to yours in number of members, income, and population of area served."

B9:14 Box 2

- The Local and State REALTOR® Association Profile, 2000
 - "To gain a greater appreciation of the structure, size, scope of services, and other characteristics of local and state REALTOR® associations, the National Association of REALTORS® conducted a survey of this important group."
- National Association of REALTORS® Profile of Local, State, and Regional Associations, 2004
 - "This report presents a snapshot of the Associations' executive officer, products & services, as well as the associations' financials."
- The National Association of REALTORS® Profile of Local Associations: General Summary of Survey Findings, 2008
 - "The survey is separated into eight sections: Local Association Profile; Broker Management Services; Education Services; MLS Governance and Usage; MLS Technology; Electronic Keybox and Lockbox Systems; Services for Commercial Real Estate Members; and Services for International Real Estate Members."
- Local Association Member Surveys, 1983-1989
 - Includes the Maryland Association of REALTORS® Strategic Planning Survey, the Virginia Association of REALTORS® Membership Survey, the Houston Board of REALTORS® Membership Survey, the Greater Salem Board of REALTORS® Membership Survey, the Arlington Board of REALTORS® Member and Affiliate Surveys, and the New Hampshire Association of REALTORS® Membership Survey.

B9:14 Box 3

Compensation Surveys

- State/Local REALTOR® Association Benefits and Compensation Study, 1992
 - This survey "is concerned with employee benefits, personnel policies, and compensation."
- State and Local Association Executive Compensation and Benefits Study, 1997
 - "The Benefits and Compensation study is arranged in five chapters. Chapter A provides an overview of the demographic and business characteristics of full-time local association Executive Officers, as well as employee benefits, leave and office policies. Chapter B discusses the compensation of full-time local association Executive Officers and other association executives...Demographic and business characteristics, as well as benefits, leave, and office policies are reviewed in Chapter C...Chapter D discusses the compensation arrangements of the state association...Chapter E includes a copy of the survey questionnaire."

- National Association of REALTORS® Profile of Local Associations: Compensation and Benefits, 2006
 - “This report presents a snapshot of the Associations’ executive officer’s compensation and benefits, as well as the association’s financials.”
- Profile of Local Association Compensation and Benefits, 2008
 - “This report presents a snapshot of the Associations’ executive officer’s compensation and benefits, as well as the association’s financials.”

Other Local and State Board Surveys and Reports

- Basic Operating Policies of Real Estate Boards, 1962 and 1973
 - “The purpose of this study was and is to provide Member Boards of NAREB with information to assist them in developing policies that will best serve the individual needs of each board.”
- Local Real Estate Boards, 1982
 - “This report contains the results of a nationwide survey of local real estate boards. The survey provides invaluable insight into the views of board executive officers on many of the issues and problems facing the Association and the industry as well as their assessment of Association programs and needs.”

B9:14 Box 4

- Dues Billing Survey, 1982
 - “This report contains the results of a nationwide survey of presidents and Executive Officers of State Associations and Local Boards of REALTORS®, undertaken to determine current dues collection procedures and attitudes toward changes in those procedures.”
- Publications Needs and Use, 1983
 - “The survey provides insights into the views of Executive Officers on the development of publications to assist them in performing and fulfilling the obligations and responsibilities of their positions.”
- Local Board Education Survey, 1983
 - “The report provides valuable insights into the views of Board executive officers and staff on the state of real estate education. The local Board leaders were asked questions in the following topical areas: evaluation of education programs; operational information on programs; future education programs; and background information on the Board.”
- State Association Education Survey, 1984
 - “The report provides valuable insights into the views of Board executive officers and staff on the state of real estate education. The local Board leaders were asked questions in the following topical areas: evaluation of education programs; operational information on programs; future education programs; and background information on the Board.”
- State Association and Local Board Marketing Research Survey, 1984
 - “The survey provides insights into the views of Executive Officers on NAR’s marketing efforts in general as well as their opinions on many specific products and services available to members from the various Divisions and Affiliates of NAR.”
- Local Board/Association Common Data Base Survey, 1992

- A report of a survey “relating to membership and income, elected procedures, multiple listing service, professional standards, education, communications, governmental affairs, and member services.”
- Update on Board/ Association MLS Systems: Regional MLS Information Survey, 1993
 - “To provide a more complete presentation of regional MLS data.”
- A Qualitative Study of NAR Legal Services and Board Reorganization Focus Groups, 1993
 - “The purpose of this needs assessment study is to identify state and local association needs and expectations of NAR legal service and quality standards.”
- Technology Survey of REALTOR® Associations, 2005
 - “A National Association of REALTORS® survey of state and local associations use of technology tracking programs, products, budgets, hurdles, and success stories.”
- Survey Kits
 - “This Survey Kit was specifically developed from use by State Associations and Local Boards of the National Association of REALTORS®. The Kit is designed to serve as a step-by-step guide for you to obtain and analyze information about your members.”
- Annual Report of Local Property Owner Divisions, 1932
 - NAREB “wants to know about the property owner movement in your city, how it is organized, what it has done, what it plans to do, and what we can do to help you.”
- State Legislative Survey, 1976
 - “It’s purpose was to aid in ascertaining the most current and pertinent areas of legislative activity within the fifty states.”

B9:15: Research Reports by Outside Organizations

B9:15 Box 1

Homeownership Research

- The Public's Attitude Toward Open-Housing in the Private Housing Market, 1968
 - "This report presents the findings of a personal interview research survey" about perceptions of open-housing in the private market.
- National Survey of Real Estate Ownership and Attitudes Regarding Real Estate, 1973
 - "The survey objectives were to measure the following: ownership of real estate, for one's own residential use and/or investment; opinion regarding the value of real estate as an investment; contact with real estate officers; awareness of multiple listings, and opinion regarding their usefulness; favorableness of opinion regarding Federal housing programs for low and for middle income families; opinion regarding the funding of public education through property taxes."
- Home Buyers and Sellers and Their Opinions About Real Estate Agents and Facilitators, 1993
 - "The National Association of REALTORS® commissioned the Gallup Organization to conduct a study of individuals who had used a real estate agent in the past year for a home purchase or home sale. The purposes of this study were: to find out how satisfied these home buyers and sellers were with their agent; to ascertain why these buyers and sellers used an agent for their real estate transaction and what value they place on the agent's services; and to determine whether another kind of consumer representative called a "facilitator" would have met their needs during their real estate transaction."
- Sources and Types of Information Used and Wanted by New Home Buyers, 1993
 - "The National Association of REALTORS® commissioned the Gallup Organization to conduct a study of broker/agents, mortgage lenders, appraisers, and new home buyers to determine the acceptance and priority of functions that should be included in a computer-based Real Estate Information Network."
- Data from the Sources and Types of Information Used and Wanted by New Home Buyers study, 1993
 - Data sets from this study
- The Yankelovich MONITOR® Perspective on Consumer Values and Home Ownership, 1991
 - "This memorandum reviews the changing value systems of Americans and the implications of these values for home ownership, focusing in particular on the consumer of the 1990s."
- An Exploratory Study of the Consumer Perceptions of Houses and the Buying Process Among Self-Identified Non-Buyers, 1991
 - "The objectives of this study were to determine: perceptions of home ownership and home buying among those not currently in the market; relative importance of various psychological factors in the decision to purchase or not purchase a house; underlying values and attitudes among different lifestyle clusters, including the young first-time buyer, the second-time family buyer, and the empty nest older buyer; insofar as possible any changes or shifts that have occurred in values and attitudes in recent years; and consumer reaction to potential communication strategy statements or concepts."
- Allied Professionals and New Home Buyers: Qualitative Report, 1993
 - "The National Association of REALTORS® commissioned the Gallup Organization to conduct a market study to determine the acceptance and priority of functions that will be included in a computer-based Real Estate Information Network."

B9:15 Box 2

- Findings from the Survey Among Recent Home Buyers, 1997
 - “Between May 13 and 14, 1997, Hart-Riehle-Hartwig interviewed a representative cross section of 808 home buyers nationwide who purchased their homes within the past year or two. The following represents key findings from that research.”
- Survey of Recent Home Buyers, 1999
 - “Hart-Riehle-Hartwig Research was commissioned by the National Association of REALTORS® to study recent homebuyers’ satisfaction with the home-buying process and the relationship between the homebuyer and the real estate salesperson or agent.”
- Home Stories: An Investigation of Current Trends in Home Buying and Selling, 2001
 - “Given the influence of the Internet on real estate buying and selling processes, Home Stories explore the role of technology and other influencers in the current real estate transaction process and the current control dynamic in the client-REALTOR® relationship.”
- Auctions Versus Private Sales of Houses: A Description and Empirical Analysis of the Melbourne, Australia Market, 1990
 - “The study has two objectives: to provide an institutional and descriptive comparison of the auction and private sale systems of marketing residential real estate in Melbourne, Australia; and to test for pricing differences traceable to the marketing system.”
- America’s Housing Needs in the 21st Century, 1988
 - “The goal of this paper is to provide the essential “housing needs context” for the period 1987 to 2002 for the current round of discussions about new federal housing policy initiatives...The paper also provides information on expected subsidy requirements for meeting several objectives of social policy.”

B9:15 Box 2-3

- Renters Study, 1987 and 1991
 - Data from a questionnaire about renting vs. owning.
- The Used Home Buyer, The Seller, and The Industry, 1964
 - “The immediate purpose of the research contained in this report is to provide a background of factual information for the development of a public relations campaign on behalf of NAREB...Included in the content of this study is a wide range of subject matter pertinent to the industry’s relations with the public, ranging from the home owner’s buying motivations to this understanding of the REALTOR’S® position on legislation limiting the seller’s right to discriminated among potential buyers.”

B9:15 Box 3

Tax Research

- Analysis of the Sales Tax as it Applies to Real Estate-Related Services, 1987
 - “The purpose of this study is to provide state member organizations of the National Association of REALTORS® with the information needed to effectively confront the issue of the sales tax on services.”
- Analysis of State and Local Real Estate Transfer Taxes, 1988
 - “The purpose of this study is to provide the member organizations of the National Association of REALTORS® with solid analysis which can be used to construct effective arguments in dealing with real estate transfer tax issues.”
- Analysis of Trends and Options for Reducing Reliance on the Property Tax, 1989

- “The scope of this report is restricted to analysis of trends in reliance on the property tax and options for reducing reliance as a strategy for broad-based property tax relief.”

B9:15 Box 4

- Analysis of Local Infrastructure Financing Alternatives, 1990
 - “The purpose of this report is to provide a practical guide for designing and evaluating local infrastructure financing alternatives.”
- Analysis of the Sales Tax on Services, 1991
 - An analysis of how states use sales tax revenue
- Property Tax Sourcebook: Volumes 1 and 2, 1993
 - “This Sourcebook contains statistical information on property taxes in states, counties, and cities across the country. It includes: property tax rates on owner occupied housing; assessment ratios for owner-occupied housing; estimated real property tax bills on median-priced housing; property tax collections; which states lean the most on property taxes; which states impose the highest property taxes; population and personal income levels for numerous places.”
- National Property Tax Comparison, 1997

B9:15 Box 5

Mortgage Research

- Real Estate Mortgages as Investments for Insurance Companies, 1923
 - “A comparative study of the incomes of life insurance companies from real estate securities and other forms of investment showing the effect of changes in policy and the desirability of the mortgage loan.”
- A Survey of the Public’s Perceptions and Expectations Concerning Home Mortgage Rates and Home Prices During the Next Twelve Months, 1980
 - “This is a report on the findings of a survey designed to investigate the public’s perception of home mortgage rates and their expectation of the prices of homes in the next twelve months.”
- Mortgage Lenders and Appraisers Data Information Report, 1993
 - A study to determine what sources mortgage lenders and appraisers use to obtain information for their job functions. Includes the data sets from this survey.

B9:15 Box 6

MLS Research

- New Jersey Association of REALTORS® MLS Regionalization Study, 1989
 - “The New Jersey Association of REALTORS® Financial Services Committee...is to study the multiple listing services of the state of New Jersey for the purpose of ascertaining the most efficient manner of conducting this business.”
- Independent Multiple Listing Services, 1993
 - Listing of all independent MLSs

Diversity Research

- Ethnic Minorities in Real Estate, 1989
 - “Matousek & Associates conducted a study on behalf of the National Association of REALTORS® to discover how to encourage more members of ethnic minority groups to

choose real estate as a career, how to convince them to join and be active in the association, how to serve their professional needs and how to break down the barriers among ethnic groups in the real estate industry as a whole.”

- REALTOR® Diversity Focus Group Report, 1999
 - “The National Association of REALTORS® was interested in identifying the barriers and/or issues that minorities experience upon entering and in succeeding in the Real Estate industry. Data from this initial research will be utilized to develop programs to increase minority membership in NAR.”
- Multicultural and Diversity Awareness Survey, 2009
 - “This study presented a series of questions to a cross section of NAR members to poll opinions on these [diversity] programs and other subjects such as public policy advocacy and positive negative market forces that practitioners face in the course of doing business.”

B9:15 Box 6-7

Housing Market Research

- University of Connecticut Market Analysis and Decision Systems: A Conceptual Framework for Models of Housing and Related Markets, 1973
 - “The basic purpose is to integrate knowledge from several different disciplines through a systems approach to market analysis for durable goods...In contrast with most housing models presently available our approach places heavy emphasis on behavioral elements in the market system.”
 - Includes First and Second Stage reports and correspondence

B9:15 Box 7

- Local Real Estate Market Competition: Evidence and Insight from an Analysis of 12 Local Markets, 2005
 - “In this report we summarize analyses on 12 local real estate markets that reflect a convenience sample of the 800 largest metropolitan areas in the United States. We provide evidence and discussion regarding the U.S. real estate industry’s levels of competition in local real estate markets and in doing so disabuse notions that a single or national market exists.”
- Top 25 Metropolitan Statistical Areas (MSAs), 2008
 - Survey in 25 MSA’s about the local housing market, confidence in the housing market, housing prices, and the local economy.

Other Surveys by Outside Organizations

- California Public Attitudes Toward Effects of Propositions 13 and 14 on June 1978 Ballot, 1980

B9:15 Box 8

- REALTORS® Views of Facilitation vs. Agency, 1993
 - “To learn what REALTORS® know and think about facilitation.”
- Analyzing Real Estate Leases: Some Simple Games and their Applications, 1994
 - “This study examines leases by applying some simple, but powerful analytical tools to these instruments. These tools have been developed in a rapidly maturing area of economics called game theory and this study appears to be the first formal attempt to apply the results of game theory to real estate leasing.”

- Property Rights Study for the National Association of REALTORS, 1997
 - “This report analyzes the law of takings, the Federal Executive order on takings, the federal bills on private property rights, and the two primary types of state private property laws—assessment statutes and compensation statutes.”
- Natural Disasters and the Supply of Home Insurance, 2002
 - “The purpose of this briefing paper is to assess the implications of natural disasters for the supply of home insurance. We focus on the risk of hurricanes and earthquakes.”

B9:15 Box 9

Organization Research (Internal NAR)

- A Proposal for an Internal Evaluation Study for National Association of REALTORS®, 1974
 - “The objective of the study is to determine precise areas of administration and staff performance where improvements and/or adjustments may be made. Concern is also felt as to when and how maximum results and the most efficient utilization of NAR’s present manpower may be obtained.”
- The Gallup Study of Communications Credibility, 1976
 - “This is a report on a study of the communications credibility of various institutions in general and of attitudes toward the National Association of REALTORS® in particular.”
- Results of a Survey of Workplace Professionals, 1995
 - “Several organizations in the building ownership and management community have come together to underwrite this study about the perceived quality of air in the American professional workplace.”
- Opinion Comparisons Relative to Organizational Changes, 1995
 - “An analysis of the National Association of REALTORS® members’ opinions on restructuring the organization.”
- Developing the Organization, 1975
 - “This report summarizes Arthur D. Little’s (ADL) work of the National Association of REALTORS®...This report with a documentary record of the work contained in a separate volume, comprises the written record of the study...[purpose was to examine] what has happened in the development of the Association’s organization; the priorities developed by the top officers and staff for the future; and the mechanisms now in place to foster the continuing development of the Association.”
- Arthur D. Little Documentary Report, 1974-1975
 - 3 unboxed bound volumes
 - “This report is a compendium of documents produced throughout the twenty-month period that Arthur D. Little, Inc., worked with and for the National Association of REALTORS® under the direction of the Committee on Administration and Organization of the Executive Committee. It is to serve as a thorough, central reference to the range of work conducted by ADL with the NAR.”

B9:15 Box 10

- Working Memorandum on the National Association of REALTORS® Committee Structure, 1975
 - The charge to the ADL consulting team from the Committee on Administration and Organization was to review the National Association of REALTORS®’ committee structures, observe them in operation, and make recommendations for possible restructuring of committees and reallocation of roles to help them function better.”
- Report on the Survey of Paid State Association and Local Board Executive Officers, 1975

- “As part of its study of the National Association of REALTORS®, Arthur D. Little, Inc., sent questionnaires to the 900 paid executive officers of state associations and local boards asking their views on activities of NAR which, in their opinion, should be continued, terminated, or initiated.”
- Follow-Up Assessment of the Operation and Organization of the National Office Staff 1976
 - Arthur D. Little report “to provide NAR with an assessment of how well the national staff organization is functioning and whether there has been continued movement in line with organization development work conducted last year.”
- The Challenge of Success: Issues, Expectations, and Challenges Relating to the Future Environment for the Real Estate Industry, 1979
 - “This report presents in summary form the results of the first aspect of our work: The results of examination of social, demographic and economic trends in the United States, of examination of the current real estate industry structure and associated issues, of examining the roles of other business intermediaries in our society.”
 - Includes 3 unboxed bound volumes of the report, Phase I Draft Report: Volume 1: Basic Findings and Phase I Draft Report: Volume 2: Research Study

B9:15 Box 11

- Scenario Development, 1999
 - “The critical question for the real estate industry and specifically NAR is: “What will be the future role of brokers and agents?” To answer these questions, we have developed future scenarios of the real estate industry as inputs to NAR’s strategic planning process.”
- The Future Real Estate Business Environment, 1999
 - “In order to better assist its members in responding to changes in the real estate environment, NAR is seeking a research firm to conduct a comprehensive study of the future real estate business environment.”
- Scenario Project Executive Summary and Final Presentation/Report, 2005
 - “The scenarios indicate that the Association and REALTORS® should prepare for an increasingly technology-driven environment. In this environment, empowered consumers will drive the market and competitive dynamics, and new entrants will also be major influences.”

B9:16 Real Estate Finance Division

B9:16 Box 1

Real Estate Finance Committee

- Real Estate Finance Committee Minutes, 1985-1994
 - “The Real Estate Finance Committee’s mission is to monitor and analyze current and prospective real estate finance issues and to recommend policies and programs to address them. The Committee examines the effects of financial services delivery systems regulation on housing finance and recommends policies favorable to the future of that system, and explores and recommends creative, activist approaches to facilitate an adequate supply of mortgage credit to meet current and future real estate needs.”¹
- Real Estate Finance Committee Members Orientation Book, 1990-1992
 - “This book offers an overview of the Real Estate Finance Committee structure and operations and summaries important issues and activities the Committee will take on in the coming year.”

B9:16 Box 2

Real Estate Finance Division

- Real Estate Finance Division correspondence, 1989-1990
 - Correspondence about programs, Resolution Trust Corporation, 1990 Budget Proposal, and Real Estate Finance Committee recommendations

B9:16 Box 3-4

Housing Finance Publications

- Financing the Home Purchase: The Real Estate Professional', 1991-1993
 - “The purpose of this guide is to help beginning and experienced real estate agents use financing alternatives. This guide is designed to: provide a strong foundation from which agents can learn and understand the financing options available; serve as a reference guide for daily use within the real estate profession.”
 - Includes one VHS of the program materials

B9:16 Box 4

- Practical Solutions to Affordable Housing Finance Problems, 1990
 - “In compiling a report of the Symposium, the National Association of REALTORS® recognized the need to produce a document that would serve as a resource and introduction to programs and concepts currently available to support affordable housing initiatives nationwide. With that goal in mind, this report is designed as a working document from which the reader can become knowledgeable about the types of programs available to help local first-time and low- and moderate-income homebuyers over the hurdles to homeownership.”
- Housing Finance Brochures, 1970s-1982
 - “How to Finance the Purchase of a Home”
 - “Housing Affordability: What Happened...and What You Can Do About It”
- Innovative Real Estate Financing: Survival in the Eighties Participant Workbook, 1982
 - A workbook on seller financing for REALTORS®.

¹ Real Estate Finance Committee 1991 Members Orientation Book

B9:16 Box 5

- REALTORS® Handbook: FmHA Single Family Housing, 1988
 - “The REALTORS® Handbook: FmHA Single Family Housing is designed to help you understand and use FmHA Section 502 Single Family Housing loans. The Handbook will enable you to assist prospective buyers...with housing and lending options accurately and effectively.”
- Creative Financing: Affordable Homes for Buyers, Fair Prices for Sellers Through Creative Financing, 1981
 - “For the balance of this segment, we’ll look at the history of the mortgage instrument and the financing problems facing us all today. Next, we’ll discuss the basic concept of creating financing. In segment three, we’ll talk about cash and qualifying monthly income. Segment four will look at financing available from lending institutions. You’ll see some interesting innovative financing techniques in segment five.”

B9:16 Box 5

Real Estate Finance Division Publications and Reports

- REALTORS® Handbook: Selling Government Owned Properties, 1989
 - “As a licensed REALTOR® it is important that you provide the best service to your customers. From time to time you may meet a purchaser who is interested in government owned properties. This handbook describes procedures and guidelines that pertain to the sale of those properties.”
- Toward a National Housing Policy, 1987-1996
 - “This document provides a comprehensive agenda for national housing policy and stresses the need for coordination of the many elements that make up an effective housing policy.”
- The State of the Nation’s Housing, 1993
 - A report from the Joint Center for Housing Studies of Harvard University about the state of housing in America, specifically for low income and minority populations.
- Taxing Times for Housing: Owning a Home in the Eighties and Beyond, 1985
 - “Proceedings of a Conference on Tax Reform and How Tax Reform May Affect Savings, Investment, and Homeownership”
- The Evolution of Mortgage Finance in the Eighties, 1991
 - “The residential mortgage market came of age in the Eighties....Indeed, if there is any one theme which characterizes the period it is change...change of such scope and magnitude does not evolve from a single event. It is helpful, however, to examine it in the context of a national housing policy.”

B9:16 Box 6

- Pension Funds: Your Key to Mortgage Money in the Nineties, 1989
 - “Pension funds will be an important source of mortgage finance in the next decade. They are the focus of this kit which is designed to lay the foundation for a campaign to promote pension fund investment in mortgages.”
 - Three kits each with paper materials and a VHS

B9:16 Box 7

Real Estate Finance Roundtables

- Future Financing of Real Estate: Real Estate Finance Roundtable, 1985
 - “This is the consensus of 36 of the nation’s leading experts in real estate finance...to discuss the changing financial and regulatory climate for real estate and the implications of those changes on the future of the industry over the next 10 years.”
- Toward and Optimal Financial Structure for Real Estate: Real Estate Finance Roundtable, 1986
 - “The three overall session topics were: Mortgage Delivery Systems; the Secondary Mortgage Market; and Attracting Pension Funds to Housing.”
- Affordability, Innovative Mortgage Securities, and Appraisal Issues: Real Estate Finance Roundtable, 1987
 - “The National Association of REALTORS® Third Annual Real Estate Finance Roundtable...was intended to challenge pre-conceived notions about the state of American housing, and to assist the Association in better understanding the forces at work in today’s financial marketplace.”
- Mortgage Funding the Twenty-First Century: Real Estate Finance Roundtable, 1988
 - “The National Association of REALTORS® Fourth Annual Real Estate Finance Roundtable...invited experts from the thrift and mortgage banking industries, academia, investment banking, and the secondary mortgage market to exchange information, opinions and recommendations regarding recent changes in the residential mortgage market.”
- Pension Fund Outreach: Real Estate Finance Roundtable, 1989
 - “This document results from recordings made of proceedings of the 1989 Roundtable. It is intended to inform the reader of the issues raised and be a catalyst for innovation and action to encourage pension funds to invest in real estate-backed securities.”
- Toward a Commercial Secondary Mortgage Market: Real Estate Finance Roundtable, 1991
 - “The 1991 program focused on commercial mortgage securitization and barriers to the development of a commercial secondary mortgage market (CSMM).”