

## MEMORANDUM

Date: 2/13/17

Re: The NC Homeowners Alliance – Raising Agents’ Profiles in the Eyes of their Clients

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### THE NC HOMEOWNERS ALLIANCE

The NC Homeowners Alliance is a grassroots initiative designed to advocate on behalf of homeowners in the General Assembly. The Alliance focuses exclusively on educating voters about nonpartisan policy issues and providing opportunities for homeowners to reach out to and interact with their elected representatives. The Alliance also provides information and materials for members of the NC REALTORS® and their local affiliated associations.

The Alliance relies upon the work of agents and brokers to support its mission of advocacy. We ask that your agents support the Alliance in two specific ways:

- Include a link to an Alliance page providing information and an opportunity to sign up to the Alliance’s mailing list.
  - o This link can be added in an email signature or through email messaging content, which the Alliance would be happy to provide.
- Add the Alliance’s materials to agents’ closing packets, all of which can be vetted and reviewed by agents themselves and brokers-in-charge.

Your agents gain the following:

1. **Expertise.** When clients need information about legislative policies affecting their home purchases, your agents will be able to respond with the most up-to-date policy information coming out of the General Assembly. Homebuyers, particularly those who’ve never purchased a home before, will look first to your agents for information about taxes, tax deductions, insurance issues, zoning regulations, etc. – another important avenue of communication between the agent and the client.
2. **Policy-related closing packet materials.** While tracking real estate policies at the state and local level, the Alliance regularly compiles this information into easy-to-understand handouts and fliers. These materials can be modified and edited to contain the information of the individual agent, including their logo and their brokerage.
3. **Email messaging content.** The Alliance will distribute email content on a quarterly basis to its brokers focusing on relevant regional and statewide policies and events. This content will be tailored to the needs and interests of local clients and agents.

These tools and materials are designed to emphasize the importance of placing the agent at the center of the transaction. Clients will place value on an agent who is capable of parsing out the complicated legislative actions of the General Assembly and providing homebuyers with information about local ordinances and rulings that affect the value of their home.

### AN EFFECTIVE GRASSROOTS MOVEMENT

The Alliance has already used its database to take part in policy advocacy and electoral referenda. Over the course of 2016, the Alliance used its messaging network and database to advance the causes of local

economic development and job creation through supporting the Connect NC Bond Campaign and local referenda in Charlotte, Asheville, and Wake County.

With the help of agents spreading information about the Alliance to new homebuyers, we can expect even more effective advocacy by the Alliance on behalf of homeowners in the future.

*An Important Disclaimer on Legislative Advocacy:*

The Alliance maintains a firm commitment to neither ask for money from its members nor tell them who to vote for. The Alliance takes no action on behalf of or in opposition to electoral candidates, and while the Alliance encourages voters to take action on behalf of specific policy issues, the Alliance will not comment on the quality or activity of individual legislators.

*An Important Disclaimer on Data Protection:*

Any information gathered by the NC Homeowners Alliance through online, hard copy, or in-person signups is absolutely guaranteed to be protected. The Alliance does not share, distribute, or sell its member information. While the Alliance is affiliated with the NC REALTORS®, neither the NC REALTORS® nor its local affiliated associations are allowed access to this information for the purposes of commercial, programmatic, or otherwise non-policy-related communication. All forms of communication are overseen by the Alliance Field Team.



## The **ONE** Group Fighting for Homeowners at the NC General Assembly



### THREE WAYS TO JOIN THE ALLIANCE FROM YOUR PHONE

- 1 Like** the NC Homeowners Alliance on Facebook
- 2 Sign Up** by typing “NC Homeowners Alliance” into your browser
- 3 Text** JOIN to 919-813-2660

### CONGRATULATIONS ON YOUR NEW HOME!

The NC Homeowners Alliance represents your interests in the North Carolina General Assembly.

From insurance to taxes, your representatives make decisions that directly impact your wallet. That’s why the North Carolina Association of REALTORS® started the Homeowners Alliance.

By joining, you can stay up-to-date on some of the most important issues for homeowners.

**We’ll never charge you for membership, and we’ll never tell you who to vote for.**



### TAXES

One of the most important benefits for homeowners is the mortgage interest tax deduction. Over the past few years, both state and federal elected officials have threatened to eliminate this deduction.



### CONSUMER PROTECTION

North Carolina’s property insurance industry is heavily regulated, but the process for setting rates is often confusing for consumers. The NC Homeowners Alliance works to protect homeowners from predatory insurance rates and to keep homeowners informed about insurance policies that will affect their wallet.



### LOCAL IMPACT

The Alliance partners with local REALTOR® associations to represent the voice of homeowners on local issues. The Alliance often supports local funding for parks, affordable housing and other infrastructure investments. In addition, the Alliance supports smart growth policies that balance economic development and the rights of property owners.

## HOMEOWNERS BEWARE: CONSENT TO RATE



### YOUR INSURER IS DEMANDING CONSENT FOR A HIGHER PREMIUM – WHAT ARE YOUR OPTIONS?

An increasing number of North Carolinians are receiving “consent to rate” letters from their homeowners insurance companies. These letters inform consumers that unless they consent to pay premiums higher than the state maximum set by the Insurance Commissioner, the insurance company may drop the consumers from their coverage plan.

If you receive one of these letters, don’t panic, but don’t ignore the letter. Instead, take a few simple steps to ensure you receive fair and affordable coverage for yourself and your family.

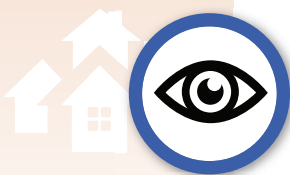


### THREE SIMPLE STEPS TO TAKE IF YOU GET A “CONSENT TO RATE” LETTER:

**STEP ONE:** Review your current policy. Do you have the right amount of coverage? Is your deductible too low? Are there other changes you can make to your policy that will reduce your monthly costs?

**STEP TWO:** Call your existing insurance company or insurance agent. Some consumers have lowered their premiums by adjusting their coverage. Your insurer may be able to quote you a range of options that don’t require signing an open-ended consent to rate form.

**STEP THREE:** No one likes the hassle of changing coverage, but take this opportunity to shop around. Check with other insurance companies for quotes of the coverage you need – you may find a better deal elsewhere.



### STAY INFORMED.

Remember to review your coverage every year when your policy renews to ensure you and your loved ones have a fair and affordable plan. While we can’t guarantee that you will find a lower premium or keep your previous rate, the Homeowners Alliance strongly encourages consumers to examine their options before consenting to an insurance company’s higher premium.



The NC Homeowners Alliance represents the interests of property owners in the General Assembly and raises awareness of issues and legislation that affect consumers’ most important investment: their home. **Learn more at [www.nchomeownersalliance.org](http://www.nchomeownersalliance.org).**