


WINNING STRATEGIES FOR REALTOR® ASSOCIATION EXECUTIVES

REALTOR® AE

NAR.REALTOR/RAE

FALL 2020



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NATIONAL
ASSOCIATION OF
REALTORS®

Major Medical Open Enrollment

Nov 1 – Dec 15, 2020

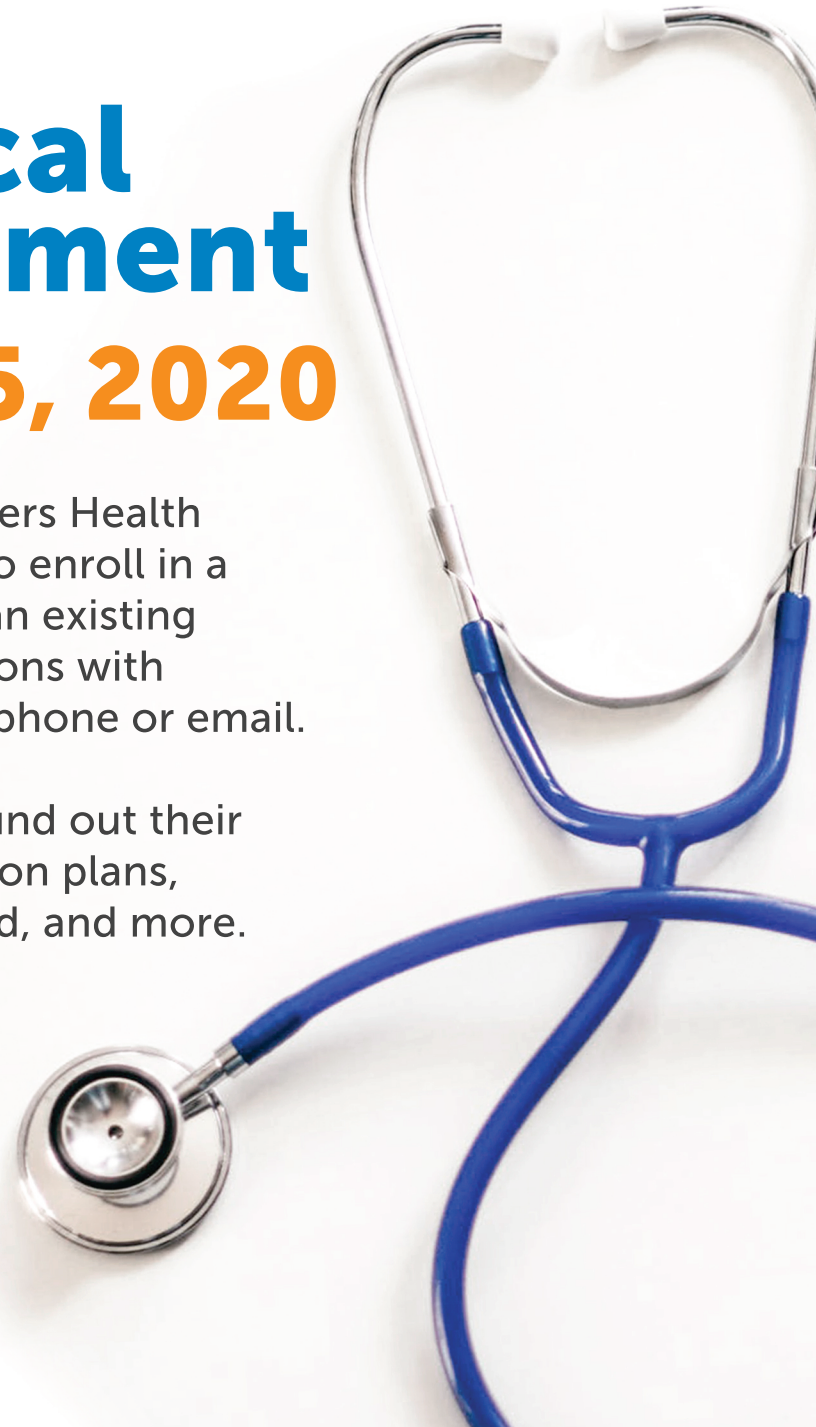
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Dedicated to Diversity

It has been great to see so many of you virtually over these past few months. While I miss our in-person gatherings, we in the association executive community never seem to miss a beat.

This issue of REALTOR® AE is dedicated to diversity. If you attended our May meeting, you heard reports from all of the Association Executives Committee advisory boards and work groups. One that I was especially proud to create for 2020 was the Association Leadership Diversity Work Group.

The purpose of this group is to engage local associations to foster greater diversity in association leadership, create synergies with local chapters of multi-cultural organizations, and identify tools and resources that associations can use to increase and sustain diversity in their leadership (see *“Cultivating a Diverse Leadership,”* page 12).

It is incumbent upon all of us to strive to promote diversity and inclusion in everything we do. The diversity of our membership and staff—not limited to individual backgrounds, experiences, talents, knowledge, and creativity—is the foundation of our success.

Diversity and inclusion should be firmly anchored within our strategic plans and governance structure. It is not only an approach to meet the needs of increasingly diverse markets by providing excep-



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Our members and leaders must know and understand the commitment to diversity and inclusion.

tional real estate services and solutions, but also an association commitment to support an inclusive culture and management practice that advances the industry.

Our members and leaders must know and understand the commitment to diversity and inclusion, as well as what is expected of them in reaching the association goals. This is why the AEC is focusing on strengthening inclusive leadership in 2020 and beyond.

Let us always treat each other with respect, help each other develop to our

full potential, and promote inclusion in every way we can. If every one of us takes personal responsibility, acts with integrity, and leads by example, the AE community can continue to move the industry forward. ■



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GMAR Cares Offers Aid Amid Pandemic

Greater Detroit was one of the first areas in the country to be hit hard by COVID-19, and the Greater Metropolitan Association of REALTORS® wasted no time in helping its communities cope with the lockdowns and its members confront financial challenges.

Through its GMAR Cares outreach program, the association identified items needed by area shelters and placed a donation box outside its office. Members and staff contributed reusable face masks, nonperishable food items, and other essentials, delivering two carloads to Haven Community Center and Lighthouse of Oakland County by the time the drive ended June 18.

Simultaneously, GMAR donated \$40,000 to its nonprofit arm, the Greater REALTORS® Foundation (GRF), to establish the REALTORS® Helping REALTORS® Benevolent Fund. Launched in 2018, GRF has helped fund initiatives involving disaster recovery, installing accommodations for the disabled, and training service dogs for veterans.

The fund offers immediate, direct financial relief to members affected by the pandemic. Individuals, couples, and families can apply to receive up to \$500 to cover expenses such as car payments, groceries, mortgage payments, prescriptions, credit card bills, and more.

“The Greater REALTORS® Foundation had always planned to create a benevolent fund to help strengthen our communities,” says GRF President Karen Greenwood, “but we found that need to be even greater as we find ourselves in the middle of a worldwide pandemic.”

The fund had disbursed \$3,800 by the end of July and will continue to accept applications until the \$40,000 is exhausted. “We thought we’d be flooded with applications, so it’s a testament to the relief measures already in place from Michigan REALTORS® and our leadership,” says GMAR Marketing & Communications Director Kevin Tshiamala.

For more information on GRF, visit greaterrealtorsfoundation.com. ■



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Like a Rolling Stone

Some have called it a distraction from the industrywide effort to combat systemic racism. Others have called it a potent symbol. If nothing else, the decision by the Houston Association of REALTORS® to replace two fields in its MLS—“master bedroom” and “master bathroom”—has spotlighted the rapid culture change taking place in real estate.

For more than a decade, on and off, REALTORS® in Houston had discussed whether the MLS fields should be changed to eliminate perceived sexist and racist overtones, says Houston Association of REALTORS® CEO Bob Hale. Despite a U.S. Department of Housing & Urban Development opinion

from 1995 saying that “master” in this context wasn’t related to race or gender and therefore wasn’t a violation of fair housing law, dissatisfaction over the term continued to surface.

As the national conversation on race and inclusivity was gaining steam in June, the issue came up again at Hous-

ton's MLS advisory group meeting. This time, the decision felt like a no-brainer. The advisory board renamed the fields "primary bedroom" and "primary bathroom" but didn't ban the use of "master" in comments or elsewhere. "The general feeling was, 'I may or may not be offended, but if the term gives others pause, why not go with a neutral term?'" says Matt Burrus, HAR chief communications officer.

The decision didn't seem like a huge deal. At the same meeting, the group voted to add a field for electric car chargers and to enable agents to specify which way a balcony was facing. End of story, right?

Not quite. After news of the change spread, some observers—including composer-singer John Legend—admonished the industry for focusing on the wrong thing. It felt as though work taking place throughout the REALTOR®

“
**It's never the
wrong time to
do the right
thing. We took a
little pebble and
rolled it down
a mountain. Now
the boulders
are coming.**

—Bob Hale, CEO, Houston
Association of REALTORS®

organization to stamp out bias might be overshadowed.

For Hale and his team, though, there was no backing down. During the ensuing barrage of national media attention,

including an inquiry from *The New York Times*, the team patiently provided context and reinforced the association's commitment to fair housing and diversity. More than 15,000 members engaged in a panel discussion on HAR's weekly Facebook Live program, "Member Focus Monday." And the association established a diversity and inclusion task force.

More importantly, MLSs and large brokerages—including Howard Hanna, which has offices in nine states, and @properties, with offices in four states—called Hale to say they would follow suit. The Real Estate Standards Organization formed a work group that acted quickly to recommend "primary" as an optional alternative to "master."

"It's never the wrong time to do the right thing," Hale says. "We took a little pebble and rolled it down a mountain. Now the boulders are coming." ■

Local Associations Now Liable for Proxy Tax

REALTOR® associations engaged in state and federal lobbying activity have long been subject to a federal "proxy" tax. Since the passage of the Tax Cuts and Jobs Act of 2017, however, that tax has expanded to include local lobbying activity—meaning many local REALTOR® associations not otherwise engaged in state or federal lobbying activity are now subject to the proxy tax.

The proxy tax is assessed to all 501 C (6) tax-exempt organizations that engage in lobbying activity if the organization chooses not to—or fails to—notify its members of the estimated portion of member dues that go toward funding lobbying activity. Such a notice must advise

members that they cannot deduct the lobbying portion of their dues from their tax liability.

For example, a REALTOR® association that has calculated that 15% of the association's dues are used for local, state, and federal lobbying activity and would like to avoid paying the proxy tax must provide members with verbiage similar to the following on their dues statements:

For income tax purposes, member dues paid are deductible as a business expense. However, XYZ REALTOR® Association estimates that 15% of all dues paid to XYZ REALTOR® Association go toward non-deductible lobbying expenditures. All members are advised that this percentage

of dues paid in tax year 2020 is non-deductible for income tax purposes.

Under Section 162(e) of the Internal Revenue Code, lobbying expenses include expenditures paid or incurred in connection with influencing legislation; participating in a political campaign; and attempting to influence officials or the general public in respect to an election, legislative matters, or referendums.

Visit the IRS webpage (irs.gov/charities-non-profits/proxy-tax-tax-exempt-organization-fails-to-notify-members-that-dues-are-non-deductible-lobbying-political-expenditures) for more information on the proxy tax, and consult your CPA or tax adviser for specific concerns. ■

GADs Deliver \$23K to United Way Pandemic Relief

Every year, the GAD Institute—NAR’s annual conference for association government affairs directors—moves to a new location. And every year since the launch of the GADs Give Back program in 2018, an advisory committee has picked a charity local to the host city to fund.

In its first year, GADs Give Back helped a Palm Beach, Fla., children’s hospital; in 2019, it partnered with Project Connect in Cincinnati to help homeless youth and teens, collecting \$10,500 in cash and hundreds of hygiene kits. “So this year, we said, ‘I think we can do \$12,000,’” says Kelli Walker Starrett, RCE, senior vice president of the New Orleans Metro Asso-

ciation of REALTORS®. “It turns out we could do \$23,500.

Originally scheduled as an in-person event in Philadelphia but reconceived to mitigate the spread of COVID-19, the virtual conference attracted more attendees—making for a larger donor pool. “There were far more attendees than usual because AEs were able to log in from anywhere,” Starrett says.

What’s more, some attending associations dedicated money they would have spent on travel to the GADs Give Back fundraiser. “That idea spread like wildfire,” Starrett says. A few show sponsors even pitched in some of their unspent money.



The advisory group decided to give the money raised to the United Way’s COVID-19 Relief Fund in order to direct the contributions to the locations that needed aid most desperately. The fund helped people affected by the pandemic get access to food, shelter, clothing, medication, and other essentials.

The next GAD Institute is slated for Denver, July 20–22, 2021. If all goes well, another local cause can benefit. ■

AE Institute



The 2021 AE Institute is scheduled for March 19–22 in

Houston. It’s still unclear whether the COVID-19 pandemic will force a change to a hybrid or virtual event.

In the meantime, there’s the AEI Year-Round webinar series, now a standing program. Visit nar.realtor/aei-year-round-virtual-sessions to access these timely, informative sessions, which are eligible for RCE and Core Standards PD credit.

IN MEMORIAM:

Diana Rhoades Dunning



Longtime association leader Diana Rhoades Dunning passed away on July 30, 2020, at her home in Concord, N.H. She was 75.

Born March 19, 1945, in Belfast, Maine, Rhoades Dunning served with the Concord Board of REALTORS® before joining the New Hampshire Association of REALTORS® (NHAR) in 1995.

With NHAR, Rhoades Dunning served as director of multiboard services, acting executive vice president, assistant executive vice president, and most recently as leadership coordinator in charge of creating the NHAR Leadership Academy. Her impact on the association “was surpassed only by her kindness, dignity, grace, and inescapable smile,” said her obituary.



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REALTOR® Party Releases New Resource Guide

No more clamoring to find your print copy. What started out in 2012 as a stapled, seven-page printed document has evolved into an interactive website. With the new, interactive REALTOR® Party Resource Guide, association executives, government affairs directors, and other association staff can get a robust view of more than 80 programs, resources, and grants, and can access technical assistance 24/7.

While the guide has outgrown its original format, its purpose remains the same—to help REALTOR® associations create, implement, and sustain a successful advocacy outreach strategy. A new mobile-friendly design and dynamic search function is at

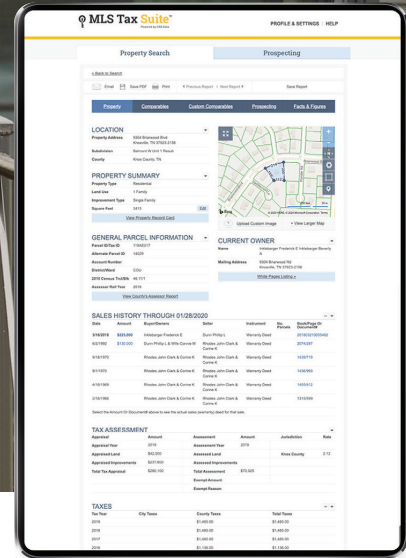
your fingertips, making it easy to find the resources and tools you need.

Get the latest program information, apply for grants, read association success stories, or find National Association of REALTORS® staff contact information for technical assistance in a single place. With integrated data from the REALTOR® Party Tracker, you can also find advocacy resources that have been put to work in communities more than 27,000 times. Plus, a new form allows you to share short stories, videos, and snippets of your association's advocacy successes. Check out the interactive REALTOR® Party Resource Guide today! ■



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Bookmark the REALTOR® Party Resource Guide at realtorparty.realtor/resourceguide.



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Failing Upward

Why Leaders Fail and the 7 Prescriptions for Success uncovers faults that plague every industry.

Why Leaders Fail and the 7 Prescriptions for Success is a book I have known about since last year's AE Institute, where I attended co-author Mary Kelly's session. I needed this tell-it-like-it-is, no-nonsense, former naval commander's advice but just couldn't find time to read the book until COVID-19 cleared my schedule.

This spring, I decided to tackle the book. And since Kelly was set to conduct a special two-hour webinar for the Ohio REALTORS® Leadership Academy (for which I serve as an advisory member), I wanted to brush up on its concepts in preparation.

It took me about four hours to finish the audio version on Audible, and from the first sentence, I wondered why I had wasted so much time *not* reading this book. Its insights were career-changing. I recently sat down with Kelly to ask a few questions for this review.

"Why did you take a negative approach with the book title?" I asked.

"That is a popular question," she said.

She decided with her co-author, leadership expert Peter Stark, that the book's title should have a "shock-and-awe" effect. They didn't want *Why Leaders Fail* to be just another leadership book, but instead

wanted to help drive substantive changes in leadership.

Over thousands of hours of research, the authors discovered a common theme among leaders in all industries and corporations—the "7 Failures" they tend to make:

1. They lack a compelling vision and clear goals.
2. They torpedo trust.
3. They just don't care.
4. They are unfair.
5. They don't understand we are one team.
6. They want to be Miss Congeniality.
7. Their confidence becomes arrogance.

If you haven't had one of these types of leaders as your association president, you probably will at some point, and this book will help guide you through these potential failures and turn them into successes. Although the book is geared toward corporate America, accepting the terminology as it pertains to association executives will be helpful in understanding what Kelly and Stark are discussing.

Applying the advice to CEOs is an obvious place to start, but I asked Kelly—who was a Century 21 agent for eight years—if it could also explain the failures

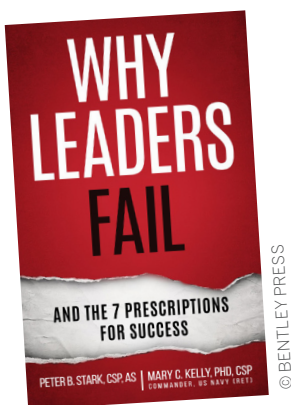
of employees, direct reports, managers, customers, and others.

"Real estate is a microcosm of business," she said. "If you understand and are successful in the real estate world, you can translate that into almost any other business. But the same is not true the other way." (Google "Mary Kelly FSBO" for a YouTube video of her insights on FSBOs.)

The seven prescriptions for success are timeless; although the book was written four years ago, it addresses the challenges of the current pandemic. The part of the book that spoke the most to me was a discussion of the "J Curve" of change, which goes down before it can go back up. "Things get worse before they get better because the habenu-la of the brain resists change," Kelly told me. "It's like an operating system; you revert back to how you were first taught."

Upon finishing the book, you can opt to take a confidential leadership self-assessment that allows you to benchmark yourself with other leaders of industry. I sent Kelly my results before the interview, and she identified a few areas for improvement the association could tackle. She suggested I ask each of the directors to take the same self-assessment and review the results to find areas where we could do better.

I recommend this book to every AE; we all need to understand our leaders—and ourselves—better to achieve success. ■



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If you understand and are successful in the real estate world, you can translate that into almost any other business.

—Mary Kelly, co-author, *Why Leaders Fail and the 7 Prescriptions for Success*



Misty D. Miller, RCE, e-PRO, C2EX, AHWD, is executive officer of Ashland Board of REALTORS®,

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CULTIVATING A DIVERSE LEADERSHIP

Do your member volunteers reflect the community you serve? Learn how to create an association that's welcoming for all.

BY ERICA CHRISTOFFER

When she was named CEO of the Howard County Association of REALTORS® in 2018, Jessica Coates became the first African American REALTOR® association executive in the state of Maryland. As historic as that is, Coates, RCE, CIPS, e-PRO, C2EX, realized that more could be done to create a truly inclusive organization that reflects the association's home.

The Howard County association is in Columbia, Md., an unincorporated community between Baltimore and Washington, D.C., that developer James Rouse established in the 1960s as an integrated "bubble." "Most big cities are segregated, especially

by class," Coates says, but in Columbia, million-dollar homes, middle-class townhomes, and apartments exist within a few blocks of one another.

It's an ethos that feels in line with the work REALTOR® associations are doing today to make meaningful steps toward diversity and inclusion.

At the beginning of 2020, for example, the Maryland REALTORS® convened a diversity, equity, and inclusion work group and tapped Dan Lampieri, a REALTOR® from Ellicott City and the immediate past president of the Howard County Association, as chair. The work group encouraged local AEs to develop relationships with local chapters of the Asian Real Estate Association of America, the National Association of Real

Estate Brokers, the National Association of Hispanic Real Estate Professionals, and the National Association of Gay & Lesbian Real Estate Professionals.

Efforts to champion diversity have been ongoing in the REALTOR® organization for years. But they accelerated in 2019 with the publication of *Newsday's* fair housing investigation, "Long Island Divided," and were supercharged in late May this year when video of George Floyd's death started circulating online. "It was like an atom bomb," Coates says. "The elephant in the room was finally out there."

Floyd's death in police custody and the protests it ignited prompted conversations in many industries. Real estate—already turning its collective attention to fair housing and closing the racial homeownership gap—reacted swiftly.

Coates and other REALTOR® AEs and volunteer leaders, including National Association of REALTORS® President Vince Malta, spoke out publicly. Coates drafted a statement condemning the May 25 killing of Floyd, saying that "racism continues to tear at the fabric of our society, and we, as an industry, cannot and should not look away."

The statement started a dialogue among the Howard County Association of REALTORS® staff and board leadership. "It wasn't political. However, with this social unrest, we had to let people know about our Code of Ethics and that we don't tolerate any form of discrimination," Coates says. "From there, we started having daily conversations about what's next."

Start With Your Staff

Change begins with the culture of your team, says Michelle Mills Clement, CEO of the Chicago Association of REALTORS®. Mills Clement chairs the Association Leadership Diversity Work Group, which includes 12 state and local AEs (chief staff executives and staff specialists). It was created by the Association Executives Committee to look at the training, tools, and other resources AEs need to address diversity and inclusion—from building relationships with outside organizations to building diversity into committee and leadership selection.

At the Chicago association, Mills Clement says, "Anyone can walk in my door. Everyone on staff can text me. When tackling topics of this nature, people are looking at the top. You can be vulnerable, and that goes a long way to build trust."

In June, Mills Clement brought in a corporate trainer to facilitate a town hall meeting with staff, enabling people to share their feelings freely. The meeting led CAR to create a seven-week course for its staff, covering a range of issues from understanding their beliefs about race and privilege to how the effects of historical atrocities, including slavery, are still being felt today.

Your Role as Catalyst

In many cases, a board president isn't prepared to do the work required for systemic change. It's up to association executives to bring up the topic of diversity and champion it, says Carrie Chang, CEO of Minneapolis Area REALTORS®. "Work with your president, and if you can, get the members who understand the issue to help weigh in and talk to other members," she says. While some may be concerned about making others feel uncomfortable, staff can "help them feel comfortable with their discomfort."

When broaching the topic of increasing diversity and inclusion, be sure to create a safe place for people to have different points of view. If necessary, lay ground rules for your meetings so that those who speak up don't feel judged.

You can also create partnerships with other local and state associations to advance diversity initiatives. MAR joined the St. Paul Area Association of REALTORS® and the Minnesota REALTORS® to create the REALTORS® Rebuilding Community Working Group, which pools ideas and resources for rebuilding through reconciliation and racial justice.

"We're doing this at work so we have a solid team that understands and can serve and advocate for all our members," Mills Clement says.

Look at Local Data

One critical aspect of promoting diversity and inclusion that all association staff and members should explore is learning to recognize their own biases, says Fred Underwood, director of engagement, diversity, and inclusion at NAR. "There's a recognition across the board that everyone needs ongoing training and dialogue on implicit bias and unconscious bias," he says.

Underwood has been running diversity and inclusion workshops for REALTOR® associations for several years and says a good place to start is with research and analysis. He suggests identifying the demographic makeup of local market areas and comparing it to the demographics of the members who are active in your association.

Buy a physical map of your market area, he says, and put pins in the locations of members' offices. Are certain areas overrepresented while others are underrepresented? If so, what can you do to attract new members from the underrepresented areas?



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NATIONAL ASSOCIATION OF REALTORS®



Then, as the Maryland work group recommends, identify and build relationships with the real estate professionals who serve underrepresented areas.

CAR is accomplishing this through a new diversity committee called The 77, after Chicago's 77 neighborhoods. There's one member on the committee from each neighborhood, and the group's goal is to be a steward for the entire city. Members tackle topics such as fair housing and economic development and engage with local chambers of commerce and tax increment financing (TIF) boards.

Establishing the expanded committee took about two years; along the way, members created new ways to mentor and train rising leaders. "They're committed to representing everyone who's in real estate in every part of the community," Underwood says. "How can you effectively advocate for real estate if you're not including a portion of your community?"

Local policy issues, such as when a local government decides to raise funds through a tax increase or new fees, may disproportionately affect a group that doesn't have a seat at the table, he says.

Representation is also important in marketing materials, Mills Clement adds. Associations should make sure diversity is represented in the images and stock photos they use in newsletters and collateral.

Create Pathways to Leadership

When REALTOR® associations struggle with diversity and inclusion at the board and leadership levels, it might create a sense among people of color that association involvement isn't for them, says Carrie Chang, CEO of Minneapolis Area REALTORS®. It's imperative that associations engage members who represent the diversity they want to include. To turn the tide, MAR has held gatherings promoting the value of association leadership, asking people of color who are already involved to invite others.

"We've hosted leadership cultivation events where they'll meet the current board president, president-elect, and senior staff. What they learn is that they'll be heard," Chang says. "And often, these people will go on to apply for committees and board positions."

MAR staff also reworked the guidelines followed by its nominating committee, which recommends the slate of candidates for the board of directors. Last year, they updated the parameters to place more emphasis on choosing candidates from diverse company sizes, years of experience, gender, and race.

Their efforts have paid off. Sixty-three percent of applicants for committee and board positions last year were female; it's usually less than half. In addition, 44% identified as a race or ethnic group other than white, up from 20% to 25% in previous years. "There's a feeling that there's a glass ceiling we're breaking through," Chang says.

About four years ago, the Huntsville (Ala.) Area Association of REALTORS® helped NAREB recharter a local chapter. That created a pipeline for recruiting committee and board mem-

bers, says CEO Josh McFall. "Four years later, we have the most diverse board of directors our association has ever had," he says. "Our board now really does reflect our membership."

Huntsville is seeing a spike in population alongside the economic growth that Mazda, Toyota, Blue Origin, the FBI, and other employers have brought in. It's poised to surpass Birmingham as the largest metro area in the state in the next two years.

HAAR's relationship with NAREB goes beyond volunteer recruitment to address issues relevant to its growing market base. Two years ago, the two groups co-hosted a town hall discussion on Black

home ownership, inviting elected officials to attend. "Every association in the current climate is asking what they are going to do now. We decided to further our commitment to fair housing," says McFall. "This is all member-led, and that's been the great part of it."

When it comes to engaging members of color, don't assume their only interest is in being on a diversity committee. Learn about the interests, knowledge, and experiences that make them perfect candidates for other committees—even if they're not the first to raise their hands.

"For me, it took mentors who were white men to tell me to get myself out there and let my voice be heard," says Chang. "It's leadership's duty to reach out to folks. There's a lot of history here we have to navigate through, so we have to go above and beyond and do the heavy-duty recruiting. It's not enough just saying our doors are open." ■



It's leadership's duty to reach out to folks. It's not enough just saying our doors are open.

—Carrie Chang, CEO,
Minneapolis Area REALTORS®



Erica Christoffer is a writer and editor who oversees REALTOR® Magazine's Broker to Broker content, as well as the YPN Lounge blog. You can reach her at echristoffer@nar.realtor.



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MOBILIZING FOR

HOUSING EQUALITY

AEs have intensified equal-housing efforts and implicit-bias training in the year since *Newsday* released its investigative report.

BY FREDERIK HELLER



In Nov. 17, 2019, Long Island's *Newsday* published the results of its three-year investigation into discrimination in the real estate industry. In meetings with 93 real estate agents, undercover investigators (or "testers") found that 40% subjected people of color to disparate treatment in comparison with white customers. For Black testers, unequal treatment occurred in nearly 50% of interactions.

Coming after a yearlong commemoration of the 50th anniversary of the Fair Housing Act and REALTORS®' ongoing efforts to uphold the concept of equal housing opportunity for all, *Newsday's* findings emphasized that there is still much to be done.

If anything, the tumultuous events of 2020—COVID-19 and its devastating effects on society and the economy; widespread protests following the deaths of George Floyd, Breonna Taylor, Ahmaud Arbery, and so many others; and actions by the White House to roll back certain aspects of the Fair Housing Act—have sharpened the focus on inequities that exist between people of color and whites in American society. Events have prompted many REALTOR® association executives to reexamine the importance of fair housing, foster stronger relationships with their state and local governments and communities, and explore new ways of overcoming the prejudices that people of color encounter when buying, selling, and living in their homes.

For Steve Francks, CEO of Washington REALTORS® and a self-described "history geek," the *Newsday* report encouraged him to develop a better understanding of how those barriers came into being. What he found surprised him. "Here we are talking about the American dream, and it's pretty clear that not only does everyone not have access to that dream, but they've been actively blocked from accessing that dream," Francks says. "And we helped—REALTORS® helped."

Redlining and Restrictive Covenants

The history of housing segregation, unfair credit policies, and institutionalized racism is documented vividly in two recent books, *The Color of Law: A Forgotten History of How Our Government Segregated America* by Richard Rothstein and *The Color of Money: Black Banks and the Racial Wealth Gap* by Mehrsa Baradaran. What they tell us is that in the early to mid-20th century, the federal government implemented a series of

policies that purposely segregated metropolitan areas across the United States.

"One was the first civilian public housing program, which frequently demolished integrated neighborhoods in order to create segregated public housing," Rothstein said in an interview with National Public Radio in 2017. "The second program that the federal government pursued was to subsidize the development of suburbs on the condition that they be only sold to white families, and that the homes in those suburbs had deeds that prohibited resale to African Americans."

In the 1930s, maps drawn by the federal Home Owners Loan Corporation (HOLC) color-coded neighborhoods in 239 cities, using green for "best," blue for "still desirable," yellow for "definitely declining," and red for "hazardous." Lenders then used the maps to treat entire "hazardous" neighborhoods as credit risks and subject them to stricter mortgage

terms primarily because of the residents' racial and ethnic backgrounds. The red markings on the maps spawned the term "redlining."

The National Association of REALTORS®, state and local associations, and their members were complicit in such policies. In 1924, the Code of Ethics was revised to include Article 34, which required REALTORS® to practice discrimination in order to preserve the demographic makeup of segregated areas and keep housing values higher in white neighborhoods. White families were steered away

from redlined areas, Blacks and other minorities were steered away from more desirable neighborhoods, and racially restrictive covenants became common.

Although most of these policies and practices were banned with the enactment of the 1968 Fair Housing Act and by earlier laws and rule changes, their legacy still holds sway over who lives where today. Consider these recent statistics:

- While 76% of white households owned homes in the second quarter of 2020, according to the U.S. Census Bureau, only 47% of Black households owned homes.
- In 2019, the net worth of the average white family was 10 times higher than that of the average Black family, the Brookings Institution says.
- A 2018 study by the National Community Reinvestment Coalition found that areas redlined by the HOLC in the 1930s are still much more likely to house lower-income, minority residents.

Associations are working more closely with state and local governments to create policies that eliminate biases in real estate.



- A June 2020 study from Indiana University and the University of California, Berkeley found that African Americans and Hispanics pay 10% to 13% more in property taxes than whites, in part because of the neighborhoods in which they live.

“We can erase or annotate the laws, but that doesn’t necessarily create new housing opportunities,” says Bryan Greene, director of fair housing policy at NAR. “As an industry, we have to be more aggressive and take proactive steps to create housing opportunities that didn’t exist before and build a truly diverse, open real estate market.”

Better Tools to Help Overcome Bias

A particularly eye-opening aspect of the *Newsday* investigation was that the discrimination and bias that the testers experienced was so subtle and ingrained that the testers often didn’t know they had been treated differently until they came together to compare notes. The issue isn’t just about real estate professionals following the law; it’s also about their recognizing and avoiding biases they might not even realize they have in order to provide all consumers with fair and equal housing opportunities.

At the Long Island Board of REALTORS®—several of whose members were named in the *Newsday* investigation—an important first step toward accomplishing that goal was to reassess the information they provide to members about fair housing and diversity issues. The association converted what had been a basic, static fair housing webpage into an information hub updated regularly with state, local, and national news; podcasts and webinars featuring discussions with diversity and inclusion experts; links to NAR’s Implicit Bias Training; digital books from NAR’s library; and a wide array of other resources.

The *Newsday* report also prompted LIBOR to rethink its approach to training. “We suspended our in-house training program and worked with outside attorneys and fair housing experts and got them approved to teach CE classes for our members,” says LIBOR CEO Tessa Hultz. “And although New York state doesn’t require it, we started monitoring every single fair housing class to make sure the content meets the standards that were approved by the state.”

The Chicago Association of REALTORS® is taking a similar approach, offering its members a variety of resources, enhanced training, webinars, and online conversations to make the topics of fair housing and inclusion as engaging as possible. It is also experimenting with a program called “sister circles”—similar in concept to sister cities, but on a local, instead of global, scale.

CAR takes listings from one part of town and compares them with addresses in other neighborhoods, asking the agents who represent each property to discuss the similarities and differences between the two properties or transactions. The idea is to bring people together who don’t necessarily realize they have much in common and use their shared experiences as a way to see the city and its residents from different viewpoints.

Building Stronger Relationships

In addition to providing better resources for their members, associations are working more closely with state and local governments to create policies that eliminate biases in real estate. In 2019, the Urban Institute, in conjunction with NAR and the National Association of Real Estate Brokers, produced “A Five-Point Framework: Reducing the Black Homeownership Gap,” which Washington REALTORS® has

been using to guide its efforts with the state legislature. “It’s a great checklist of things that state and local associations can move forward on—specific policy actions and initiatives,” says Francks.

“We’re creating relationships with every fair housing agency on [Long Island], whether they’re involved in enforcement or public education,” Hultz says. “We want to know them and what work they do and how we can better cooperate.”

Through the process, LIBOR aims to gain a better understanding of the kinds of problems consumers encounter. “When the public believes it has been discriminated against, our association isn’t necessarily where they turn to file a complaint,” she says. “We know that Article 10 complaints filed at our association don’t represent all of the perceived discrimination happening in the market. If we want to keep our members informed, we have to create relationships with the organizations that have a better pulse on what violations are coming in, how many, and of what nature.”

A Multidimensional Effort

Perhaps more than anything else, a unified, sustained commitment is necessary to overcome the racism and implicit biases

that prevent people from achieving home ownership. “The future depends on how committed people are to embracing policy changes that provide everyone with housing opportunities and open the real estate market,” Greene says.

REALTOR® associations at all levels are ideally situated to help facilitate conversations and implement change, but the commitment needs to come from everyone—AEs, leadership teams, real estate professionals, consumers, and others connected with the industry.

“There’s a real opportunity here to move forward on an industrywide basis, beyond just the REALTOR® organization,” Francks says. “Together, we have to do a better job of developing policies that help promote homeownership in minority communities, especially among African Americans, because of the powerful generational wealth-building aspects of homeownership that have been denied to those communities.” ■



Frederik Heller is NAR’s director of library operations and information strategy. You can reach him at fheller@nar.realtor.



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Set Your Sites to Compliant

The Americans with Disabilities Act is no longer limited to physical spaces.

The National Association of REALTORS® has long advocated full compliance with the Americans with Disabilities Act (ADA). ADA compliance is no longer limited to physical settings, however. Associations must now ensure accessibility to their websites to mitigate the risk of a legal challenge and create a more inclusive experience for visitors.

The ADA clearly requires physical public spaces to be accessible and provides standards by which the government measures compliance. Its application to virtual and electronic spaces, such as websites, mobile apps, or other online spaces, however, is less clear. That might seem like an oversight, but the legislation was enacted in 1990, when society wasn't as "connected" as it is now.

The Department of Justice (DOJ) oversees enforcement of the ADA. The agency says that electronic spaces must be accessible, but it hasn't issued any standards to guide compliance. In the absence of official guidance, litigation related to web accessibility has skyrocketed.

What's Website Accessibility?

An accessible website or mobile app will interact with adaptive and assistive technologies that make content easier to consume by persons with disabilities. Examples of assistive technologies include software that converts speech to text, screen readers that voice text displayed on a webpage, and alternative keyboards such as Braille terminals.

Also, people with disabilities should be able to fully interact with a website. For example, users should be able to navigate a website using just a keyboard, text alternatives should be provided for nontext

Conduct an audit to assess your website's accessibility and create a plan to update your site.

content such as photographs, and content should be able to be displayed in different ways without compromising information or structure.

Without guidance, courts, businesses, and the DOJ itself have relied on the Web Content Accessibility Guidelines (WCAG) 2.0 AA to measure compliance. WCAG 2.0 AA is a set of technical standards and specifications that should be integrated into a website. They ensure compatibility with specific technologies and strategies that disabled individuals use to interact with websites.

Accessibility and Fair Housing

Recently, real estate professionals in Florida and Massachusetts have received cease-and-desist letters from Portell Law Group alleging that the brokers' websites violate the Fair Housing Act (FHA) because certain features are not accessible to visitors with disabilities. The complaints involve mostly company logos, social media icons, and navigation unrelated to property listings.

While NAR remains deeply committed to fair housing and to the ADA, we do not believe there is a legitimate basis for these claims, and we believe that this is essentially a "trolling" effort.

NAR sent a letter on behalf of members refuting the viability of the alleged claims, while also articulating NAR's and its members' continued commitment to the FHA and ADA.

If any of your members receive a letter from Portell Law Group alleging that their website violates the FHA, advise them to report the claim to their insurance carrier, share a copy of NAR's letter with their attorney, and check out NAR's Window to the Law videos on website accessibility and the ADA.

Best Practices for Your Website

Don't wait to address this issue! Website accessibility lawsuits continue to arise, and real estate professionals need to take steps to create and maintain accessible websites. Conduct an audit to assess your website's accessibility and create a plan to update your site, if necessary, based on the results. Keep in mind that you can implement the plan gradually, but try to implement the changes that will have the greatest impact first.

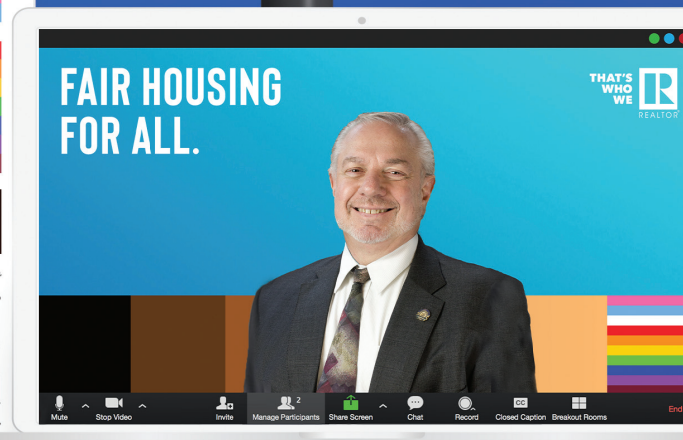
Next, discuss indemnification with your website provider. And finally, include an accessibility statement and contact information on your site. This will allow individuals with disabilities to report any difficulty they encounter accessing the website and seek additional assistance. Check out NAR's accessibility statement at nar.realtor/accessibility. ■



Chloe Hecht is senior counsel in NAR's Legal Affairs department. You can reach her at checht@nar.realtor.

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The National Association of REALTORS® is fighting for fairness in housing. Stand with us and champion our cause by leveraging Fair Housing assets at **ThatsWhoWeR.realtor**. Campaign social assets are also available on NAR's Photofy app. Download now at **Photofy.com/NAR** to personalize and share.



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NATIONAL ASSOCIATION OF REALTORS®

Every Vote Counts

Associations are working to inform voters of their options in 2020.

This year marks three milestone anniversaries for voting rights advocates. Ironically, it's also a year in which the coronavirus and other factors are creating barriers for those trying to register and cast their votes. In response, REALTOR® associations have used distance-friendly approaches to register voters and get out the vote (GOTV) for the Nov. 3 election.

Florida REALTORS® promoted voter registration through an email campaign. "We have a proprietary system that tags each of our members as registered or not registered," says Tom Butler, public policy communications director, "and we continuously clean the list as members register. This gives us a very accurate universe to work in and ensures we are using our resources

efficiently." The association supplemented its initial round of emails with postcards, targeted Facebook ads, and more emails.

In addition to email, the New Orleans Metropolitan Association of REALTORS® used social media blasts on Facebook, Twitter, and LinkedIn to encourage members and the general public to vote, says Kelli Starrett, senior vice president, governmental relations. The campaign emphasized that early voting was an option; NOMAR began running it in September, ahead of early voting, which starts in late October in Louisiana. "We wanted to run the campaign early enough so that people would have time to plan, but not so far out that people weren't thinking about the election yet," Starrett says.

Text messages have proved to be another effective way to get out the vote. "With REALTOR® Party Mobile Text Alerts, you get a message to members instantly," says Jamie Horbach, government affairs director at the Iowa Association of REALTORS®, which planned to use a combination of text alerts and social media to promote registration and voting starting two weeks prior to the election. In Iowa, voters can register during early voting or on Election Day with a photo ID and proof of residence.

"Text alerts are our most important form of outreach," Horbach says. "Our members are using their phones all day, every day. The open rate is good, and very rarely do we have members unsubscribe."

Members Who Mail

In anticipation of record absentee voting, associations have been working to inform voters that mail-in ballots are an option. Lisa May, government affairs director

The REALTOR® Difference

2018 General Election

- 67% of REALTORS® voted
- 49% of the general public voted

2016 General Election

- 74% of REALTORS® voted
- 58% of the general public voted

of the Howard County Association of REALTORS® in Maryland, is educating members and the general public about mail-in ballots and other voting issues through weekly videos on the association's YouTube channel.

"The absentee ballot process is not automatic for the general election," May says. "[Those] who want to vote by mail will need to request it. We want members to have the choice to vote in the way that makes them feel most comfortable."

The REALTOR® Party (realtorparty.realtor) offers a variety of GOTV resources, including the Voter Registration Program (realtorparty.realtor/campaign-services/voter-registration-program.html) and customized REALTOR® Party Mobile Alerts (realtorparty.realtor/member-consumer/advocacy-everywhere/rpma-request-form). ■



Catherine Mesick is a writer and member of NAR's advocacy team. You can reach her at cmesick@nar.realtor.

Voting Rights Milestones

55 YEARS AGO

On Aug. 6, 1965, President Lyndon Johnson signs the Voting Rights Act, outlawing discriminatory voting practices.

100 YEARS AGO

The 19th Amendment, granting women the right to vote, is approved by Congress in 1919 and ratified Aug. 18, 1920.

150 YEARS AGO

The 15th amendment, banning voting restrictions on the basis of race, color, or previous servitude, is approved by Congress in 1869 and ratified March 30, 1870.



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Watching Your Words

Use policy to curb the potential for members to express hate speech in forums you control and those where members are promoting their real estate services.

Q: A member of our association has been accused of using hate speech. How can we respond?

A: Dealing with offensive speech from a member can be a disheartening and frustrating situation for association executives, and it's hard to know what punitive actions your association can take. The National Association of REALTORS® recently released guidelines to help navigate the process at nar.realtor.

Any time an inappropriate comment is posted on your association's social media pages or other communications channels, you must remove it promptly. Advise and remind members that all comments are subject to review and will be removed if they are deemed inappropriate and that other appropriate actions may also be taken.

If a member posts an inappropriate comment on a personal social media account or public forum, the question of what your association should do becomes more complicated. But remember: Hate speech may be a violation of Article 10 of the Code of Ethics if it relates to the member's real estate activities, especially if the comments are posted on the member's professional social media accounts.

Regardless of where the alleged hate speech was published or said, you should report the offense to the member's principal broker. In order to protect their business, brokers will often take punitive action against agents who use offensive speech. Threats of violence of any kind should be reported to local law enforcement.

Finally, it's important to show your membership that your association doesn't take discrimination lightly and is committed to offering equal services to all. You



You should have clear guidelines and a code of conduct for any social media accounts that your association oversees.

can—and should—offer training on fair housing, antidiscrimination efforts, and implicit bias. NAR's recent video "Bias Override: Overcoming Barriers to Fair Housing" can be found at nar.realtor.

Q: I want to create a social media policy and code of conduct for our association. Where do I start?

A: With social media becoming a bigger part of our professional and personal lives, it is important for your association to have a policy concerning the appropriate use of social media. But it might not be sufficient to create a single catch-all social media policy. Creating separate social media policies for your staff and volunteer leadership—in other words, distinguishing between paid staff and

unpaid volunteers—will minimize your association's risk under the Fair Labor Standards Act.

Both policies should identify the following:

- The scope of the policy.
- To whom the policy applies.
- Who is authorized to speak on behalf of the association.
- What information can and cannot be shared.
- Expectations for business and personal conduct.
- The repercussions of policy violations.

Remember to consult with your association's legal counsel regarding any state or local social media laws and regulations. More information and sample policies can be found under "Good Sense Governance: Social Media Policies" at nar.realtor.

Q: Can we create a social media policy that extends to members?

A: While you cannot and should not attempt to control what members post on their personal social media accounts, you should have clear guidelines and a code of conduct for any social media accounts that your association oversees. These guidelines should be reasonable and fair, allowing for differences of opinion and open communication while also taking the steps necessary to curb posts that can be considered discriminatory or offensive. ■



Daniel Doepke is NAR's director of member policy. Contact him at ddoepke@nar.realtor.

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Clear Cooperation Works

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Having access to accurate listing data and property information provided by an MLS system is extremely important to most people in the industry—perhaps because the services the systems provide have historically been business-to-business and transactional. But our industry is evolving.

The passage of the National Association of REALTORS® MLS Clear Cooperation Policy (CCP) last year cemented the importance of fairness and cooperation in the marketplace and highlighted the fact that the consumer is a key stakeholder in MLS content. MLS systems don't just support brokerage business models; they also support the needs of buyers and sellers to have accurate, reliable, and timely information to aid in making decisions.

The ability to make informed choices based on unbiased, objective, and complete information is the basis for providing equal opportunity and parity for all interested consumers—not just some or a select few. In this effort, the MLS contributes to the realization of fair housing.

This was our opening discussion as we approached implementation of Clear Cooperation in the Metro MLS market. Although we've heard countless complaints over the years ("It's not fair that I share all of my listings, but I don't have theirs."), we approached the subject by detailing the harm in REALTORS® failing to cooperate, as well as its negative impact on consumers.

Even if unintentional, members not listing their properties on an MLS had the net result of not exposing the properties to all buyers. Even those members who commonly used the "Coming Soon" status or excluded their listings from MLS took notice.

Partners and Advocates

Following several in-person meetings, MLS-sponsored broker breakfasts, virtual meetings, email blasts, and phone calls, we realized we were creating partners and advocates in the marketplace. Several members changed their minds about their marketing practices and stated publicly that they would stand behind the MLS CCP transition.

When Metro MLS implemented Clear Cooperation on March 1, 2020, it went off without incident. Membership was informed of the policy and the whys behind it.

Transparency best serves the REALTOR® marketplace and the consumers they serve.

The approach we took to build enforcement of the policy with the board and leadership was equally important. A unified approach and tone helped us issue the proper message to the marketplace, stating clearly that transparency best serves the REALTOR® marketplace and the consumers they serve: Cooperation is back, and we intend to enforce it!

We formed an escalating fine structure that rewarded compliance and sent the message that we won't tolerate abuse of CCP. We focused on educating members as we implemented it: if you take a "fine now, ask questions later" mindset from the start, you'll only build resentment. Fines don't work if members see them only as a cost of doing business.

I sometimes hear complaints about specific examples in which CCP might interfere with a member's ability to advertise, cause confusion among home builders, or interfere with the client's best interests. My response is always, "Don't let perfect interfere with progress."

CCP is working in our marketplace. Since Metro MLS implemented it, we've seen excluded listings decline by 65%. In addition, REALTOR® members representing buyers are better served, because delayed properties are represented in the MLS and not just with a for sale sign in the yard that reads "Coming Soon." This transparency has resulted in increased exposure of inventory and increased confidence that REALTOR® cooperation exists.

Looking forward, I expect to see more standards encouraging a data-in/data-out process for MLSs. Clear Cooperation was an important step, and I suspect it will continue to be adjusted as it matures and nuances reveal themselves. It's not just important that MLSs maintain accurate, unbiased data; participants and subscribers must also be able to use that data.

MLSs must examine how they deliver on compliance, data utilization, standards, services, and governance to ensure that their decisions yield the best results for the market at large. Working together, MLSs can shift the tide to ensure brokers get their best. ■



Chris Carrillo is CEO of Metro MLS in Milwaukee. You can reach him at chris@metromls.com.

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**NATIONAL
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Cut to the Core

How small associations can complete Core Standards requirements successfully.

As a condition of membership in the National Association of REALTORS®, local, state, and territorial associations of REALTORS® must meet NAR's Organizational Alignment Core Standards, a set of requirements that fall into six categories: code of ethics, advocacy, consumer outreach, unification efforts and support of the REALTOR® organization, technology, and financial solvency. Associations must certify compliance each calendar year or be subject to revocation of their charter.

When the COVID-19 pandemic hit in March, many associations were forced to restructure their operations quickly, while keeping their focus on completing Core Standards. NAR's leadership approved a recommendation to suspend Section 2, Standard E requirements that associations support REALTOR® Party's tripartite "Vote-Act-Invest" goals, and perform at least two initiatives or activities furthering or supporting each of the three goals annually.

NAR also suspended Section 3 requirements that every association demonstrate participation in at least four meaningful consumer engagement activities annually, including at least two activities demonstrating how the association is the "Voice for Real Estate" in its market, and at least two activities demonstrating the association's involvement and/or investment in the community. Still wish to meet the waived standards? Get ideas at nar.realtor/core-standards-social-distancing-tips.

Organizing Efforts

As an association executive of small associations for more than 25 years, my experience with Core Standards has

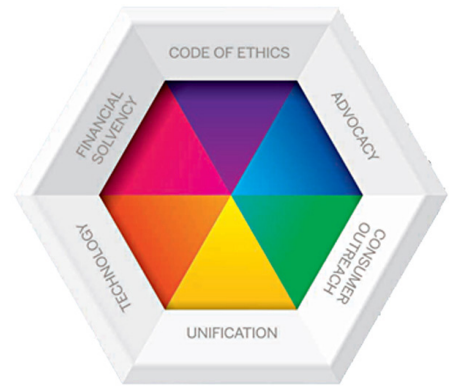
evolved. I learned that collecting information throughout the year in digital and paper files to upload helps organize efforts to satisfy Core Standards requirements. One difference that small associations face is that the AE is likely the only staffer handling these initiatives and the related paperwork.

At the start of each fiscal year, I print a copy of what's required, make a checklist, and plan the year ahead around that checklist. I ensure that Core Standards requirements are satisfied prior to placing other association events on the calendar. Constant Contact helps me schedule and arrange communications to members and the media; work can be completed in advance and post-dated for later delivery.

Keep a winning attitude as you move through the process.

Consumer outreach can be one of the more difficult Core Standards to complete if you haven't traditionally focused on the communities you serve. Think outside the box to stress the importance of what we—the REALTOR® family and membership—do for the community.

"For our consumer outreach portion of the Core Standards, we place a full-page advertisement each month in our local *Home Finder* magazine and have been using NAR's resources to promote voting and the census," says Tina Franklin, executive officer of the Kankakee-Iroquois-Ford Association of REALTORS® in Illinois. "We have also used some of Illinois



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NAR's Organizational Core Standards include six categories.

REALTORS® resources and promote why it's important to use a REALTOR®."

Many resources are available through NAR to help small associations succeed. "As an AE of a small association, you should not feel like you're on an island by yourself with Core Standards," says Donna Stone, RCE, ePRO, AE of the Jefferson City Area Board of REALTORS® in Missouri. "Engage your leadership in the process so they understand what needs to be accomplished for the year. Also, you always have the support of fellow association executives, and AEI Year-Round on Facebook is a great sounding board."

To find NAR resources for assistance with Core Standards, visit nar.realtor/corestandards. Remember to keep a winning attitude as you move through the process, and don't be afraid to reach out for help. We can all succeed together. ■



Heather Wiedrich, RCE, ePRO, C2EX, is AE at HomeTown Association of REALTORS® in Sycamore and Sterling, Ill.



Does working with dough make your members nuts?





We get it. Managing personal finances can be daunting, but we're here to help. Encourage your members to visit the Center for REALTOR® Financial Wellness where they can set up their 2021 business plan, learn new financial strategies, and discover useful tips. They can also download FREE spreadsheets, guides, and calculators that will help manage their business budget goals for the new year. Pretty sweet!

Visit FinancialWellness.realtor to get started today!

Hear from the experts! Tune into NAR's Center for REALTOR® Financial Wellness monthly webinar series.

Visit nar.realtor/cffw/webinars

Future Webinar Topics Include:

-  Budgeting & Saving
-  Business Planning
-  Taxes & Retirement
-  Investing in Real Estate

CENTER 
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 NATIONAL
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Meeting in the Virtual Middle

Enforce professional standards through virtual hearings and mediation.

The National Association of REALTORS® Core Standards require that every association maintain a viable professional standards process to enforce the Code of Ethics and provide arbitration and mediation as member services. The standards further require associations to provide mediation services to members as required by Article IV of the NAR bylaws.

The West and SouthEast REALTORS® of the Valley in Chandler, Ariz., provides this service through its Professional Standards team, which handles more than 100 cases per year. When Arizona put restrictions in place for several months to prevent the transmission of the coronavirus, we had to adapt quickly to continue processing cases. Allowing a backlog to build up would have been disastrous for the association.

Professional Standards determined that we should hold all Grievance Committee meetings, hearings, and mediations virtually if it could help continue to process the caseload. Our team transitioned scheduled hearings to a virtual environment and began scheduling new complaints for the same treatment.

We let the parties involved in each complaint know that due to health concerns, hearings would be held virtually. The parties have been receptive; we held 18 hearings and mediations successfully on Zoom from March through mid-July.

Prepping the Participants

Leading up to hearings, our team spends additional time working with the parties and panel members to determine if they have sufficient remote video capabilities and are comfortable using their equipment with Zoom. We can hold practice sessions

Virtual hearings are more efficient for the panelists and less expensive to administer.

to be certain the parties can participate, and we ask them to use a private location in their homes to ensure confidentiality.

During the hearing, the panel chair asks each party to swear that they are alone in the room. The panel chair also tells each party to raise their hand if the presentation's audio is interrupted. I mute the panelists during complainant and respondent presentations but leave the parties unmuted, so they are free to object or make statements at any time.

Panel chairs have been diligent about making sure the parties get the opportunity to speak to their counsel and/or brokers privately as the hearing continues, using Zoom's waiting room and breakout room features.

If the parties want to submit evidence during the hearing, they send it to the administrator in advance. I email the information to the panel chair or move the panel and the parties to the waiting room to share the documents with the panel chair via screen share. The chair determines whether the evidence will be allowed, at which point I can share it with the rest of the participants.

The waiting room is also a good place to hold people who don't need to speak to one another. As the panel participates in the prehearing meeting, I can watch the parties enter the waiting room. Once everyone is ready to go, we allow the parties,

counsel, and witnesses into the hearing. Once sworn in, witnesses are moved back to the waiting room until they are needed.

Breakout rooms allow us to move the parties into virtual rooms where they can confer privately with their counsel or broker. These rooms are also useful in mediations when a mediator wants to speak to each party individually. Prior to mediation, we caution parties that they must block out the time necessary for mediation and try not to be distracted while waiting for their turn to speak to the mediator.

Virtual executive sessions have proved to be efficient and productive. The panel is able to discuss the case in detail as they deliberate and come to a decision. We then use the screen share function with the panel, and they log the findings. Panel members can sign the decision and confidentiality agreements through e-sign.

Virtual hearings seem to be favorable for the parties involved. They are less nervous in their own spaces and are often better able to explain their positions without the animosity that can develop when the other party is sitting in the same room. Virtual hearings are also more efficient for the panelists and less expensive to administer.

While the pandemic continues to cause upheavals, it has produced one innovation. The West and SouthEast REALTORS® of the Valley has enjoyed the flexibility of holding virtual hearings for our membership and satisfying a Core Standard for members. ■



Tonya Deskins is assistant AE and vice president of West and SouthEast REALTORS® of the Valley, Ariz. You can reach her at tdeskins@weserv.realtor.

NAR'S TRANSACTION MANAGEMENT MEMBER BENEFIT:

Making Transactions Easier in a Remote World

For years, real estate has been plagued by a rather common problem in fields with lots of new technology: **There are so many tools and processes that it feels impossible to connect them all.**

When you consider the number of steps in the lengthy process one transaction takes, from agents to clients, to office (and often back around again), it's easy to see where disconnected technology can make it worse.

This year more than most, this approach needed to change on a grand scale.

In the wake of the pandemic, real estate agents and brokerages across the continent suddenly needed to find a way to work in a now-completely remote world. Tools that don't work together to facilitate this change quickly became more of a hindrance than a help.

The NAR transaction management member benefit is one of those connected tools that's here to help.

What's included in the NAR transaction management member benefit?



COMPLETE FORMS TECHNOLOGY

The forms engine in Transactions (zipForm Edition), formerly zipForm Plus, is the best-known and most popular component of the member benefit. It holds an exclusive library of forms and templates, as well as transaction management tools—many of which are key in processing real estate transactions digitally.

It also holds forms access for hundreds of local and state associations, giving your members a single location to access all the online forms they need for a transaction.



COMPREHENSIVE TRANSACTION MANAGEMENT TOOLS

This member benefit comes with transaction management tools, designed to work with the forms engine to keep transactions on track. Every time a transaction moves to another tool that isn't properly integrated, it slows down the process significantly—especially if additional data entry is needed.

Combined, the forms engine and transaction management tools of Transactions provide agents and brokerages alike with a complete transaction management solution—one that prevents unnecessary changeover between tools, fosters collaboration between all parties, and keeps everything involved in a transaction together in one digital location for a faster, more efficient remote process.

Transactions are evolving to today's needs.

Ultimately, REALTORS® are the true core of a transaction, and that will not change. What has changed in recent months, though, is how those transactions happen—and unfortunately, it's impossible to predict what may come next.

As the needs of the industry shift and adapt, it's essential for technology to evolve to support these needs, and empower REALTORS® to build their business and create positive client experiences no matter the circumstances. So when it comes to the tools that they need, your members shouldn't have to settle for less than the best.

They can already access the best of everything they need through the NAR transaction management member benefit.

Want to share the benefit with your members? Reach out to Lone Wolf at enterpriseteam@lwf.com



TRANSACTIONS
zipForm Edition



REALTORS® Insurance Place Is Here to Help You Help Your Members

By SASid, Inc., Administrator for NAR's REALTORS® Insurance Marketplace

REALTORS® Insurance Marketplace is now *REALTORS® Insurance Place!* We're proud to introduce our brand-new name, to better reflect our ever-growing menu of exclusive insurance products and coverage solutions for NAR members and provide clarity on the breadth of benefits and special offers available through this site. Our online comparative shopping site simplifies the purchasing process for everything from health insurance to dental, vision, pet insurance, telemedicine and more. Here, your members can browse a broad range of plans that make sense for most budgets and lifestyles. They can compare rates, obtain quotes, and enroll within minutes.

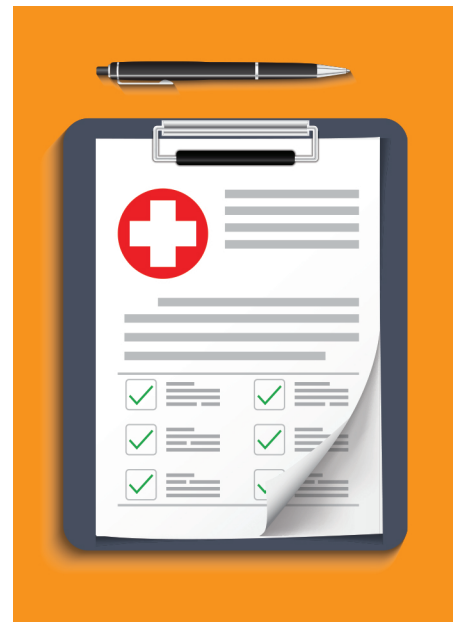
Our licensed benefit specialists are available to provide complimentary consultative services to NAR members, and can give advice on cost-saving strategies. This is all available exclusively to NAR members through the REALTOR Benefits® Program and administered by SASid, Inc., a trusted and long-term NAR partner.

Navigating the insurance landscape can be tricky: We know that as REALTOR® association professionals you are often tasked with helping your members find workable coverage solutions. We help your members navigate the ever-changing insurance landscape and we've built a variety of options to assist you in sharing this resource. Within *REALTORS® Insurance Place* there's a page just for you containing a variety of branded educational materials such as PDFs and product brochures, and information about how we can work with you to setup a complimentary and customized personal healthcare options page on your association website.

Get started at
RealtorsInsurancePlace.com/ae

From the AE tab on the site, you can request a complimentary customized benefits page (we do the work, you get the link!), download materials and a quick benefits video, and request supplies for meetings, new member welcome kits, etc.

We know that as REALTOR® association professionals you are often tasked with helping your members find workable coverage solutions, and we're here to help.



“ I LOVE the information (especially the tri-fold brochures) I get from REALTORS® Insurance Marketplace and consistently use it with our members. When a new member signs up, and during orientations, I always give the information out and go over it! ”

Elizabeth Hiett
AE, Newnan-Coweta Board of REALTORS®



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REALTOR BENEFITS® PROGRAM
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Health and Wellness Options Built Just for NAR Members

With *REALTORS® Insurance Place* your members will find exclusive coverage solutions, all with unique benefits for NAR members. There are plans* for all stages of life, and even an offering that extends to address the needs of your pets! Benefit specialists are available to help navigate options for all plans, and identify cost-savings strategies.

Major Medical and Medicare Open Enrollment

It's Open Enrollment season for Medicare and ACA-qualified Major Medical. This is the period of time when you can enroll in a new plan or make changes to your current coverage plan. If you miss Open Enrollment, you may not be able to make changes for another year.

Medicare Open Enrollment runs from October 15 through December 7, 2020. NAR's private *Members Medicare Exchange* provides a one-stop shop for Medicare-eligible NAR members who wish to explore and expand their 2021 supplemental coverage after obtaining Original Medicare through the federal government.

Open enrollment for 2021 ACA-qualified major medical plans run November 1 through December 15, 2020. NAR's private *Members Health Insurance Exchange* provides access to qualified ACA (government) major medical plans.

Alternative Major Medical Coverage, Available Year-Round

Flexible Term Health Plans, also referred to as Short Term, are major medical plans with a limited coverage period (30 days up to 364 days in a calendar year). These plans are often lower in cost than traditional individual major medical plans and can be purchased at any time.

A Special Offer on Telemed: Just \$7/month

With virus concerns ever present, and as cold and flu season ramps up, remind your members about the perks of *Members TeleHealth*, currently available at a significantly reduced ongoing rate. Just \$7 per month provides effective virtual healthcare for members and their families, from the safety and comfort of home. U.S. board-certified physicians can be reached 24/7/365 by phone, computer, or a dedicated app. Additional benefits include unlimited visits, no co-pays, and a waived enrollment fee.

Additional Exclusive Plans and Benefits Available

Members Accident Protection provides coverage in the event of an accident, and *REALTORS® Core Health Insurance (RCHI)* is an innovative alternative health coverage option providing a cost-effective and workable alternative coverage compared to pricier ACA options. RCHI is a guaranteed acceptance, Limited Medical insurance plan that provides coverage for everyday healthcare needs.

REALTORS® Dental Insurance and *REALTORS® Vision Insurance* plans provide exclusive coverage for members and their families, with the benefit of group rates.

Pet Health Insurance provides coverage for cats and dogs. These plans help members be prepared for unexpected or expensive vet care bills before they even happen, and members enjoy a 10% off the monthly rate, with an added multi-pet discount.

We also provide easy links to solutions from other providers for cyber liability and errors and omissions (E&O) coverage, plus auto, home and renters insurance plans.

A Word on Association Health Plans: In 2018, the Department of Labor (DOL) issued a new rule opening the door for small employers and self-employed individuals to participate in association group health plans, but a federal district court struck down parts of the rule in 2019. As a result, DOL issued guidance prohibiting the creation of new AHPs and has also appealed the decision. NAR supports the final rule and has worked with the DOL to appeal the decision, which is still pending before the U.S. Court of Appeals for the District of Columbia Circuit. Learn more at [NAR.realtor/health-care-reform](https://www.nar.realtor/health-care-reform).

*All plan availability and eligibility requirements vary by product. See website for details, terms and conditions. [RealtorsInsurancePlace.com](https://www.RealtorsInsurancePlace.com).

Walking the Walk

Michelle Mills Clement, CEO of the Chicago Association of REALTORS®, is breaking barriers between the city's 77 neighborhoods.

A native Chicagoan and longtime association executive, Michelle Mills Clement, RCE, CAE, has led the Chicago Association of REALTORS® since 2018. Along the way, she participated in the Chicago Urban League's Leadership Development Program and was named to *Crain's Chicago Business' 40 Under 40* list. Mills Clement is also president of Delta Sigma Theta's National Social Action Commission, which sets the legislative agenda for the 300,000-plus women's organization.

REALTOR® AE asked Mills Clement about running a large association during the pandemic and how CAR champions diversity and inclusion in its leadership ranks and in America's third-largest real estate market.

Q: What's the most effective thing you've done during the pandemic to drive home the value of association membership?

We made a quick transition into the virtual realm for members by providing them with the tools and information they needed to continue business in a new normal. As of June 24, we had held more than 50 virtual events with more than 2,600 attendees. We also created a COVID-19 webpage to continue to push important information to our members.

Q: What advice do you have for association executives who want to foster diversity and inclusion, both in the business and within their volunteer and leadership ranks?

CAR is trying to be a model for what diverse leadership should look like in the real estate industry. We believe that those working for



Be vocal about change that needs to be made.

and volunteering for CAR should reflect the diversity of the communities we serve. You can't say you value diversity and not reflect it in your leadership and staff.

Q: What challenges have you experienced as a woman of color on your journey to association leadership?

I have experienced racism, microaggressions, unconscious bias, and flat-out disrespect because of the color of my skin. I've had to prove myself repeatedly to gain an ounce of credibility in some circles. At CAR, these challenges are not the norm. I've been surrounded by support.

Q: What can women and people of color do to guarantee themselves a seat at the leadership table?

There are barriers galore, so knowing how to navigate them is vital. But more importantly, once you get that seat at the leadership table, ensure you're not the last. My idol—Michelle Obama—says, "If you're afraid to use your voice, give up your seat at the table." I live by this quote. Be vocal about change that needs to be made.

Q: There's a lot of attention—in the country and within the association—on doing more to enforce fair housing and increase the homeownership rate among people of color. What are some ways you are approaching these issues?

We approach this by discussing race and racism openly. Not discussing it doesn't mean it doesn't exist; it means that there's room for bias to creep in. We launched a diversity committee called The 77, which includes one representative from every neighborhood in Chicago. [It] is our grassroots attempt to make improvements.

For our leadership, we are implementing unconscious-bias training, and the entire staff is taking a seven-week course on race and privilege. If we are going to talk the talk, we all need to walk the walk. It's hard, but the team is committed to having tough conversations and learning from each other.

Q: Any other words of wisdom you would like to share with fellow AEs?

You don't have to have all the answers right away. It's OK to take a step back, look at the big picture, and proceed strategically. We are all in this together. ■

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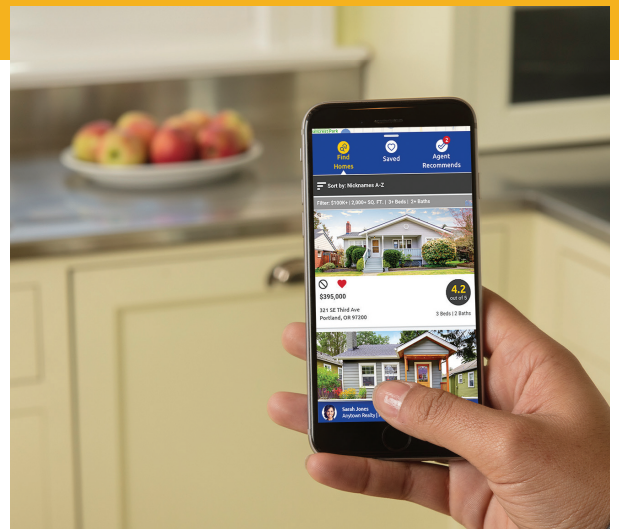
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