WINNING STRATEGIES FOR REALTOR® ASSOCIATION EXECUTIVES

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REALTOR[®]AE

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AE voices AE committee chair update

Are You Thinking Like a Member?

In my first REALTOR® AE magazine column, I introduced four goals that the National Association of REALTORS®' Association Executives Committee hopes to achieve this year in partnership with the AE community—all with an end game of "Meeting Members Where They 'R'." Arguably, the first of those goals, "Enhance Member Engagement & Experience," lies at the core of our role as AEs. To do this effectively, we must challenge ourselves to walk in our members' shoes and think like a member.

We can best support our REALTOR[®] members by understanding the dual nature of the services and resources they need: those that serve members' clientrelated interests and those that address how they run their business.

Ask yourself: "What is the life cycle of a REALTOR®-client relationship, and do we add value every step of the way? Are our resources accessible and aligned with their prospecting, engagement, showing, and transaction processes?"

Similarly, are members aware of the benefits we offer related to establishing, maintaining, and building their business and raising the bar on professionalism?

If the answer to any of these questions is "no," then consider reorganizing member resources, staffing, and digital and physical spaces to achieve a greater level of member understanding, access, and engagement.

We must do the research to understand where our members are in their business life cycle and what's happening in the industry and marketplace that will impact their success. What new tools and resources are evolving to help take



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them to the next level? At what stage of their client or business development processes will these be most beneficial?

Armed with this information, we should deliver it—and all association resources—in ways designed to reach members on their terms. Once we accomplish this, then we are truly adding value to our members' bottom line.

In this issue, we also explore ways to enhance value for affiliate members. By demonstrating how the association can help *them* meet REALTOR® members where they are, we create a positive outcome for all. By thinking like an affiliate member, we can help these members recognize how their services fit in at each stage of a REALTOR®'s client- and business-driven work and understand how best to engage with the association for optimal reach. Finally, consider how our advocacy efforts might be more effective if we think like a legislator. Our REALTOR® and affiliate members are legislators' constituents in communities throughout the country. Whether the Capitol is right in your backyard or 3,000 miles away, we can localize the issues to also create meaning and value for our REALTORS®, affiliates, and buyers and sellers. Putting a local or regional face on national issues can go a long way toward meeting our legislators where they are. Together, we can help to build strong communities.



Ryan T. McLaughlin, CAE, RCE, is CEO of the Northern Virginia Association of REALTORS[®] and 2022 AEC chair.



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NEWS hot topics

Rallying for RRF

REALTOR® associations across the country answered the call to support the REALTORS® Relief Foundation as part of the foundation's "Hope Rising" fundraising campaign. In at least two cases, that support went well beyond writing a check.

In Rhode Island, the state association's leadership team issued an icy challenge: On Jan. 2, participants jumped into the Atlantic Ocean's 46-degree water (brr!) to rally members' attention. They raised \$1,000 and say they want to grow the event next year among their own membership and other associations.

The polar plunge came just three weeks after massive tornadoes struck Kentucky, Tennessee, Arkansas, Illinois, and Missouri, leaving thousands without power or shelter.

"I had some friends in Kentucky and Tennessee who were affected by the tornadoes ... and then I heard about the Colorado wildfires," says Chris Whitten, treasurer at the Rhode Island Association of REALTORS[®], who wore a shirt and tie for the chilly plunge. "There have been REALTORS® affected by that, too. We really wanted to help raise funds at a state level for those affected by recent disasters."

Dayton (Ohio) REALTORS® also jumped into action following the December tornadoes. CEO Carlton Jackson, RCE, says the board voted to spend \$10,000 on goods to deliver, and the next day, Jackson and then-Treasurer Greg Blatt loaded up a moving truck and drove nearly four hours to Kentucky to drop off needed supplies at the Lexington-Bluegrass REALTORS® association in Lexington.

In addition, the board voted to write a check for \$5,000 to RRF and put out a call to members for additional donations. When Dayton mailed the check in late February, it totaled nearly \$17,000.

The Dayton REALTORS® Foundation had received \$500,000 from RRF after tornadoes hit the area on Memorial Day in 2019. "Dayton knows all too well the devasting impact tornadoes have," says Jackson. "How could we not assist?"

Over the past 20 years, RRF has disbursed \$33 million to help 17,000 families



REALTORS® from Rhode Island braved the chilly waters of the Atlantic to raise \$1,000 for the REALTORS® Relief Foundation.



Dayton (Ohio) REALTORS® 2022 President-Elect Greg Blatt, CIPS, CRS, left, and CEO Carlton Jackson, RCE, drove nearly four hours to drop off supplies for families displaced by tornadoes.

in 40 states and territories cope with the devastation of displacement and loss after a natural disaster.

For more on RRF, visit nar.realtor/rrf. ■

NEWS in the spotlight

Dare to Dream

"Bigger, brighter, better, kinder / that's what REALTORS[®] see / what the world can be / when we dare to dream."

Last year, Florida REALTORS® developed an inspiring original song and video to accompany the theme "Dare to Dream." The anthem video was a 2021 finalist in Ragan Communications' Video, Visual & Virtual Awards in the Inspirational Video category.

The underlying goal of the video was to address the affordable housing crisis



affecting 543,764 Florida families, says CEO Margy Grant, RCE, CAE. But the video also spotlights the substantial and sustained charitable heft of Florida REALTORS® and celebrates the Florida REALTOR® brand.

"We were looking for something to help pull us through the tough times, validate our organization, and jump-start our core leaders and members," says Grant.

Other finalists included the American Nurses Association and Siemens USA.

To learn more about "Dare to Dream" and to watch the video, visit floridarealtors. org/about/governance/dare-dream-2021. ■

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Implicit-Bias Training Is Here

Most association executives are steeped in the concept of implicit bias, the unconscious attitudes that can lead people to treat others unfairly.

Now, expanding on the 50-minute implicit-bias training video released in 2020, the National Association of REALTORS® has launched a classroom training program, "Bias Override: Overcoming Barriers to Fair Housing." The program helps real estate professionals learn tactics to interrupt stereotypical thinking so they can provide equal professional service to every prospect or client.

Participants will examine their ideas about people from various identity groups, explore the assumptions they may not know they're making, and learn how to be more comfortable working across lines of difference. By engaging participants in exercises to build new habits of equitable behavior, "Bias Override" helps REALTORS® overcome barriers to working with clients



NAR's new implicit-bias curriculum helps real estate professionals interrupt stereotypical thinking.

of diverse backgrounds and avoid fair housing pitfalls.

The three-hour course is available from Center for REALTOR® Developmentlicensed providers, both in-person and on Zoom. "Bias Override" qualifies for continuing education credit and will be taught by experienced At Home With

Diversity instructors. It is offered for a royalty fee of \$10 per student. State and local REALTOR® associations may apply for a Fair Housing Grant (Level 1) to support course-related expenditures.

For questions or more details, contact Dawn Headtke at dheadtke@nar.realtor or Alexia Smokler at asmokler@nar.realtor.

New Core Standards Course **Aids Volunteer Leaders**

Association executives will want to direct their volunteer leaders to a new Core Standards course that provides presidents, presidents-elect, and other volunteer leaders with the knowledge and skills necessary to help their staff teams complete the National Association of REALTORS®' annual Core Standards requirements.

The course, which debuted in February, gives leaders an overview of NAR's six Core Standards and the compliance procedures that ensure associations are providing services their members need to be successful.

NAR adopted Core Standards to ensure that REALTOR® associations provide a consistently high level of service regardless of their size or location. To ensure strategic alignment at all levels of the REALTOR® family, associations and commercial overlay boards are required to comply with the Core Standards each

year as a condition of their charter. In that regard, the Core Standards support professionalism in the industry and ensure that REALTOR® associations continue to add value for members.

This one-hour, interactive online course, which includes videos, checklists. best practices, and knowledge checks, is available on NAR's Center for REALTOR® Development learning platform. To sign up, visit learning.realtor.

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NEWS good reads for AEs

Question Everything

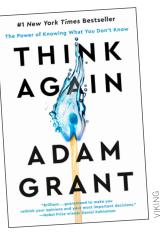
Think Again challenges us to reconsider long-held beliefs holding us back from our full potential.

Sometimes you take on an assignment that you immediately realize you may not be equipped to do. However, you pursue the challenge because you hope to learn a thing or two from the experience.

Before I began a book review of Adam Grant's *Think Again*, I have to admit I did not know the author by name or deed. Since then, I have seen or heard Grant's name on an expanding and frequent basis. Recently, while binge watching *Billions*, one of my favorite series on Showtime, two of the high-powered characters were trying to impress one another by quoting from books on innovative thinking and questioning the norms. Sure enough, the book quoted by the leading billionaire was *Think Again* by Grant.

I won't go toe to toe with wicked-smart screenwriters and can't say for certain what it is about *Think Again* that makes it so often quoted. Perhaps consider that the last few years have opened all of us up to challenging our long-held beliefs. Phrases such as "trust no one" and "question everything" kept running through my head as I wandered through the book's prologue. A word of advice: Don't skip the prologue as many readers may be tempted to do, because Grant lays out the road map for what will follow. Trust me-while it doesn't make the shortest route to the far end of the book, the prologue does help navigate Grant's thinking, which can feel fragmented.

In fact, the information does not appear intended to be digested in a linear progression. Instead, treat this manuscript as a collection of allegories gleaned from years of scientific research and observations and arranged into chunks of



66

Think of it as an operating manual for regularly recalibrating our perspective on how we connect to people, places, and ideas.

relevant topics, many currently impacting executive association management.

One chapter drills deep into bias and prejudice. Considering the rapid rise in diversity, equity, and inclusion initiatives in our culture these past few years, it will likely generate some thoughtful contemplation. Reading the case studies will enlighten and illustrate the formation of stereotypes that we must finally evolve out of our culture.

With a heavy emphasis on social science dusted with bits of thoughtful whimsy, *Think Again* may not be an easy weekend read, but think of it as an operating manual for regularly recalibrating our perspective on how we connect to people, places, and ideas. The return to the Preacher, Prosecutor, Politician, and Scientist—four modes of thinking throughout the book reminds the reader to frequently stop and review one's position on any of the topics discussed within the text.

If you have ever been called out for your lack of communication skills,

Think Again offers some great understanding about how to redress your approach. Face it, we're currently dealing with six—and some would argue seven—generations on this planet. Never has this happened in our history as a species, and when you add in the various technologies being used, it's no wonder we're frustrated. This book will help you to move past any entrenched preferences that continue to cloud our individual judgment.

Exploring the power of knowing what you don't know—which also happens to be the subtitle of Grant's book—is highly critical at this time in society. All of our board directors now have a copy of *Think Again* for our next foray into strategic thinking.



Kimberly R. Pontius, CAE, RCE, GREEN, EPRO, is CEO of Aspire North REALTORS® and Northern Great Lakes REALTORS® MLS in Traverse City, Michigan.



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Housing Affordability

With affordable housing in steady decline, NAR and REALTOR® associations are planting the seeds to extend homeownership to all.

BY CATHERINE MESICK

ffordable housing grows scarcer every year. Record-high home prices and record-low inventory have combined for a "dou-

ble whammy" that prevents an increasing number of consumers from realizing their dream of homeownership. A new report from the National Association of REALTORS® and realtor.com®, *The Double Trouble of the Housing Market*, offers the stark numbers: As of December 2021, 400,000 fewer affordable homes were available nationwide for sale to moderate-income households when compared to December 2019. This means that for households earning \$75,000 to \$100,000 a year, one affordable listing is available for every 65 households, a steep drop from 2019, when one affordable listing was available for every 24 households.

The numbers are equally sobering on the local level. NAR's latest Housing Affordability Index shows that two-thirds of U.S. metro areas had double-digit, year-over-year increases in the median price of an existing single-family home during the fourth quarter of 2021. And it wasn't just in traditionally high-priced areas such as San Francisco and Honolulu. Smaller metro areas including Ocala, Fla.; Ogden, Utah; and Boise City, Idaho, all had increases of more than 20%. Nationwide, the median price of an existing single-family home rose 14.6% to \$361,700 in the same time frame.

Rising mortgage rates and the burden of student loan debt—which has an outsize effect on millennials and people of color—creates further hurdles. So, despite the hot housing market—and the fact that total home valuation nationwide rose to a record \$8.1 trillion by end of 2021—the rate of homeownership has remained relatively static at 65%. "Homeownership attainment will become especially challenging unless drastically more housing supply is available," NAR Chief Economist Lawrence Yun said in a recent NAR news release.

What can be done? Quite a lot.

NAR.REALTOR/RAE

NAR is championing housing affordability with a comprehensive advocacy platform, which includes reducing burdensome regulatory processes; revitalizing vacant spaces; and expanding the financial resources available to prospective buyers. And REALTOR® associations are on the front lines in their jurisdictions, drawing on NAR resources to develop innovative programs that help consumers into homeownership, providing them with the opportunity to build generational wealth and equity in their homes.

The key to effecting positive change, for many associations, lies in partnerships with NAR and the community. In fact, four major opportunities are available for associations to help achieve affordable housing goals: Issues Mobilization grants, the Advocacy Everywhere program, and Housing Opportunity grants—all provided through NAR—along with the power of partnerships with nonprofits and local government to enhance affordable housing efforts.

Issues Mobilization Grants

In 2020, with its centenary just around the corner—and issues of racial justice in the forefront of national discussion—the Colorado Association of REALTORS® decided to build on its legacy of advocating for affordable housing. Using the Issues

Related: See a profile of Colorado Association President and CEO Tyrone Adams, page 28.

Mobilization Grant, the association conducted research for its "A Century of Opportunity" initiative launched in 2021. In partnership with Habitat for Humanity, CAR then embarked on an ambitious slate of legislation designed to support affordable housing and tear down regulatory barriers. The first phase of the grant, an

award of \$183,871 in 2020, allowed CAR to

fund statewide focus groups, divided into diverse filter groups. Using insights garnered from this research, CAR distilled its focus to four distinct areas, each of which inspired draft legislation:

- The first legislation required the state to issue an annual report explaining how affordable housing dollars are being spent.
- The second created a financial literacy requirement for high school students that included education on student loan debt and steps to entering homeownership.
- The third created a credit-building pilot program that allows renters to have their rent payments reported to credit bureaus.
- The fourth was the biggest bill in the package, dubbed the "menu of options" program: It allows local governments to apply for grants from the state to promote development of

State and local associations focused on advancing affordable housing policy can turn to the Issues Mobilization Grant. Awards range from less than \$25,000 to more than \$2 million. NAR provides this resource to assist in researching community needs, developing the actual policy, and launching campaigns to push vital information out to consumers. Grants can be used for specific activities such as polling, direct mail, phone calls, advertising, and social media services provided by approved NAR consultants.

affordable housing through incentives, planning and zoning, and local housing toolkits and guides. These three areas were further divided into smaller subcategories encompassing a wide variety of areas, such as accessory dwelling units, reducing red tape, and making changes to land use codes. The result was a sweeping, \$48 million bill package.

In conjunction with Habitat for Humanity, CAR was able to build a broad spectrum of supporters for the legislation, which included many local mayors and Colorado state Rep. Julie Mc-Cluskie. The second half of the Issues Mobilization Grant, in the amount of \$115,000, was used to craft advocacy materials, such as mailers with informative infographics.

Advocacy Everywhere

CAR also used NAR's Advocacy Everywhere program to send out a call for action urging members to contact their legislators about the bills. Once associations have already crafted an important piece of affordable housing legislation, the Advocacy Everywhere program can help gain key support. CFAs can be directed to REALTORS® or to consumers, and the service includes a CFA reporting dashboard that outlines progress on the campaign. Associations with an existing campaign, completed materials, and messaging can request an expedited launch. Meanwhile, those that need assistance in crafting their campaign can request services such as message development, audience targeting, graphic design, and creative development. Depending on the type of CFA, campaigns can run from two hours to several days.



In the end, all four bills were passed with bipartisan support—an effort that took many long hours and a dedication to affordable housing on the part of all involved. "This result will empower and uplift aspiring Colorado homeowners well into the future," says CAR Vice President of

Government Affairs Elizabeth Peetz. "It's such a fitting way to



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How Else Can You Support Affordability?

The National Association of REALTORS[®] supports the following acts and programs:

- Housing Supply and Affordability Act, which would create a new Local Housing Policy Grant program administered by the Department of Housing and Urban Development.
- Yes in My Backyard Act, which will tie receipt of Community Development Block Grant funds to proaffordability policies.
- Better Business Bureau's Unlocking Possibilities Program, which will encourage localities to upgrade zoning codes.
- Build More Housing Near Transit Act, which became law last year and will spur housing development near transit locations.
- Efforts by Congress and the administration to reduce the cost of building materials.

honor a century of REALTOR® values, and we couldn't have done it without the REALTOR® Party."

Housing Opportunity Grants

Like CAR, the Richmond Association of REALTORS[®], Va., has a long tradition of fighting for affordable housing. It created its own nonprofit, the Partnership for Housing Affordability, in 2004. In January 2020, RAR and PHA issued the Richmond Regional Housing Framework, which offered their blueprint of affordability initiatives for the next five years, supported in part by a \$3,800 Housing Opportunity Grant from NAR. Housing Opportunity grants are available to state and local associations to support activities that address affordable housing issues in a community, such as education, forums, and legislative initiatives. Grants are awarded at three maximum levels—\$1,500, \$5,000, and \$10,000—and can be used to support new or existing affordable housing efforts. Grants of \$5,000 and above must involve working with at least one partner organization, such as a housing nonprofit or local government agency.

Among the programs RAR planned was an ambitious effort—a one-stop shop for homeownership in Virginia. Previously, housing information and services in the state were scattered across many platforms, and accessing these could be overwhelming for people seeking help.

What had initially been planned as a physical location for residents to access the state's resources was stymied by the COVID-19 pandemic. The plan shifted to a phone service—the Housing Resource Line. A second 2020 Housing Opportunity Grant of \$10,000 helped make the new service possible. In addition, RAR was able to secure funding from other community partners, including the Bob and Anna Lou Schaberg Foundation, the Community Foundation for a greater Richmond, and the Capital One Foundation.

HRL launched as a pilot program in September 2020 with one full- and one part-time staffer, and it now operates as a permanent help line with three full-time staff members and one part time. HRL will cost approximately \$265,000 to operate in 2022, and funding for the line comes from public sources (37%), private and public foundations (32%), and corporate philanthropy (31%). HRL's staff refers clients to more than 50 partners in the region and field between 400 and 800 calls a month.



Although RAR, which supports many affordable housing efforts through PHA, has had to struggle for years with "not in my backyard" mindsets, CEO Laura Lafayette contends that the association's decades-long crusade is making great strides, thanks to the commitment and

Lafayette

belief of its staff, members, and partners.

"We are making more progress than ever before," says Lafayette. "We've elevated affordable housing to a top issue. And we've been able to make this nonpartisan. It's about people, not party."

For information on the Issues Mobilization program, contact Joe Maheady at 202-383-1006; for Advocacy Everywhere, contact Jim MacGregor at 202-383-1188; and for Housing Opportunity grants, contact Christine Windle at 202-383-1135.



Catherine Mesick is coordinator of advocacy operations for the National Association of REALTORS[®].

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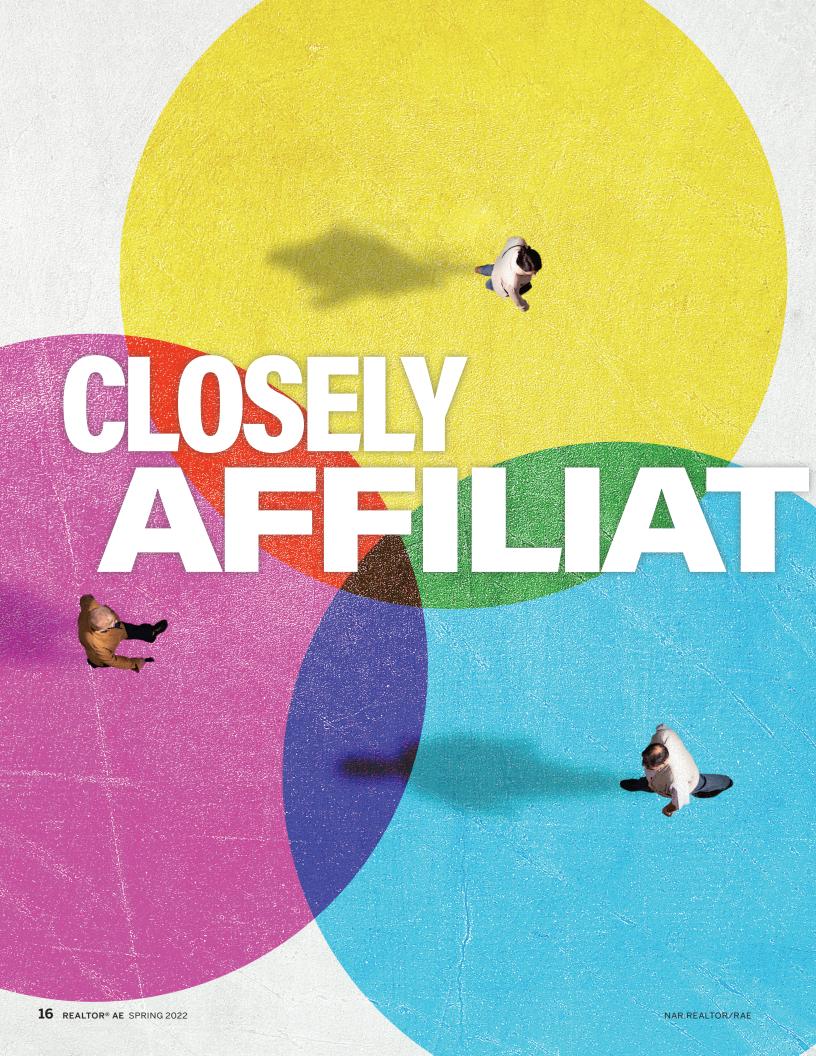
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COVID-19 pushed associations to look at affiliate members in a new light.

BY SARAH RAYNE, RCE

hen association offices across the country temporarily closed their doors in March 2020, the pri-

mary concern for association executives was obviously the safety of their staff and their members. Coming in at a close second was ensuring the relevancy of the association through continued membership benefits. How, they asked, do we maintain the same level of service to our members during a pandemic?

In terms of value, the affiliate membership class has taken the hardest hit. How do we replace or recreate the value of an in-person networking event when, for a period of time, we couldn't legally gather in large groups? Even after restrictions were lifted, some members were (and still are) uncomfortable with in-person meetings.

Leaning on Technology

Many associations have leaned heavily on modern technology to maintain the value of the affiliate membership.

Marty Manion, RCE, CEO of the Naples Area Board of REALTORS[®] in Naples, Fla., says he and his team wanted to find a way to replace the face time that their affiliates got from preCOVID-19 in-person events. The board of roughly 7,500 members, 260 of which are affiliates, has started offering each affiliate a custom promotional video that is produced in-house by an onstaff videographer.

"We had to figure out how to give something tangible to our affiliates when they couldn't [network] at a meeting of 300 to 500 people," Manion says. "We already had a videographer on staff, so it made sense to start offering our affiliates a short video, which we can push out to our REALTORS® and the affiliates can use to promote themselves anywhere else they'd like."

The Howard County Association of REALTORS® in Columbia, Md., which uses the term "preferred partners" instead of affiliates, rebuilt its website last year and added an easily navigable preferred partner directory as a resource for its roughly 2,000 REALTOR® members and as a new benefit for its 160 preferred partners.

"We wanted to make sure our preferred partners had a place on our new website where they could still connect with REALTORS[®], despite the temporary absence of in-person opportunities," says HCAR CEO Jessica Coates, RCE. "We promote the directory heavily to our REALTORS[®] as a go-to resource when they need service providers."

Changing the Label

The shift from the name "affiliate" has become increasingly common as associations seek out ways to add member value.

"We wanted to better define HCAR's relationship with its affiliates, while also relaying to our affiliates that they are valued members of our association," Coates says. "We went through the lengthy process of changing our bylaws, as well as all of our internal and external marketing and other materials, to reflect the new name. It was well worth the effort, given the support we receive from our preferred partner members."

Debbie Ashbrook, CEO of the Central Panhandle Association of REALTORS[®] in Florida, says her association shifted to the title "power partners."

"They are true partners, and we wanted them to feel more special than just being called an affiliate," Ashbrook says. "We wanted to elevate them because they are powerful in our association."

A New Service Structure

The Northern Virginia Association of REALTORS®, which has about 13,000 members, also refers to its affiliates by a different name: "service providers." NVAR is working to enhance value for its 300 service providers through an expanded onboarding experience and integration with its benefits access structure, which it calls "Shop REALTOR®."

According to NVAR, it has reframed its products and services to create ease of access in a way that better aligns with the way REALTORS® do business. The products and services are split into two categories and eight subcategories. NVAR service providers are integrated into this model via personalized webpages that fall under one or more of the subcategories. For example, on the business marketing page, a REALTOR® will find not only helpful information and tools, but also NVAR service provider members who can help with marketing.

NVAR's newly enhanced onboarding services will include a new service provider hub, a customized welcome video, a series of welcome emails, and monthly e-newsletters specifically designed for service providers.

"Our goal is to enrich the experience of the new service provider members as they are welcomed into the NVAR family, while adding value through an increased online presence designed to generate more connections with members and their spheres of influence," says Ann Gutkin, RCE, NVAR's vice president of communications.

Traditional Benefits

Although not specifically tied to the pandemic, associations have continued to offer more traditional affiliate membership services,

Find the link to "Value of Affiliate Membership," a new resource from NAR on how to best serve your affiliate members, at nar.realtor/associationexecutives#affiliate-member.

as permitted by government mandates and the comfort level of their boards of directors.

Ashbrook says CPAR offers an annual Power Partner Meet & Greet, consisting of association staff and power partners only. The event is a mixer with ample networking opportunities, as well as an educational opportunity for power partners and a fundraising opportunity for the association. Ashbrook gives a presentation at these events that clearly explains the purpose of a REALTOR[®] association, the value of legislative advocacy, and the importance of interacting with REALTOR[®] at events.

"I teach them how to work an event," she says. "It's not enough for the power partners to set up a table at our event and wait for the REALTORS[®] to walk up to the table. I teach them how to interact with members."

Also during this event, which CPAR holds annually in early November, Ashbrook provides the power partners with a complete list of all sponsorship opportunities for the coming year. Power partners can sign up on the spot to sponsor these events and classes, thus locking in CPAR's sponsorship income for almost the entire year.

"These opportunities are available first to the power partners who attend that event," Ashbrook says. "We raise well over \$100,000 every year in sponsorship money at that event alone."

At the Prince George's County Association of REALTORS[®] in Landover, Md., the association's 81 affiliate members are also able to secure exposure to REALTORS[®] through an affordable, multilevel sponsorship program. PGCAR CEO Mike Graziano says the program was founded out of the frustration of needing to solicit for affiliate sponsors for every individual event.

"We were going to the well for every single event and continually asking our affiliates for support," Graziano says. "We started this program, and we've offered varying levels of sponsorship so it's affordable for the individual lender who is paying out of pocket for [marketing]." Sara Waskuch, AE of the Lamoille Area Board of REALTORS® in Stowe, Vt., says her membership of 148 REALTORS® and 48 affiliates sees a lot of value in the association's biannual buyer's guide, a publication distributed to brokerages and other local businesses. The publication, she said, is an opportunity for affiliates to advertise their services and for REALTORS® to advertise their listings.

"The REALTORS[®] buy ads for their higher-priced listings as a service for their clients," Waskuch says, adding that affiliates see value in being able to reach second-home owners who are not familiar with the area and need service providers.

Affiliate Memberships From 1874 to 2022

Why is so much effort put into maintaining and boosting the value of the affiliate membership when affiliates only pay a fraction of the dues paid by REALTORS®? Perhaps it is partly because the affiliate membership class has been a standard practice for local real estate associations since at least the 1870s, predating the founding of the National Association of Real Estate Exchanges, now the National Association of REALTORS®.

Frederik Heller, director of library operations for NAR, says that in the 1892 proceedings of the national association, there is a brief mention from one of the local associations stating it had "associate members" in place since 1874, and the model board bylaws in the same proceedings recommend an associate membership class to accommodate anyone not directly involved in real estate brokerage.

"Throughout history, local boards have sought to include not just real estate professionals, but anyone whose business interests align with the mission of the REALTOR[®] association," Heller says, adding that the terms "affiliate member" and "associate member" were interchangeable to describe this class of membership until the 1970s.

In his 1925 manual for AEs, Herbert U. Nelson, NAR's executive vice president from 1922 to 1955, wrote about affiliates: "In such activities as legislation and taxation, the interest and help of influential men is desirable."

"In addition to added dues revenue, affiliate membership was seen as a way to foster goodwill in the local business community, educate business professionals and consumers, and build stronger membership and advocacy bases for the REALTOR® board," Heller says.

The same holds true today, as many local REALTOR[®] associations rely heavily on affiliate support to offer maximum value and quality programming and events to REALTORS[®].

Coates says HCAR's preferred partners are dedicated volunteers and leaders. In fact, three preferred partners currently sit on the board of directors, which is an affiliate membership benefit that not all associations offer to this membership class.

"Our preferred partner board members, and really all of our preferred partners, provide HCAR with invaluable input and support," she adds.



Sarah Rayne, RCE, AHWD, EPRO, C2EX, is director of operations for the Howard County (Maryland) Association of REALTORS[®].

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NEED TO KNOW law & policy

Held at Ransom

With ransomware on the rise, are you being vigilant with your cybersecurity measures?

Last year, with an alarming increase in ransomware cyberattacks and a series of high-profile attacks in May, the White House issued an executive order declaring cybersecurity a national priority and issued directives to better protect against cyberthreats.

All organizations are susceptible to ransomware. Therefore, it is critically important that REALTOR® associations and MLSs are vigilant with their cybersecurity and have mitigation measures in place.

What Is Ransomware and How Does It Work?

Ransomware attacks are usually carried out through phishing schemes (e.g., via email or text message), stolen access credentials, or software vulnerabilities. Once attackers are inside your network and system, they install malware that encrypts your files or computer system, making them unusable. The criminals then demand a ransom in exchange for the decryption key—and may even threaten to share or expose your sensitive data to apply more pressure. This scheme is so effective that it has netted criminals lucrative payments of millions of dollars.

Be Proactive, Not Reactive!

The key to protecting against ransomware and all other cyberattacks is to be proactive and diligent. There is no silver bullet or quick and easy formula. Here are seven general steps your organization should implement to combat ransomware and other cyberattacks.

Step 1: Bolster Your Cybersecurity Front Line

Your staff members are your front line, so you should provide them with training to raise their awareness of the risks of visiting suspicious websites, clicking on questionable links, and opening fake attachments. They should also be required to create strong and unique passwords that are routinely updated. Your organization should also use multifactor authentication for as many services as possible.

Step 2: Implement Cybersecurity Best Practices

Since using old versions of software makes organizations easy targets for ransomware attacks, automate your software security scanning and updates when possible. Timely patches and updates of both computer operating systems and software can minimize your vulnerabilities.

Step 3: Back Up Your Data

Identify and then back up any data and files you need to run your essential operations. Follow the "3-2-1" backup strategy: Have three copies (production and two backup copies); two different copy modes (cloud and disk); and one copy that is off-site. You should also regularly test your backups to make sure they're working and accessible. Your backup data and files will ensure your organization can continue its essential operations even in the midst of an attack.

Step 4: Know Who Has the Keys

Be aware of which vendors and third parties have access to your network and

sensitive files. But before granting access, require them to warrant that their cybersecurity practices meet industry standards and fulfill your requirements, and that they have sufficient cyber insurance. Perform routine audits so you know to cut off network privileges as soon as they are no longer required.

Step 5: Test Your Cybersecurity

Schedule routine tests to confirm that your cybersecurity measures follow industry standards and ransomware guidelines from organizations like the Cybersecurity and Infrastructure Security Agency, which published a ransomware guide in September 2020 (cisa.gov/ stopransomware/ransomware-guide). This is also a good time to ensure your backups are accessible and working. You may even consider retaining a cybersecurity consultant to help conduct testing.

Step 6: Have an Incident Response Plan

An incident response plan will help your organization navigate a chaotic situation in an orderly fashion. Critical decisions can be predetermined, which will save time and energy for those complex issues that are hard to predict. It can be a stand-alone plan or a part of a larger disaster recovery plan, but be sure to review your incident response plan with your leadership and response team to protect your organization from analysis paralysis and ensure better coordination and effective management. For more information and help with creating and updating your plan, associations and MLSs should visit nar. realtor/disaster-preparation-resources.

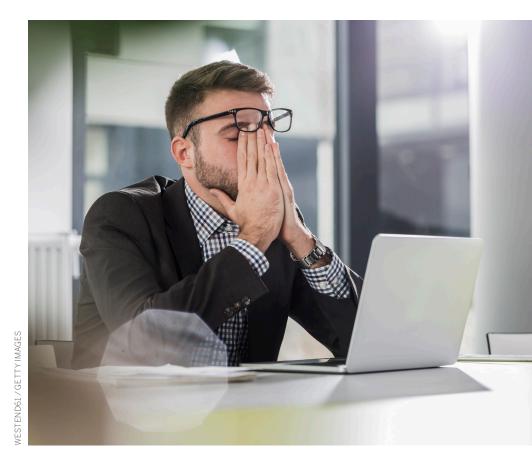
Step 7: Secure Maximum Protection

REALTOR® associations and MLSs that participate in the National Association of REALTORS® insurance program are provided cyber liability insurance. However, excess insurance coverage can also be purchased by applying for it before April 1 (nar.realtor/legal/nar-insurance-program/ excess-coverage-application). Based on state law and the sensitivity of the data each collects and stores, associations and MLSs should consider whether excess insurance coverage would be prudent.

By following these recommended steps, your organization will be diligent, proactive, and prepared in protecting itself against the constant threat of cyber attackers.



Charlie Lee is senior counsel and director of legal affairs at the National Association of REALTORS®.





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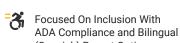


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NEED TO KNOW GOVERNANCE

Your Guide to Govern Forward

Download the "Leadership Guide to NAR Governance Changes," a resource for AEs at every level.

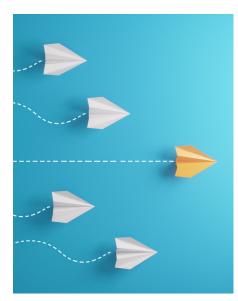
How is your association's progress on implementing the Govern Forward changes? The National Association of REALTORS® has been fielding questions from several associations, which is a great sign that implementation is well underway for many!

That's important, since the date to provide 2023 directors to NAR is now Sept. 15, which may require some adjustments in processes and timing to accommodate. Remember, failure to meet this deadline will result in forfeiture of those allocated seats.

NAR has shared a few helpful resources via The Hub-also available on govpag. realtor-to help guide us in implementing these changes. For example, the Leadership Guide to NAR Governance Changes (nar.realtor/governance-implementation) contains answers to questions about the changes that NAR is hearing most frequently. This includes the deadline for providing directors to NAR (Sept. 15); when NAR will pull the membership numbers for director allocations (July 31); and what to do if your elections typically take place after Sept. 15 (make plans to adjust election processes now! NAR has no ability to make exceptions, and failure to meet the deadline results in forfeiture of those director positions).

The guide also outlines the changes, when they need to happen, and what AEs can do to facilitate each requirement. Guidance is offered according to roles: board of directors, executive committee, regional vice presidents, committee liaisons, and committee chairs and vice chairs.

Many associations have expressed interest in seeing exactly how the Govern Forward changes will impact the director



The date to provide 2023 directors to NAR is now Sept. 15, which may require some adjustments in your election processes.

allocations for their local and state associations, so NAR has developed sample charts showing each association what its allocations would have looked like if the new formula had been applied in 2022. The charts display the *actual* number of 2022 director allocations for each state and each local association, along with the *example* number of director allocations under the new formula.

We recognize that, in viewing those charts, some of you will see that your association's director appointments at NAR have changed. Some have gained, some have stayed the same, and some have fewer appointments. I'd like to reiterate that this is in no way reflective of the significance of state and local associations. NAR very much values our three-way agreement with associations of *all* sizes.

Specifically looking at opportunities for local associations under the Govern Forward changes, local association presidents will have a meaningful opportunity to learn about important NAR business and to share their feedback and questions directly with NAR leaders before every board of directors meeting via the new town hall for association presidents. Also, the regional vice president process has opened up in order to encourage candidates from all different-sized associations and geographies. And NAR has already taken steps to implement the 2020 changes agreed to by the leadership, including a more transparent committee application process in order to be more intentional about soliciting a diverse pool of candidates, again from all different sizes of association and levels of experience. We're excited about the opportunities that local associations have under these changes.

I encourage all of you to view the resources—particularly those mentioned above—on govpag.realtor. If you have questions about implementation of the Govern Forward changes, please email nargovernance@nar.realtor.



Cindy Fauth, RCE, is director of member experience at the National Association of REALTORS[®].

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Salary Expectations

Am I paying too much, not enough, or just right?

One of the questions frequently asked of the National Association of REALTORS®' Strategic Association Management team is, "How do I know if I'm paying my staff in line with the market? How do I benchmark pay?"

Compensation is a science, and the best way to respond to this concern is to have a human resources professional conduct a market analysis. It's more than just gathering pay ranges from a survey conducted by a survey firm. There's a complex process for gathering and verifying data from multiple organizations within a given industry.

Here's where it can get a little tricky. Sometimes, surveys are collected on salary and benefits but are not conducted by compensation firms or subject matter experts. These surveys often provide results similar to, say, a member satisfaction survey. As a result, they often include inflated salary data because the results are self-reported, and no further analysis is done.

Right now, you might be thinking, "Sounds good to me," but inflated salaries tend to price people out of the market, making it harder for them to find other employment when the need arises. (By the way, this can also happen with inflated titles.) These types of surveys also tend to produce extremely wide ranges of salary information, making it hard to establish a true range.

In the field of compensation, the subject matter experts also call the data they use a "survey," causing further confusion. However, compensation or salary surveys conducted by experts are a compilation of wage data collected from organizations for jobs perceived as comparable to each other. This data also undergoes rigorous analysis. Compensation surveys conducted by experts begin with a job-matching process using benchmark job descriptions provided by the surveyor against internal job descriptions. Job descriptions are used for this purpose rather than titles because titles can be misleading through being inflated, deflated, or conflated.

Setting compensation is more than just gathering pay ranges from a survey conducted by a survey firm.

When data is gathered, it may be weighted or unweighted before arriving at the mean or midpoint. Salary data is regressed—which is a method of testing for possible compensation disparity within an organization. A regression analysis is a statistical process that addresses possible disparities—for example, years of experience, performance, skills, etc. The data is also aged to a common date by adjusting the salaries from the date of the survey to the present.

All this data is then averaged to provide a market rate. This is why compensation matters are best left to professionals in compensation, and it's also why these surveys are so expensive. Some compensation firms will publish their entire results, and some will only provide salary information for one job at a time. Most often, organizations don't have the budget to purchase the full salary survey.

In the event of a legal matter, an organization may need to defend its salary structures. The best way to do this is by using survey data provided by experts. It isn't enough to say, "This is the range offered based on the budget," or to say that you pulled data from a survey that didn't go through rigorous analysis.

So, now you have learned more than you ever wanted to know about determining compensation, and hopefully you understand why I recommend using an expert. And when your staff members complain about their salary, you can wonderfully overwhelm them with how much you know about compensation and tell them precisely how their salary is determined, which should put an end to any further complaints. This applies to the board as well. As much as we understand governance, we recognize that sometimes board members get very curious as to how much staff is paid. Using expert data resources provides you with the opportunity to explain how the data is scrubbed and assure them that staff is paid appropriately without having to reveal actual amounts.

Do you have an HR question? Send it to Carole Kaptur confidentially at ckaptur@ nar.realtor.



Carole Kaptur, SHRM-SCP, HCS, GRI, CZEX, is a consultant in NAR's Strategic Association Management Services, Talent Development, and Resources group.

Engagement Is a Two-Way Street

Member retention is all about the relationship.

Our members are looking for more than just a membership card. They are looking for *value*—and we need to offer it, so they stick around.

In my experience, value comes from two main places: the membership benefits we provide and the feeling of belonging we instill. Benefits that matter include member-only discounts, special member access to events and programs, and technology that can help members in their real estate business. But it's that sense of belonging that's key to member retention.

Theodore Roosevelt purportedly said it first: "No one cares how much you know until they know how much you care." Relationships are an integral part—probably the most integral part—of a great member experience. When we nurture relationships, then we will find that most members will give back their time, passion, and loyalty. It's a two-way street between members and the association that starts with engagement.

Engage your members by providing information that matters to them through social media, which is the most inexpensive, fast, and easily accessible outlet of online communication. Emails, member forums, blogging, and video are also great avenues to reach your members wherever they are.

Your website should make it easy for members to find everything they need in one place. Just in case, add an "I need help" button that members can click to send a question to you or your staff, and then respond to those questions as soon as possible. Automated responses are good for letting members know that someone is attending to their needs, but a timely human follow-up is essential.

> Don't be that association. Be the amazingmemberexperience association that values its members and listens to their needs.

How do you measure your member engagement? You cannot do it without meaningful research. Regularly gather quantitative and qualitative data from members, leadership, and staff. Start by putting together a diverse focus group that can offer different perspectives to benefit the association. Remember to include both veteran members who have knowledge about past successes and newer members who can offer fresh ideas.

Then, simply *ask*. Ask them about the membership benefits, events, and programs that are beneficial to them. Which ones do they find value in? Ask why they joined the association and what they want from it. This will give you an understanding of how your members feel about their member experience and the association's engagement with them.

Our overall goal should be to keep existing members involved with the association while recruiting and selling the member experience to potential new members. Remind members *why* their membership is a value to them and encourage them to actively participate in the association.

I can't say this enough: Stay in contact with members. If the only time they hear from you is to renew their membership, they will not feel valued, and they will not stay involved with the association in most cases. And consider this: Your return on investment is much higher for renewals coupled with a great member experience. In other words, it costs less money to market the association to members who have already enjoyed the member experience and benefits. It is also much easier to retain members than it is to recruit them, and the toughest task is to try to earn them back once they have decided to leave.

Don't be *that* association. Be the amazing-member-experience association that values its members and listens to their needs. Often, I will go around the table at our association meetings and ask, "Why did you get involved with the association?" And 99% of my members will tell me, "Because you *asked*."



Heather Wiedrich, RCE, EPRO, C2EX, AHWD, is association executive at HomeTown Association of REALTORS® in Sycamore and Sterling, III.

NEED TO KNOW mind of the member

'How Do You Mean?'

Four 'must-dos' can help us arrive at a comprehensive solution on affordability.

My apologies to the purists reading this: "How do you mean?" is terrible English. However, it was a phrase taught by one of the best Dale Carnegie instructors in the country and works well because it is perceived as nonconfrontational and unlikely to make people defensive. As a result, for 47 years, it has served me well. So, let me ask again as it relates to affordable housing: "How do you mean?"

I ask because, while our members are passionate about affordable housing, there's no easy solution to our affordability woes. For there to be a comprehensive solution, many factors need to be considered. These include the home (or the dirt if you are a builder) and access to capital for both buyers and builders. Other factors include sustainability, infrastructure, the cost of materials, and the cost to occupy, whether as an owner or tenant.

In Southeast Michigan, for example, there is a neighborhood where a home built in the 1950s sold for \$200,000 just 20 years ago. Now, in that same subdivision, a house that will be torn down and replaced starts at \$400,000. Add in the inconvenient truth that affordable housing is frequently not located near jobs, municipal services, quality education, or reliable public transit. These considerations make the concept of "affordable" relative.

Commodity prices have also driven up the cost of traditional homebuilding materials to the point where the private sector cannot buy the land, build affordable starter homes, and make money. Additionally, most, if not all, building ordinances are now 50 or more years old. Want to build a 3,500-square-foot home made from shipping containers? How many variances would someone need to apply for before receiving a permit? Interested in adding solar power? Some municipalities prohibit it from being retrofitted on a roof because it is aesthetically unpleasing, and others disallow panels as free-standing structures in the yard. What option does that leave?

Finally, there's the well-documented national disgrace of inequitable property ownership resulting from years of systemic disenfranchisement of sectors of the American population.

All these factors and many more make the solution to creating more affordable housing anything but simple. Singledimension solutions provide only shortterm fixes, kicking the can of a comprehensive solution down the road.

So, what do we think a program to increase affordable housing should look like?

1. It must be available to all (no

qualifiers): The program should also empower those who have been systemically disenfranchised over time. What form that empowerment takes remains to be seen. It will be interesting to see what comes from the state of California's Task Force to Study and Develop Reparation Proposals for African Americans formed in 2021, as that state is a frequent trendsetter.

2. It must be friendly to our municipalities: Higher density maximizes municipalities' return on tax dollars but also increases demand on infrastructure. Is the answer the elimination of single-family zoning, or, with only 3.9% of the land in the U.S. developed for residential usage, does this require an investment in transportation so people can live where they wish and commute?

- 3. It must include ubiquitous quality services and a safe "way of life": Access to education and health care, among many other things, cannot be taken for granted by some, while others must struggle to access these services every time they make a major decision.
- 4. It must involve revamping municipal ordinances: Many of these ordinances need to be changed, and when they are, they should be structured to allow for change in a timely fashion instead of every 50 years. Alternative energy sources, 3D printing of homes, and multigenerational housing are all becoming more prevalent, yet home builders and homeowners frequently run up against regulatory issues at the local level simply because such uses are not addressed within municipal ordinances.

"Under all is the land." Let's never lose the wisdom of the statement that opens the preamble to our Code of Ethics. The crafting of the American dream took into consideration three things uncommon at the time: self-determination, the right to vote, and the right to own real property. Additionally, in the last 20 years, homeownership has proved itself to be both a buoy that can keep the national economy afloat and an anchor that can sink the entire global economy. Consequently, the need to work hand-in-hand with our members to craft a comprehensive solution to the dream of affordable housing cannot be understated.



Bob Taylor, RCE, is CEO of the Grosse Pointe Board of REALTORS[®] in Michigan.



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The 2022 C2EX Challenge is a turn-key, streamlined competition running from February 1 – October 1. Encourage members to earn their C2EX Endorsements to position your association for the win, and help REALTORS® increase their marketability and position themselves at the top-of-the-charts.

Sign up today at **nar.realtor/C2EX/challenge.**



AE VOICES profile

The Right Mindset

Tyrone Adams found an opportunity to advance homeownership access in his state.

Colorado Association of REALTORS® President and CEO Tyrone Adams, RCE, CAE, has a motto: "There are always opportunities in challenges!"

To mark the association's centenary in 2021, he and his staff knew they wanted to make an impact. So, the association teamed up with Habitat for Humanity, achieving four legislative victories to improve homeownership access for all Coloradans. They named the effort "A Century of Opportunity."

REALTOR[®] AE asked Adams about the challenges of homeownership access and how an opportunity-focused mindset can help overcome most roadblocks.

Q: Successful passage of this legislation required both confidence and creativity. How do you instill that kind of culture?

Adams: By encouraging and reminding my team to take calculated risks, without repercussions if they don't pan out; to get creative with solutions; and to participate in industry coalitions. We believe the challenges that the real estate industry and REALTOR® associations are facing today call for innovative solutions. This is exactly what our government affairs team—led by Elizabeth Peetz and our lobbyists—did this past year, which resulted in the successful passage of our Century of Opportunity legislation.

Q: How did you develop the proposed legislation?

Adams: We looked at the Century of Opportunity legislation through the lens of consumers who are looking to buy a home now or in the future. It was developed and based on research from the National Association of REALTORS® and diverse



REALTOR® housing groups showing that in diverse populations of color, there were barriers to accessing affordable homeownership. We wanted to take the conversations that we were all having about racial justice during the pandemic and turn that energy into impactful public policy that can positively open doors to homeownership for all Coloradans. We worked side by side with an amazing thought leader at Habitat for Humanity who was working on related issues and who became our Century of Opportunity partner.

Q: What were the keys to getting this legislation passed?

Adams: We succeeded by doing four things: 1) Selecting a strong REALTOR® champion bill sponsor to carry the legislation; 2) working directly with a consultant who does affordable housing development to build out the menu of grant options; 3) working very dynamically behind the scenes with the governor's office; and 4) in addition to our normal industry partners, working with new, nontraditional partnerssuch as the credit-building alliance—to mobilize a broad, bipartisan coalition of support behind all four pieces of legislation.

Q: What advice do you have for other state associations eager to take on more advocacy?

Adams: Work proactively to build and enhance relationships with industry partners and community housing organizations. We realized a long time ago that these issues and challenges are bigger than just the REALTOR® associations. It is going to take a unified effort, uncomfortable conversations and realizations, and bipartisan support to make short-term and long-term changes to advance our housing challenges.

Q: During 28 years with CAR, you moved up the ranks from communications director to CEO. How did that role help prepare you to become CEO, and what required an adjustment?

Adams: Like a few other areas—such as finances and technology-strong, thoughtful, and well-crafted communications are one of the core tenets of associations. You learn about each area of the association, determine how to communicate and promote your association's value proposition, gather data and facts to support your decision-making, and, most importantly, become a good listener. The required adjustment for me was to build a stable, trustworthy, professional, and productive team that enhances the value proposition of the association, allowing me to work with the leadership team and board and focus on the future of the association, external communications, and participation in coalitions and events while representing CAR. ■

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View Public and Members Only calendar of events for member and non-member registration. You can send emails targeting specific groups or the entire membership. Save time and setup automatic alerts for past due invoices.



MEMBER BENEFITS

Streamline® AMS incorporates online bill-pay, event payments and registration. Access current and past invoices. Online elections made simple.

Man Huynh Real Estate Agent

Edina/St. Paul, MN

Tia Hunnicutt Real Estate Agent Oakland, CA

Real Estate agents have Supra powers.



Over 1 million Supra keyholders have more time to focus on their clients.

We've brought together some of the smartest tools in real estate to give agents more power to stay on top of the market, streamline their showings, track client feedback, and more. So they can focus on what they do best—be there for their clients. Talk to Supra to see how you can unlock new Supra Powers for your agents.

- ✓ Optimize schedules
- ✓ Open doors to listings
- Make real estate seem miraculously easy at every step
- ✓ Win clients for life

What's your Supra Power?

