CINCINNATI
JULY 16-18
2019
GAD
INSTITUTE
#GAD2019
REALTORPARTY.REALTOR/GADINSTITUTE
MY.YAPP.US/GAD2019
NATIONAL ASSOCIATION of REALTORS®
REALTOR®
REALTOR PARTY

Matthew Leger

2019 GAD Advisory Group Chair

Mark Quarry

Cincinnati Area Association of REALTORS®

Jeff Berding

FC Cincinnati

Matthew Leger

2019 GAD Advisory Group Chair

An Inside Look at Washington, D.C.

Shannon McGahn, SVP Government Affairs

Joe Ventrone, VP Federal Policy & Industry Relations

Austin Perez, Sr. Policy Representative, Insurance Issues

Ken Fears, Sr. Policy Representative

Kristian Hoysradt, Political Representative

SHANNON MCGAHN

SENIOR VICE PRESIDENT // GOVERNMENT AFFAIRS

NATIONAL ASSOCIATION OF REALTORS®

NATIONAL ASSOCIATION of REALTORS®

REALTOR PARTY

June was National Homeownership Month

- 75th Anniversary of the GI Bill and 24 Millionth VA Home Loan
- Hill Staff Briefing
- Congressional Baseball Game Sponsor

July Hot Topics

FLOOD INSURANCE

LONG-TERM REAUTHORIZATION, MEANINGFUL REFORM

HEALTH INSURANCE

EXPANDED ACCESS TO ASSOCIATION HEALTH PLANS

FEDERAL TAXATION

TAX CUTS AND JOBS ACT REFORM

HOUSING FINANCE REFORM

FANNIE & FREDDIE REFORM

VETERANS HOUSING

VA HOME LOAN CAP

Flood Insurance

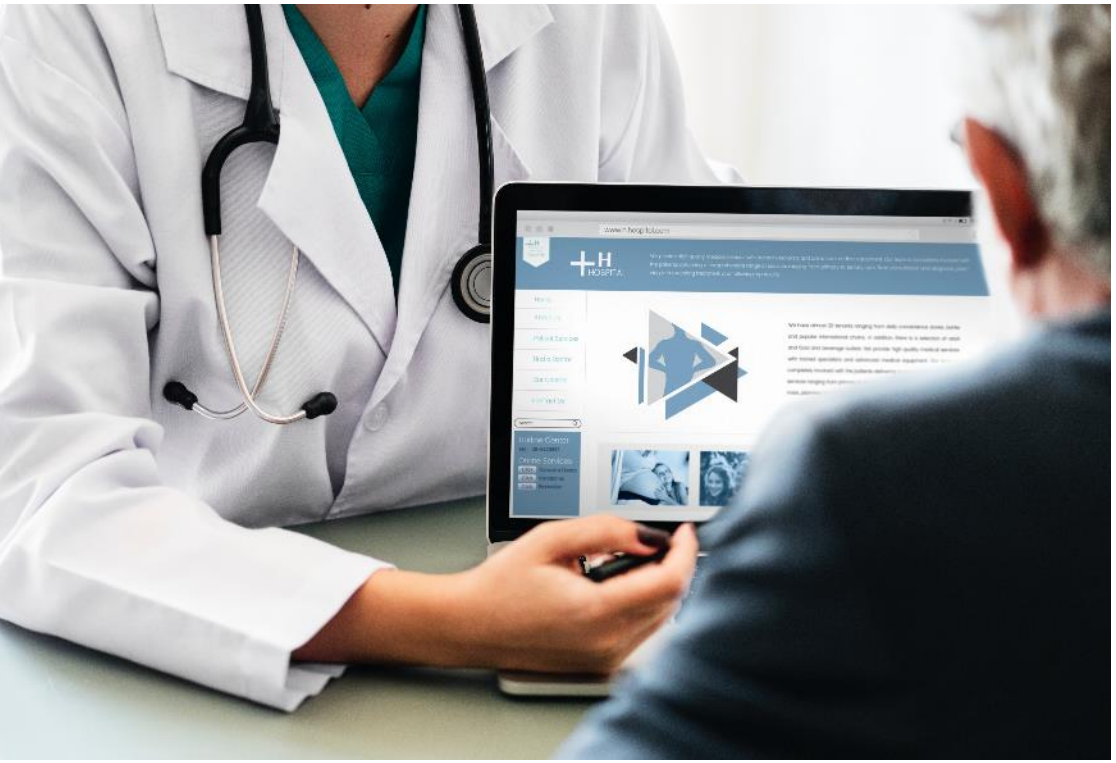
House's Bi-partisan Reform Provisions:

- 5-Year Extension
- Updated Flood Maps
- Enhanced Mitigation Protocols
- Increased Private Markets

Flood Insurance Extensions

September 2017 to Present

Public Law	Bill Number	Became Law	Extended to	Lapse
P.L. 115-56	HR 601	9/8/17	12/8/17	N
P.L. 115-90	HJRes 123	12/8/17	12/22/17	N
P.L. 115-96	HR 1370	12/22/17	1/19/18	N
P.L. 115-120	HR 195	1/22/18	2/8/18	Y - 2 Days
P.L. 115-123	HR 1892	2/9/18	3/23/18	Y - 1 Day
P.L. 115-141	HR 1625	3/23/18	7/31/18	N
P.L. 115-225	S 1182	7/31/18	11/30/18	N
P.L. 115-281	HR 7187	12/1/19	12/7/18	N
P.L. 115-298	HJRes 143	12/7/19	12/21/19	N
P.L. 115-396	S. 3628	12/21/19	5/31/19	N
P.L. 116-19	S. 1693	5/31/2019	6/14/2019	N
P.L. 116-20	HR 2157	6/6/2019	9/30/2019	TBD

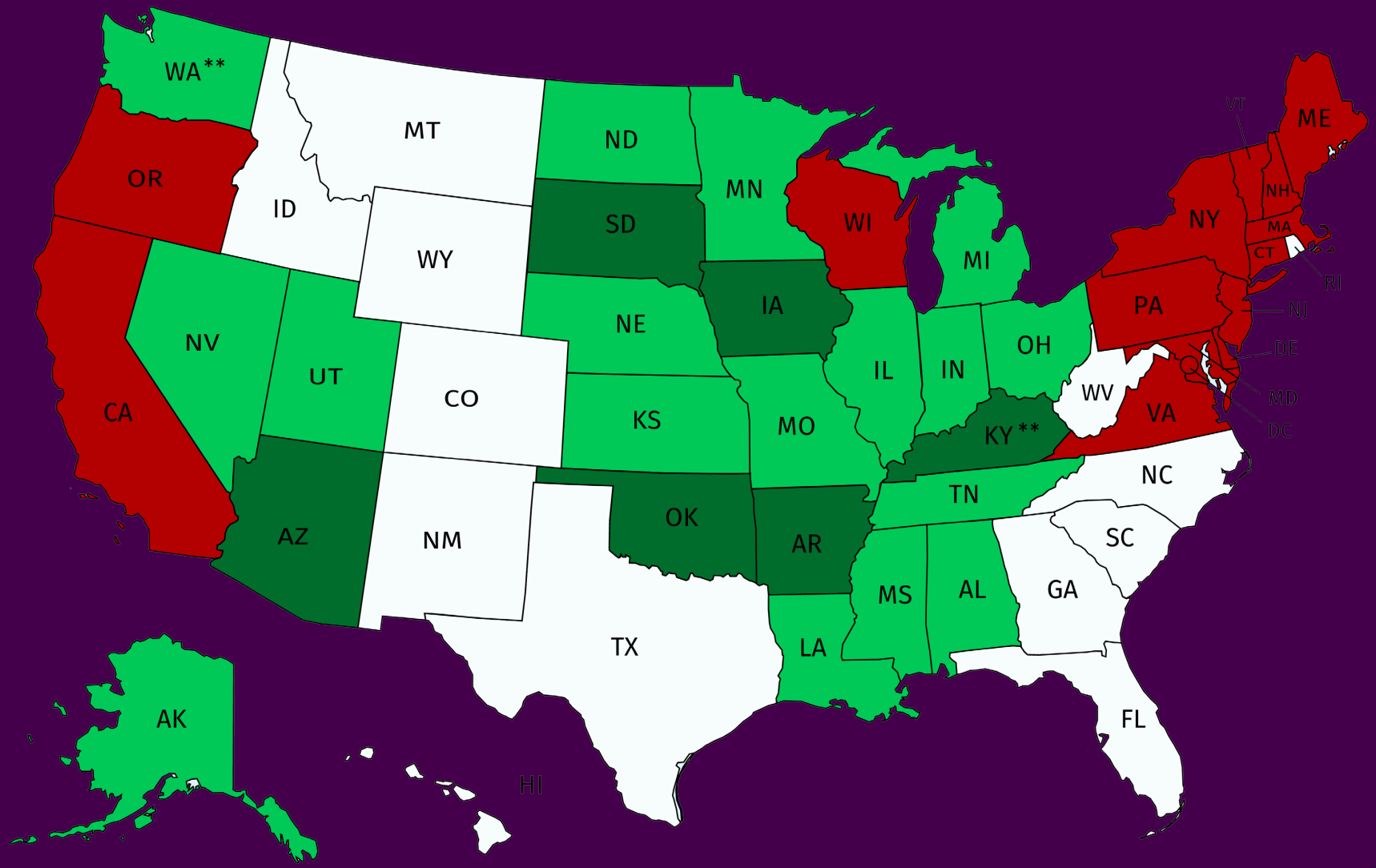


Health Care

NAR Leadership in the Fight for Association Health Plans (AHPs)

- NAR's Engagement in Legal Battle
- Support from over 200 REALTOR® Associations
- Coalition to Protect & Promote AHPs

AHPs State-by-State (as of May 13, 2019)

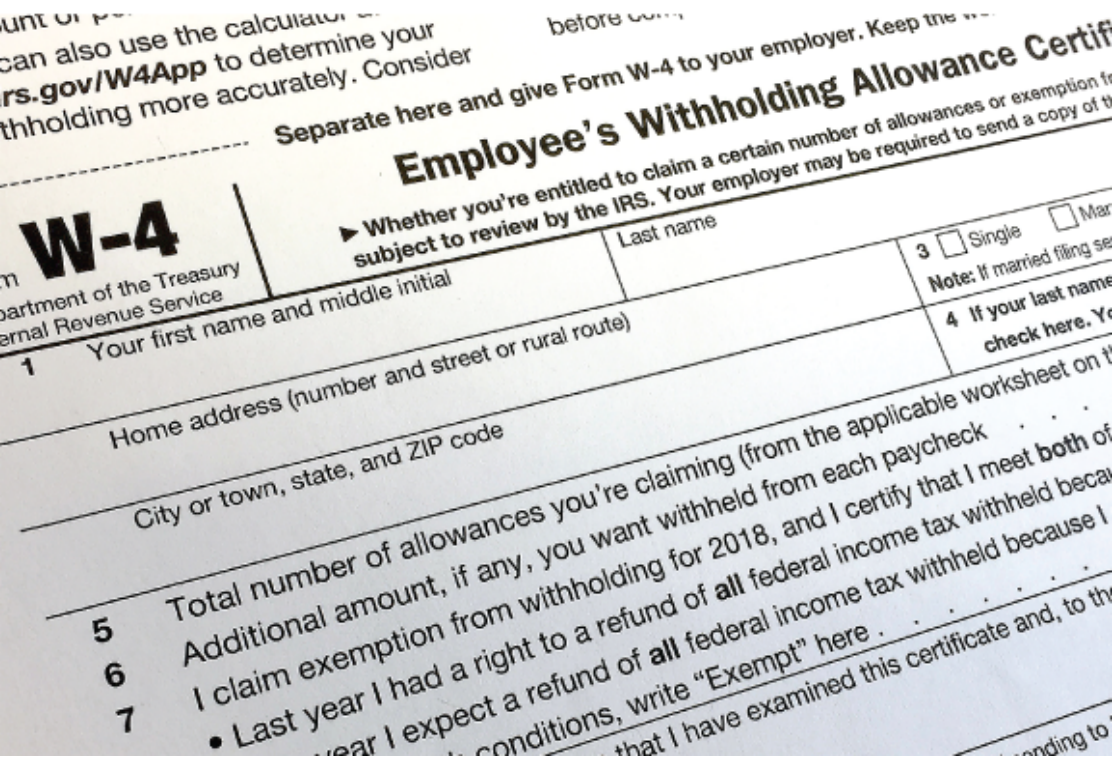


- Enacted a state law codifying the new DOL Rule.
- Implementing the DOL Rule unless overturned by federal court.
- Not implementing or suing to invalidate the DOL Rule.
- Not issued guidance nor clarified the state position on the DOL Rule.

Housing Finance Reform

Resolution to Freddie Mac & Fannie Mae Conservatorship

- NAR's Vision for Housing Finance Reform
- Congressional Testimony



Tax Extenders

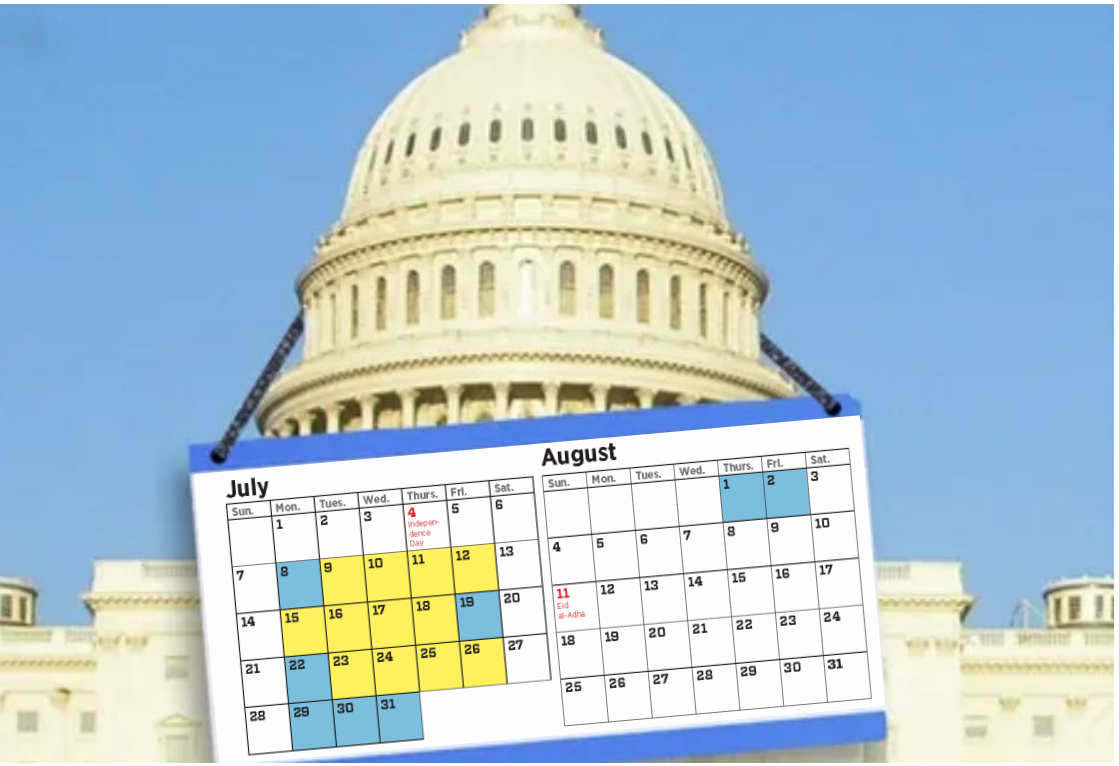
NAR's Continued Support of:

- Mortgage Debt Forgiveness Tax Relief Provision
- Advocate for Homeowners who have Lost Their Homes

Veteran Homeownership

H.R. 299 Victory

- Celebrating 24 Millionth VA Home Loan
- Elimination of the Cap on VA Home Loans



August Recess

THANK YOU

THAT'S WHO WE REALTOR®

realtorparty.realtor

NARRealtorParty

NARRealtorParty

NATIONAL ASSOCIATION of REALTORS®

REALTORS® Political Action Committee

Your Best Investment In Real Estate

How Government Regulation is Trying to Sink the Vacation Rental Market

Danielle Scoggins (FL)

Jennifer Roche (TN)

Nicole LaSlavic (AZ)

Seth Palmer (NC)

Bo Patten (NY)

Brad Mock (GA)

Joe Farrell (FL)

Kevin Besserer (FL)

Chris Lopez (FL)

Andy Gonzales (FL)

Speaker’s Prezi: https://prezi.com/view/gJymBFhCsCg92iPs12F0/

2019 GAD Institute Luncheon

John Smaby, NAR President

Tracy Kasper, Vice President, Advocacy

Christine Hansen, REALTOR® Party Director

Bob Goldberg, NAR CEO

NAR POLICY FO
USING FINANCE

Matthew Leger

2019 GAD Advisory Group Chair

Liz Peetz

Colorado REALTORS®

Busting Barriers to Affordable Housing

Lacey Everett, MIBOR REALTOR® Association

Samar Jha, Greater Philadelphia Association of REALTORS®

Tyler Warner, Dayton REALTORS®

Matt Umanos, Gainesville-Alachua County Association of REALTORS®

Busting Barriers to Affordable Housing

GAD Institute 2019

Introduction and Opening Statement

Liz Peetz

- Vice President of Government Affairs
Colorado Association of REALTORS®

Lacey Everett

-Director of Political Affairs & Engagement
MIBOR REALTOR® Association, Indianapolis, IN

Our Goal

To give GADs tangible resources to address affordable housing challenges in their area, as well as important considerations to make regarding capacity and specific barriers.

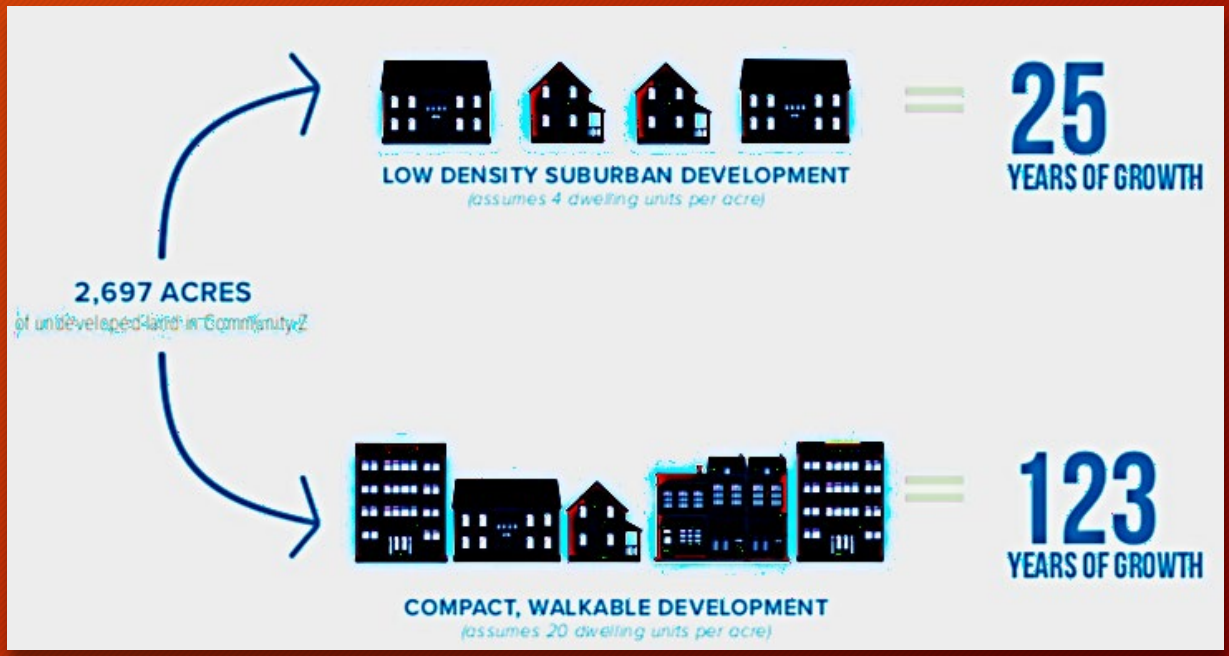
Affordable Housing Challenges & Opportunities

- Markets across the nation are faced with challenges of all kinds to provide housing that is affordable, keeping real estate healthy and vibrant
- This has created the opportunity for REALTORS® to come to the table, statewide and locally
- It is important to know your landscape and your association's capacity for involvement

Challenges Vary Across the Nation

There's a mismatch between what is being built and the number of people that can afford that product.

Density = walkability and significant increase in years of growth



Messaging: The Philadelphia Experience- Hits & Misses

Messaging: The Philadelphia Experience- Hits & Misses

Messaging: The Philadelphia Experience- Hits & Misses

- Good Cause
- Bay Windows Legislation
- Tax Abatement
- Property Tax

Good Cause Legislation

- For residential leases less than one year, the bill prohibits landlords from not renewing lease unless there is “good cause” to do so.
- The legislation was messaged as an “Eviction” Bill.
- The tenants union, community legal services, etc. did not acknowledge the unfair messaging.
- The legislation was stalled for more than a year before a “watered-down” bill was passed.
- GPAR, with NAR’s legal analysis, helped Councilmembers aware about the issues with the Bill.

Good Cause Legislation

www.inquirer.com

The Inquirer Unlimited Access Log In

Watered-down 'good cause' eviction bill now Philly law

by Julia Terruso, Updated: January 22, 2019 - 2:06 PM

The Daily Pennsylvanian

BACKROADS DETAILED ITINERARY SICILY BIKE TOU

Penn Law students write open letter urging City Council t pass bill against unjust evictions

By Alex Graves | 12/04/18 11:20pm

The latest news + events / Press releases /
Mayor Kenney Signs "Good Cause" Eviction Bill into Law

Mayor Kenney Signs "Good Cause" Eviction Bill into Law

For immediate release: January 22, 2019 |
Published by: Office of the Mayor | **Contact:** Sarah Reyes sarah.reyes@phila.gov (215) 686-6210

PHILADELPHIA — Today, Mayor Jim Kenney joined Councilman Curtis Jones Jr. and Rue Landau, executive

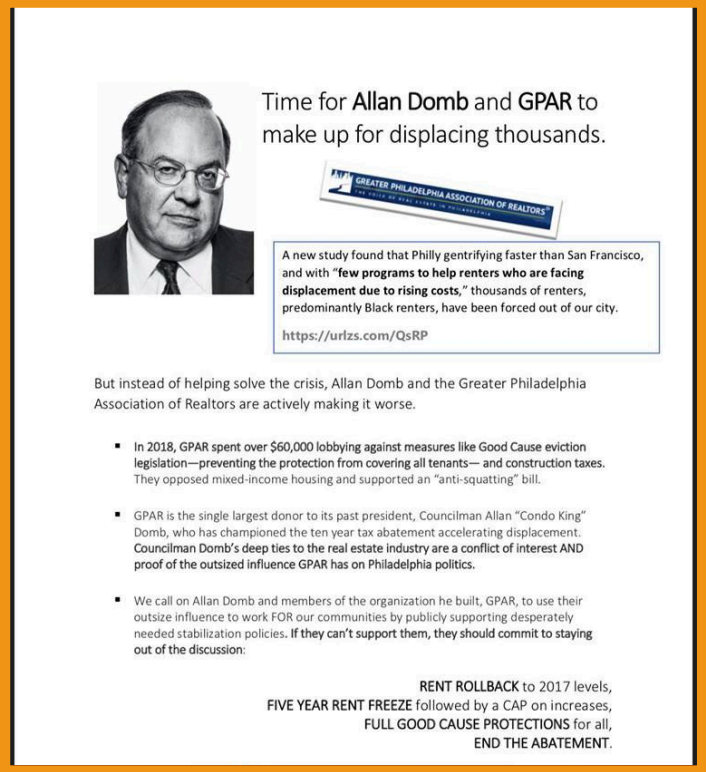
Tax Abatement

If you make physical improvements [can be a new construction or just an improvement] to a piece of real estate in Philadelphia, you don't have to pay additional taxes on the value of those improvements for ten years. However, you still pay taxes on the land.

Since the abatement was implemented in 2000, real estate development in Philadelphia has grown 376%.

Tenants Union and other advocacy group has been targeting any Councilmember, who supports the Tax Abatement.

Tax Abatement



Time for **Allan Domb** and **GPAR** to make up for displacing thousands.

GREATER PHILADELPHIA ASSOCIATION OF REALTORS

A new study found that Philly gentrifying faster than San Francisco, and with "**few programs to help renters who are facing displacement due to rising costs**," thousands of renters, predominantly Black renters, have been forced out of our city.

https://urlzs.com/QsRP

But instead of helping solve the crisis, Allan Domb and the Greater Philadelphia Association of Realtors are actively making it worse.

- In 2018, GPAR spent over $60,000 lobbying against measures like Good Cause eviction legislation—preventing the protection from covering all tenants— and construction taxes. They opposed mixed-income housing and supported an "anti-squatting" bill.
- GPAR is the single largest donor to its past president, Councilman Allan "Condo King" Domb, who has championed the ten year tax abatement accelerating displacement. **Councilman Domb's deep ties to the real estate industry are a conflict of interest AND proof of the outsized influence GPAR has on Philadelphia politics.**
- We call on Allan Domb and members of the organization he built, GPAR, to use their outsize influence to work FOR our communities by publicly supporting desperately needed stabilization policies. **If they can't support them, they should commit to staying out of the discussion:**

RENT ROLLBACK to 2017 levels,
FIVE YEAR RENT FREEZE followed by a CAP on increases,
FULL GOOD CAUSE PROTECTIONS for all,
END THE ABATEMENT.

The Philadelphia Tribune

NEXT UP

Hahnemann plans to transfer most medical residents to Tower ...

Most Philly Council candidates oppose the 10-year tax abatement

Ryan Briggs Apr 15, 2019 2

▶ Schools: Get incentives for energy-saving upgrades.
PECO
An Exelon Company

PHILADELPHIA

Philly School District's loss to tax abatements 2nd highest in US: Report

A liberal think tank says Philly's school district has the second-highest loss of funding in the nation to tax breaks and subsidies, but some question their math.

Bay Windows Legislation

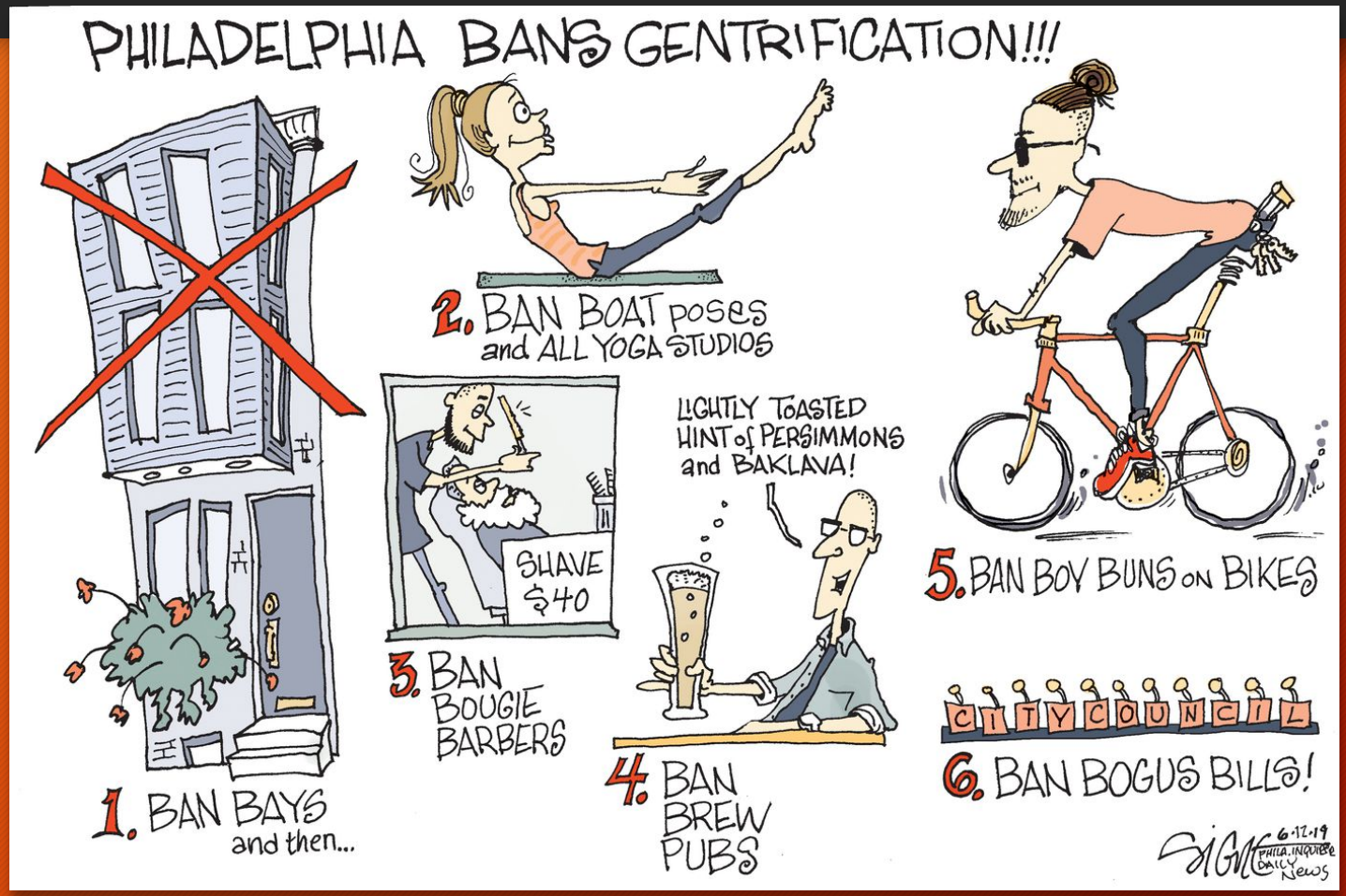
An ordinance that would ban bay windows in the neighborhoods of Point Breeze and Grays Ferry.

It was introduced as an initial step to '*counter gentrification*'.

Huge backlash, and it was recalled.

Bay Windows Legislation

Picture Source: The Philadelphia Inquirer



Increase in Property & Transfer tax 2018

Mayor Kenny proposed to increase property taxes & real estate transfer tax in 2018

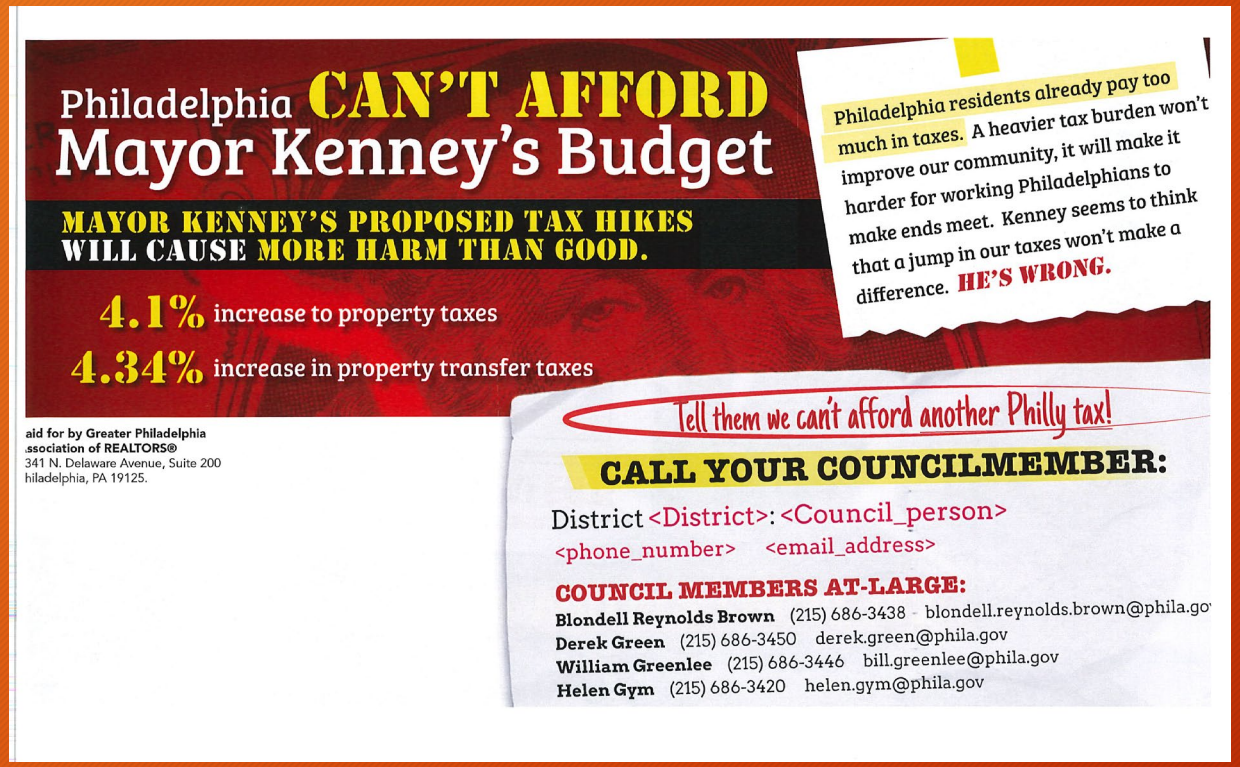
At the same time, assessments went up

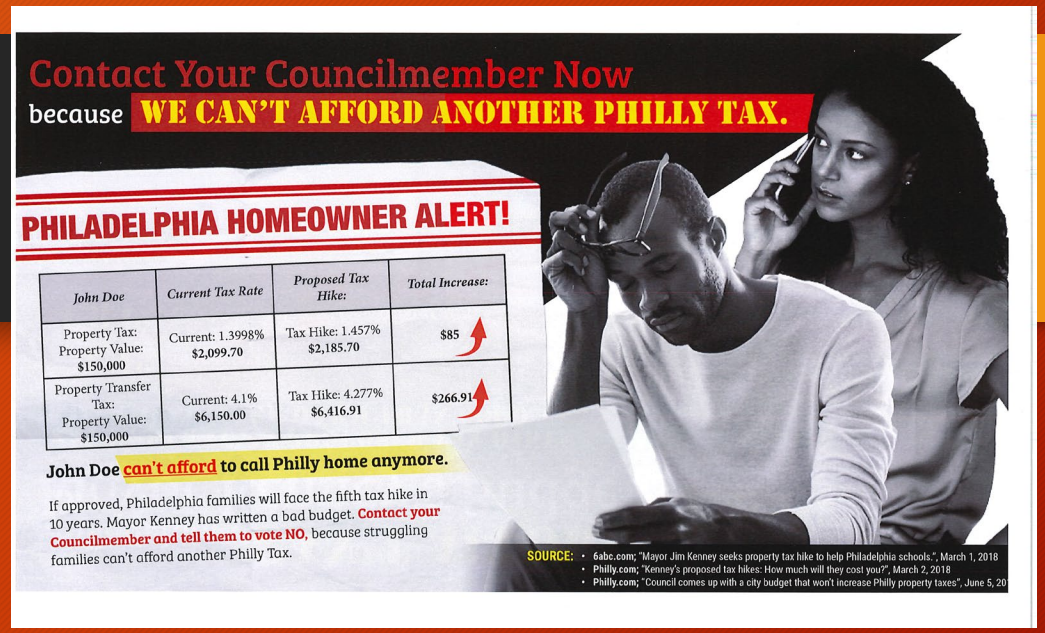
It was being billed as revenue for schools

GPAR through NAR's Issues Mobilization Grant, circulated messaging relating to affordable housing.

Website, postcards (circulated within certain neighborhoods where the Councilmembers lived), and digital ads were used.

Increase in Property & Transfer tax 2018





Coalition Building is Key – Strength in Numbers!

Coalitions can effectively determine a cohesive message and strategy

Create more buy-in and be more successful

Utilizing diverse partners, messaging can be better conveyed to specific audience groups

- Trust is already established
- Assets can be leveraged

Finding Opportunity Amidst Disaster

Starting from scratch isn't a common circumstance, however…

In all circumstances, thinking on your feet is crucial

Policy changes can happen quickly

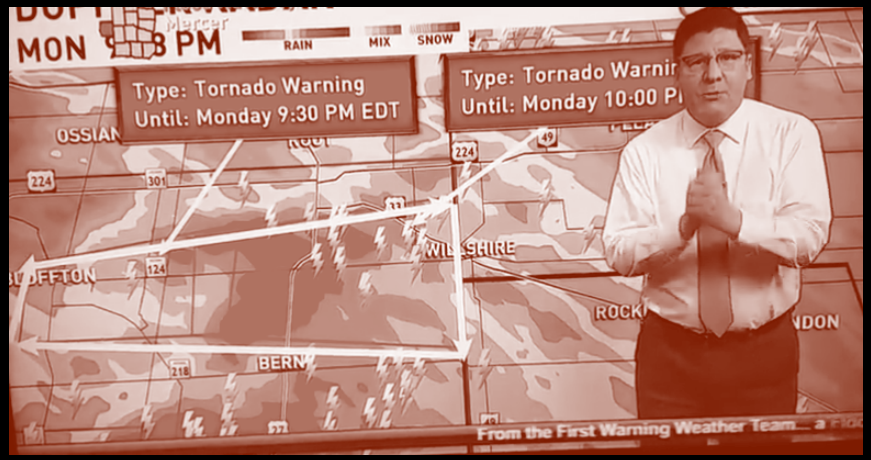
Decisions can be rushed or made without everyone at the table

Know your Landscape – Know your Barriers

- Burdensome permits and fees
- Land cost and zoning regulations
- Capacity and resources of leaders/coalition
- NIMBYs and false narrative
- Aging infrastructure
- Limitations on future development

ON THE SIDE…

The unexpectedly famous Weatherman Jaime Simpson's rant goes viral after listeners complain about the Bachelor being preempted for potentially life-threatening weather…



Gut Check and What's Next

- Most effective
- High impact
- Most efficient
- Goal-oriented
- Level of resources
- Challenge of consumer buy-in
- Legislative limitations

Gut Check and What's Next

- REALTOR® Associations tapping into available resources including NAR grants
- Changes with traditional advocacy efforts pave way to more active involvement and solutions
- With such differing landscapes across the nation, what can be helpful across the board?
- What's next??

Resources

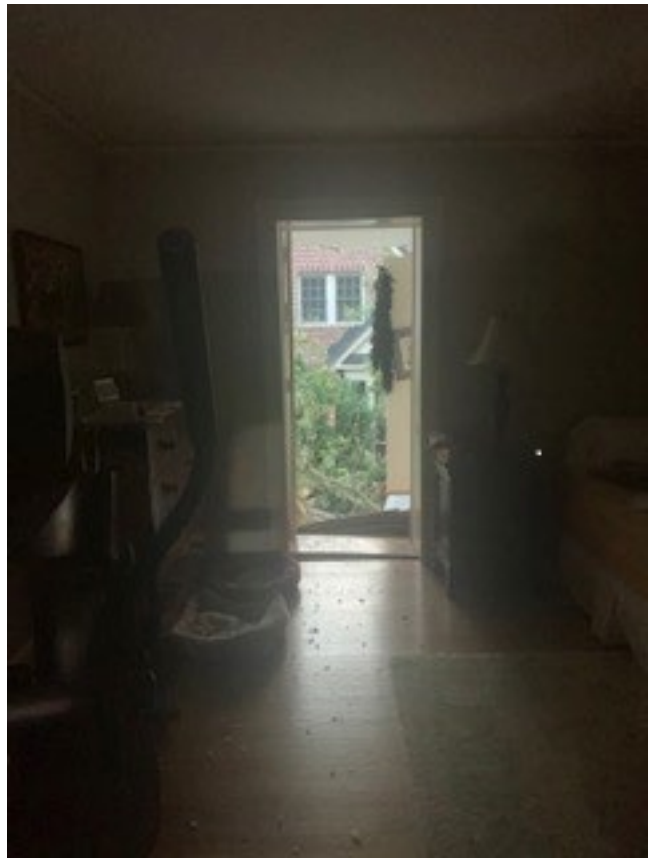
- **Addressing Your Community's Housing Supply & Affordability Needs**
  nar.realtor/supply
- **REALTOR® Government Affairs Directors (closed Facebook group)**
  facebook.com
- **More coming soon…**

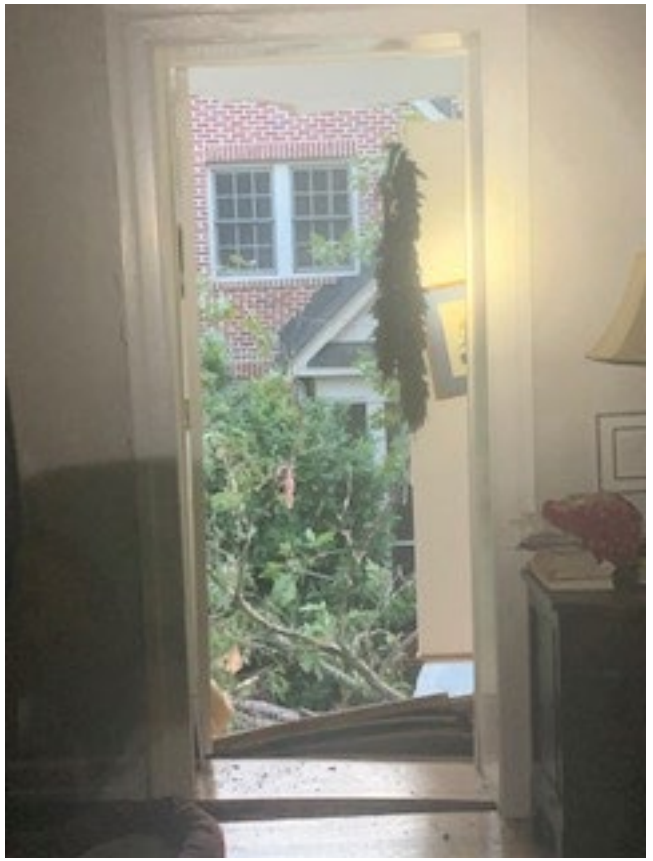
Recovering from Natural Disasters

Cady Thomas, NC REALTORS®

Todd Brown, NC Division of Emergency Management

Nicole Arnold, NC REALTORS®





Emergency Management- Weathering the Storm

Todd Brown

Deputy Chief-Operations

North Carolina Emergency Management

Emergency Management's Philosophy

Philosophy: All disasters start & end locally

North Carolina's Commitment: To provide a four-tiered response to any disaster which is:

locally centered,
regionally augmented,
state backed &
federally assisted

where all counties have increasing capability to respond to significant events.

Emergency Management's Purpose

Prepare for…

Respond to…

Recover from..

All Threats or Hazards whether Natural, Technological, or Civil

State of Emergency

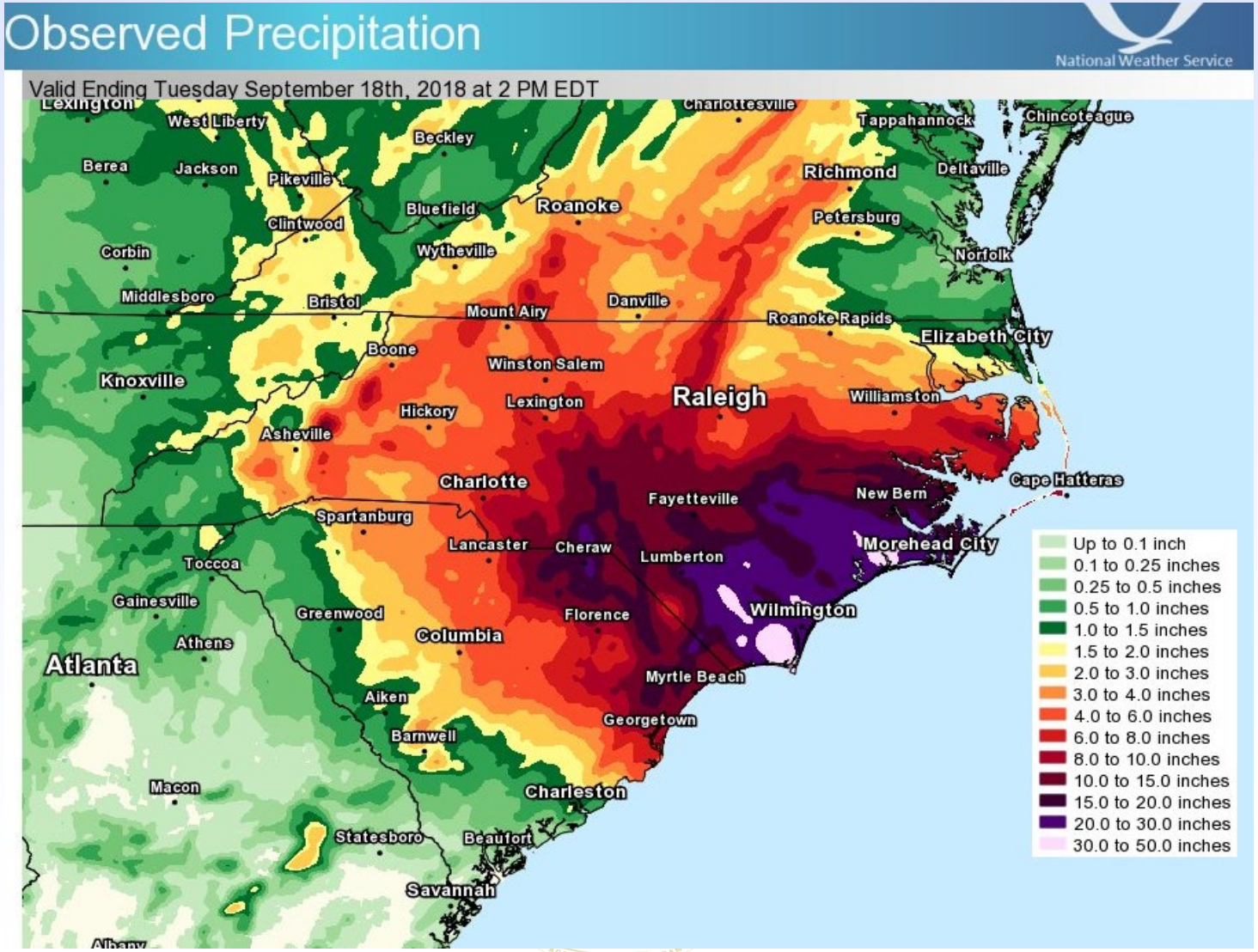
Occurs well in advance of emergency conditions.

NCGS 166A defines the SERT as:

> "the representative group… designated to carry out the emergency management support functions identified in the…Emergency Operations Plan."

All States have an EOP that defines what each part of government is responsible for when an "Emergency" is declared.

Hurricane Florence



Hurricane Florence

- Total financial impact greater than 2 previous "Storms of Record" combined.
- First mass call-up of National Guard in almost 20 years.
- Over 5000 rescues reaching over 150 miles inland.
- 45 deaths

NC Initiatives

Preparedness-

- LIDAR & increased mapping frequency
- Hazard Mitigation
- Development of planning tools
- Flood Inundation Mapping and Alert Network
- Risk Assessment
- Quarterly stakeholder coordination

NC Initiatives

Response and Recovery

- Enhanced Local capability decreases dependence on external support.
- Business EOC
- 211
- NGO's/VOAD's
  - Crisis Cleanup

REALTOR®'s Role

Blue Sky

- Business Continuity/COOP
  - The work family
- Educate homebuyers
  - FIRMs, FRIS, FIMAN
  - FireWise
  - EPCRA-Tier II Hazardous Materials
  - Emergency Management POC

REALTOR® Engagement

Local Emergency Management

- Relief Fund vs. Government assistance
- Donations/Work Force support
- Temporary housing

State Government Engagement

- Shelter Identification
- Support Relocation of Disaster Survivors
- Support Housing Affordability Initiatives

Questions?

Todd Brown
Deputy Operations Section Chief
NC Emergency Management
Cell – 919-622-8375
Email – todd.brown@ncdps.gov

ReadyNC.org
Plan. Prepare. Stay informed.
Download the ReadyNC app – it's free!
www.readync.org

NC REALTORS®

HOUSING FOUNDATION

Housing Impact

Trenton, NC
Trent River

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NC REALTORS® HOUSING FOUNDATION

Why the GAD?

Critical government relationships

Natural characteristics:

- Quick-thinking
- Decisive
- Supportive (confidante to AE)
- PR-focused (external internal communications)
- Discretion

NC REALTORS® HOUSING FOUNDATION

What your AEs will face: Project Management in Crisis

- Office Closure
- Mobile access for staff
  - Cloud, laptops, internet and data costs
- Facebook Member Group
- Join all state/county/municipality/sheriff/police town groups
- State and Federal rep email groups/FB
- Daily messages, video (external), media
- How can the members contact you?

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Human Impact

NC REALTORS® HOUSING FOUNDATION

Stage 1 Disaster Relief

- Is the Association the best location for food and supply distribution? What if the association is no longer there?
- Is there a better place – central location in the municipality/county?
- What about gift cards?
- Distribution networks
- Insurance
- Communication
- Volunteer Management; staff coordination

NC REALTORS® HOUSING FOUNDATION

Stage 2 Disaster Relief

- The RRF
- Establishing a framework locally:
  funding, distribution
- Volunteer management
- External Communication
- Staffing
- Processes: take time to map them
- Projections
- Audit

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Industry Impact

Eastern NC

NC REALTORS® HOUSING FOUNDATION

Legislative Impacts

Advocating for those impacted

Rainy day funds

Visible consumer advocacy

Building bridges

NC REALTORS® HOUSING FOUNDATION

Eugene Robinson

Washington Post

Alex Castellanos

ABC News

Ohio Night Out

6:00pm – 9:00pm

The Handlebar at the Riverfront Club
Great American Ballpark
100 Joe Nuxhall Way

MUST have your ticket for entry!

DENVER
COLORADO

2020 GAD Institute

Philadelphia, PA

July 14 – 16, 2020

THANK YOU

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