



What, Why and How the Political Survival Initiative Impacts You

What: In 2012, a 5-year, \$40 per member dedicated NAR dues increase takes effect to fund “independent expenditures,” which are political campaign communications (radio/T.V. commercials, local papers, billboards) supporting or opposing local, state and federal candidates or legislative issues.

Why: In January 2010, the U.S. Supreme Court ruled (in Citizens United vs. Federal Election Commission) that corporate dollars (*which includes dues dollars*) can be used in independent expenditure campaigns as described above. A massive infusion of corporate money in federal, state and local elections will result, requiring the Realtor® Family to spend more money to remain competitive and successful in advocating our positions.

Where Does Your \$40 Go?

NAR will use 1/3 of the funds for Realtor® advocacy at the federal level. For example:

- Protecting the Mortgage Interest Deduction
- Keeping Mortgages Affordable (fighting 20% down payment requirement; QRM – Qualified Residential Mortgage)



The remaining 2/3 is returned to State and Local Associations.



OAR will use 50% for supporting issue advocacy campaigns, such as the defeat of Ohio’s attempt to tax Real Estate Commissions several years ago.



The other 50% is available for local and/or state use. For example, CABR could use the money to:

- Help defeat a county Transfer Tax Increase
- Advocate the election of a particular candidate(s)

What About RPAC?

The Supreme Court ruling magnifies the fact that RPAC Contributions alone cannot deliver the results we need. RPAC consists of “personal dollars” (also referred to as hard dollars) which, according to federal election law, are the only funds allowed to be contributed directly to candidates. Therefore, the Realtor® Party Political Survival Initiative and RPAC will work in tandem to maximize our political advocacy. This does not replace RPAC.

For more information on the Realtor® Party Political Survival Initiative, go to: [Realtor.org/Topics/Political Survival Initiative](http://Realtor.org/Topics/Political_Survival_Initiative) or RealtorActionCenter.com.