

General Questions

What is RPAC?

RPAC is a voluntary political action committee whose membership consists of REALTORS® interested in actively and effectively protecting the real estate industry and the dream of homeownership by participating in government affairs at the local, state and federal levels.

What does RPAC do?

RPAC is the muscle of REALTORS® in Washington, D.C. RPAC represents over 1,100,000 politically active REALTORS® that Members of Congress want as their friends. Because of the combined strength of our members who contribute, through RPAC NAR has achieved many legislative and regulatory successes including:

- The continued preservation of the mortgage interest deduction.
- \$8,000 First-Time Homebuyer Tax Credit to stimulate the real estate market.
- Improving federal mortgage programs, allowing more families to join the ranks of homeownership.

Why should I contribute to RPAC?

When REALTORS® join together, they have a very powerful voice that is heard loud and clear. The REALTORS® Political Action Committee exists solely to further issues important to REALTORS®. It's the only political action committee in the country that is organized by REALTORS® to promote and protect the dream of homeownership in America. RPAC works every day on behalf of REALTORS® so that you can practice real estate with the assurance that someone is fighting for you and the real estate industry.

How does RPAC protect the real estate industry and my business?

RPAC helps protect the industry by funding those candidates for elective office who best represent the concerns of REALTORS® and the REALTOR® Party.

Is RPAC affiliated with either major political party?

No. RPAC is not affiliated with the Republican or the Democratic Parties and does not support one candidate over the other because of party affiliation. Instead, RPAC supports "REALTOR® Party" candidates, those who have indicated or demonstrated that they are interested in pro-REALTOR® or pro-business issues.

How did RPAC do in the last election?

RPAC remained the nation's largest PAC in direct contributions to candidates, with disbursements of over \$4.5 million dollars to federal candidates and national political committees in the 2010 election cycle. RPAC also directed nearly \$1.5 million to the Opportunity Race program that mobilized REALTORS® to be active in 92 General Election and 12 Primary Election congressional campaigns. RPAC also spent \$7 million to conduct Independent Expenditures (IEs) to educate the general public on behalf of 11 pro-homeownership candidates who were locked in toss-up elections, of which eight won. RPAC continued its bipartisan tradition by splitting our support roughly evenly between Republican and Democratic supporters. Of the races in which we were involved, RPAC was on the winning side of 90 percent of the 450 congressional and senate races where RPAC supported a candidate. Individual REALTORS® also contributed an additional \$1.5 million in direct contributions to targeted Members of Congress identified as "REALTOR® Champions" for a grand total of \$14.5 million spent by NAR to support pro-homeownership candidates.

How can I get involved?

RPAC involvement can take the form of a monetary commitment or a commitment of one's time. Since the political process is ongoing, both forms of commitment are needed. [Contact the RPAC staff to get involved.](#)

Contributions

How will my contribution be used?

One hundred percent of your contribution is used to elect REALTOR® Party/pro-REALTOR® candidates.

Who may be solicited for RPAC contributions?

Federal election law permits RPAC to solicit only individual members of NAR and their families, and certain REALTOR® association staff members. The term "members" means all individuals who currently satisfy the requirements for membership in any one of the local, state, and/or the National Association and regularly pay dues. Executive, administrative and management personnel of the local, state and/or national associations may also be solicited.

Are contributions to RPAC tax-deductible?

No. Contributions to political committees such as RPAC are not tax-deductible on your federal income taxes.

How much of my contribution stays with the state association and how much goes to the National RPAC?

National RPAC maintains voluntary cooperative agreements with the state associations' Political Action Committees. Funds received by RPAC are split between your state associations PACs and National RPAC. The breakdown of contributions is: 70 percent of your contribution remains in the state to be used in state and local elections and 30 percent of your contribution will go to National RPAC to fund key U.S. House and Senate races. Until your state PAC reaches its RPAC goal, 30 percent of your contribution is sent to National RPAC to support federal candidates and is applied against your federal campaign finance law contribution limit of \$5,000 per year to RPAC. Once a state PAC reaches its RPAC goal, it may elect to retain your entire contribution for use in supporting state and local candidates.

What is the difference between hard (personal) and soft (corporate) money?

RPAC maintains a segregated account and may accept and deposit into that account only "hard" dollars, and not "soft" (corporate or other prohibited) dollars. Hard money is raised from individuals, who can contribute up to \$2,400 directly to a federal candidate per election and \$5,000 to a Political Action Committee, like RPAC, per year. RPAC can contribute \$5,000 to a federal candidate per election. Soft money includes contributions by REALTORS® made from their company's corporate account rather than from their personal accounts. Hard and soft funds contributed by REALTORS® count equally for RPAC recognition purposes for the contributor, but since federal candidates cannot accept soft money, RPAC does prefer hard (personal) money. With that said, RPAC would rather collect a soft dollar contribution if the alternative is no contribution at all because soft dollars are also valuable. Although soft money can't be used to contribute directly to federal candidates, it is used to send direct mail, telephone, or email communications to REALTOR® members about federal candidates through the "Opportunity Race" program.

Candidates

Isn't giving PAC money equivalent to buying a candidate's vote?

No. At the federal level, there are strict PAC spending limits set for each election, which are hardly enough to "buy" a vote.

What is the position of the RPAC Trustees concerning funding of candidates who are REALTORS®?

While the national RPAC Trustees do want to promote REALTOR® candidates, it is important to note that just because the candidate is a REALTOR® it does not mean he/she will receive an RPAC endorsement.

How can I support RPAC when it funds candidates with whom I disagree?

RPAC only concerns itself with the voting record a candidate has on REALTOR® issues. As a member whose livelihood depends on many factors related to the buying and selling of homes, all members should support RPAC in order to help improve the business climate for the real estate industry.

 **How can I find out which candidates RPAC is supporting?**

[Click here](#) to see a list of RPAC-supported candidates in 2010.

 **On what process and criteria does RPAC base its decision to support federal candidates?**

Like most PACs, RPAC subscribes to the "Friendly Incumbent" philosophy. To have credibility on Capitol Hill, if an incumbent has been supportive of REALTOR® issues, RPAC should support that incumbent for re-election. Measuring that support is based on their voting record as well as other legislative actions the incumbent has taken. That record is shared with the respective State RPAC Trustees Committees. The State Trustees then make a recommendation for support of candidates which the National Trustees may Approve, Amend, Defer, or Deny. The National RPAC Trustees' policy is to only contribute to one candidate in any given election. If the state and National Trustees disagree, then RPAC remains neutral in the race.

 **Does the National RPAC contribute to state or local candidates?**

Under the cooperative agreements in effect between the National RPAC and the state association's Political Action Committees, the responsibility for making contributions to federal candidates is assigned to the national RPAC, while state and local associations' Political Action Committees decide which state and local candidates to support.

 **Leadership**

 **Who establishes and implements RPAC policy?**

Leading the National RPAC organization are the National RPAC Trustees. The trustees establish and implement RPAC policy in accordance with the RPAC bylaws and NAR policy as established by the NAR Board of Directors. The trustees are made up of REALTOR® volunteers from around the nation who are appointed by NAR leadership.

 **How does RPAC establish fundraising goals?**

The dollar goal of National RPAC, set by the National RPAC Trustees, is \$15 per year per NAR member. At least \$4.50 of that goes to the National RPAC. This goal is called a "fair share." To ensure that all states contribute their fair share to the RPAC effort, a state's annual goal is determined by the number of members in that state based on the October 31 NRDS membership count. The National RPAC recognition year runs from November 1 to October 31.

 **Who decides which candidates will be endorsed?**

On the national level, the National Association of REALTORS® RPAC trustees make those decisions. On the state level, state RPAC trustees make those decisions, and on the local level, each local association makes those decisions or has a committee that does so.