

# The Member Advantage



OREGON  
ASSOCIATION  
OF REALTORS®

**THERE IS A LOT OF VALUE** to your membership that goes beyond the higher concept legal and legislative advocacy that your dues also support. Here's a practical guide to those more tangible benefits that you can use directly and maybe even save yourself some money!

**800-252-9115**  
**[www.oregonrealtors.org](http://www.oregonrealtors.org)**

# Change happens.

It's the things you don't see coming – outside your immediate control that can kill a deal.

**OAR helps you manage change and protect your transaction, your livelihood, and your market.**



## Answers about the transaction

through OAR's legal hotline and online resources



## Impact of laws and legislation

on your business through OAR's online library, risk management toolkit, and webinar updates



## Results of OAR's political activity

at the capitol as change happens



OREGON  
ASSOCIATION  
OF REALTORS®

## OAR: Arming you with answers

*so you can spend less time worrying about business and more time doing business.*

[www.oregonrealtors.org](http://www.oregonrealtors.org)



## Business Tools

### » BUYER/SELLER ADVISORIES

Chock full of helpful information for your clients (translatable into many languages, too), these documents provide information and resources on everything your client needs to know about buying and selling a home. Feel free to link to them from your own website or emails to pass the information along to your buyers and sellers. They'll thank you for your service and appreciate the value you bring as a REALTOR®.

*\*Access under Resources / Forms & Publications*

### » RISK MANAGEMENT TOOLKIT

A comprehensive reference guide for all the practical and technical questions about the transaction. Topics covered include: advertising regulation, fair housing law, making legal cold calls, Agency relationships, dealing with FSBOs, commission issues, forms, multiple offers, contract performance, short sales, and initially identifying, analyzing, and mitigating risk.

*\*Access under Resources / Risk Management Toolkit*

### » FLOOD INSURANCE TOOLKIT

Documents, links, videos, and resources designed to help you assist your clients navigate the changing world of flood insurance. Topics covered include: FEMA flood insurance update, FEMA's Rate Relief Program, FEMA's Hazard Mitigation Assistance (HMA) Program, elevation certificates, and FEMA flood map appeal.

*\*Access under Resources / Forms & Publications*

### » DMCA TOOLKIT

Do you really know who owns the pictures you're using to showcase your listing? The DMCA Toolkit is your guide to the Digital Millennium Copyright Act — an act designed to, among other things, heighten the penalty for copyright infringement on the internet. This helpful guide will protect you from copyright infringement liability. It includes sample language and forms and is designed to inform you about the dangers of using third-party images, including those you find on the internet or on your own website without proper permissions. It also includes steps you can take to ensure your website falls under the "Safe Harbor" provisions of the act.

*\*Access under Resources / Forms & Publications*



## Member Directory

Do you need to make a referral across the state but don't know someone in that market? Do you remember meeting someone from a particular office in your area but don't recall their name? You're in luck! As part of your membership, you can access the complete directory of 17,000+ members in the Oregon database.

*\*Access under Resources / Membership Resources / Member Directory*



## Legal Hotline

Get access to specialized real estate attorneys for all your transaction questions for less than the average cost of a one-hour attorney consultation. A yearly subscription allows for an unlimited number of questions for a cost of only \$125 annually. Available by phone (Mon. – Fri., 9 a.m. – 12 p.m.) and email anytime. Responses given within 24 hrs.

*Application available via OAR website or call 800-252-9115*

## Mediation & Arbitration Services

Alternative Dispute Resolution Service offers REALTOR® members, their customers, and clients mediation and arbitration services for parties involved in a real estate transaction conflict.

*Call 800-423-1216 for information*



## REALTORS® Property Resource

Do you need comprehensive data, powerful analytics, and client-friendly market reports? RPR is an invaluable member benefit that does just that, offered exclusively to REALTORS® at no additional cost to you! Created by NAR for the sole purpose of providing REALTORS® with the data they need to meet the demands of clients, this is an exclusive advantage to your membership in the Association. There is no third party or public access... guaranteed. The only way a non-REALTOR® has access to the data in RPR is through an RPR report that has been created, branded, and sent by a REALTOR®. Brokers can get powerful reports to impress even the most demanding clients and principal brokers have tools to allow you to stand out from your competition.

*Learn more and sign up at [narRPR.com](http://narRPR.com)*



## Diversity Committee

This group provides diversity and leadership training by hosting educational and networking events, promoting fair housing practices, and advocating for all. It exists to identify the concerns and needs of minority members and to assist in the developmental of actions to address those concerns and needs. This is valuable to all members as it works to make changes in real estate business practices to reflect the growing cultural diversity within Oregon.



## Discounts

### » TRANSACTION FORMS

Get annual subscription access to the Oregon Real Estate Forms (OREF) library for only \$89. Your membership with OAR saves you over \$100 right there! The OREF library has all the transactional and advisory forms to enable you to easily conduct your business in a legal, standardized way and result in administrative time savings, especially when used electronically.

*[www.orefonline.com](http://www.orefonline.com) or call 503-459-0195*

### » CE & PROFESSIONAL DEVELOPMENT

Get member pricing on high quality education for CE, professional development, or the pursuit of a designation (including the GRI). Our popular webinar program also brings relevant and timely topics right to your computer, in addition to multiple other online opportunities we offer to get quality education and CE no matter where you are. Our annual Fall Convention is a can't miss education and networking opportunity for members across the state.

*\*Classes can be found in the Calendar*

### » E&O INSURANCE

As a leader in the insurance industry for nearly 60 years, Pearl Insurance offers quality Errors & Omissions Insurance which delivers valuable coverage that's better and more affordable than ever before. As a Pearl Insurance insuree, you'll gain access to: extensive risk management tools and services, superior customer service, proactive claims handling and assistance by the experienced XL claims staff, and expert defense against a claim from Oregon's dedicated panel counsel.

*Get an online quote or call 855-465-0200*

## » GROUP INSURANCE

OAR has partnered with Johnson Benefit Group, Inc. to provide members access to group insurance rates. There is a full suite of medical, prescription, life, and home and auto options in addition to a separate dental plan. The latter is available through Willamette Dental Group. They offer good benefits at a lower cost and with multiple locations in Oregon to choose from, you get the benefits of a local clinic with the reach and knowledge of a large network.

*\*Access under Resources / Membership Resources / Member Benefits / Group Insurance Plans*

## » OFFICE SUPPLIES

Office Depot offers OAR members a great discount program on office supplies, furniture, and printing needs for your business. The Member Discount Program allows you to shop online or at any one of Office Depot's retail locations and receive: steep discounts on a core list of 175+ items, huge savings at the Copy & Print Center, 10% off on most catalog items, tiered discounts, and free next-day delivery on most in-stock products (depending on location).

*\*Access under Resources / Membership Resources / Member Benefits / Office Supplies*

## Online Resource Archives



### » LEGAL HOTLINE Q&A ARCHIVES

Access a history of dozens of the most recent Legal Hotline Q&As from e-News past. A variety of "in the trenches" topics are covered that will invariably apply to your business at some point.

*\*Access under Legal / Learn / Legal Q&A Archives*

### » WEBINAR ARCHIVES

Watch a previously recorded webinar that you may have missed or need to revisit for content clarification. And get CE while you're at it for an average of just \$10/course and available to you anytime.

*\*Access under Education / OAR Education / Webinar Library*

*\* Visit [oregonrealtors.org](http://oregonrealtors.org) for information*

# HIGHLIGHTS



## WINNING AT THE CAPITOL

The largest group in our history, over 850 members, gathered in Spring 2017 for REALTOR® Day at the Capitol. REALTORS® from across the state met with constituents' legislators regarding issues impacting your business, industry and clients. These events, which happen in the odd-numbered years, are vital to showing the power in numbers of our Association as we represent issues of homeownership and private property rights for everyone.

## RECENT BILLS PASSED

### » FIRST TIME HOME BUYER TAX SAVINGS

Gives First Time Home Buyers tax deductible deposits of \$5,000 - \$10,000 a year for individual and joint filers. Participating banks and credit unions will start offering these accounts on January 1, 2019.

### » PRINCIPAL BROKER EDUCATION

Requires specific Principal Broker education; curriculum being developed with input from industry partners including Oregon REALTORS® and various CE instructors.

### » SEPTIC & WOODSTOVE IMPROVEMENTS

Programs to help homeowners fix or replace failed septic systems and assist with woodstove compliance. Details at <https://www.oregonrealtors.org/advocacy>



## REALTOR® PARTY STRONG

Our PAC is robust and helps give weight to our issues with elected officials. **In 2017, we made \$116,000 in contributions to state and local candidates.** This was through investments by the general membership in addition to our major investors (\$1,000+ investment). In fact, we rose to 96 major investors and are exceeding that again this year as well. There are even some REALTORS® running for office!

# HIGHLIGHTS



## RAISING THE BAR OF PROFESSIONALISM

OAR education continues to grow to serve you with high value, quality professional development offered throughout the state. **In 2017, we offered over 100 courses** on a variety of topics, live in person and via webinars. If you can't catch a live class, please visit us online at <https://www.oregonrealtors.org/education>.

- » Archived webinars (now available for CE)
- » Learning Management System of recorded courses
- » Gamified education through Interact CE
- » The CE Shop

## ANNUAL CONFERENCE

The OAR Annual Convention drew 297 attendees in Portland in 2017 and returns in Eugene in Fall 2018.



This Oregon REALTORS® charity gives members a way to give back to their communities by providing financial resources to create, expand, and encourage home ownership opportunities for Oregonians at or below local median income. And it also helps you look good to the public, too! Get involved through the Driving it HOME Golf Tournament or Taste of Portland events or work through your local to help solicit and award grants. Thus far we have raised:



- » \$203,000 in grants  
(via 17 Local Associations)
- » \$1.3MM since 2005