



2009 Legislative Priorities

The Charlotte Regional Realtor® Association (CRRRA) intends to successfully promote housing affordability, protect rights of property owners, and advocate for improvements to the real estate industry at the local, state and national levels. Below is an overview of the issues that the CRRRA Board of Directors, Government Affairs Committee and staff will engage in on behalf of its members.

Homeownership

Voice for Realtors®

CRRRA will advocate, promote and protect the rights of its members. CRRRA will keep the Realtor® point of view at the center of all discussions and promote the real estate industry throughout the community.

Limit Housing Taxes

Charlotte's housing affordability puts our region at a competitive advantage and facilitates greater economic development. Housing affordability is also a key factor in the high quality of life that we enjoy. The reason that we have great housing affordability is because we don't have an overabundance of fees and taxes that increase the cost of housing.

State and local governments, however, have intensified their campaign for transfer tax and impact fee authority. CRRRA will continue to defend the rights of home buyers and sellers while campaigning against transfer taxes. Further, CRRRA supports legislation to eliminate transfer-tax authority by North Carolina counties.

Oppose Taxing Services

There is renewed discussion about the idea of taxing services. This would have a significant impact on housing affordability as virtually all real estate services involved in a home sale would be subjected to a sales tax. Realtors® have been instrumental in forming a coalition of groups to defeat this measure.

Promote Housing Affordability

A home is more than a shelter; it is an investment and a dream-come-true that symbolizes who we are. Realtors® seek to defend the special needs of first-time homeowners and others needing financial assistance by supporting local programs and services that assist with homeownership.

Support Housing Trust Funds

No one appreciates the importance of homeownership more than Realtors®. Realtors® will continue to support funding of the North Carolina Housing Trust Fund, the Charlotte Housing Trust Fund and other local housing-finance agencies to provide financing for affordable housing in the Charlotte region.

Improve Homeownership and Consumer Protection

Our legislative efforts will continue to combat mortgage fraud and unscrupulous, non-licensed real estate activity. Realtors® will work on legislation to improve the regulation of real estate servicers, as well as to protect access to affordable homeowner's insurance.

Protect the Rights of Property Owners

The rights of property owners are constantly under attack by local governments. Development moratoria, transfers of development rights, inclusionary zoning, urban-growth boundaries, and adequate public-facilities ordinances threaten the value and usability of property. Realtors® seek to keep the rights of property owners at the center of the decision-making process.

Safeguard Consumers

All Realtors® agree to abide by a Code of Ethics which sets them apart from real estate agents. All Realtors® are bound by local, state and national laws. Realtors® continue to protect consumers by following the Federal Fair Housing Act and are prohibited from any form of discrimination. Realtors® will continue to work with elected leaders to eliminate discrimination and raise the standards of the real estate profession to serve all citizens equally.

Housing Preservation

Homeowners should be offered every resource possible to stay in their homes when faced with financial challenges. First and foremost, Realtors® want to protect a homeowner's investment. Realtors® are interested in creating community partnerships to address challenges related to foreclosures.

Landlord/Tenant Laws

Property owners have the right to rent and manage their properties as the law allows. When renters violate the law, the property owners' rights should be protected throughout the eviction process, especially when a crime has been committed by a tenant.

Rental Registration

Rental homes are a part of the housing continuum. Most homeowners were renters at some point. Realtors® are opposed to any policies that add fees and regulation on rental properties that could affect affordability or livability.

Quality of Life

Advocate for Equitable Funding of Infrastructure

In lieu of taxes and fees that target the housing sector, Realtors® will continue to support fiscal measures that are equitable. Realtors® will also continue to have a strong voice in discussions about funding various infrastructures, such as roads, public schools, water and sewer lines, and parks and recreation.

Prevent Onerous Environmental and Land-Use Regulations

Realtors® support safe, clean environments that are sustainable for future generations. However, Realtors® oppose punitive environmental regulations that serve to increase housing costs unnecessarily. Restrictive land-use measures proposed by no-growth advocates not only negatively affect housing costs, but they also violate private-property rights. Realtors® support voluntary, common-sense programs that will promote a healthy, sustainable community.

Support Quality Education

Every child in our community deserves a quality education. Realtors® often work with clients whose priority is to locate a school that meets the needs of their families. Realtors® will continue to promote choice, accountability and accessibility to all levels of education.

Prioritize Transportation

The Charlotte region continues to be a donor county when it comes to tax dollars collected to fund state road construction and maintenance. CRRA joins other Charlotte-area organizations to support maintaining the integrity of the Highway Trust Fund and equitable, funding for new roads and maintenance and improvement of existing roads in the Charlotte region.

Provide Choices in Transportation

In a growing community, it is important that we support municipal and state governments as they meet the transportation needs of our community. Realtors® support continuing to build and maintain our broad network of roads, while supporting transit and mass-transportation options.

Oppose Vehicle Miles Travel Tax

Realtors®' duties are not encompassed by a typical nine-to-five job. Realtors® rely on their personal vehicles and a reliable transportation network to do their jobs. CRRA members oppose any taxes that would inordinately affect their business model.

Support Economic Development

Economic development and growth of a community go hand in hand. Homes are where jobs go to sleep at night. CRRA will work with the Charlotte Chamber and other chambers of commerce in the region to support recruiting business and industry to our region.

Support Arts in Community

A thriving cultural community is as important to residents and future homebuyers as schools and infrastructure. CRRA supports arts-and-cultural funding through contributions to the Arts and Science Council. CRRA will continue to support culture through neighborhood and community-based projects involving arts, science, history and heritage.

Advocate for Affordable Health Care

Access to affordable health insurance has increasingly become an issue for Realtors®. Nationally in 1996, 13 percent of Realtors® were uninsured; by 2006, 28 percent – roughly 360,000 Realtors® – had no health insurance. A broad coalition of trade organizations, including the National Association of Realtors® (NAR), support legislation that would allow small businesses to join together through their trade associations to form small-business health plan programs (SBHP). SBHP would allow these firms to pool their risks and collectively negotiate for health-insurance coverage for firm employees, principals and the self-employed.

Keep Banks out of Real Estate

For the past two centuries, Congress has mandated the separation of banking and commerce, maintaining that real estate was not “financial in nature” and that real estate activities are not closely associated with banking. Real estate services are inherently commercial activities and apply to a broad range of activities involved in the day-to-day management and brokerage of real estate activities. NAR supports legislation that would prohibit financial holding companies and national banks from engaging, directly or indirectly, in real estate brokerage or real estate management activities.