



NATIONAL ASSOCIATION OF REALTORS®

The Voice For Real Estate®

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April 2, 2008

The Honorable Richard Durbin
309 Hart Senate Office Building
Washington, DC 20510

The Honorable Olympia Snowe
154 Russell Senate Office Building
Washington, DC 20510

The Honorable Blanche Lincoln
355 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Norm Coleman
320 Hart Senate Office Building
Washington, DC 20510

Dear Senators:

On behalf of the 1.3 million members of the NATIONAL ASSOCIATION OF REALTORS®, thank you for your leadership in crafting and introducing an innovative bipartisan small business health insurance proposal, the Small Business Health Options Program Act of 2008 (SHOP). SHOP proposes new solutions to the very challenging problem of health insurance coverage for the self-employed, small business owners and employees. The NATIONAL ASSOCIATION OF REALTORS® (NAR) strongly supports your bill and stands ready to make available our advocacy resources to help you achieve enactment.

Efforts to provide health insurance coverage in the small business sector have traditionally been focused primarily on small firm employers and employees. The business model of a typical real estate brokerage, however, is comprised of a broker-owner who makes contractual arrangements with independent contractor real estate sales agents. A real estate brokerage does have employees (such as receptionists and administrative staff), but the majority of the individuals who are associated with a particular brokerage are not employees. Thus, it was of paramount concern to NAR that the needs of the self-employed be incorporated into any health insurance proposal. Our members thank you for recognizing the challenges that face the self-employed community and assuring that the self-employed will have access to the SHOP system.

I wish particularly to commend the collegial process by which this legislation was crafted. By bringing together a variety of perspectives covering the complex and sensitive issues in the health coverage debate, the process resulted in a carefully crafted product that addresses the small business community's health insurance needs.

Again, REALTORS® thank you for your tireless efforts and commitment to addressing the health insurance needs of the nation's self-employed workforce. The NATIONAL ASSOCIATION OF REALTORS® looks forward to helping you achieve timely enactment of the measure.

Sincerely,

Richard F. Gaylord, CIPS, CRB, CRS, GRI
2008 President, National Association of REALTORS®

