REALTOR® Action Fund (RAF) & REALTOR® Action Assessment (RAA): How it Works to Support Your Association

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Welcome-Introduce yourself and thank the group for inviting you to speak.

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Introduction

Before we get started, I want to quickly define a couple of acronyms we'll be using today.

RAF stands for the **REALTOR® Action Fund**, which is a **voluntary investment**.
RAA stands for the **REALTOR® Action Assessment**, which is **mandatory**.

Today, I'd like to talk about something that is truly a partnership— how our **RAF participation** and **RAA allocation** work together to support our Association."

One of the most common questions we hear is:
'How does my RAF investment support our Association?'

The answer is—it's all connected.

RAF participation drives engagement and investment, and in return, RAA allocation reflects that participation by determining how much funding comes back to support our local efforts.

So today, I'll walk you through:

1. **How RAF investments are allocated**, and
2. **How our participation influences the resources we receive back.**

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RAF Breakdown (General)

When you invest in the REALTOR® Action Fund, those dollars are strategically allocated to support advocacy at multiple levels.

The first $200 for all investments, the funds are allocated as follows:

- A portion is allocated to **federal advocacy**,
- A portion is allocated to **state advocacy**, and
- **30% is allocated to our local Association's sub-accounts** to support local efforts.

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Example: $49 Investment

Here's what that looks like with a $49 investment.

You can see how each portion is allocated, including the **30% allocated to our local sub-accounts**.
These locally allocated funds help support advocacy efforts right here in our community.

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Example: $148 Investment

At the $148 level, which is our Directors Challenge goal, the impact increases.

Again, **30% is allocated to our local sub-accounts**, while the remainder supports state and federal advocacy efforts that protect our industry.

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Higher Investments ($449 / $1,000)

For larger investments, the first $200 is allocated using the same structure, and any amount above that is allocated directly to federal advocacy efforts. $449 = $249 to CREPAC/Federal and $1000=$800 to CREPAC/Federal

This ensures we remain strong and effective at the local, state, and national levels.

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What Comes Back: Connecting RAF Participation to RAA Funding

So that's how investments are allocated.

Now let's talk about something equally important—
how our participation influences how much funding we receive back through the RAA.

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RAA Allocation Overview

The REALTOR® Action Assessment, or RAA, is mandatory—but the amount allocated back to our Association is performance-based.

It is directly linked to our RAF participation and overall performance.

Walk Through the Tiers

Here's how it works:

If OUR Association's participation is **below 12%**, the Association receives **5%** of our RAA

If we meet the minimum, which is 12%, but are below the goal, we receive **15%** of our RAA

If we meet key benchmarks, like $20 per member or the RAF goal, we receive **17%** of our RAA

And if we exceed the goal by 5%, you can receive up to **20%** of our RAA

So, the stronger our participation, the greater the share of RAA funds allocated back to support our local efforts.

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Current Participation & Path to Goal -To find your data: [Click Here]

- Current Participation: 13%
- Goal: 21% Participation
- → 32 additional investors needed to reach goal
- Current RAF Raised: $5,455

So, what does reaching that goal mean?

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Participation & RAA IMPACT ***– The starting point for how much RAA you receive depends on where you are on Slide 9***

Here’s what that means:

- At **13% participation**, your Local Association would receive **15% of our RAA in 2027**.
- At **21% participation (meeting goal)**, your Local Association would receive **17% of their RAA in 2027**.
- If your Local Association does not meet the participation goal but averages **$20 per member**, your Local Association would still receive **17% of our RAA in 2027**.
- At **26% participation (5% above goal)**, your Local Association would receive **20% of their RAA in 2027**.

So even a relatively small increase in participation can result in more funding allocated back to support their local efforts.

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Why It Matters

That’s why participation matters so much.

Whether it’s $49, $148, or more—every investment helps strengthen our voice and increases the resources we bring back to support our members and our industry.

RAF participation isn’t just about investing—it directly impacts the resources we bring back to our Association.

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Moving Forward Together

Every additional investor makes a difference.

It doesn’t just grow participation—it increases the resources we bring back to our Association.

We appreciate your continued support and leadership.

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Final Slide – Make Your Investment -QR Code

If you're ready to invest, you can simply scan the QR code on the screen.

It's quick, secure, and allows you to be part of strengthening our collective voice **Make Your Investment**