

Clerk of the House of Representatives Legislative Resource Center B-106 Cannon Building Washington, DC 20515	Secretary of the Senate Office of Public Records 232 Hart Building Washington, DC 20510
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SECRETARY OF THE SENATE
04 AUG 13 PM 3:24

LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required to Complete This Page

1. Registrant Name NATIONAL ASSOCIATION OF REALTORS			
2. Address <input type="checkbox"/> Check if different than previously reported 700 11TH STREET NW, WASHINGTON, DC 20001			
3. Principal Place of Business (if different from line 2) CHICAGO IL 60611 City: State/zip (or Country)			
4. Contact Name JERRY GIOVANIello	Telephone (202) 383-1194	E-mail (optional) JGIOVANIello@REALTORS.OF	5. Senate ID # 27070-12
7. Client Name <input type="checkbox"/> Self NATIONAL ASSOCIATION OF REALTORS			6. House ID # 31733000

TYPE OF REPORT 8. Year 2004 Midyear (January 1-June 30) ☒ OR Year End (July 1-December 31) ☐

9. Check if this filing amends a previously filed version of this report ☐

10. Check if this is a Termination Report ☐ ⇨ Termination Date _____

11. No Lobbying Activities ☐

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

<p align="center">12. Lobbying Firms</p> <p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇨ \$ _____ Income (nearest \$20,000)</p> <p>Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).</p>	<p align="center">13. Organizations</p> <p>EXPENSES relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ <u>\$6,560,000.00</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of method.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033 Internal Revenue Code</p> <p><input checked="" type="checkbox"/> Method C. Reporting amounts under section 162 Internal Revenue Code</p>
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Signature

Jerry Giovanello

Date

Aug 13/04

Registrant Name NATIONAL ASSOCIATION OF REALTOR Client Name NATIONAL ASSOCIATION OF REALTOR

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which t engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each c information as requested. Attach additional page(s) as needed.

15. General issue area code BAN (one per page)

16. Specific lobbying issues

H.R. 111/ S. 98 -- "Community Choice in Real Estate" -- bill to prohibit financial holding companies and national banks from engaging, directly or indirectly, in real estate brokerage or real estate management activities.

17. House(s) of Congress and Federal agencies contacted ☐ Check if None

SENATE, HOUSE OF REPRESENTATIVES, Treasury Dept.

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Devlin, Helen	N/A
Freeman, Jim	N/A
Giovaniello, Jerry	N/A
Gregory, Jamie	N/A
Griffin, George	N/A
McPherson, Laura	N/A
Miller, Ed	N/A
Williams, Jimmy	N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above ☒ Check if None

Signature Jerry Giovaniello Date Aug 13/04

Printed Name and Title Jerry Giovaniello - Senior Vice President, Government Affairs

Registrant Name NATIONAL ASSOCIATION OF REALTOR Client Name NATIONAL ASSOCIATION OF REALTOR

Information Update Page - Complete ONLY where registration information has changed.

20. Client new address

21. Client new principal place of business (if different from line 20)

City _____ State/Zip (or Country) _____

22. New general description of client's business or activities

LOBBYIST UPDATE

23. Name of each previously reported individual who is **no longer** expected to act as a lobbyist for the client

John Sebree

ISSUE UPDATE

24. General lobbying issues previously reported that **no longer** pertain

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s)

Name	Address	Principal Place of Business (city and state or country)

26. Name of each previously reported organization that is **no longer** affiliated with the registrant or client

FOREIGN ENTITIES

27. Add the following foreign entities

Name	Address	Principal place of business (city and state or country)	Amount of contribution for lobbying activities

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Signature Jerry Giovaniello Date aug 13/04

Printed Name and Title Jerry Giovaniello - Senior Vice President, Government Affairs

Registrant Name NATIONAL ASSOCIATION OF REALTORS Client Name NATIONAL ASSOCIATION OF REALTORS

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the Registrant is engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code and information as requested. Attach additional page(s) as needed.

15. General issue area code BNK (one per page)

16. Specific lobbying issues

H.R. 975 -- "Bankruptcy Abuse Prevention and Consumer Protection Act" -- eliminates the cap on single asset bankruptcy, provides protections for shopping center owners, removes a loophole in the Code which states eviction against residential rental tenants, and allows homeowner association and condominium fees to be collected from debtors.

17. House(s) of Congress and Federal agencies contacted ☐ Check if None

SENATE, HOUSE OF REPRESENTATIVES, Treasury Dept.

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Booth, Megan	N/A
Devlin, Helen	N/A
Freeman, Jim	N/A
Giovanniello, Jerry	N/A
Gregory, Jamie	N/A
McPherson, Laura	N/A
Miller, Ed	N/A
Williams, Jimmy	N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above ☒ Check if None

Signature Jerry Giovanniello Date Aug 13/04
 Printed Name and Title Jerry Giovanniello - Senior Vice President, Government Affairs

Registrant Name NATIONAL ASSOCIATION OF REALTORS Client Name NATIONAL ASSOCIATION OF REALTORS

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John Sebree

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Signature Jerry Giovaniello Date Aug 12/04

Printed Name and Title Jerry Giovaniello - Senior Vice President, Government Affairs

Registrant Name NATIONAL ASSOCIATION OF REALTOR Client Name NATIONAL ASSOCIATION OF REALTOR

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which t engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each c information as requested. Attach additional page(s) as needed.

15. General issue area code ENV (one per page)

16. Specific lobbying issues

H.R. 4567/S. 2537 – "Department of Homeland Security Appropriations" – contains funding for FEMA Flood Map Modernization Program.

H.R. 239 – "Brownfields Redevelopment Enhancement Act" – makes changes to HUD's Brownfields program in order to make it easier for local governments to access the program's funds.

H.R. 253/S. 2238 – "National Flood Insurance" – reduce losses to properties for which repetitive flood insurance claim payments have been made.

17. House(s) of Congress and Federal agencies contacted ☐ Check if None

SENATE, HOUSE OF REPRESENTATIVES, EPA, HUD, FEMA, OMB, Dept. of Interior

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Devlin, Helen	N/A
Freeman, Jim	N/A
Giovaniello, Jerry	N/A
Gregory, Jamie	N/A
Maheady, Joe	N/A
McPherson, Laura	N/A
Riggs, Russell	N/A
Williams, Jimmy	N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above ☒ Check if None

Signature Jerry Giovaniello Date Aug 13 / 04

Printed Name and Title Jerry Giovaniello - Senior Vice President, Government Affairs

Registrant Name NATIONAL ASSOCIATION OF REALTOR Client Name NATIONAL ASSOCIATION OF REALTOR

Information Update Page - Complete ONLY where registration information has changed.

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John Sebree

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Signature Jerry Giovaniello Date aug 13 / 10

Printed Name and Title Jerry Giovaniello - Senior Vice President, Government Affairs

Registrant Name NATIONAL ASSOCIATION OF REALTOR Client Name NATIONAL ASSOCIATION OF REALTOR

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which t engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each c information as requested. Attach additional page(s) as needed.

15. General issue area code FIN (one per page)

16. Specific lobbying issues

H.R. 3974 – "Prohibit Predatory Lending Act" – amends the Truth and Lending Act to impose restrictions and limitations on high-cost mortgages, to revise the permissible fees and charges on certain loans made, to prohibit unfair or deceptive practices by mortgage brokers and creditors, and to provide for public education and counseling about predatory lender and for other purposes.

S. 1928 – "Predatory Lending Consumer Protection Act of 2003" – amend the Truth in Lending Act to protect consumer against predatory practices in connection with high cost mortgage transactions, to strengthen the civil remedies available to consumers under existing law, and for other purposes.

17. House(s) of Congress and Federal agencies contacted ☐ Check if None

SENATE, HOUSE OF REPRESENTATIVES, Treasury Dept.

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Devlin, Helen	N/A
Freeman, Jim	N/A
Giovaniello, Jerry	N/A
Gregory, Jamie	N/A
Griffin, George	N/A
McPherson, Laura	N/A
Miller, Ed	N/A
Williams, Jimmy	N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above ☒ Check if None

Signature Jerry Giovaniello Date Aug 13/04

Printed Name and Title Jerry Giovaniello - Senior Vice President, Government Affairs

Registrant Name NATIONAL ASSOCIATION OF REALTORS Client Name NATIONAL ASSOCIATION OF REALTORS

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John Sebree

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Signature Jerry Giovaniello Date Aug 13/04

Printed Name and Title Jerry Giovaniello - Senior Vice President, Government Affairs

Registrant Name NATIONAL ASSOCIATION OF REALTOR Client Name NATIONAL ASSOCIATION OF REALTOR

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which t engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each c information as requested. Attach additional page(s) as needed.

15. General issue area code HOU (one per page)

16. Specific lobbying issues

H.R. 3507 – “Improving Homeownership Opportunities in High-Cost States Act” – amends the Federal National Mortgage Association Charter Act and the Federal Home Loan Mortgage Corporation Act to include among the exceptio to the prohibition that an outstanding mortgage cannot exceed 80 percent of the securing property’s value for a residential mortgage those properties located in a State containing any high-cost area.

H.R. 728 – “ADA Notification Act” – allows property owners to correct any alleged violations of the Americans With Disabilities Act before they are brought to court. Requires that commercial facilities and places of public accommodatio be given 90 days notice before a lawsuit is filed for alleged ADA violations. If violations exist, this would allow property

17. House(s) of Congress and Federal agencies contacted ☐ Check if None

SENATE, HOUSE OF REPRESENTATIVES, HUD, VA

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Booth, Megan	N/A
Devlin, Helen	N/A
Freeman, Jim	N/A
Giovaniello, Jerry	N/A
Gregory, Jamie	N/A
McPherson, Laura	N/A
Morgan, Peter	N/A
Williams, Jimmy	N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above ☒ Check if None

Signature Jerry Giovaniello Date Aug 13/04

Printed Name and Title Jerry Giovaniello - Senior Vice President, Government Affairs

Registrant Name NATIONAL ASSOCIATION OF REALTORS Client Name NATIONAL ASSOCIATION OF REALTORS

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John Sebree

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Signature Jerry Giovaniello Date Aug 13/04

Printed Name and Title Jerry Giovaniello - Senior Vice President, Government Affairs

Registrant Name NATIONAL ASSOCIATION OF REALTOR Client Name NATIONAL ASSOCIATION OF REALTOR

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which t engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each c information as requested. Attach additional page(s) as needed.

15. General issue area code INS (one per page)

16. Specific lobbying issues

H.R. 660/ H.R. 4281/ S. 545 – "Small Business Health Fairness Act" – Allows for businesses to pool together to obtain health insurance coverage.

S. 2163 – "Small Employers Health Benefits Program Act of 2004" – establishes a national health program administered by OMB to offer health benefits plans to individuals who are not Federal employees, and for other purposes.

17. House(s) of Congress and Federal agencies contacted ☐ Check if None

SENATE, HOUSE OF REPRESENTATIVES, Treasury Dept.

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Devlin, Helen	N/A
Freeman, Jim	N/A
Giovaniello, Jerry	N/A
Gregory, Jamie	N/A
King, Lynn S.	N/A
McPherson, Laura	N/A
Salkin, Marcia	N/A
Williams, Jimmy	N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above ☒ Check if None

Signature Jerry Giovaniello Date aug 13 / 04

Printed Name and Title Jerry Giovaniello - Senior Vice President, Government Affairs

Registrant Name NATIONAL ASSOCIATION OF REALTORS Client Name NATIONAL ASSOCIATION OF REALTORS

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LOBBYIST UPDATE

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John Sebree
Jeanne Delgado

ISSUE UPDATE

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Signature *Jerry Giovaniello* Date *aug 13/04*

Printed Name and Title Jerry Giovaniello - Senior Vice President, Government Affairs

Registrant Name NATIONAL ASSOCIATION OF REALTOR Client Name NATIONAL ASSOCIATION OF REALTOR

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which t engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each c information as requested. Attach additional page(s) as needed.

15. General issue area code TAX (one per page)

16. Specific lobbying issues

H.R. 839 – "Renewing the Dream Tax Credit Act" – bill to create a tax credit available to developers and investors who build or rehabilitate affordable housing that individuals below the median income in an area could purchase.

S. 576 – "Business Property Economic Revitalization Act" (leasehold legislation) – bill to reduce the recovery period for leasehold improvements from its current 39-year level to 10 years.

S. 875/S. 198 – "Community Development Homeownership Tax Credit Act" – bill to create a tax credit available to developers and investors who build or rehabilitate affordable housing that individuals below the median income in an

17. House(s) of Congress and Federal agencies contacted ☐ Check if None

SENATE, HOUSE OF REPRESENTATIVES, Treasury Dept.

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Devlin, Helen	N/A
Freeman, Jim	N/A
Giovaniello, Jerry	N/A
Goold, Linda	N/A
Gregory, Jamie	N/A
Heinemann, Tom	N/A
McPherson, Laura	N/A
Williams, Jimmy	N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above ☒ Check if None

Signature Jerry Giovaniello Date 8/13/04

Printed Name and Title Jerry Giovaniello - Senior Vice President, Government Affairs

Registrant Name NATIONAL ASSOCIATION OF REALTORS Client Name NATIONAL ASSOCIATION OF REALTORS

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LOBBYIST UPDATE

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John Sebree
Peter Morgan

ISSUE UPDATE

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Signature Jerry Giovaniello Date 8/13/04

Printed Name and Title Jerry Giovaniello - Senior Vice President, Government Affairs

Registrant Name NATIONAL ASSOCIATION OF REALTOR Client Name NATIONAL ASSOCIATION OF REALTOR

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which t engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each c information as requested. Attach additional page(s) as needed.

15. General issue area code TOR (one per page)

16. Specific lobbying issues

H.R. 1115 – "Class Action Fairness Act" – bill to amend the procedures that apply to consideration of interstate class actions to assure fairer outcomes for class members and defendants.

S. 274/S. 1751/S. 2062 – "Class Action Fairness Act" – bill to allow defendants in some class action suits filed in state court to move suits into federal court.

17. House(s) of Congress and Federal agencies contacted ☐ Check if None

SENATE, HOUSE OF REPRESENTATIVES, FTC, FCC

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Devlin, Helen	N/A
Freeman, Jim	N/A
Giovaniello, Jerry	N/A
Gregory, Jamie	N/A
King, Lynn S.	N/A
McPherson, Laura	N/A
Salkin, Marcia	N/A
Williams, Jimmy	N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above ☒ Check if None

Signature Jerry Giovaniello Date 8.13.14

Printed Name and Title Jerry Giovaniello - Senior Vice President, Government Affairs

Registrant Name NATIONAL ASSOCIATION OF REALTORS Client Name NATIONAL ASSOCIATION OF REALTORS

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John Sebree
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Signature Jerry Giovaniello Date Aug 13/04

Printed Name and Title Jerry Giovaniello - Senior Vice President, Government Affairs

Registrant Name NATIONAL ASSOCIATION OF REALTOR Client Name NATIONAL ASSOCIATION OF REALTOR

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15. General issue area code URB (one per page)

16. Specific lobbying issues

H.R. 3432 – "Post Office Community Partnership Act" – would require the Postal Service to consult with local communities before closing or relocation a post office.

H.R. 717 – "American's Better Classroom Act" – expands the incentives for the construction and renovation of public schools.

H.R. 740 – "Expand and Rebuild America's Schools Act" – encourage new school construction through the creation of a new class of bond.

17. House(s) of Congress and Federal agencies contacted ☐ Check if None

SENATE, HOUSE OF REPRESENTATIVES, HUD

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
Devlin, Helen	N/A
Freeman, Jim	N/A
Giovaniello, Jerry	N/A
Gregory, Jamie	N/A
Maheady, Joe	N/A
McNamara, Bob	N/A
McPherson, Laura	N/A
Williams, Jimmy	N/A

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Signature Jerry Giovaniello Date Aug 13/04
 Printed Name and Title Jerry Giovaniello - Senior Vice President, Government Affairs

Registrant Name NATIONAL ASSOCIATION OF REALTOR Client Name NATIONAL ASSOCIATION OF REALTOR

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Signature Jerry Giovaniello Date Aug 13/04

Printed Name and Title Jerry Giovaniello - Senior Vice President, Government Affairs

ADDENDUM (Note: The cell for “Specific Lobbying Issues” does not expand allowing a printing of the issues lobbied. Therefore, we are providing our internal listing of issues as an addendum to our disclosure report.)

REGISTRANT NAME: National Association of Realtors

CLIENT NAME: Self

NAR BUSINESS ISSUES:

H.R. 660/ H.R. 4281/ S. 545 – “Small Business Health Fairness Act” – Allows for business pool together to obtain health insurance coverage.

S. 2163 – “Small Employers Health Benefits Program Act of 2004” – establishes a national health program administered by OMB to offer health benefits plans to individuals who are Federal employees, and for other purposes.

H.R. 1115 – “Class Action Fairness Act” – bill to amend the procedures that apply to consideration of interstate class actions to assure fairer outcomes for class members and defendants.

S. 274/S. 1751/S. 2062 – “Class Action Fairness Act” – bill to allow defendants in some class action suits filed in state court to move suits into federal court.

H.R. 3261 – “Database and Collections of Information Misappropriation Act” – prohibits misappropriation of certain databases.

H.R. 3872 – “Consumer Access to Information Act of 2004” – prohibits misappropriation of databases while ensuring consumer access to factual information.

H.R. 4600/S. 2603 – “Junk Fax Prevention Act of 2004” – amends section 227 of the Communications Act of 1934 to clarify the prohibition on junk fax transmissions.

NAR COMMERCIAL/REAL ESTATE FINANCE ISSUES:

H.R. 3974 – “Prohibit Predatory Lending Act” – amends the Truth and Lending Act to impose restrictions and limitations on high-cost mortgages, to revise the permissible fees and charges on certain loans made, to prohibit unfair or deceptive practices by mortgage brokers and credit providers, and to provide for public education and counseling about predatory lenders, and for other purposes.

S. 1928 – “Predatory Lending Consumer Protection Act of 2003” – amend the Truth in Lending Act to protect consumers against predatory practices in connection with high cost mortgage transactions, to strengthen the civil remedies available to consumers under existing law, and for other purposes.

H.R. 1865 – “Prevention of Predatory Lending Through Education Act” – authorize the Secretary of Housing and Urban Development to make grants to States, units of general local government, and other entities to provide for public education and counseling about predatory lenders, and for other purposes.

government and nonprofit organizations for counseling and education programs for the prevention of predatory lending and to establish a toll-free telephone number for complaint regarding predatory lending, and for other purposes.

H.R. 1663 – “Predatory Mortgage Lending Practices Reduction Act” – protect home buyers from predatory lending practices.

H.R. 3322 – “Save Our Homes Act” – amend the Truth in Lending Act, the Revised Statutes of the United States, the Home Mortgage Disclosure Act of 1975, and the amendment made by the Home Ownership and Equity Protection Act of 1994 to protect consumers from predatory lending practices, and for other purposes.

H.R. 833 – “Responsible Lending Act” – combat unfair and deceptive practices in the high-cost mortgage market, establish a consumer mortgage protection board, and establish licensing and minimum standards for mortgage brokers.

H.R. 111/S. 98 – “Community in Real Estate” – bill to prohibit financial holding companies and national banks from engaging, directly or indirectly, in real estate brokerage or real estate management activities.

H.R. 1375 – “Financial Services Regulatory Relief Act” – provides regulatory relief and improves productivity for insured depository institutions.

H.R. 2022 – “Leave No Securities Behind Act” – repeals the securities registration and financial disclosure requirements exemptions of Fannie Mae and Freddie Mac.

H.R. 2117 – “Secondary Mortgage Market Fair Competition Act” – amend the Federal National Mortgage Association Charter Act and the Federal Home Loan Mortgage Corporation Act to remove certain competitive advantages granted to the housing-related government-sponsored enterprises relative to other secondary mortgage market enterprises.

HR. 4634/H.R. 4772 – “Terrorism Insurance” – extend Terrorism Risk Insurance.

NAR ENVIRONMENT ISSUES:

H.R. 4567/S. 2537 – “Department of Homeland Security Appropriations” – contains funding for FEMA Flood Map Modernization Program.

H.R. 239 – “Brownfields Redevelopment Enhancement Act” – makes changes to HUD’s Brownfields program in order to make it easier for local governments to access the program funds.

H.R. 253/S. 2238 – “National Flood Insurance” – reduce losses to properties for which repeat flood insurance claim payments have been made.

H.R. 1552 – “Homeowners’ Insurance Availability Act” – Provides reinsurance coverage in order to improve the availability of homeowners’ insurance. Establishes a program with in U.S. Treasury Department to auction reinsurance contracts to private insurers and reinsures insurance and reinsurance programs, and other interested entities.

S. 1607 – “Homeowners’ Insurance Availability Act of 2003” – bill to establish a Federal program to provide reinsurance to improve the availability of homeowners’ insurance.

H.R. 1662 – “Endangered Species Act” – amends the Endangered Species Act to require the Secretary of the Interior to give greater weight to scientific or commercial data that is empirical or has been field-tested.

S. 2009 – “Endangered Species Act” – amends the Endangered Species Act to require the Secretary of the Interior to give greater weight to scientific or commercial data that is empirical or has been field-tested or peer-reviewed.

H.R. 2933 – “Critical Habitat Reform Act of 2003” – reforms the process for designating critical habitat under the Endangered Species Act of 2003.

NAR HOUSING /FAIR HOUSING ISSUES:

H.R. 3507 – “Improving Homeownership Opportunities in High-Cost States Act” – amends the Federal National Mortgage Association Charter Act and the Federal Home Loan Mortgage Corporation Act to include among the exception to the prohibition that an outstanding mortgage cannot exceed 80 percent of the securing property’s value for a residential mortgage those properties located in a State containing any high-cost area.

H.R. 728 – “ADA Notification Act” – allows property owners to correct any alleged violations of the Americans With Disabilities Act before they are brought to court. Requires that commercial facilities and places of public accommodation be given 90 days notice before a lawsuit is filed for alleged ADA violations. If violations exist, this would allow property owners to make corrections without the expense of going to court.

H.R. 1102 – “National Housing Trust Fund” – establishes a National Housing Trust Fund to build, rehabilitate and preserve affordable housing for low-income families.

H.R. 1357 – “Homeowners’ Emergency Mortgage Assistance Act” – Provides mortgage assistance to borrowers who have missed two months of payments, but have a “reasonable prospect” of being able to resume payments in less than 36 months.

H.R. 975/S. 1920 – “Bankruptcy Abuse Prevention and Consumer Protection Act” – eliminates the cap on single asset bankruptcy, provides protections for shopping center owners, removes a loophole in the Code which stays eviction against residential rental tenants, and allows homeowner association and condominium fees to be collected from debtors.

H.R. 2740 – “Rural Multifamily Housing Loan Guarantee and Ginnie Mae Corrections Act” authorizes the Government National Mortgage Association to guarantee securities backed by loans guaranteed by the Rural Housing Service under section 538 of the Housing Act of 1968.

H.R. 1500 – “Veterans’ Appraiser Choice Act” – allows veterans to select the appraiser for housing loans or which they apply that are to be guaranteed by the Sec. of Veterans Affairs

H.R. 1841 – “Housing Assistance for Needy Families Act” – bill to convert the \$13.6 billion housing voucher program to the states in the form of a block grant.

S. 947 - “Housing Assistance for Needy Families Act” – bill to convert the \$13.6 billion housing voucher program to the states in the form of a block grant.

H.R. 1257 – “Selected Reserve Home Loan Equity Act” – bill to make permanent the authority for qualifying members of the Selected Reserve to have access to home loan guaranteed by Department of Veterans Affairs.

H.R. 1949 – “Vendee Loan Restoration Act” – bill to reinstate a program allowing veterans buy homes that have been foreclosed.

H.R. 1735 – “Veterans’ Homeownership” – increases veteran’s guaranty amount to \$81,000 allowing purchase amount up to \$324,000.

H.R. 4065 – “Veterans Housing Affordability Act of 2004” – increases the maximum amount of home loan guaranty available to a veteran, and to provide for annual adjustments to such amount.

H.R. 4345 – “Veteran’s Homeownership” – increases the maximum amount of home loan guaranty available under the home loan guaranty program of the Dept. of Veterans Affairs, for other purposes.

H.R. 1460 – “Veterans Entrepreneurship and Benefits Improvement Act” – amend title 38, improve education and entrepreneurship benefits, housing benefits, and certain other benefits for veterans.

H.R. 3755 – “Zero Downpayment Act” – amends the National Housing Act to authorize the Secretary of Housing and Urban Development to insure zero-downpayment mortgages for family residences.

H.R. 4263 – clarifies the calculation of per-unit costs payable under expiring annual contributions contracts for tenant-based rental assistance that are renewed in fiscal year 2005.

H.R. 4110 – “FHA Single Family Loan Limit Adjustment Act of 2004” – amends the National Housing Act to increase Federal Housing Administration (FHA) single family mortgage loan limits.

NAR SMART GROWTH ISSUES:

H.R. 3432 – “Post Office Community Partnership Act” – would require the Postal Service to consult with local communities before closing or relocation of a post office.

H.R. 717 – “American’s Better Classroom Act” – expands the incentives for the construction and renovation of public schools.

H.R. 740 – “Expand and Rebuild America’s Schools Act” – encourage new school construction through the creation of a new class of bond.

H.R. 930 – “America’s Better Classroom Act” – expands incentives for the construction and renovation of public schools.

NAR TAX ISSUES:

H.R. 839 – “Renewing the Dream Tax Credit Act” – bill to create a tax credit available to developers and investors who build or rehabilitate affordable housing that individuals below median income in an area could purchase.

S. 576 – “Business Property Economic Revitalization Act” (leasehold legislation) – bill to reduce the recovery period for leasehold improvements from its current 39-year level to 10 years.

S. 875/S. 198 – “Community Development Homeownership Tax Credit Act” – bill to create a tax credit available to developers and investors who build or rehabilitate affordable housing that individuals below the median income in an area could purchase.

H.R. 4520 – “American Jobs Creation Act” – reduces the recovery period for leasehold improvements from its current 39-yr level to 15 yrs.

H.R. 4113/S. 2422 – “REMIC” – allows for certain modifications to be made to qualified mortgages held by a REMIC or a grantor trust.

H.R. 1514 – Depreciation Recapture – reduces the maximum rate of tax on unrecaptured section 1250 gain from 25 percent to 20 percent.

H.R. 2088/ 3550 /S.1072 – “TEA-LU” – six year re-authorization providing \$247 billion for surface transportation including highways, public transportation, and transportation safety, as well as pedestrian and bicycle programs to a lesser extent.

H.R. 1336 – bill to create a new itemized deduction for premium payments of mortgage insurance (MI), both private and government (FHA, Veterans, Rural Housing Administration).

H.R. 1634 – leasehold legislation – bill to reduce the recovery period for leasehold improvements from its current 39-year level to 10 years.

H.R. 666 – “Mortgage Cancellation Relief Act” – bill to amend the Internal Revenue Code 1986 to exclude from gross income of individual taxpayers discharges of indebtedness attributable to certain forgiven residential mortgage obligations.

H.R. 8 – “Death Tax Repeal Permanency Act” – makes repeal of the estate tax permanent.

