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# LOBBYING REPORT

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

1. Registrant name <b>NATIONAL ASSOCIATION OF REALTORS</b>			
2. Address <input type="checkbox"/> Check if different than previously reported <b>500 NEW JERSEY AVE., NW WASHINGTON DC 20001 USA</b>			
3. Principal place of business (if different than line 2) <b>CHICAGO IL 60611 USA</b>			
4a. Contact Name	b. Telephone number	c. E-mail	5. Senate ID #
Mr. <b>JERRY GIOVANIELLO</b>	<b>202-383-1194</b>	<b>JGIOVANIELLO@REALTORS.ORG</b>	<b>27070-12</b>
7. Client Name <input checked="" type="checkbox"/> Self <b>NATIONAL ASSOCIATION OF REALTORS</b>			6. House ID # <b>31733000</b>

**TYPE OF REPORT** 8. Year 2005 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 Activity

**INCOME OR EXPENSES - Complete Either Line 12 OR Line 13**

<p><b>12. Lobbying Firms</b></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"/> ⇨ \$ _____</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><b>13. Organizations</b></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>5,940,000</u></p> <p><b>14. REPORTING METHOD.</b> Check box to indicate expense accounting method. See instructions for description of option</p> <p><input type="checkbox"/> <b>Method A.</b> Reporting amounts using LDA definitions only</p> <p><input type="checkbox"/> <b>Method B.</b> Reporting amounts under section 6033(b)(8) c Internal Revenue Code</p> <p><input checked="" type="checkbox"/> <b>Method C.</b> Reporting amounts under section 162(e) of the Revenue Code</p>
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Senate Password

Signature Jerry Giovaniello *Jerry Giovaniello 2/14/06* Date 2/14/2006

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

0000053367



Registrant Name NATIONAL ASSOCIATION OF REALTORS

Client Name NATIONAL ASSOCIATION OF REALTOR

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

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

16. Specific lobbying issues

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

H.R. 3058 -- "Transportation/Treasury FY06 approps" -- Contains 1-year ban on banks engaging in real estate brokerage and/or real estate management activities.

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

SENATE, HOUSE OF REPRESENTATIVES, TREASURY DEPARTMENT

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

Name	Covered Official Position (if applicable)
Helen Devlin	
Jim Freeman	
Jerry Giovaniello	
Jamie Gregory	
Julia Gustafson	
Jeff Lischer	
Ed Miller	
Sam Whitfield	
Jimmy Williams	

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

Signature \_\_\_\_\_

Date 2/14/2006

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

0000053368



Registrant Name NATIONAL ASSOCIATION OF REALTORS

Client Name NATIONAL ASSOCIATION OF REALTOR

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

15. General issue area code ENV - Environmental/Superfund (one per page)

16. Specific lobbying issues

H.R. 103 -- "Low-Income Families Flood Insurance Access Act" -- Amends the National Flood Insurance Act of 1968 to provide a 50 percent discount in flood insurance rates for the first 5 years that certain low-cost properties are included in flood hazard zones.

H.R. 1299 -- "Critical Habitat Enhancement Act" -- Amends the Endangered Species Act of 1973 to reform the process for designating critical habitat under that Act.

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

SENATE, HOUSE OF REPRESENTATIVES, EPA HUD, FEMA, OMB, Department of Interior

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

Name	Covered Official Position (if applicable)
Helen Devlin	
Jim Freeman	
Jerry Giovaniello	
Jamie Gregory	
Julia Gustafson	
Joe Maheady	
Russell Riggs	
Sam Whitfield	
Jimmy Williams	Bob McNamara

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

1000053369



Registrant Name NATIONAL ASSOCIATION OF REALTORS

Client Name NATIONAL ASSOCIATION OF REALTOR

**ADDENDUM for General Lobbying Issue Area ENV**

16. Specific lobbying issues (continued from previous page)

H.R. 2668 – "Policyholder Disaster Protection Act of 2005" – A natural disaster insurance bill that would allow insurance companies to create reserve funds with pre-tax dollars in order to pay claims arising from future natural disasters.

H.R. 2658 – "Federal Wetlands Jurisdiction Act of 2005" – Would clarify federal wetlands jurisdiction under the Clean Water Act and consolidate authority over the federal wetlands program in one agency, the U.S. Army Corps of Engineers.

H.R. 804 – Flood Insurance clarification bill – Amends the National Flood Insurance Act of 1968 to declare the assistance provided under a program for flood mitigation activities with respect to a property shall not be considered income or a resource of the owner of the property when determining eligibility for or benefit levels under any income assistance or resource-tested program that is funded in whole or in part by a federal agency by appropriated federal funds.

H.R. 2360 – Homeland Security Approps for FY06 – Contains 200 million to FEMA for flood map modernization

H.R. 3 – TEA-LU – Authorizes funds for Federal highways, highway safety programs, and transit programs through FY09.

H.R. 3824/2110 – Reforms Endangered Species Act of 1973.

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**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,** information as requested. Attach additional page(s) as needed.

15. General issue area code FIN - Financial Institutions/Investments/Securities (one per page)

16. Specific lobbying issues

H.R. 1226 – “United States Financial Policy Committee For Fair Capital Standards Act” -- Establishes a mechanism for developing uniform United States positions on issues before the Basel Committee on Banking Supervision at the Bank for International Settlements, to require a review on the most recent recommendation of the Basel Committee for an accord on capital standards, and for other purposes.

H.R. 1010/S. 580 – “Real Estate Mortgage Investment Conduit” -- Allows for certain modifications to be made

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

SENATE, HOUSE OF REPRESENTATIVES, Treasury Department

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

Name		Covered Official Position (if applicable)
Helen	Devlin	
Jimmy	Freeman	
Jerry	Giovaniello	
Jamie	Gregory	
Tom	Heinemann	
Jeff	Lischer	
Ed	Miller	
Sam	Whitfield	
Jimmy	Williams	Julia Gustafson(New)

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

0000053371

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



Registrant Name NATIONAL ASSOCIATION OF REALTORS

Client Name NATIONAL ASSOCIATION OF REALTOR

**ADDENDUM for General Lobbying Issue Area FIN**

16. Specific lobbying issues (continued from previous page)

H.R. 1010/S. 580 – “Real Estate Mortgage Investment Conduit” -- Allows for certain modifications to be made qualified mortgages held by a REMIC or a grant or trust.

H.R. 2660 – “Fair Choice and Competition in Real Estate Act of 2005” -- Would allow financial holding compar and national banks to engage in real estate brokerage and real estate management activities.

H.R. 1461/S. 190 – “Federal Housing Finance Reform Act” -- Reforms the regulation of housing-related Government-sponsored enterprises.

S. 1332/S. 1408/S. 1326/S. 751/H.R. 3375/H.R. 3140 – “Data Security and Consumer Notification” -- Require agencies in personal possession of data containing sensitive personal information, to disclose security breach where such breach poses a significant risk of identity theft.

H.R. 1295 – “Responsible Lending Act” -- Protects consumers against unfair and deceptive practices in connection with higher cost mortgage transactions, to strengthen the civil remedies available to consumers under existing law, to provide for certain uniform lending standards, to improve housing counseling, to better mortgage servicing, to enhance appraisal standards and oversight, to establish licensing and minimum standards for mortgage brokers, and for other purposes.

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Registrant Name NATIONAL ASSOCIATION OF REALTORS

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

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

16. Specific lobbying issues

H.R. 176 – “FHA Single Family Loan Limit Adjustment Act” – Would allow FHA mortgage limits to be adjusted to facilitate homeownership in high-cost areas.

H.R. 798 – “The Methamphetamine Remediation Research Act” -- Provides for a research program for remediation of closed methamphetamine production laboratories, and for other purposes.

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)
Megan Booth	
Helen Devlin	
Jim Freeman	
Jerry Giovaniello	
Jamie Gregory	
Julia Gustafson	
Peter Morgan	
Sam Whitfield	
Jimmy Williams	

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

0000053373

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



Registrant Name NATIONAL ASSOCIATION OF REALTORS

Client Name NATIONAL ASSOCIATION OF REALTOR

**ADDENDUM for General Lobbying Issue Area HOU**

16. Specific lobbying issues (continued from previous page)

S. 1235 – "Veterans' Benefits Improvement Act" -- Allows the VA Secretary to determine the annual rate adjustment for VA hybrid ARM products.

H.R. 3043 – "Zero Downpayment Pilot Program Act" -- Authorizes the Secretary of Housing and Urban Development to carry out a pilot program to insure zero-downpayment mortgages for one-unit residences.

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

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

16. Specific lobbying issues

H.R. 525/S. 406 – "Small Business Health Fairness Act" – Creates small business health plans (SBHPs), which would allow small businesses to band together and purchase quality health care at a lower cost for their workers.

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

SENATE, HOUSE OF REPRESENTATIVES

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

Name	Covered Official Position (if applicable)
Helen Devlin	
Jim Freeman	
Jerry Giovaniello	
Jamie Gregory	
Julia Gustafson	
Lynn King	
Marcia Salkin	
Sam Whitfield	
Jimmy Williams	

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

0000053375



Registrant Name NATIONAL ASSOCIATION OF REALTORS

Client Name NATIONAL ASSOCIATION OF REALTOR

**ADDENDUM for General Lobbying Issue Area INS**

16. Specific lobbying issues (continued from previous page)

S. 1955 – “Health Insurance Marketplace Modernization & Affordability Act” -- Authorizes the creation of fully-insured small business health plans but does not allow for the much criticized, self-insured SBHPs allowed in 406. In addition, the bill establishes a set of federal coverage mandates for small group insurance plans and a process for harmonizing the states' small group insurance regulations for both SBHPs and traditional small gr insurance products.

H.R. 1955/S. 874/S. 637 – “Small Employers Health Benefits Program Act” (Alternative Small Business Health Plans) -- Establishes a national health program administered by the Office of Personnel Management to offer health benefits plans to individuals who are not Federal employees, and for other purposes.

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

15. General issue area code RES - Real Estate/Land Use/Conservation (one per page)

16. Specific lobbying issues

HR. 3083/S. 1313/H.R. 3631/H.R. 3405/H.R. 3315/H.R. 4128 – Eminent Domain legislation -- Protects homes, small businesses, and other private property rights, by limiting the power of eminent domain.  
  
H.R. 3268/H.R. 2980 – Eminent Domain tax legislation.

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

SENATE, HOUSE OF REPRESENTATIVES

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

	Name	Covered Official Position (if applicable)
Helen	Devlin	
Jim	Freeman	
Jerry	Giovaniello	
Jamie	Gregory	
Julia	Gustafson	
Joe	Maheady	
Russell	Riggs	
Sam	Whitfield	
Jimmy	Williams	

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

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Registrant Name NATIONAL ASSOCIATION OF REALTORS

Client Name NATIONAL ASSOCIATION OF REALTOR

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

15. General issue area code SMB - Small Business (one per page)

16. Specific lobbying issues

H.R. 1950 – “Do Not Call Exceptions” -- To direct the Federal Trade Commission to revise the regulations regarding the Do-not-call registry to prohibit politically-oriented recorded message telephone calls to telephone numbers listed on that registry.

H.R. 1139 – “Wireless 411 Privacy Act” -- Amends the Communications Act of 1934 to protect the privacy rights of subscribers to wireless communications services.

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

SENATE, HOUSE OF REPRESENTATIVES

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

Name	Covered Official Position (if applicable)
Helen Devlin	
Jim Freeman	
Jerry Giovaniello	
Jamie Gregory	
Julia Gustafson	
Lynn King	
Marcia Salkin	
Sam Whitfield	
Jimmy Williams	

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

0000053379

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



Registrant Name NATIONAL ASSOCIATION OF REALTORS

Client Name NATIONAL ASSOCIATION OF REALTOR

**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, provide information as requested. Attach additional page(s) as needed.

15. General issue area code TAX - Taxation/Internal Revenue Code (one per page)

16. Specific lobbying issues

H.R. 1549/S. 859 – “Renewing the Dream Tax Credit Act” -- Creates 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. 8 – “Death Tax Repeal Permanency Act” -- Permanently repeals the Estate Tax.

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)
Helen	Devlin	
Jimmy	Freeman	
Jerry	Giovaniello	
Linda	Goold	
Jamie	Gregory	
Julia	Gustafson	
Tom	Heinemann	
Sam	Whitfield	
Jimmy	Williams	

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

0000053380



Registrant Name NATIONAL ASSOCIATION OF REALTORS

Client Name NATIONAL ASSOCIATION OF REALTOR

**ADDENDUM for General Lobbying Issue Area TAX**

16. Specific lobbying issues (continued from previous page)

H.R. 877/S. 398 – "Brownfields Cleanup Deduction" -- Makes the deduction for brownfields cleanup permanent and adds petroleum products to qualified expenditures.

H.R. 25/S. 25 – "Fair Tax Act" -- Abolishes the Internal Revenue Service by enacting a national sales tax to be administered primarily by the States.

S. 132 – "Mortgage Insurance Fairness Act" -- Amends the Internal Revenue Code to treat mortgage insurance premium payments as tax deductible interest. Phases out the deduction for taxpayers with adjusted gross incomes exceeding \$100,000.

H.R. 1663/S. 621 – Leasehold Improvements -- Amends the Internal Revenue Code to make permanent the 1 year recovery period for the depreciation of qualified leasehold improvement property.

H.R. 1500 – "Investment Tax Simplification Act" -- Makes permanent the reduction in individual capital gains tax rates enacted by the Jobs and Growth Tax Relief Reconciliation Act of 2003. Amends the Internal Revenue Code to reduce the maximum capital gains tax rates for individuals and corporations.

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Registrant Name NATIONAL ASSOCIATION OF REALTORS

Client Name NATIONAL ASSOCIATION OF REALTOR

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

15. General issue area code TRA - Transportation (one per page)

16. Specific lobbying issues

H.R. 3/S. 732 -- "Transportation Equity Act: A Legacy for Users" -- Reauthorizes funds for Federal-aid highways, highway safety programs, and transit programs.

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

SENATE, HOUSE OF REPRESENTATIVES, Dept. of Interior

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

Name		Covered Official Position (if applicable)
Helen	Devlin	
Jim	Freeman	
Jerry	Giovaniello	
Jamie	Gregory	
Julia	Gustafson	
Bob	McNamara	
Sam	Whitfield	
Jimmy	Williams	

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

0000053382

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



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

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

20. Client new address

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

City

State/Zip

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

Joe

Maheady

**ISSUE UPDATE**

24. General lobbying issues 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	Owner's percenta client

28. Name of each previously reported foreign entity that **no longer** owns, **or** controls, **or** is affiliated with the registrant, client or affiliated organization

Signature \_\_\_\_\_

Date

2/14/2006

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

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