

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
---	--

SECRETARY OF THE SENATE
03 JUL 31 AM 10:34

LOBBYING REPORT

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

1. Registrant Name California Association of REALTORS®			
2. Address <input type="checkbox"/> Check if different than previously reported 525 South Virgil Avenue			
3. Principal Place of Business (if different from line 2) Los Angeles CA 90020 City: State/zip (or Country)			
4. Contact Name Janet M. Gagnon	Telephone (213) 739-8272	E-mail (optional) janetg@car.org	5. Senate ID # 7691-12
7. Client Name Self	<input checked="" type="checkbox"/> Self		6. House ID # 33287000

TYPE OF REPORT 8. Year 2003 Midyear (January 1-June 30) OR Year End (July 1-Dec)

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

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

<p>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>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>60,000.00</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of c</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 603: Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162: Internal Revenue Code</p>
--	--

Janet M. Gagnon

Date 7/25/03

Signature _____ Date _____

Printed Name and Title Janet M. Gagnon, Director of Public Policy

00100232970

Registrant Name California Association of REALTORS® Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area in which the registrant 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 CSP (one per page)

16. Specific lobbying issues

H.R. 1115/274—Class Action Fairness Act would give federal courts jurisdiction over class action cases that have national implications, and/or a majority of plaintiffs in multiple states.

H.R. 2622—Fair & Accurate Credit Transaction Act would amend the Fair Credit Reporting Act to prevent identity theft, improve resolution of consumer disputes, improve the accuracy of consumer records, make improvements in the use of, and consumer access to, credit information and for other purposes.

H.R. 728—ADA Notification Act would require that businesses be given 90 days notice of a violation before they can be sued.

H.R. 1766—National Uniform Privacy Standards Act would make permanent the provisions of the Fair Credit Reporting Act and amend the Gramm-Leach-Bliley Act to establish a national uniform privacy standard for financial institutions.

S. 1370—Consumer Credit Score Disclosure Act would amend the Fair Credit Reporting Act to provide for disclosure of credit-scoring information by creditors and consumer reporting agencies.

(Continued on next page)

17. Houses of Congress and Federal agencies contacted Check if None

House of Representatives Federal Communications Commission
U.S. Senate

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

Name	Covered Official Position (if applicable)	New
Janet M. Gagnon		
Matthew Roberts		X

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

Signature Janet M. Gagnon Date 7/23/03

00000232971

Registrant Name California Association of REALTORS® Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area in which the registrant 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 CSP (one per page)

16. Specific lobbying issues

S. 877—Can-Spam Act would ensure that all unsolicited electronic e-mails contain correct factual information, present themselves as advertisement or marketing, and allow for the recipient to request not to receive any more.

S. 1052—Ban of Deceptive Unsolicited Bulk Electronic Mail Act would ensure that recipient of unsolicited bulk commercial electronic mail can identify the sender of such electronic mail, and for other purposes.

S. 1231—Stop Pornography and Abusive Marketing Act would eliminate the burdens and costs associated with electronic mail spam by prohibiting the transmission of all unsolicited commercial electronic mail to persons who place their electronic mail addresses on a national No-Spam Registry.

H.R. 1933—Reduce Spam Act would reduce unsolicited commercial electronic mail and protect children from sexually oriented advertisements.

(Continued on next page)

17. Houses of Congress and Federal agencies contacted Check if None
 House of Representatives Federal Communications Commission
 U.S. Senate

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

Name	Covered Official Position (if applicable)	New
Janet M. Gagnon		
Matthew Roberts		X

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

Signature Janet M. Gagnon Date 7/23/03

Printed name and Title Janet M. Gagnon, Director of Public Policy

00000232972

Registrant Name California Association of REALTORS® Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area in which the registrant 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 CSP (one per page)

16. Specific lobbying issues

Federal Communications Commission rules and regulations implementing the Telephone Consumer Protection Act of 1991, FCC 03-153 that would create a national Do-Not-Cal Registry covering both interstate and intrastate phone calls.

H.R. 2214—Reduction in Distribution of Spam Act would prevent unsolicited commercial electronic mail.

17. Houses of Congress and Federal agencies contacted Check if None
House of Representatives Federal Communications Commission
U.S. Senate

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

Name	Covered Official Position (if applicable)	New
Janet M. Gagnon		
Matthew Roberts		X

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

Signature Janet M. Gagnon Date 7/23/03
Printed name and Title Janet M. Gagnon, Director of Public Policy

00000232973

Registrant Name California Association of REALTORS® Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area in which the registrant 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 HOU (one per page)

16. Specific lobbying issues

H.R. 1102—National Affordable Housing Trust Fund Act would fund a new federal housing production program utilizing excess FHA and Ginnie Mae revenues to meet the goal of 1.5 million units of housing by 2010.

H.R. 1276/ S. 811—American Dream Downpayment Act would provide \$200 million in grants to help homebuyers with downpayment and closing costs, assisting 40,000 families annually achieve the dream of homeownership.

H.R. 1077—HOPE VI Program Revitalization Act of 2003—Amends the United States Housing Act of 1937 to extend and authorize appropriations for the HOPE VI revitalization program. Revises grant selection criteria.

H.R. 1614—HOPE VI Program Reauthorization and Small Community Mainstreet Rejuvenation and Housing Act of 2003—(Sec.2) Amends the United States Housing Act of 1937 to revise criteria for Hope VI grants, including addition of criteria regarding tenant displacement, existing tenant occupancy priority, and timelines of project completion.

S. 602—New Homestead Act would create financial incentives for individuals who choose to live in and help preserve small rural towns

H.R. 1985—FHA Multi-Family Loan Limit Adjustment Act would increase affordable housing availability for low- and moderate-income families. The bill would allow HUD to increase multi-family mortgage loan limits for FHA insured properties.
(Continued on next page)

17. Houses of Congress and Federal agencies contacted Check if None

U.S. Senate U.S. Department of Housing & Urban Development
House of Representatives Federal Housing Administration

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

Name	Covered Official Position (if applicable)	New
Janet M. Gagnon		
Matthew Roberts		X

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

Signature Janet M. Gagnon Date 7/23/03

00000232974

Registrant Name California Association of REALTORS® Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area in which the registrant 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 HOU (one per page)

16. Specific lobbying issues

The FY04 Budget Request that would convert Section 8 Housing Choice Voucher program to a state-run block grant called housing Assistance for Needy Families.

17. Houses of Congress and Federal agencies contacted Check if None

House of Representatives U.S. Department of Housing & Urban Development
U.S. Senate Federal Housing Administration

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

Name	Covered Official Position (if applicable)	New
Janet M. Gagnon		
Matthew Roberts		X

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

Signature Janet M. Gagnon Date 7/23/03

Printed name and Title Janet M. Gagnon, Director of Public Policy

00000232975

Registrant Name California Association of REALTORS® Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area in which the registrant 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 INS (one per page)

16. Specific lobbying issues

H.R. 660/ S. 545—Small Business Health Fairness Act would create federal regulations for Association Health Plans, allowing them to negotiate on behalf of their members for health benefits exempt from most state laws.

H.R. 1552—Homeowners' Insurance Availability would implement a reinsurance coverage program for residential property losses to homes and the contents of apartment buildings, caused by "covered perils", available only through contracts for reinsurance coverage purchased at regional auctions. This would act as a federal backstop to help cover the cost of large natural disasters.

17. Houses of Congress and Federal agencies contacted Check if Non

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

Name	Covered Official Position (if applicable)	New
Janet M. Gagnon		
Matthew Roberts		X

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if Non

Signature Janet M. Gagnon Date 7/23/03

100000232976

Registrant Name California Association of REALTORS® Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area in which the registrant 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 TRA (one per page)

16. Specific lobbying issues

The reauthorization by Congress of the Transportation Equity Act for the 21st Century for another six years.

Transportation legislation designed as a short term stop gap due to a failure of Congress to reauthorize the Transportation Equity Act for the 21st Century.

17. Houses of Congress and Federal agencies contacted Check if None

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

Name	Covered Official Position (if applicable)	New
Janet M. Gagnon		
Matthew Roberts		X

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

Signature *Janet M. Gagnon* Date 7/23/03

Printed name and Title Janet M. Gagnon, Director of Public Policy

0100232977

Registrant Name California Association of REALTORS® Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area in which the registrant 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.

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

21. Specific lobbying issues

Amending the Endangered Species Act and the Critical Habitat Designations, to give government agencies the discretion to delay the designation of critical habitat to the stage where a recovery plan is being prepared for an endangered species.

The federal Environmental Protection Agency and the U.S. Army Corps of Engineers published an Advanced Notice of Proposed Rulemaking to clarify what kinds of wetlands are regulated under the Clean Water Act.

22. Houses of Congress and Federal agencies contacted Check if None

23. Name of each employee who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
Janet M. Gagnon		
Matthew Roberts		X

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

Signature Janet M. Gagnon Date 7/23/03

Printed name and Title Janet M. Gagnon, Director of Public Policy

00000232978

Registrant Name California Association of REALTORS® Client Name Self

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

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

16. Specific lobbying issues

H.R.111/ S. 98—Community Choice in Real Estate Act would ensure that banks would not be allowed to engage in the selling or direct purchasing of property.

H.R. 1443—Access to Affordable Mortgages Act would change language in laws that allow for ARMs, so they state that ARMs are capped at 1% for terms of 3 years and under, as opposed to the current 5 years and under.

H.R. 2575 Secondary Mortgage Market Enterprises Regulatory Improvement Act would Amend the Home Owners' Loan Act to rename the Office of Thrift Supervision as the Office of Housing Finance Supervision, giving this office direct authority over Fannie Mae and Freddie Mac to ensure they are financially safe and adequately capitalized.

H.R. 2803—Housing Finance Regulatory Restructuring Act would establish the Office of Housing Finance Oversight in the Department of the Treasury to ensure the financial safety and soundness of Fannie Mae, Freddie Mac, and the Federal home loan banks.
(Continued on next page)

17. Houses of Congress and Federal agencies contacted Check if None

House of Representatives U.S. Department of the Treasury
 U.S. Senate Federal Reserve Board
 U.S. Department of Housing and Urban Development
 Federal Housing Administration

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

Name	Covered Official Position (if applicable)	New
Janet M. Gagnon		
Matthew Roberts		X

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

Signature Janet M. Gagnon Date 7/23/03
 Printed name and Title Janet M. Gagnon, Director of Public Policy

00000232979

Registrant Name California Association of REALTORS® Client Name Self

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

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

16. Specific lobbying issues

H.R. 284/ S. 595—Housing Bond Fairness Act would rescind the sunset date on Mortgage Revenue Bonds, create a new qualifying system, and makes housing credit apartment production viable in rural areas.

H.R. 975—Bankruptcy Abuse Prevention and Consumer Protection Act would reform bankruptcy laws to force people with the ability to repay their debts to file under Chapter 13, where courts establish repayment plans, instead of Chapter 7, which erases debts.

H.R. 1357—Homeowners Emergency Assistance Act would restore home mortgage assistance through the FHA single-family mortgage insurance program.

Federal Reserves' decision to implement the Basel II Accord, the purpose of which is to reduce risk exposure to global economic cycles and level the playing field for large international banks. This Accord would update the original Basel Capital Accord from 1988, which is outdated in today's economy.

(Continued on next page)

17. Houses of Congress and Federal agencies contacted Check if None

- House of Representatives
- U.S. Senate
- R.S. Department of Housing and Urban Development
- Federal Housing Administration
- U.S. Department of the Treasury
- Federal Reserve Board

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

Name	Covered Official Position (if applicable)	New
Janet M. Gagnon		
Matthew Roberts		X

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

Signature Janet M. Gagnon Date 7/23/03

Printed name and Title Janet M. Gagnon, Director of Public Policy

00000232981

Registrant Name California Association of REALTORS® Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area in which the registrant 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 (one per page)

16. Specific lobbying issues

H.R. 1336/ S.846—Mortgage Insurance Fairness Act would amend the IRS code of 1986 to classify mortgage insurance premiums as residence interest, allowing for it to be tax deductible.

H.R. 1634/S. 576—Business Property Economic Revitalization Act would shorten the depreciation life, on non-residential property, from 39 years to 10 years.

H.R. 666—Mortgage Cancellation Relief Act would grant relief from the discharge of indebtedness rules for sales of residences.

H.R. 839/ S. 875—Renewing the Dream Tax Credit Act would allow developers and investors who construct or rehabilitate housing for low- and moderate-income families for purchase to claim a tax credit up to 50% of the cost over a five year period.

S. 1175—First-Time Homebuyers' Tax Credit Act would allow first-time homebuyers to receive a tax credit of up to \$3000 for individuals or \$6000 for married couples. S. 1175 allows individuals or couples in the 25% or lower tax brackets to take a tax credit on the purchase of their principal residence.

(Continued on next page)

17. Houses of Congress and Federal agencies contacted Check if None

House of Representatives
U.S. Senate

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

Name	Covered Official Position (if applicable)	New
Janet M. Gagnon		
Matthew Roberts		X

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

Signature Janet M. Gagnon Date 7/23/03

00000232982

Registrant Name California Association of REALTORS® Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area in which the registrant 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 (one per page)

16. Specific lobbying issues

H.R. 22—The Individual and Small Business Tax Simplification Act of 2003 would amend the IRS Code to simplify certain provisions and establish a uniform pass-thru regime.

The Jobs and Growth Tax Relief Reconciliation Act that was designed to provide tax cut to individuals and to businesses as an incentive for greater investment and economic activity.

17. Houses of Congress and Federal agencies contacted Check if None

House of Representatives
U.S. Senate

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

Name	Covered Official Position (if applicable)	New
Janet M. Gagnon		
Matthew Roberts		X

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

Signature Janet M. Gagnon Date 7/23/03
Printed name and Title Janet M. Gagnon, Director of Public Policy

