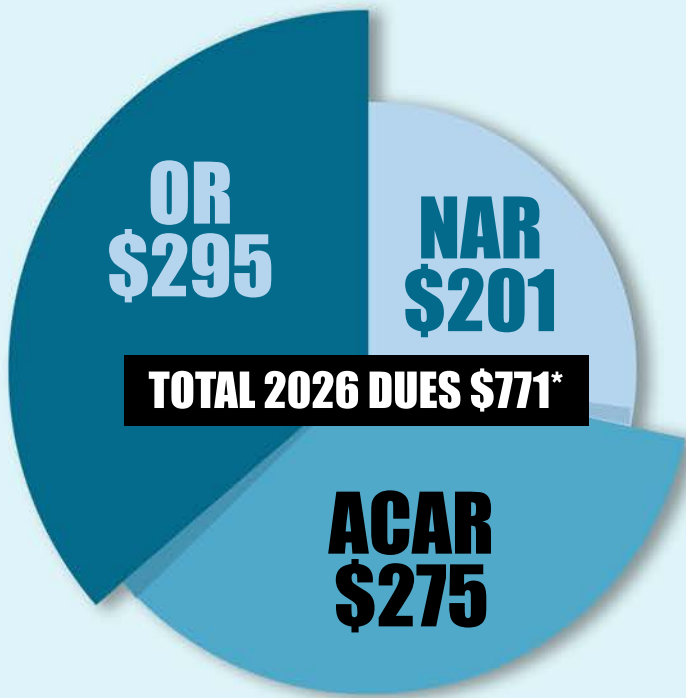




The Voice of Real Estate in Northeast Ohio

the **WALUVE** *of a car membership*

2020



YOUR ACAR DUES DOLLARS AT WORK

*ACAR is responsible for collecting local, state and national dues.

As you think about the value of your ACAR Membership, review the savings below to see what you are saving in professional business expenses as a member of ACAR.

- Leadership Training Opportunities
- Access to Facilities
- Technology & Communications
- Exclusive Industry Information
- REALTOR® Business Operations
- Advocacy & Community Outreach
- Professionalism
- And so much more!

VALUE = OVER \$10,500



LEADERSHIP TRAINING Save \$3,500/year

Strategic planning, professional & leadership development, regionalism, engagement at NAR and OR



REALTOR® BUSINESS OPERATIONS Save \$300/hour

Tech Support \$50/hour
Legal Support \$250/hour



TECHNOLOGY & COMMUNICATIONS Save \$300/year

Technology, software, and platform training, Specialty publications for Brokers, Commercial Practitioners, Young Professionals, etc.; website info and FOREWARN Safety App



FACILITY RENTAL Save \$125/hour

Fees for room rental, wifi, coffee station and more



ADVOCACY & COMMUNITY OUTREACH Save \$400/hour

Working with local governments, multi-cultural organizations, communities and consumers - providing collateral materials for REALTOR® clients

PROFESSIONALISM Save \$5,000/case PLUS up to \$500/year for CE

Cost of CE Classes; Cost to arbitrate in Court, and more



EXCLUSIVE INDUSTRY INFORMATION Save \$100/month

Housing Wire & On Common Ground Subscriptions, Industry Statistics, NAR Statistical Dashboard



The Voice of Real Estate in Northeast Ohio

Estimated Sales Agent Out-Of-Pocket Expenses

If you have questions - please contact Akron Cleveland Association of REALTORS® at (216) 901-0130 or info@AkronClevelandREALTORS.com

ADVOCACY & OUTREACH

The Advocacy Department at the Akron-Cleveland Association of REALTORS® (ACAR) serves as the voice of more than 6,000 real estate professionals across Cuyahoga, Summit, and Portage Counties. Our core mission is to promote policies that protect private property rights, support housing affordability, and strengthen the real estate industry. The department works at the intersection of local government, community development, and public policy to ensure that REALTORS® and the clients they serve have a fair, transparent, and thriving housing market. Every initiative undertaken is rooted in ACAR's belief that homeownership is central to stable and vibrant communities.

One of the department's primary functions is monitoring local legislation and regulation at the municipal, county, and regional levels. Staff track city council agendas, planning commission meetings, and county housing initiatives to identify proposals that could impact real estate transactions, property ownership, zoning, and development.

When necessary, the department provides testimony, letters of support, and policy recommendations to local officials. This proactive monitoring ensures that REALTORS® remain ahead of changes that could influence their business or the accessibility of housing opportunities.

The Advocacy Department represents ACAR before elected and appointed officials, serving as the professional voice of the association in public conversations about housing and land use. This includes advocating for smart zoning reforms, tax policies that encourage investment, and balanced rental regulations that protect both property owners and tenants.

The department also collaborates closely with Ohio REALTORS® and the National Association of REALTORS® to align local advocacy with state and federal priorities, ensuring a consistent and unified voice across all levels of government.

Educating and engaging ACAR's membership is another cornerstone of the department's work. The team organizes legislative updates, local issue

briefings, and candidate forums to keep REALTORS® informed about evolving policy debates. Members are encouraged to participate in advocacy through ACAR's REALTORS® Political Action Committee (RPAC), which supports candidates who share the association's values. By building politically informed and active members, the department ensures that ACAR's influence extends beyond the boardroom and into every city hall across the region.

In addition to its legislative work, ACAR's Advocacy Department leads placemaking initiatives and community investment programs that bring REALTORS®' values to life beyond policy discussions. Through the #HomeForAll Community Fund, ACAR provides grants and volunteer support for local projects that strengthen neighborhoods, such as beautification efforts, park cleanups, and small-scale public space improvements.

These placemaking projects are designed to create vibrant, welcoming spaces where residents feel connected and proud of where they live. By partnering with local governments, businesses, and civic groups, ACAR demonstrates that housing advocacy extends beyond property; it's about building inclusive, thriving communities where everyone has a place to call home.

Ultimately, the ACAR Advocacy Department works to make Northeast Ohio a more accessible, fair, and prosperous place to live and invest. Its efforts have helped advance zoning reforms that allow more housing options, promote programs that expand access to homeownership, and strengthen the association's relationships with key decision-makers.

As housing challenges evolve, the department remains committed to bridging the gap between government policy and community need, ensuring that REALTORS® continue to play a leading role in shaping the future of the region's housing landscape.

Activate Your **FREE** Account



Courtesy of Akron Cleveland Association of REALTORS®



Here are a few other tips to keep you safe:

- Meet new clients for the first time in your office and not at a property
- Make copies of clients' IDs so there's a record of who you are working with
- Host open houses with a fellow agent, instead of alone
- Park your car in front of the property rather than in the driveway
- Make sure your phone is fully charged before arriving to an open house, showing, or meeting

Let ACAR Help you

Make It Home *Safely*

Click here to activate
YOUR Forewarn account

Activate Your Free FOREWARN Account

The FOREWARN app is offered as a complimentary benefit to your membership and it only takes minutes to activate:

1. Visit the [account activation page](#).
2. Enter the email address associated with your membership.
 - a. This should be the same address that received this email.
3. A confirmation email will be sent from FOREWARN with a link to set your password.
4. Set your password and you're ready to start using FOREWARN!

You can now download and access FOREWARN from anywhere with the mobile app or any web browser

[iOS Devices](#) | [Android Devices](#) | [Web browser](#)



NON-DEDUCTIBLE PERCENTAGES OF DUES PAYMENTS AND ASSESMENTS

Compliance with the Tax Reform Act of 1993, as amended by the Tax Cuts and Jobs Act of 2017, requires that the portion of dues attributable to lobbying and political activities at the Local, State and Federal levels of government be considered nondeductible for income tax purposes. This non-deductible portion must be disclosed to members on their dues invoice each year.

For 2026, ACAR computes 5 percent or \$14 to be non-deductible for the member's income tax purposes due to NAR lobbying efforts.

For 2026, \$40 of Ohio REALTORS dues are used by Ohio REALTORS to engage in independent political expenditures for purposes of influencing the election or defeat of State or Federal candidates, as well as Local or State ballot issues; this amount is non-deductible for the member's income tax purposes. For the additional dues of \$255 per member, Ohio REALTORS computes 10% or \$25.50 to be non-deductible due to Ohio REALTORS lobbying effort. Total non-deductible for Ohio Realtor dues is \$65.50.

For 2026, with dues at \$156 per member, NAR computes 35% or \$55 to be nondeductible for the member's income tax purposes due to NAR lobbying efforts. Please note that the entire \$45 Consumer Advertising Campaign special assessment qualifies as fully deductible.

BE A GUEST BLOGGER FOR ACAR

Are you a REALTOR® or industry professional with deep knowledge in a specific area of real estate?

ACAR invites you to consider becoming a guest blogger! We're looking for members who are passionate about their expertise and eager to share insights with others in the industry.

Guest blogging with ACAR offers an opportunity to showcase your knowledge in a meaningful and educational way.

Articles should focus on general best practices, emerging trends, or helpful tips—rather than promoting your business or services. Think of it as an opportunity to contribute to the professional development of your peers by diving into a topic you know inside and out.

Whether your strengths lie in commercial transactions, fair housing, property management, negotiation techniques, or another area of specialization, we welcome your voice. Contributing as a guest blogger also provides a valuable platform to strengthen your professional brand and build credibility within the REALTOR® community.

While articles must remain educational and non-promotional, your expertise and perspective will naturally shine through, helping readers associate your name with thought leadership and trust. Plus, guest blogging can lead to new networking opportunities, speaking engagements, or committee involvement as others recognize the depth of your knowledge.

It's a great way to give back to the industry while raising your profile among your peers. Articles are published on ACAR's website and may be shared across our digital platforms to reach a wider audience. If you're interested in contributing or learning more about our guest blogger process, contact the ACAR Communications Department kmoss@akronclevelandrealtors.com.

Let's work together to educate, inform, and elevate our profession—one blog post at a time.

SPECIALTY PUBLICATIONS

In 2025, ACAR introduced a new initiative aimed at enhancing member engagement through tailored content: **ACAR Specialty Publications**.

These publications are meticulously crafted to cater to specific groups within our diverse membership base.

We have launched specialty publications customized for Affiliate Members, Brokers and Managers, and Commercial and CIE Members. The response has been overwhelmingly positive, with high open rates averaging between 45%-65%. Members have appreciated the curated content that directly addresses their professional interests and needs.

Looking ahead, ACAR is excited to expand this initiative further. Future publications are in the pipeline for ACAR REALTOR® Ambassadors, Advocacy Insider for those looking for legislative and RPAC information, YP Pulse for those who are Young Professionals, and even specialized content for consumers, ensuring that all stakeholders receive valuable insights and information.

Stay tuned as we continue to innovate and provide targeted resources that empower our members to thrive in the real estate industry.

COMMERCIAL REAL ESTATE BENEFITS

ACAR is proud to offer the Commercial Information Exchange (CIE) powered by Crexi, a comprehensive commercial property database and listing service for Northeast Ohio launched in May 2019. Through this partnership, ACAR provides commercial professionals with cutting-edge tools designed to expand the visibility of listings to both brokers and the public. Access is available exclusively to real estate licensees, economic development organizations, and appraisers—while all listings remain fully viewable by the general public through a free Crexi account.

The CIE delivers the best of both worlds: local

BROKER BLUEPRINT

ACAR's Exclusive Publication for Brokers and Office Managers

In today's fast-moving real estate environment, brokers need timely, targeted insights to lead with confidence. That's exactly what the Broker Blueprint delivers. Each digital issue is packed with high-impact content from ACAR, Ohio REALTORS®, and the National Association of REALTORS®—curated specifically for brokers and office leaders.

From legal updates and compliance reminders to recruitment strategies, agent support tools, and local market data, every edition is designed to help you stay informed and ahead. Dive deeper into featured articles with one-click access, and don't miss the interactive links to continuing education and broker-specific events.

Whether you're focused on growing your team, navigating legal shifts, or simply looking for fresh ideas to support your agents, the Broker Blueprint is your go-to resource.

control with national exposure. In addition to showcasing Northeast Ohio properties, the platform connects users to Crexi's vast national network of commercial listings. Built for collaboration, the CIE is more than a listing service—it's a hub for networking, communication, and growth. The system continually evolves based on user feedback, performs seamlessly across browsers and devices, and is backed by Crexi's exceptional customer support. Unlike a traditional MLS, the CIE includes an inventory of all properties—listed or unlisted—providing a more complete picture of the commercial marketplace.



AFFILIATE ADVANTAGE - CONNECTING INDUSTRY PARTNERS WITH OPPORTUNITY

Affiliate members play a vital role in Northeast Ohio's real estate success, and *Affiliate Advantage* is designed to keep you plugged in. This digital publication delivers curated updates, marketing opportunities, event info, and strategic insights tailored specifically for lenders, inspectors, title reps, and other industry professionals who support the real estate ecosystem. With direct links to corporate branding and sponsorship options, networking events, and educational programs, every issue helps you grow your visibility and strengthen your partnerships across ACAR's REALTOR® community.



COMMERCIAL CONNECTION: INSIGHT AND INTELLIGENCE FOR COMMERCIAL PRACTITIONERS

Built exclusively for ACAR's Commercial and CIE Members, *Commercial Connection* provides targeted content to keep you informed and connected in the commercial real estate space. From economic development news and local project spotlights to legislative updates and data-driven insights, each issue is designed to help you make informed decisions and maximize business potential. Whether you're working retail, industrial, multifamily, or land development, this digital publication delivers the news, trends, and resources that matter most to you—with easy access to deeper reads and registration for new commercial-focused events.



ACAR NEWSLETTER - COMMUNICATION CONNECTION...STAY CONNECTED!

The ACAR Communication Connection and ACAR e-Blast Newsletter arrive in your inbox every Thursday afternoon—your one-stop source for the latest news, upcoming classes, educational opportunities, deadline reminders (including Code of Ethics and Fair Housing), sign-ups, and more.

These weekly updates are the official and most reliable source of information from ACAR, keeping you informed about what's happening, what's due, and what's next.

To ensure you never miss an important update, add ACAR as a safe sender in your email settings.

You can also view the most current edition of our newsletter and events guide anytime by visiting the ACAR's website member page.



TEAM UP WITH THE PROS!

Sharpen your skills and amplify your value with a C2EX Endorsement.

DOWNLOAD OUR APP.

Download on the App Store

GET IT ON Google Play

REALTORS® COMMITMENT TO EXCELLENCE

REALTORS® Are Members of the National Association of REALTORS®.

#HOMEFORALL PODCAST

In a fast-moving industry like real estate, staying informed is essential—and the #HomeForAll Podcast makes it easy and engaging to do just that. Produced by the Akron Cleveland Association of REALTORS® (ACAR), this bi-weekly show dives into everything in, about, and around housing in Cuyahoga, Portage, and Summit Counties, while also touching on state and national topics that shape the real estate landscape. Whether you're a REALTOR®, an Affiliate member, or simply someone interested in housing and community development, each episode offers valuable insights you can use.

Listeners can expect in-depth interviews with industry leaders, local officials, and subject matter experts who share their firsthand knowledge and perspectives. From policy updates and market trends to professional development opportunities and success stories, the podcast provides timely information designed to help real estate professionals stay connected and informed. It's also a great way to learn more about ACAR's advocacy efforts and ongoing initiatives that support homeownership, fair housing, and strong communities throughout Northeast Ohio.

Beyond industry updates, the #HomeForAll Podcast highlights the people and partnerships that make ACAR's work possible. Episodes often feature REALTORS® and Affiliate members who bring their unique experiences to the conversation—whether

it's discussing a recent event, an upcoming class, or innovative ideas shaping the future of housing. By hearing directly from those on the frontlines of the industry, listeners gain a deeper appreciation for the professionalism, collaboration, and community spirit that define ACAR.

For brokers, managers, and team leaders, encouraging your agents to listen to the #HomeForAll Podcast is an easy way to help them stay engaged with current issues, expand their industry knowledge, and feel connected to their association. The episodes are short, conversational, and easy to fit into a busy schedule—perfect for listening during a commute or between appointments.

Whether you're looking to sharpen your professional edge, stay informed about local and national housing trends, or simply feel more connected to your REALTOR® community, the #HomeForAll Podcast is your go-to resource. Subscribe today on your favorite podcast platform and discover why so many members are tuning in to stay ahead of the curve and in the know about all things real estate in Northeast Ohio.

You can listen to all of the episodes, both current and past, on platforms like Apple, Spotify and more or you can simply access everything on the website [RIGHT HERE](#)

NEW MEMBER ORIENTATION

The Value of Attending New Member Orientation

Joining the Akron Cleveland Association of REALTORS® (ACAR) is more than just gaining access to tools and resources—it's becoming part of a professional community committed to excellence in real estate. Attending New Member Orientation is an essential first step for every new REALTOR® member. This session introduces members to the many benefits of belonging to ACAR, the Ohio REALTORS®, and the National Association of REALTORS®. From advocacy and professional development to ethics and community impact, orientation ensures that new members fully understand the value of their membership.

For new REALTORS®, orientation isn't just informational—it's empowering. Members leave the session with a clearer understanding of how to leverage ACAR's services, connect with peers, and grow their business within a supportive network. It's also an opportunity to gain firsthand knowledge about Code of Ethics requirements, upcoming educational offerings, and ways to get involved through committees and events. In short, orientation helps turn new members into confident, well-informed professionals who are ready to represent the REALTOR® brand with integrity.

Brokers play a vital role in fostering this culture of



and the standards expected of them as real estate professionals.

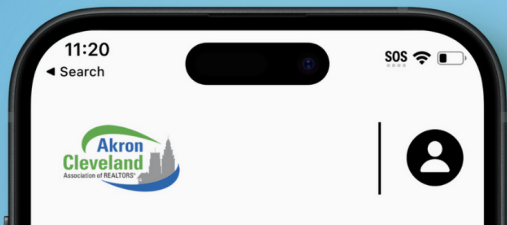
One of the highlights of ACAR's orientation is the opportunity to learn directly from a panel of experienced REALTORS® and Affiliate members who share their insights, best practices, and real-world experiences. These industry experts provide valuable perspectives on how to navigate challenges, build relationships, and grow a successful business. New members walk away with practical advice and connections that can help them hit the ground running and avoid common pitfalls in the early stages of their careers.

professionalism. Encouraging every new agent—and even experienced REALTORS®—to attend or revisit orientation ensures their teams stay aligned with current industry standards, resources, and best practices. A well-informed office is a stronger, more unified one. When brokers prioritize participation, they reinforce the importance of professionalism, ethical business practices, and engagement with the REALTOR® community—values that benefit not only their agents but also their clients and the industry as a whole.

Sign up for the next New Member Orientation (either in-person or online) on the website [HERE!](#)

What can our members access?

- Be notified of upcoming events and updates
- See a full directory roster of members by either REALTOR or Affiliate
- Podcast resources including links to stream current and new episodes
- Can receive app notifications and updates directly from ACAR
- Access lists of committees that they have joined as well as the ability to message fellow members in a closed group
- Keep up to date with all ACAR media such as newsletters, social updates, podcast information **and more!**



My ACAR IN THE PALM OF YOUR HAND

In today's fast-paced real estate world, access to timely information and resources is essential—and the **ACAR Mobile App** puts everything you need right at your fingertips. Designed exclusively for members of the Akron Cleveland Association of REALTORS®, the app offers convenient, on-demand access to the tools, updates, and connections that keep your business moving forward.

With the ACAR Mobile App, **members can quickly pay dues, register for classes and events, access the latest housing market statistics, and stay informed about association news and advocacy updates—all from their phone or tablet.**

Whether you're between showings, waiting for a closing, or traveling between appointments, the app helps you stay plugged into everything happening at ACAR without missing a beat.

Networking and engagement are easier than ever, too. Through the app, you can connect with fellow members, find contact details for key ACAR staff, and access valuable member resources—all in one secure, easy-to-navigate platform. It's an efficient way to stay in touch with your peers and your association, wherever your business takes you.

One of the most appreciated features is the app's push notifications, which keep members updated on breaking industry news, important deadlines, and last-minute event announcements. No more digging through your inbox—important ACAR updates come straight to you. The app ensures you never miss an opportunity to learn, connect, or engage.

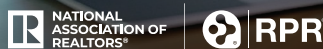
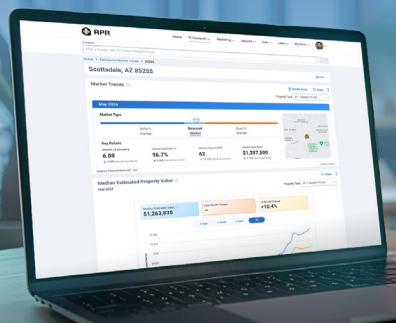
In addition to convenience and communication, the ACAR Mobile App reinforces your connection to the REALTOR® community. By keeping all essential resources—educational offerings, advocacy alerts, news, and events—in one place, ACAR makes it easier than ever to stay informed and involved.

If you haven't already, download the ACAR Mobile App today and experience how simple it can be to stay connected to your association, your colleagues, and your industry—anytime, anywhere.



Share expertise.
Share experience.
Share local market trends and stats.

Expand your reach and start incorporating eye-catching charts into your social media posts, presentation and marketing materials.



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KNOWLEDGE ISN'T JUST POWER -- IT'S PROFIT!

In real estate, knowledge isn't just power—it's profit. The most successful REALTORS® understand that ongoing education is the key to building expertise, maintaining professionalism, and staying competitive in an ever-changing market. At the Akron Cleveland Association of REALTORS® (ACAR), we believe that investing in your education is one of the best ways to invest in your business and your clients.

Each year, ACAR offers a wide variety of courses, workshops, and training opportunities designed to help members sharpen their skills and stay ahead of industry trends. From foundational real estate principles to advanced topics in negotiation, marketing, ethics, and technology, ACAR's educational calendar is packed with offerings that meet members where they are—whether you're new to the industry or a seasoned professional. Even better, these classes are often available at significantly reduced rates for ACAR members, ensuring quality education remains both accessible and affordable.

Continuing education (CE) is not just valuable—it's required. The Ohio Division of Real Estate mandates that licensees complete a set number of CE hours within each renewal cycle to maintain their active license. ACAR makes it easy to stay compliant by offering a full range of approved courses throughout the year. By completing your CE through ACAR, you can be confident you're receiving accurate, up-to-date information taught by experienced instructors who understand Ohio's real estate landscape.

But learning doesn't stop at the basics. REALTORS® who pursue National Association of REALTORS® (NAR) designations and certifications—such as the Accredited Buyer's Representative (ABR®), Certified Residential Specialist (CRS), or Pricing Strategy Advisor (PSA)—set themselves apart in a competitive market. These specialized credentials signal a higher level of professionalism and expertise, helping agents build trust with clients and attract new business.

To make these opportunities even more accessible, ACAR offers the **Harold L. Klarreich Scholarship Program**, which reimburses eligible members

for select NAR designation and certification courses. This initiative helps offset the cost of advanced training and encourages members to take their professional development to the next level. It's one more way **ACAR supports REALTORS® who are committed to excellence and lifelong learning**. Be sure to look for the scholarship symbol that identifies which courses qualify.



At its core, education is about empowerment. When REALTORS® invest time in their professional growth, everyone benefits—clients receive better service, brokers lead stronger teams, and the industry as a whole upholds higher standards. Whether you're earning CE credits, pursuing a new designation, or attending a local class to refine your skills, ACAR is here to help you learn, grow, and succeed every step of the way.

Top 3 Ways ACAR Supports YOUR Education

1. Affordable, High-Quality Courses

ACAR offers a wide range of CE classes, workshops, and professional development opportunities throughout the year — often at discounted member rates. Whether you need to meet license requirements or want to expand your skills, ACAR provides accessible education close to home.

2. Convenient Continuing Education Opportunities

Stay compliant with the Ohio Division of Real Estate's CE requirements by completing your credits through ACAR. Our courses are led by trusted instructors who bring real-world experience and current insights directly to the classroom.

3. The Harold L. Klarreich Scholarship Program

Take your career to the next level with reimbursement for select NAR designations and certifications through ACAR's Harold L. Klarreich Scholarship. It's a great way to enhance your credentials while saving on costs.

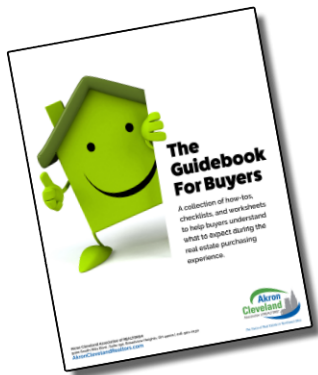
CONSUMER RESOURCES

ACAR continues to support REALTOR® members by providing a variety of products and resources to help clients navigate every step of their housing journey.

These resources include digital versions of *The Guidebook for Buyers* and the *Homeowner Incentive Resource Guide*, both available in English and Spanish.

ACAR maintains a dedicated web page that answers the most frequently asked consumer questions, offering REALTORS® a reliable tool to guide their clients with confidence.

In addition to all of these tools, ACAR is planning for a new podcast for 2026 that will be dedicated to consumers and their home buying/selling journey. Stay tuned for more on this soon.



The Guidebook for Buyers:

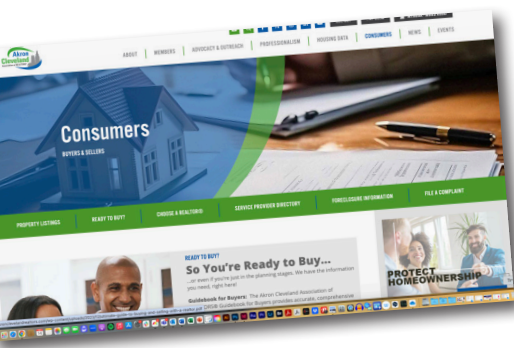
A collection of how-tos, checklists, and worksheets to help buyers understand what to expect during the real estate purchasing experience.

Homeowner Incentive Resource Guide: Your guide to homeowner and buyer incentives in Cuyahoga, Portage and Summit counties.



ACAR Consumer Webpage:

Set up with the most frequently asked consumer questions.



REALTOR SAFETY WITH FOREWARN

In real estate, knowing who you'll meet before you meet them is no longer an option—**it's essential.**

FOREWARN is quickly becoming the industry standard for safety and prospect intelligence, enabling REALTORS® to perform **instant due diligence in seconds.** With as little as a phone number or name, ACAR members can confirm a prospect's identity, check criminal history, and review financial indicators such as bankruptcies, liens, and judgments—all in one streamlined tool.

By providing instant access to address history, property and vehicle ownership records, and identity verification, FOREWARN gives agents a more complete understanding of who they're dealing with before stepping into an appointment. This level of insight isn't just about convenience—it's a critical layer of protection, **helping REALTORS® make safer, smarter decisions in the field.**

The benefits extend beyond agent safety. When you vet prospects through FOREWARN, you're also offering reassurance to your sellers. Homeowners can feel more confident that their property and personal safety are being guarded through your judicious screening. This adds credibility to your service and further differentiates you as an agent who works with diligence and care.

Of course, responsible use is key. According to FOREWARN's usage policies, searches must be confined to professional and permitted uses, such as inbound prospects or contacts who have expressed interest—not used for broad marketing or to determine eligibility for credit, employment, or insurance.

Any misuse can lead to suspension of access, so it's critical to understand and abide by the terms of the Subscriber Agreement.

In sum, FOREWARN equips REALTORS® with a powerful tool for proactive safety, smarter lead qualification, and enhanced professionalism. For agents committed to both efficiency and care in their client interactions, it's more than a convenience—**it's a safeguard that helps elevate the way business is done.**

BUILDING CONNECTIONS THAT STRENGTHEN YOUR BUSINESS

At the Akron Cleveland Association of REALTORS® (ACAR), we believe that success in real estate starts with strong connections. That's why ACAR offers a wide variety of networking opportunities throughout the year designed to bring members together, foster collaboration, and build relationships that last. From **educational offerings and housing-related updates to member meet-ups, special events, and community gatherings**, ACAR provides the perfect environment for REALTORS® and Affiliate members to learn, share, and grow alongside industry peers.

These events aren't just social—they're strategic. Each gathering offers the chance to exchange ideas, stay informed about local market trends, and gain insights from experienced professionals and guest speakers.

And for those looking to take their involvement to

“Every event, every committee, every conversation at ACAR is an opportunity to strengthen your network and your career.”

the next level, **servicing on a committee, council, or task force** offers another powerful way to expand your network and your influence. By working alongside dedicated peers to shape association initiatives, you not only make a difference within the organization but also **build visibility, credibility, and connections** that can directly benefit your business.

Participation in ACAR's events and leadership opportunities helps REALTORS® stay connected to what matters most—community, collaboration, and continued learning. The more you engage, the more you benefit from the collective knowledge and experience of your peers.

So, mark your calendar, volunteer your time, and see for yourself how **getting involved with ACAR can help you grow your business, strengthen your reputation, and stay at the forefront of Northeast Ohio's real estate market.**

COMMUNITY INVOLVEMENT

ACAR members are deeply rooted in their local communities, and the association proudly supports that commitment. Through annual Placemaking events, volunteer opportunities, and fundraising for the ACAR #HomeForAll Grant, our members actively work to make a positive impact across Northeast Ohio neighborhoods.

The ACAR Community Outreach Council plays a vital role in this effort by carefully reviewing applications for the annual #HomeForAll Community Fund Grant. For the past three years, the Council has awarded a \$10,000 grant to a housing-related charity selected from dozens of worthy applicants. These grants have helped local organizations strengthen housing stability, improve access to resources, and uplift residents in need. Each recipient reflects ACAR's belief that safe, affordable housing is the foundation of thriving communities.

Placemaking projects have also offered members hands-on ways to show their community pride—whether building pocket parks, beautifying neighborhoods through clean-up initiatives, or supporting Habitat for Humanity builds. Together, ACAR members are not just real estate professionals—they are community builders.

PROFESSIONAL STANDARDS

With a long-standing history of expertise in managing Professional Standards, ACAR provides its members with a trusted, local Grievance process.

ACAR's Professional Standards and Grievance Committees have a deep understanding of the NAR required procedures and many years of experience.

ACAR Mediators are highly skilled in guiding parties toward finding common ground and reaching resolutions that both sides can accept.

Hearing panels understand the uniqueness of each case and are adept at applying the standard of clear, strong and convincing evidence to ensure all Decisions are fair and informed.

NAR & OR FEATURED BENEFITS

As a REALTOR®, your membership with the National Association of REALTORS® (NAR) is more than a badge of affiliation—it's also a gateway to exclusive benefits and cost savings designed to support your business, your clients, and your bottom line.

Through the NAR REALTOR Benefits® Program, members gain access to a curated network of partner offers across insurance, technology, marketing, travel, home services, and more—each selected with REALTORS® in mind.

These benefits can make a tangible difference in your daily operations and overhead. For example, you'll find discounts and offerings that help you run a more efficient, professional operation while reducing costs. Here are just a few key categories of member perks:

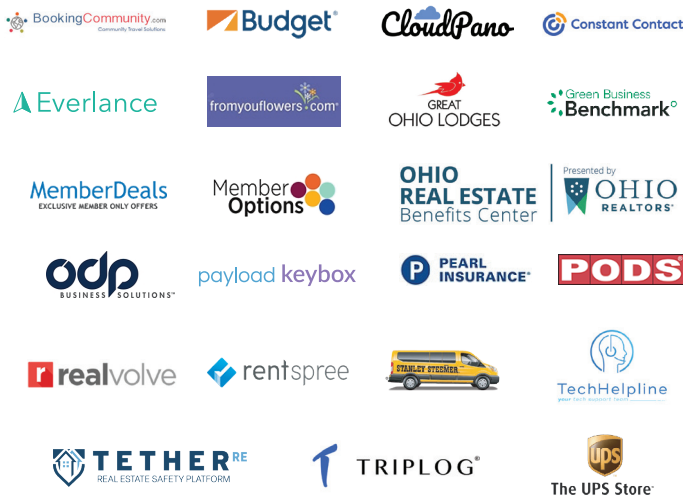
- Insurance & Finance – Member-only access to health, dental, vision, home, auto, and E&O insurance options, plus financial planning resources
- Technology & Marketing – Preferential pricing on tech tools, hardware, software, digital advertising, REALTOR®-branded marketing materials, and printing services
- Home & Lifestyle – Discounts and offers suited for homeowners, from appliances to home services and security options
- Travel & Automotive – Savings on car rentals, vehicle services, and travel essentials to help you stay mobile and connected while out in the field
- Education & Professional Growth – Special pricing on NAR's own courses, certifications, and designations, helping members advance professionally

These perks contribute to your ability to provide value to clients while managing your costs wisely. While the discounts and offers are valuable, so too is the message it sends: you are part of a national network committed to elevating standards and tools for REALTORS®.

In short, the NAR REALTOR Benefits® Program is a strategic complement to your REALTOR® membership—not just nice extras, but meaningful resources that help you operate more smoothly, compete more effectively, and deliver superior service to your clients.

From Ohio REALTORS®®, **Real Estate Health Benefits Center**—affordable, high-quality health plans designed for Ohio REALTORS®.

Legal Assistance Hotline—Principal brokers and office managers to have access to the Ohio REALTORS®' Legal Assistance Hotline. A password is required. **If you've forgotten your password, contact Arica Jones at jones@ohiorealtors.org.**

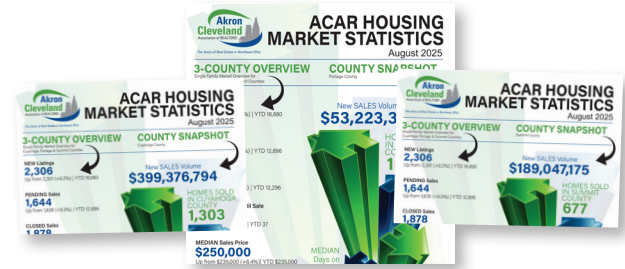


Please email Garry Moon at moon@ohiorealtors.org for any questions regarding membership benefits.

STATISTICS & TRENDS

Each month—typically around the 15th—ACAR compiles and publishes local market statistics sourced from MLS Now. These reports provide valuable insights into housing trends across Cuyahoga, Portage, and Summit Counties, both individually and as a combined regional snapshot.

This comprehensive overview offers members a clear picture of the current market, helping REALTORS® stay informed and better serve their clients. The statistics are shared on ACAR's social media platforms and are available for download,



making it easy to incorporate the data into client presentations and marketing materials.

For quick reference anytime, the latest reports are also published on the ACAR website each month, ensuring members have convenient access to accurate, up-to-date market information.

NAR MEMBER DASHBOARD

Have you checked out the NAR Market Statistics Dashboard? The Dashboard is a member-exclusive tool that provides NAR members with unparalleled local housing data that enhances their ability to help their clients buy and sell homes.

“The new Dashboard is a tool that enables NAR members to stay ahead of the market and better serve their clients. Using **exclusive NAR data**, the Dashboard is a one-stop-shop that equips members with insights into shifts in affordability, demand, and the economy. This allows agents who are Realtors® to advocate on behalf of their clients with confidence and achieve better outcomes,” said Lawrence Yun, NAR chief economist.

The **interactive Market Statistics Dashboard** is updated monthly and provides NAR members with metro data on:

- Housing affordability
- Sales and listing trends
- Home pricing changes
- Economic indicators
- Homeownership and demographic insights

The Dashboard also includes forward-looking analysis on how many households could qualify to buy a median-priced home if mortgage rates fall to 6%. This enables members to better guide clients through the homebuying and selling process.

The analysis shows that even a modest decline in mortgage rates can improve affordability. If mortgage rates fall to 6%, NAR expects that an additional 5.5 million households in America, including 1.6 million renters, will have the income needed to buy a median priced home. Approximately 10% of the additional households would be expected to buy over the next 12 to 18 months if rates decline.

These affordability gains are expected to support stronger housing activity. NAR's latest forecast projects a:

- 3% increase in home sales in 2025 and 14% increase in 2026
- 1% rise in home prices in 2025 and 4% rise in 2026
- 6.7% average for the 30-year mortgage rate in 2025 and a 6.0% average in 2026

Members can access the Market Statistics Dashboard [HERE!](#)

YOUR MEMBERSHIP TRIFECTA

THE

THREE-WAY

AGREEMENT

The value of partnership at every level.



YOUR DYNAMIC THREE-TIERED STRUCTURE:

- Ecosystem of support, resources and advocacy
- The right to use the REALTOR® brand
- Shared Code of Ethics
- Amplified influence and political impact
- Unmatched benefits at every level
- Access to NAR insurance for associations, affiliates and MLSs

TAP INTO YOUR POWER
[@nar.realtor](https://www.nar.realtor)



INDUSTRY AFFILIATES

Being connected to the right professionals can make all the difference in a successful real estate transaction. That's why ACAR values its affiliated industry partners—mortgage lenders, photographers, home inspectors, title companies, and more—who play a vital role in supporting REALTORS® and their clients. These partnerships not only enhance the services REALTORS® can offer but also strengthen the overall real estate community by fostering collaboration, trust, and professionalism.

For affiliated industry partners, joining ACAR provides unmatched visibility and credibility within the local market. Membership demonstrates a commitment to high standards and ethical practices while giving partners the opportunity to network directly with the REALTORS® they serve. By being an ACAR member, affiliates gain access to events, professional development opportunities, and resources that help them grow their business while supporting the real estate community.

ACAR's affiliated partners benefit from increased exposure to potential clients. REALTORS® often rely on trusted industry professionals for referrals, and being listed as an ACAR affiliate ensures that your services are top of mind. From first-time homebuyers to seasoned investors, these connections make the transaction process smoother, faster, and more efficient for everyone involved.

In 2026, ACAR will be launching an all-new Affiliate Guide, designed to further connect REALTORS® with the organization's valued industry partners. This comprehensive guide will include contact information, business details, and advertising for ACAR affiliate members, making it easier than ever for REALTORS® to find and refer trusted professionals in every aspect of the real estate process.

In addition to the guide, ACAR Affiliates enjoy exposure at all ACAR events, exclusive networking opportunities, and the ability to enhance their corporate branding through event sponsorships. These opportunities give affiliates direct access to REALTORS® while highlighting their services and expertise to a highly engaged audience, making it easier to build lasting business relationships.

Overall, membership as an ACAR Affiliate provides tangible benefits: **expanded networking opportunities, enhanced credibility, marketing visibility, and the chance to contribute to a stronger, more connected real estate community.**

With the 2026 launch of the Affiliate Guide and year-round event exposure, there has never been a better time to join, showcase your services, and be an integral part of helping REALTORS® and their clients succeed.

TOP 3 REASONS TO BE AN ACAR AFFILIATE MEMBER

1. Increased Visibility

Gain exposure to hundreds of REALTORS® through the new 2026 Affiliate Guide, ACAR events, and sponsorship opportunities.

2. Networking & Referrals

Build lasting professional relationships with REALTORS® who regularly rely on trusted industry partners for referrals.

3. Credibility & Professional Growth

Show your commitment to high standards and ethical practices while accessing resources and events designed to grow your business.

Akron Cleveland Association of REALTORS®

CONSUMER GUIDE 2025

Share with your clients and colleagues. Answers the questions your buyers and sellers are asking!!

Akron Cleveland Association of REALTORS® CONSUMER GUIDE 2025



Information gathered from National Association of REALTORS®



- Agents must have a written agreement with their clients before providing any services.
- Agents must disclose any conflicts of interest to their clients.
- Agents must provide a copy of the agreement to their clients.
- Agents must obtain the client's signature on the agreement.
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REALTORS® are members of the National Association of REALTORS®



Buying a home is often the biggest transaction of your client's life. Help them find out what they need to know.



Download the whole guide from the link below or Scan the QR Code

<https://tinyurl.com/ACARConsumerGuide2025>



The Voice of Real Estate in Northeast Ohio