



NATIONAL ASSOCIATION OF REALTORS®

The Voice For Real Estate®

500 New Jersey Avenue, N.W.
Washington, DC 20001-2020
202.383.1194 Fax 202.383.7580
www.realtors.org/governmentaffairs

Richard F. Gaylord
CIPS, CRB, CRS, GRI
President

Dale A. Stinton
CAE, CPA, CMA, RCE
EVP/CEO

GOVERNMENT AFFAIRS
Jerry Giovaniello, Senior Vice President
Walter J. Witek, Jr., Vice President
Gary Weaver, Vice President

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The Honorable Michael Enzi
379-A Russell Senate Office Building
Washington, DC 20510

Dear Senator Enzi:

On behalf of the 1.3 million members of the National Association of REALTORS®, thank you for your commitment to addressing the health insurance needs of the nation’s self-employed and small businesses. As self-employed, independent contractors real estate agents or the broker/owners of small real estate firms, NAR’s members know very well how hard it is to find and keep health insurance in today’s dysfunctional individual and small group insurance market.

Today, twenty eight (28) percent of the nation’s 1.3 million REALTORS® - roughly 336,000 working real estate professionals - have no health insurance. While this is a striking number, when the number of associated, and likely uninsured, REALTOR® family members are added to that figure, the total number of uninsured individuals affiliated with the REALTOR® organization is estimated to be as much as 886,000 men, women and children. It’s interesting to note that, despite being gainfully engaged in the business of real estate, the percentage of uninsured REALTORS® is almost double that of all Americans – working and non-working - as a whole.¹

Given these figures, it is not unexpected that REALTORS® believe that finding solutions to the problems faced by the self-employed or the owners and employees of small businesses who make up more than half of the nation’s uninsured must become a top priority for this nation. Small firms are widely recognized as the largest source of new American jobs and much of the technological innovation from which American’s economy has benefited. Without change, problems with the availability and affordability of health coverage will increasingly threaten what has been a major source of job growth and innovation in this nation.

For these reasons, REALTORS® thank you for your efforts on behalf of our membership. Working together, we believe that it is possible to find solutions to the challenges faced by the self-employed and small businesses. We look forward to working with you and your colleagues on finding those solutions.

Sincerely,

Richard F. Gaylord, CIPS, CRB, CRS, GRI
2008 President, National Association of REALTORS®

¹Carmen DeNavas-Walt, Bernadette D.Proctor, and Cheryl Hill Lee, U.S. Census Bureau, Current Population Reports, P60-229, *Income, Poverty, and Health Insurance Coverage in the United States: 2004*, U.S. Government Printing Office, Washington, DC, 2005.

