



NATIONAL ASSOCIATION OF REALTORS®

The Voice For Real Estate®

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July 23, 2008

The Honorable Nydia M. Velázquez
2466 Rayburn House Office Building
Washington, DC 20510

The Honorable Joseph R. Pitts
420 Cannon House Office Building
Washington, DC 20510

Dear Chairwoman Velázquez and Representative Pitts:

On behalf of the 1.2 million members of the NATIONAL ASSOCIATION OF REALTORS®, thank you for your leadership in introducing an innovative small business health insurance proposal, the Small Business Cooperative for Healthcare Options to Improve Coverage for Employees (CHOICE) Act.

The CHOICE Act presents a new approach to the very challenging problem of health insurance coverage for the self-employed, small business owners and employees. The NATIONAL ASSOCIATION OF REALTORS® (NAR) strongly supports your bill.

Efforts to provide health insurance coverage in the small business sector have traditionally been focused primarily on small firm employers and employees. The business model of a typical real estate brokerage, however, is comprised of a broker-owner who makes contractual arrangements with independent contractor real estate sales agents. A real estate brokerage does have employees (such as receptionists and administrative staff), but the majority of the individuals who are associated with a particular brokerage are not employees. Thus, it was of paramount concern to NAR that the needs of the self-employed be incorporated into any health insurance proposal. Our members appreciate your recognition of the challenges facing the self-employed community and the access that the self-employed will have to the tools provided by the CHOICE Act.

Again, REALTORS® thank you for your tireless efforts and commitment to addressing the health insurance needs of the nation's self-employed and small business workforce. The NATIONAL ASSOCIATION OF REALTORS® looks forward to helping you achieve timely enactment of the measure.

Sincerely,

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