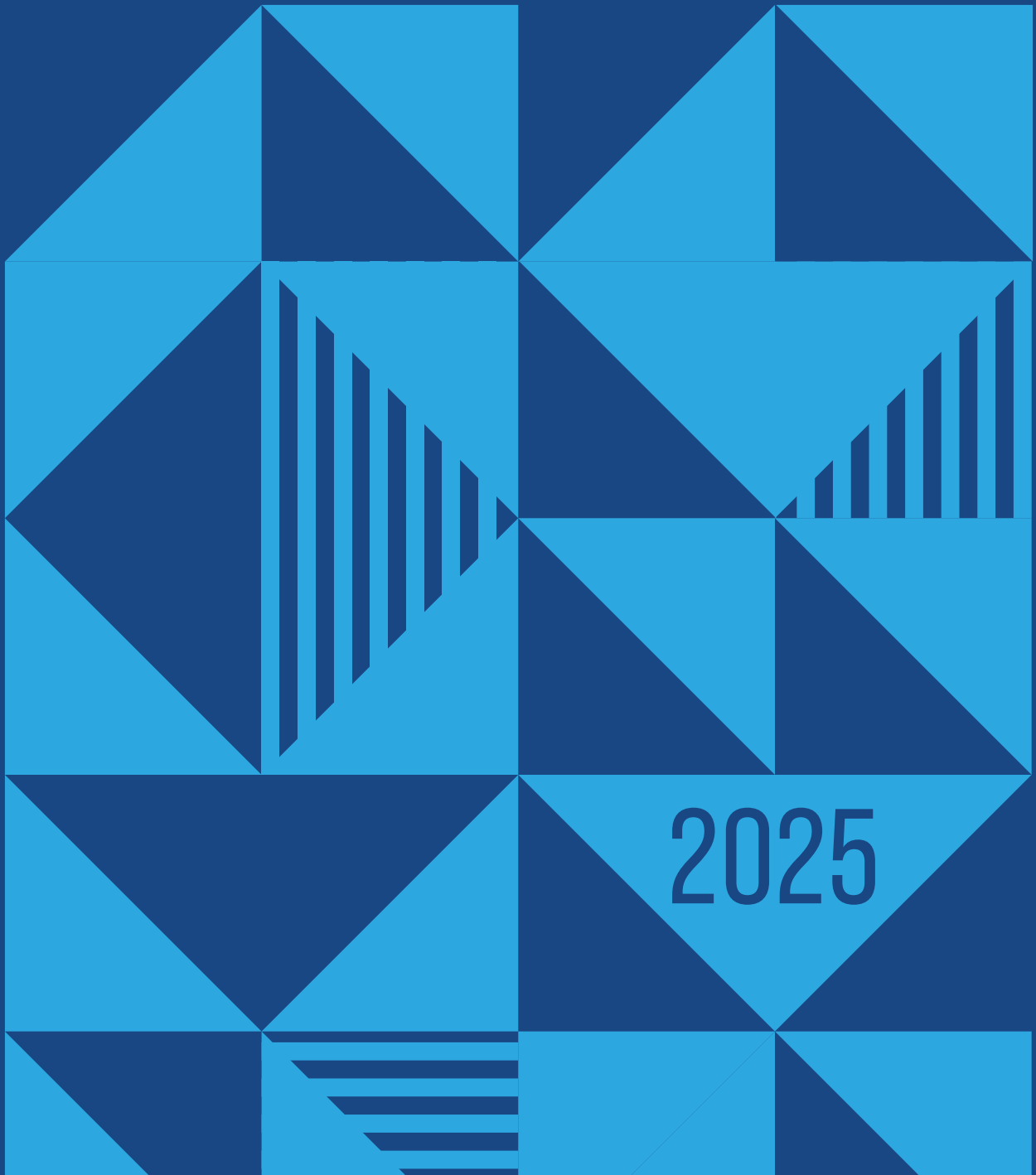




NATIONAL
ASSOCIATION OF
REALTORS®



ANNUAL REPORT

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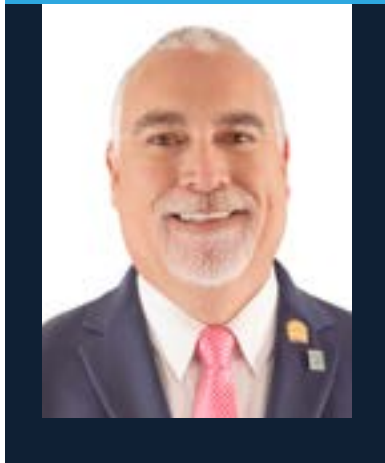
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FROM THE IMMEDIATE PAST PRESIDENT

Fellow REALTORS®,

When I stepped into the role as President of the National Association of REALTORS®, I pledged to you that my tenure would focus on getting NAR back to basics. While we have a long way to go in realizing our full vision for NAR, I hope you can appreciate the work we have done to build the foundation for NAR to better serve our members and the industry.

We have passed consecutive balanced budgets without raising dues, made our initial payment in compliance with the Sitzler-Burnett settlement terms and identified millions of dollars in savings through a strategic reexamination of our budgets, including our consumer ad campaign strategy and event planning processes. These are just the first steps in setting us up for long-term financial wellness.

Most importantly, we did this while retaining and elevating the services we provide to our members—and while keeping dues flat. One of NAR’s core responsibilities is creating a fair, competitive marketplace where REALTORS® can thrive in their day-to-day business. In 2025, we examined our policies for legal risk and enacted changes to protect members and the state and local associations that serve them. This work is ongoing, and I am excited about what the team will accomplish in 2026.

The housing industry is making a similar evolution. Brokerages are examining their business models to compete in today’s markets. Agents are leveraging AI and other technologies to build efficiencies into their practice. And companies of all sizes throughout the industry are assessing where and how to unlock value in this ever-changing marketplace.

NAR CEO Nykia Wright has worked hand in hand with industry experts, committee members and staff to develop a comprehensive three-year Strategic Plan that will strengthen how NAR serves its members, consumers and the industry in this environment. Organized to mirror the 24 initiatives in the Strategic Plan, this Annual Report presents data and detail on the work NAR undertook in 2025 to help get our members to their next transaction. It also includes insights into our vision for NAR in 2026 and beyond.

Finally, I would like to offer my unconditional gratitude for the support and grace you have granted me over the past two years. Leadership is fluid, and organizations need different leadership skills at different points in their journey. From Day 1, my purpose in serving as your president was to bring your voice to the table. I thank you for the opportunity to do so, and look forward to helping Kevin Brown, Nykia Wright and the rest of our NAR 2026 Leadership Team continue to serve our members, REALTORS®.

Thank you,

Kevin M. Sears



FROM THE CEO



NAR Members and Partners,

Over the past year, the National Association of REALTORS® initiated the most significant transformation in real estate history. NAR—with its legacy of more than a century—stands at the threshold of a new era, one defined by transparency, innovation and unwavering service to REALTORS® and the broader real estate industry.

Our transformation began with listening. Throughout 2025, we actively solicited and analyzed member feedback from our diverse constituent groups through surveys, focus groups and in-person meetings. This process provided critical insights that are now guiding our strategy for elevating the member experience and modernizing the association, as articulated through our 2026–2028 Value Proposition:

NAR empowers REALTORS® by helping them thrive in their businesses. It achieves this goal by advocating on their behalf, providing market intelligence and research tools, offering professional development and education, maintaining high standards and elevating the REALTOR® brand. By supporting REALTORS®, NAR protects and advances the right of Americans to own real estate.

We will continue to solicit feedback on NAR's work throughout 2026.

Enhancing Member Satisfaction

In 2025, we also delivered market-leading research and advanced business-centric solutions, most notably through the introduction of the Metro Market Statistics Dashboard and the integration of AI into Realtors Property Resource® (RPR). The new dashboard and enhancements to RPR are helping REALTORS® get to, and execute, their next transaction. Additionally, we have undertaken a comprehensive review of our educational programs and event portfolios in order to construct a best-in-class education experience tailored to shifting member needs.

Advancing the REALTOR® Brand

Brand protection remains a cornerstone of our strategy. Preserving the REALTOR® trademark not only safeguards a key member benefit but also reinforces the distinct value that NAR members bring to the marketplace. This year, we bolstered our legal counsel in brand protection and utilized AI-driven tools to more effectively monitor and address noncompliance. By notifying noncompliant parties and legal representatives sooner and more frequently, we are strengthening our position as the industry standard-bearer.

Connecting and empowering our industry partners

The real estate ecosystem is made up of a diverse group of industry partners. Our partnerships with these groups are vital to our commitment to support all parts of our membership. This year, NAR launched a concerted effort to reengage brokers, which included a series of meetings this fall with the CEOs of large brokerages, where NAR updated them on our transformation, and they shared candid feedback. These conversations are ongoing and will continue to inform how NAR functions. Furthermore, we stood up dedicated forums for our state and local association leaders, hosted executive meetings with partner Institutes, Councils and Societies (ISCs) and consulted with Multiple Listing Service (MLS) stakeholders on key policy decisions.

The work we undertook in 2025 is just the beginning. To drive this transformation forward and ensure its impact is felt throughout the industry, we have developed a three-year Strategic Plan anchored in transparency and accountability. This plan's North Star is our commitment to build the future member experience and modernize the association. It outlines clear goals and measurable objectives designed to guide our actions and assess our progress as we continue to evolve and serve our members.

This Annual Report represents NAR's most transparent and comprehensive update on our progress and priorities. We've sought to provide a deep look at each initiative in the Strategic Plan, including how we made progress towards our commitments in 2025 and how we will seek to implement each initiative in 2026.

As we move into 2026, our focus remains on exceeding the evolving needs of our members and stakeholders while anticipating the needs of the future. We are just getting started—and I am confident that, together, we are building a stronger future for NAR and the real estate industry so we can serve generations to come.

Thank you for your continued support and partnership,

Nykia J. Wright

2025 YEAR IN REVIEW

BY THE NUMBERS

ADVOCACY: TURNING MEMBER VOICES INTO POLICY WINS

- » **100** members in the Congressional Real Estate Caucus, a bipartisan group working to tackle housing supply and affordability.
- » **24** NAR Consumer Advocacy grants totaling \$749,320 to state and local REALTOR® associations to educate consumers on key housing issues.
- » **Over 1,000** grants, programs and initiatives funded to advance pro-housing policies and elect housing champions at the state and local level.
- » **11** harmful tax proposals defeated over the past decade, preventing \$2.3 trillion in new taxes on real estate.
- » **More than 5,000** meetings on Capitol Hill in 2025, powered by original consumer polling that demonstrated strong public support for REALTOR® priorities.

MARKETING & COMMUNICATIONS: YOUR FIRST SOURCE FOR REAL ESTATE NEWS

- » **Over 400** media interviews highlighting NAR as the “first voice” for the real estate industry.
- » NAR’s Consumer Ad Campaign “Right by you”:
- » **87%** of consumers who saw the campaign are more likely to use a REALTOR®—a 26% gain in the last decade.
- » **70%** of consumers are aware of the REALTOR® brand—**up 30%** since 2015—keeping members ahead of non-member agents.



EDUCATION: BUILDING SKILLS FOR WHAT’S NEXT

- » **Over 17,000** REALTORS® enrolled in NAR designation and certification programs to deepen their expertise.
- » **2% increase** in credential holders vs. 2024, signaling continued commitment to professional excellence.

FINANCE: STRONG STEWARDSHIP AND FINANCIAL DISCIPLINE

- » **Second** consecutive balanced budget, maintaining financial stability.
- » **Nearly \$50 million** (14%) reduction in budgeted expenses year-over-year, keeping NAR ahead of budget.
- » **Over \$3 million** in event cost savings delivered without compromising member experience.
- » **14% decrease** in staff headcount, aligned with disciplined resource management.
- » **Around \$50 million** above budget projected in total reserves by year-end, strengthening NAR’s financial position.

RESEARCH: INSIGHT-DRIVEN DECISIONS

- » **170** public research releases and analyses.
- » **80** economic blog posts.
- » **430** presentations at state and local associations, brokerages, and industry events, delivering timely data and insights nationwide.
- » **3.5 million** survey invitations sent to NAR members, with the typical member receiving **3 opportunities** to provide feedback.

TECH & INNOVATION: BRIDGING THE GAP BETWEEN TECHNOLOGY AND REAL ESTATE

- » **More than 50** global companies backed by Second Century Ventures and REACH to provide members with cutting-edge tools for real estate operations, marketing, financial wellness, and more.
- » **\$1.35 million** in free tools and education delivered through Member Value Plus (MVP).
- » **Over \$1 million** in no-cost and discounted products offered through Right Tools, Right Now (RTRN).
- » **25 new** AI-powered, SEO-optimized .realtor™ and .realestate website templates launched.

TECH & INNOVATION: RPR® (Realtors Property Resource®)

- » **540,000** unique users in 2025-reaching **37%** of all REALTORS®.
- » **18,379,000** engaged sessions in 2025, a 3% increase vs. 2024.
- » **Over 10,400** brokerages in the RPR Broker Tool Set network, representing **more than 750,000** agents.

NAR LEADERS ON THE ROAD, REPRESENTING MEMBERS

VOLUNTEER LEADERSHIP TEAM

- » **More than 150** state and local association events.
- » **Over 50** industry events.

NAR EXECUTIVE LEADERS

- » **47** state and local broker summits.
- » **21.6%** increase in Broker Power Hour webinar attendance year-over-year.
- » **More than 400** organizations engaged, reaching **over 44,000** members and stakeholders.

LEGAL: PROTECTING THE REALTOR® BRAND

- » **Over 100** association and MLS attorneys gathered at NAR’s Legal Counsel Summit in Chicago to address cybersecurity, blockchain, professional standards, and MLS policies.
- » **8** “Window to the Law” episodes delivered timely updates on emerging legal risks.

LEADERSHIP DEVELOPMENT: GROWING THE NEXT GENERATION OF LEADERS

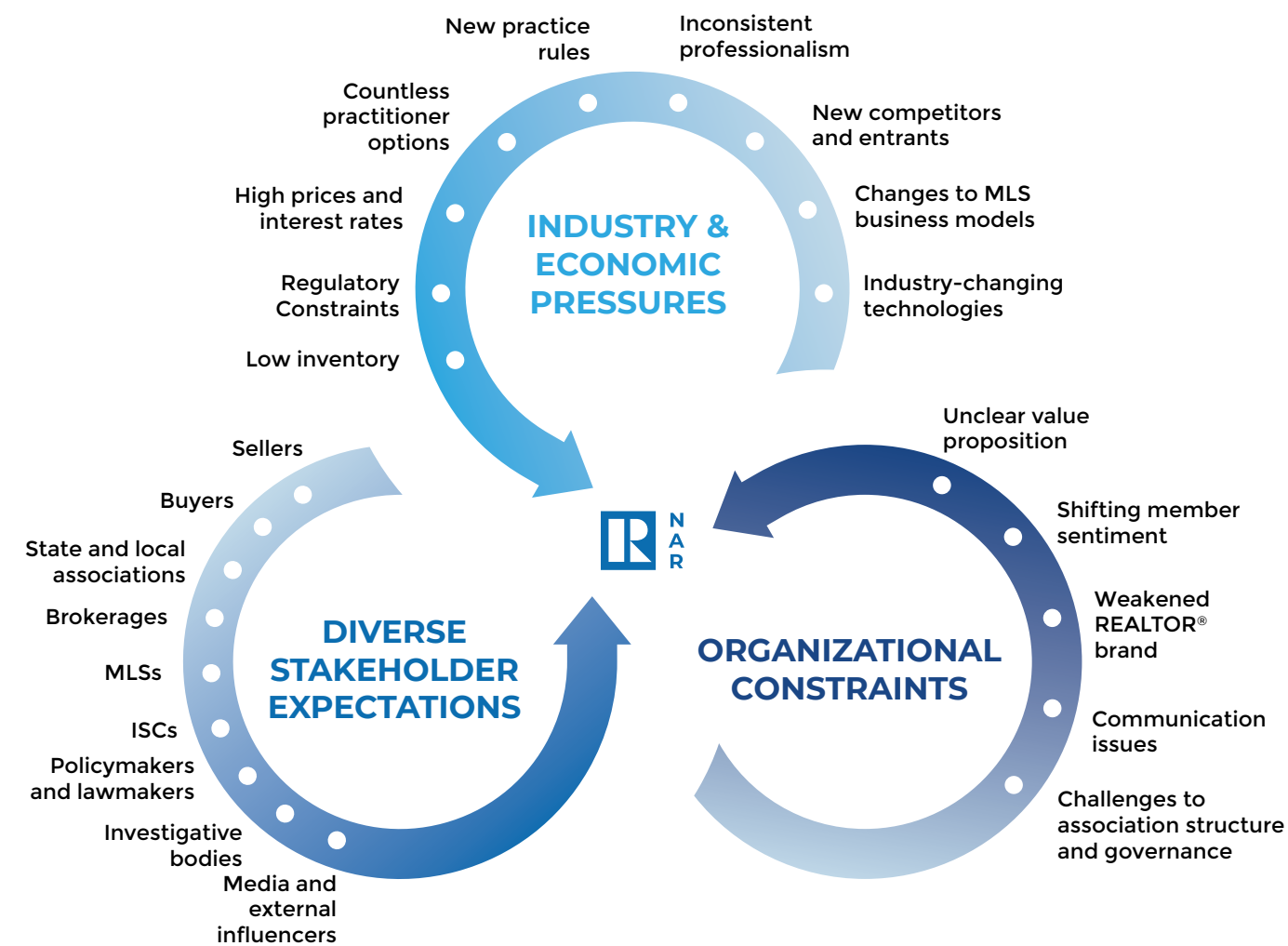
- » **Over 225** REALTORS® joined the invite-only, two-day YPN Advance workshop—another record year—with 138 YPN members serving on the 2025 NAR Board of Directors.

STRATEGIC PLAN INITIATIVES

INTRODUCTION: DEVELOPING THE STRATEGIC PLAN

NAR stands at a pivotal moment—one that demands strategic clarity and a renewed focus on member value. The work began by studying the mistakes of the past, diligently learning from them, and building a plan to move forward. Grounded in industry insights and shaped by **more than 150,000** voices across each level of the association and the industry, our new Strategic Plan will modernize the organization and transform the member experience.

To chart the course for NAR’s future, the Strategic Plan must consider the dynamic context of today: a diverse set of stakeholder expectations, ongoing industry and economic pressures and internal organizational constraints.



COMMUNICATING NAR’S VALUE

Our metric for success is how members are thriving in their businesses, and how NAR can make homeownership more affordable and accessible for our members’ clients.

That’s why the NAR 2026–2028 Strategic Plan has a Value Proposition that’s centered on REALTORS®.

NAR’S VALUE PROPOSITION FOR 2026–2028:

NAR empowers REALTORS® by helping them thrive in their businesses. It achieves this goal by advocating on their behalf, providing market intelligence and research tools, offering professional development and education, maintaining high standards and elevating the REALTOR® brand. By supporting REALTORS®, NAR protects and advances the right of Americans to own real estate.

GROUNDING IN RESEARCH & DATA: THE PATH TO NAR’S STRATEGIC PLAN

To develop this value proposition and the work needed to deliver it, NAR conducted the most comprehensive strategic planning effort in its history, creating a Strategic Plan shaped by feedback from thousands of members, volunteer leaders, Association Executives, brokers and other stakeholders.

NAR’S PRIORITIES, VALIDATED BY MEMBERS

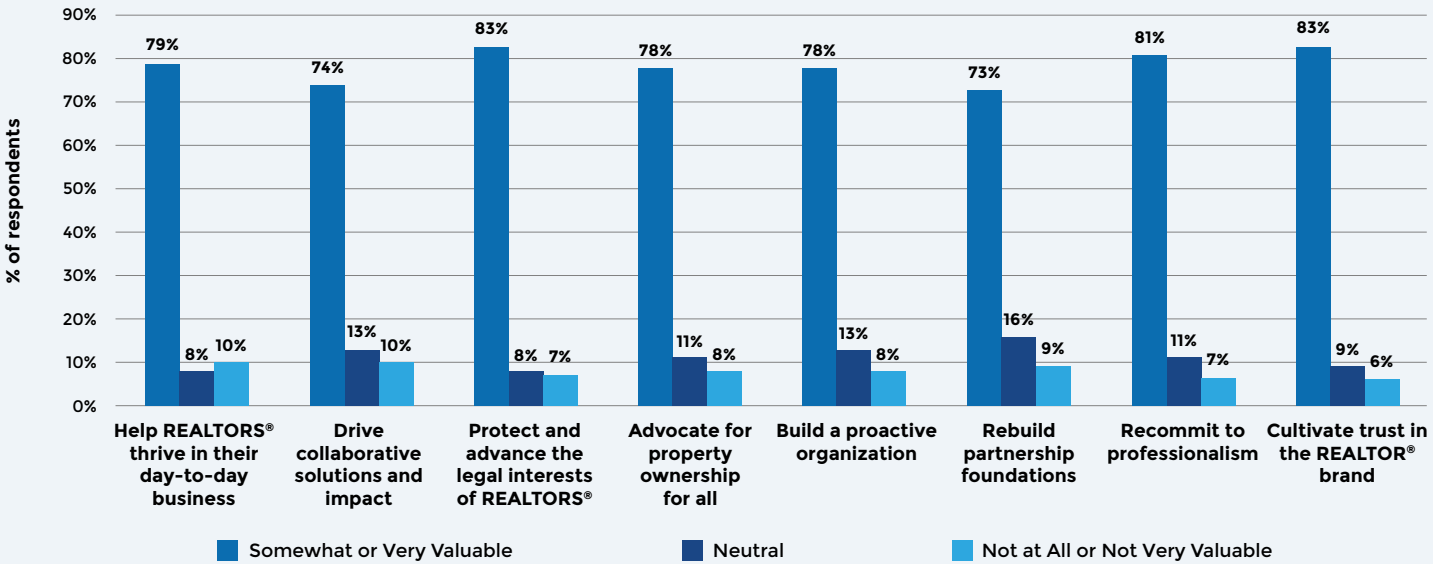
In preparing our 2026–2028 Strategic Plan, we surveyed members to understand their needs and wants. From this, we identified the initiatives members would find most valuable to their membership experience.



STRATEGIC PLAN INITIATIVES

SURVEY RESPONDENTS WERE ASKED:

“ Please rate how valuable you believe the strategic priority would be to you. Your rating should be based on how valuable it would be if NAR were to deliver in these areas going forward, not how you believe NAR is performing in these areas today. ”



THESE FINDINGS GUIDED THE STRATEGIC PLAN PRIORITIES.

Since the commitments made in the NAR Strategic Plan have been validated as valuable by REALTORS®, the Annual Report is organized to detail the association’s work in these 8 areas in 2025 while previewing what’s to come in these spaces in 2026.

OUR COMMITMENTS

Building the Future Member Experience

OUR COMMITMENT TO MEMBERS:
HELP REALTORS® THRIVE IN THEIR
DAY-TO-DAY BUSINESS.

- NAR will enhance the tools, training and support that NAR members rely on, enabling REALTORS® to grow their businesses, improve their well-being and serve clients with confidence.
- 1.1: Equip REALTORS® with actionable residential and commercial market intelligence and research insights.
 - 1.2: Provide REALTORS® with foundational and continuous educational opportunities to expand expertise (e.g., building strategic alliances, next-generation learning platforms).
 - 1.3: Adopt advanced technology and tooling that enhance REALTORS®’ businesses.

OUR COMMITMENT TO PARTNERS:
DRIVE COLLABORATIVE SOLUTIONS
AND IMPACT.

- Co-create programs, share resources and align messaging to enhance REALTOR® value and support a thriving real estate ecosystem.
- 2.1: Enhance or increase partner access to information and resources (e.g., improved data flow, industry talking points).
 - 2.2: Co-create products and services that address REALTOR® and market needs (e.g., education licensing, new-member onboarding).

Building the Future Member Experience

OUR COMMITMENT TO THE REAL ESTATE INDUSTRY: PROTECT AND ADVANCE THE LEGAL INTERESTS OF REALTORS®.

Proactively shape legal protections that represent the priorities of REALTORS® and promote a resilient industry.

- 3.1:** Analyze, assess and address legal risk.
- 3.2:** Proactively safeguard and advance the REALTOR® trademark and brand.
- 3.3:** Work with industry partners to pursue favorable legal outcomes.

OUR COMMITMENT TO CONSUMERS: ADVOCATE FOR PROPERTY OWNERSHIP FOR ALL.

Advance policies at all levels of government to support a prosperous real estate economy.

- 4.1:** Champion policies that promote and expand access for the next generation of real estate owners.
- 4.2:** Engage consumers in both residential and commercial real estate advocacy (e.g., partner with consumer-facing organizations).

Modernizing the Association

OUR COMMITMENT TO MEMBERS: BUILD A PROACTIVE ORGANIZATION.

Evolve financial and operational systems and structures to deliver members faster, smarter support that meets the needs of today and anticipates tomorrow's.

- 5.1:** Streamline organizational governance and enhance effectiveness (e.g., review governance committees).
- 5.2:** Build processes that facilitate timely, transparent information flow (e.g., feedback loops, prioritization models).
- 5.3:** Overhaul budgeting and resourcing strategies to promote financial transparency and responsible stewardship (e.g., zero-based budgeting).

OUR COMMITMENT TO PARTNERS: REBUILD PARTNERSHIP FOUNDATIONS.

Foster deep partnerships grounded in transparency and shared goals to deliver lasting value to REALTORS® and stakeholders.

- 6.1:** Partner with state and local associations to build a common understanding around roles and responsibilities and co-deliver on the unified value proposition.
- 6.2:** Elevate brokerage engagement for a connected real estate ecosystem.
- 6.3:** Modernize partner collaboration to drive consistent results.
- 6.4:** Optimize support systems and communication pathways.

Modernizing the Association

OUR COMMITMENT TO THE REAL ESTATE INDUSTRY: RECOMMIT TO PROFESSIONALISM.

Strengthen ethical standards, cultivate technical knowledge and elevate current and emerging REALTOR® leaders.

- 7.1:** Strengthen the Code of Ethics (e.g., training enhancements, enforcement processes).
- 7.2:** Advance REALTORS®' technical skills and professional expertise.
- 7.3:** Curate premier events that foster industry-wide connection.
- 7.4:** Attract and cultivate the next generation of REALTORS® and leaders.

OUR COMMITMENT TO CONSUMERS: CULTIVATE TRUST IN THE REALTOR® BRAND.

Position the REALTOR® brand as a trusted symbol of expertise, integrity and reliable service for consumers.

- 8.1:** Be the “first voice” in industry developments and regulatory updates (e.g., communications transparency strategy).
- 8.2:** Drive public relations efforts with a distinct and compelling voice tailored to segmented audiences (e.g., consumer ad campaign, communications).
- 8.3:** Build a core brand identity that differentiates REALTORS® in the market.



The background is a dark blue field filled with various geometric shapes in a lighter blue color. These include large triangles, some pointing upwards and some downwards, and a series of vertical lines of varying heights on the right side. The overall effect is a modern, architectural, and dynamic composition.

BUILDING THE FUTURE

MEMBER EXPERIENCE

HELP REALTORS® THRIVE IN THEIR DAY-TO-DAY BUSINESS

Enhance the tools, training and support that NAR members rely on, enabling REALTORS® to grow their businesses, improve their well-being and serve clients with confidence.

1.1

Equip REALTORS® With Actionable Market Intelligence and Research Insights.

To stay competitive in a fast-changing real estate market and NAR members need timely research and easy-to-use analytical tools. Data-driven business insights enable evidence-based, strategic decision-making internally, while market intelligence empowers staff, members and partners in their everyday work.

2025 PROGRESS

NAR bolstered its suite of research assets this year with two additional member tools.

The member-exclusive NAR Metro Market Statistics Dashboard helps REALTORS® get to their next transaction by providing data-driven, localized information on housing wealth accumulation over time, mortgage originations, demographic factors, labor market changes, home buyer age characteristics and affordability conditions. Moreover, various what-if scenarios are applied to prepare for what could happen about the number of potential homebuyers – for example, if mortgage rates drop by 1% point.

The “Ask the Economist” video series, available to members and consumers alike, features the NAR research team answering questions about economic topics that impact home buying and selling including, housing wealth gains, underwriting standards’ effect on home prices and budgeting approaches for first-time home buyers.

In addition, NAR continues to deliver the reports and analysis members need to stay on top of the latest market developments and get to their next deal faster. Members, consumers, media and industry stakeholders rely on NAR for regular,

credible reporting on monthly existing home sales data, a national measurement of sales data and prices; pending home sales, a leading indicator of housing activity; economic forecasts; semiannual in-depth analyses of the economic landscape and real estate landscape; and instant reactions from top economists to relevant government reports like the monthly jobs reports and interest rates policy updates.

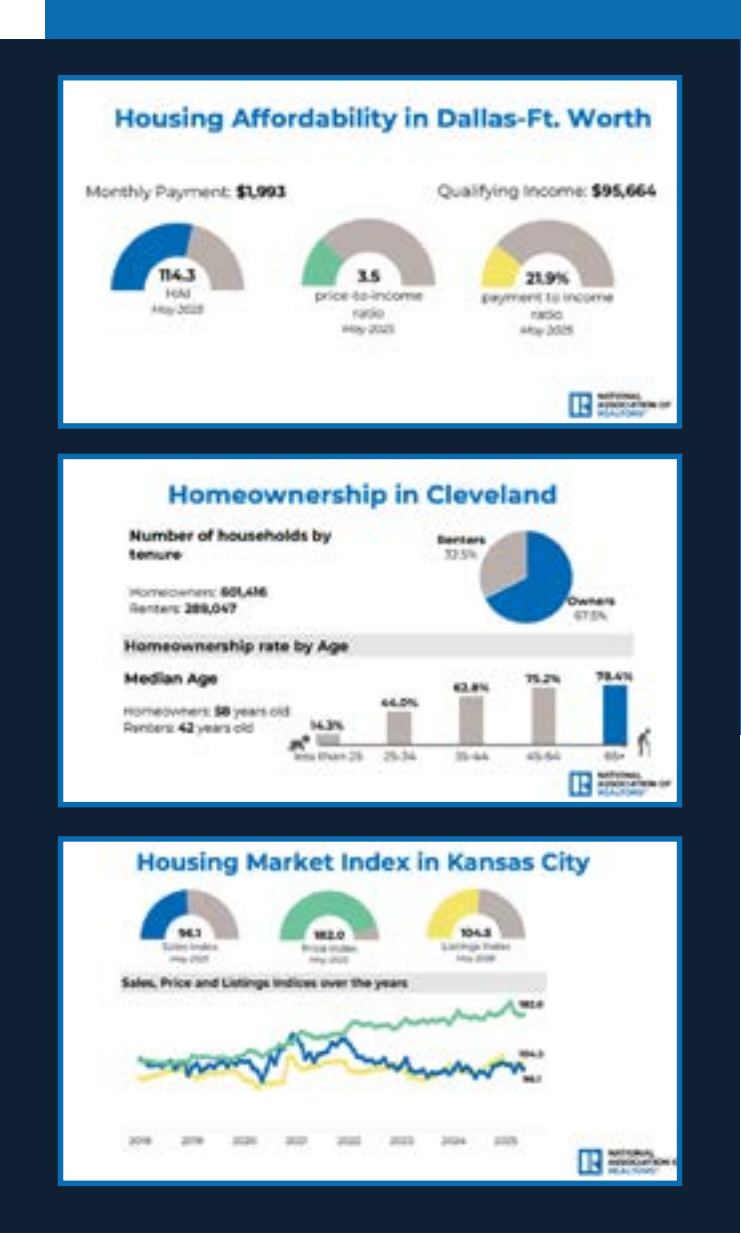
Findings from NAR’s 2025 annual surveys helped members better understand and serve home buyers and sellers. For example, the 2025 REALTORS® Technology Survey found integrating new technology into a real estate agent’s business can lead to both increased efficiency and higher client satisfaction, and the 2025 Profile of Home Buyers and Sellers revealed that the share of first-time home buyers dropped to a record low of 21%, while the typical age of first-timers climbed to an all-time high of 40 years.

Members who leverage this type of data and insight can gain a competitive advantage in the marketplace.

2026 PRIORITIES

In 2026, NAR will further add to its data resources a comprehensive member dashboard. The Metro Market Statistics Dashboard will go beyond presenting raw housing data and will offer interactive scenario analyses, such as the impact of lower mortgage rates, raising of the capital gains exemption levels and shifts in affordability across income groups. This single destination for real-time market intelligence will empower REALTORS® to deliver the most educated, timely counsel to their clients.

To get data to members faster, NAR will move up the release of both existing and pending home sales closer to the start of the month. Members can also look forward to exclusive weekly one-page graphic printouts. REALTORS® will be able to share these bite-sized, easy-to-comprehend data-visualization assets with clients to help them with their homebuying or selling journey.



HELP REALTORS® THRIVE IN THEIR DAY-TO-DAY BUSINESS

1.2

Provide REALTORS® With Foundational and Continuous Education Opportunities to Expand Expertise

REALTORS® face a fragmented education market and often struggle to find trusted, high-quality learning resources. NAR has a major opportunity to expand its reach by delivering relevant, centralized, high-value education that supports members’ career growth.



2025 PROGRESS

In 2025, NAR’s education portfolio evolved to help REALTORS® thrive in a rapidly changing marketplace. NAR enhanced its education technology and the course taking experience by migrating course development tools to new platforms, adding rigor with stronger assessments once a course is complete and launching a new evaluation system that captures feedback in real time—enabling NAR to quickly and continuously improve courses.

Additionally, NAR overhauled and relaunched two flagship certifications — MRP and e-PRO® with brand-new content and modernized classroom experiences. This update delivers greater value for learners and course providers alike.

Staying relevant with market developments is critical to our education offerings. In 2025 NAR delivered timely Accredited Buyer’s Representative (ABR®) elective offerings, including planning and zoning and new-home construction classes. These classes attracted two of the largest live interactive webinar audiences of the year.

NAR also began integrating education offerings with NAR events, like NAR NXT THE REALTOR EXPERIENCE® (NXT). This aligns courses with the most urgent industry conversations.

- » According to a survey of NXT 2025 attendees, most respondents attended at least four education sessions.
- » Education sessions were among the top three most valued features at NXT and played a significant role in attendees' decision to participate.
- » **67%** found the content to be just right for their level of experience, but **26%** felt that it was too basic.



2026 PRIORITIES

NAR will advance interconnected initiatives designed to accelerate member success and elevate REALTOR® professionalism throughout the marketplace. Within the Instructor Excellence program, NAR will establish multitiered training with rigorous competency standards. Educational development will focus on comprehensive course deployment, supporting both transaction acceleration and enhanced professional conduct and strategic partnerships will expand collaborative opportunities with industry stakeholders.

Finally, the Learning Technology Platform will introduce AI-powered personalization, delivering immersive learning experiences that reinforce professional standards and meet members’ evolving needs.

HELP REALTORS® THRIVE IN THEIR DAY-TO-DAY BUSINESS

1.3

Adopt Advanced Technology and Tooling

REALTORS® are navigating a broad and overwhelming landscape of business tools, many of which are not tailored to their needs. Nar Members seek a trusted curator to accelerate innovation, identify and vet the best-in-class technology across this ecosystem, and to facilitate members’ access to essential tools that support their day-to-day business.

2025 PROGRESS

In 2025, NAR advanced its mission to empower REALTORS® by investing in modern platforms, strategic partnerships, technology research and practical training that enhances productivity and helps members compete confidently in a rapidly evolving market.

Through comprehensive research and strong relationships with technology companies, NAR launched the Tech and Innovation platform, delivering blogs, webinars, meetups and conference programming. This year-round resource provides timely insight into emerging technologies and supports member awareness and adoption.

Through Second Century Ventures and the REACH accelerator, NAR backed more than 50 companies globally, delivering solutions for property management, agent safety, inspection repair, marketing automation and financial wellness. These key relationships are central to providing REALTORS® access to tools that enhance client service, business growth and operational efficiency.

A major focus in 2025 was enhancing the REALTOR® experience with intelligent, user-friendly technology. RPR released Next Gen Reports, AI ScriptWriters for residential and commercial trends, and a mobile-first AI comparative market analysis (CMA) tool—enabling faster insights, personalized content generation and improved workflow efficiency. SentiLock continued to innovate in property access

and security, and its new integration with RPR gives REALTOR® agents instant visibility into pricing trends, housing supply and market activity directly within the platform.

The Member Value Plus (MVP) program and Right Tools, Right Now (RTRN) program, along with REALTOR Store®, provided REALTORS® with essential tools, training and resources that strengthen daily productivity and client service. MVP delivered \$1.35 million in free tools and education, while RTRN offered more than \$1 million in no-cost and discounted products—giving members immediate access to business-building solutions that reduce stress, boost confidence and support professional growth.

Collectively, these NAR programs ensure members have reliable, practical support to navigate market challenges. The tools focus on AI, technology, marketing and other productivity-enhancing solutions, helping REALTORS® operate more efficiently, improve well-being and deliver higher-quality service to their clients.

NAR also expanded its digital branding capabilities with AI-powered, SEO-optimized .realtor™ and .realestate website templates. These templates include **25** new designs to strengthen member discoverability, credibility and lead generation.

NAR’s work to advance new technology and tools reinforces our commitment to enhancing member value and ensuring REALTORS® remain central to a future shaped by innovation, data and evolving consumer expectations.



HELP REALTORS® THRIVE IN THEIR DAY-TO-DAY BUSINESS

2026 PRIORITIES

In 2026, NAR will build on its 2025 progress by expanding AI-driven capabilities across member-facing platforms, including new RPR features that support smarter insights, automated content creation and more personalized reporting. NAR will also continue advancing solutions for property access and security, building on the SentiLock and RPR integration to deliver more connected, data-rich experiences that support faster decision-making and better client service.

NAR will further modernize its digital branding ecosystem through enhancements to the .realtor™ and .realestate platforms, including expanded AI-powered website templates, integrated analytics and automated SEO tools that help REALTORS® strengthen their online presence with minimal effort.

NAR will continue investing in cutting-edge tools and resources across the MVP program, RTRN program, and NAR REALTOR® Store to help REALTORS® stay competitive, productive, and future-ready—ensuring members have the technology, insights and support they need to grow their businesses and serve clients with confidence.

To stay ahead of rapid technology change, NAR's Strategy and Innovation team will deepen its research into emerging technologies such as AI, blockchain, augmented and virtual reality and robotics. This work will focus on identifying early signals, assessing industry impact and translating insights into practical guidance for the association and its members. To support awareness and adoption, NAR will scale its Tech and Innovation community and education platform, by offering year-round access to emerging tech insights and practical tools through high-quality blogs, webinars, meetups and conference programming.

These efforts, combined with continued investment through Second Century Ventures and REACH, will expand relationships with startups, growth-stage companies and major technology partners, providing NAR members early access to transformative solutions and ensuring they remain central to an industry increasingly shaped by data, digital experiences and evolving consumer expectations.



HELP REALTORS® THRIVE IN THEIR DAY-TO-DAY BUSINESS

BECAUSE OF NAR RESEARCH, WE KNOW THE IMPACT OF REAL ESTATE ON:



The Economy:
Real estate accounts for **17–20%** of the U.S. GDP in any given year, underscoring its critical role in the national economy.



Job Creation:
Each home sale creates two new jobs in the local economy, from builders and contractors to retail workers and service providers.



Wealth Building:
Homeownership remains the primary means for families to build wealth. Over the last decade, the typical homeowner has gained nearly **\$240,000** in housing equity, strengthening financial security and stability.



Financial Stability:
Unlike rent, which can rise unpredictably, fixed-rate mortgages provide long-term stability in housing costs, protecting families from inflation while building equity.



Children's Educational Outcomes:
Children in homeowner households show better school performance, higher test scores in reading and math, lower dropout rates and greater likelihood of graduating from high school.



Social Impact:
Research consistently shows that homeowners enjoy greater residential stability and report higher levels of satisfaction with their neighborhoods compared to renters. Stable housing contributes to stronger and safer communities.



Health & Well-being:
Homeowners report better physical and mental health, higher life satisfaction and less stress thanks to housing stability and equity security.

DRIVE COLLABORATIVE SOLUTIONS AND IMPACT

Co-create programs, share resources and align messaging to enhance member value and support a thriving real estate ecosystem.

2.1

Enhance or Increase Partner Access to Information and Resources

Partners need timely, relevant and segmented access to data, messaging and tools to effectively support members and amplify NAR’s strategic priorities. NAR has the opportunity to create seamless knowledge and resource sharing workflows with its partners, to leverage synergies that produce an elevated experience for members.

2025 PROGRESS

NAR recognizes the role that timely, accurate data plays in state and local associations’ ability to make the most informed decisions. In 2025, NAR made member counts accessible in the State and Local Leadership Directory within the REALTOR® M1 Insights Hub.

Further, NAR now arms state and local association leadership with monthly NAR talking points to ensure all levels of the three-way agreement are aligned on priorities and value messaging in their member engagement.

2026 PRIORITIES

To optimize the value NAR provides its partners, it must assemble the tools and technologies to identify, develop and deploy resources. In 2026, NAR will audit existing systems and partner with state and local associations to design and test communication frameworks.

This research will inform future partner communication strategies, including how NAR empowers state and local associations to communicate the member value proposition, including increased awareness of and access to NAR advocacy wins.

2.2

Co-create Products and Services That Address REALTOR® and Market Needs

NAR members face evolving business challenges and expect relevant, high-impact solutions. Co-creating offerings with partners ensures alignment with real-world needs across different segments of members and the industry.

2025 PROGRESS

In 2025, NAR gained a deeper awareness of state and local association needs and, in turn, developed several new assets. In support of member communication, NAR developed a Member Retention Campaign Toolkit containing three-way agreement materials tailored to meet the diverse needs of associations. Customizable templates include member value collateral that can be co-branded, and a membership dues FAQ.

2026 PRIORITIES

Through consistent engagement and active listening, NAR aims to build stronger relationships and create a more collaborative environment for all association executives across the country. In 2026, this approach will be guided by needs-based development. This process includes the proactive gathering of feedback from state and local associations, MLSs and ISCs, which will inform how NAR will develop tailored assets and resources that directly address identified needs.



PROTECT AND ADVANCE THE LEGAL INTERESTS OF REALTORS®

Proactively shape legal protections that represent the priorities of NAR members and promote a resilient industry

3.1

Analyze, Assess and Address Legal Risk

REALTORS®, associations and MLSs rely on NAR to help them mitigate and/or avoid legal risks and litigation threats by providing best-in-class legal resources and education.

2025 PROGRESS



In 2025, NAR’s new General Counsel restructured the NAR legal department to be more assertive in identifying and combating legal risk so NAR can continue to serve REALTORS® and their clients for generations to come. The association arm of this legal strategy focuses on derisking the portfolio for members and partner organizations.

Working with one of the top antitrust legal firms in the country, the association kicked off a thorough review of NAR policies from top to bottom to understand which present risk to the REALTOR® organization, including MLSs and NAR’s state and local partners. The initial assessment yielded a matrix of risk levels, which in turn led to NAR policy reviews. As a result, NAR adopted a new [Multiple Listing Options for Sellers policy](#) and made comprehensive updates to [NAR’s MLS policy rules](#). Additionally, NAR’s Board of Directors ratified changes to Standard of Practice

10-5 (“SOP 10-5”) and Professional Standards Policy Statement 29, which are part of Article 10 of the [Code of Ethics](#). This risk assessment continues to help mitigate the association’s positioning in ongoing Clear Cooperation Policy (CCP) conversations.

NAR protects members through external risk review as well. Due to its relationship with the U.S. Secret Service, NAR obtained critical information about a crypto-fraud scheme targeting real estate professionals. NAR shared this intelligence with members via various communications and hosted a Secret Service agent at the REALTORS® Legislative Meetings to present this information firsthand.

In support of state and local associations and MLSs, NAR hosted a Legal Counsel Summit at its Chicago headquarters, bringing together more than 100 attorneys from REALTOR® associations and MLSs to share information on hot button legal issues. This day-and-a-half-long event helped state and local counsel better educate members about legal topics impacting the real estate market, such as cybersecurity, cryptocurrency, blockchain, professional standards and MLS policies.

Complementing these efforts, NAR proactively provided timely legal risk awareness and mitigation information to its stakeholders. Through the popular [“Window to the Law”](#) series, NAR Legal delivered eight well-timed updates on legal risks, including on the vacated FCC one-to-one consent rule. At [facts.realtor](#) and [nar.realtor/legal](#), NAR offers relevant real estate case summaries; risk reduction tips for brokers on such topics as artificial intelligence, copyright infringement and antitrust; and updates on the Multiple Listing Options for Sellers policy.

As part of an overarching focus on operational efficiency, NAR streamlined its annual corporate registration process.

2026 PRIORITIES

In 2026, NAR will build from these efforts to improve the centralization of its resources and information. Through feedback from various stakeholder groups about additional risk factors, the association will identify, collect and organize supporting resources. This work will inform a new platform designed to seamlessly provide legal and regulatory information to legal counsel and member stakeholders alike. For example, legal counsel will be able to access primary-source legal resources, while members may review guidelines on how rules and regulations differ from one jurisdiction to another.

Ongoing collaboration will play a key role, with NAR working closely with state and local association counsel, industry relations and advocacy teams to surface emerging legal concerns. Improved coordination and communication with legal partners will ensure that all relevant parties receive timely information about legal risks and NAR’s ongoing actions. This evolving framework will help members, associations, MLSs and the industry stay informed about legal developments and NAR’s proactive approach to addressing them.

PROTECT AND ADVANCE THE LEGAL INTERESTS OF REALTORS®

3.2

Proactively Safeguard and Advance the REALTOR® Trademark and Brand

REALTORS® rely on NAR as the national organization that safeguards and advances the REALTOR® trademark and brand. NAR’s robust intellectual property, legal and communications efforts ensure the REALTOR® trademark is perpetually protected.



2025 PROGRESS

NAR restructured its legal team to prioritize its mission to protect and promote the REALTOR® trademark and brand by appointing an Associate General Counsel and Vice President of Legal Affairs and Brand Protection, who leads NAR’s first dedicated team of in-house trademark attorneys.

The team designed a seven-stage brand protection strategy, which included a comprehensive review of NAR’s intellectual property portfolio, the development of a detailed roadmap for enforcement priorities and the creation of a cross-functional brand protection team. By centralizing a process to monitor trademark and domain names, the team can respond to infringement issues more quickly, ensuring that NAR’s assets are safeguarded in an increasingly complex digital environment. This team is also leveraging AI tools to strengthen brand protection, allowing NAR to identify trademark infringement earlier than ever before and take appropriate action.

NAR is also proactively educating media outlets about the difference between a REALTOR® and a real estate licensee. Daily monitoring of media stories for incorrect uses of the term REALTOR® ensures that errors are fixed and helps educate publishers about how to prevent future misuses. In 2025, this work led to dozens of successful corrections. The team’s efforts also led to favorable outcomes in key U.S. Patent and Trademark Office proceedings, including the abandonment of several applications that would have infringed on NAR’s trademarks. These ongoing enforcement activities have helped to further strengthen the REALTOR® brand’s legal standing.

2026 PRIORITIES

In 2026, NAR will continue to further combat false narratives and set the record straight about legal matters through its comprehensive brand protection strategy. As part of that strategy, it will begin to build models that can scale up its efforts to find misuse and spot patterns that enable the association to anticipate and prevent trademark infringement before it occurs. This brand protection will be built across all NAR channels, and it will empower members to uphold the trademark.

NAR will release a new, multipart trademark video series that educates REALTOR® members and association staff on proper trademark usage. These videos offer members clear, practical guidance—in an engaging format—to ensure consistent and appropriate brand use.

To complement the videos, NAR will release a trademark toolkit for associations and members, which includes turnkey social media assets promoting correct usage of the trademark, a pocket reference guide and a trademark quiz.

Owning the narrative is critical to safeguarding the REALTOR® brand. Therefore, 2026 work will include the development of a legal communications strategy that prioritizes proactive and engaging messaging. Throughout the year, the team will build and test the frameworks to best meet member and stakeholder needs.

PROTECT AND ADVANCE THE LEGAL INTERESTS OF REALTORS®

3.3

Work With Industry Partners to Garner Favorable Legal Outcomes

NAR must decrease its legal risk with a primary focus on reducing litigation exposure. It must also never lose sight of its holistic legal risk profile and ensure that it weighs legal risk in every decision.

2025 PROGRESS

With the appointment of a new General Counsel in February, NAR has adopted a more strategic, proactive approach to litigation. This assertiveness in fighting challenges to NAR policies is delivering results. In July, courts dismissed three key lawsuits against NAR, reinforcing the association’s position that its policies foster a competitive, fair and transparent housing market benefiting both members and consumers. In October, the U.S. Supreme Court declined to hear the Real Estate Exchange Inc. (REX) case, providing final resolution for a case alleging NAR’s optional—and now repealed—no-commingling rule violated antitrust law. Two lower courts had already ruled in NAR’s favor in the case.

Recognizing the need for members and other stakeholders to understand these legal decisions from NAR’s point of view, the association disseminated timely perspectives to its stakeholders. This is part of NAR’s commitment to share news, information and analysis about its legal interests with members and stakeholders before other media outlets.

Further, NAR took significant steps to enhance its litigation management strategy. Restructuring the legal department afforded NAR the ability to bring litigation expertise in-house, which has led to greater efficiencies in how it leverages outside counsel and other resources and expenditures.

In addition, and where appropriate, NAR is actively working with counsel representing brokers to foster stronger relationships with our brokerage stakeholders and to stay informed about the evolving legal landscape. This ongoing engagement provides an additional avenue to proactively identify potential issues and implement effective risk mitigation strategies.

NAR is also in the process of elevating its legal administration protocols to align with industry standards and create more efficiencies, such as standardizing its service of process and other operational responsibilities.

2026 PRIORITIES

In 2026, NAR will work to position itself as a leader in the legal and litigation space, recognizing that legal support and information are crucial value drivers for its stakeholders. This presents an opportunity to build relationships with a dynamic community of industry partners, including local and state association counsel. NAR will survey its partners and stakeholders to understand what comprehensive legal resources would help them manage and mitigate litigation risk. That intelligence will guide NAR in creating a shared repository of legal and litigation knowledge in the future that proactively addresses risk at all levels of the organization.



ADVOCATE FOR PROPERTY OWNERSHIP FOR ALL

Advance policies at all levels of government that support a prosperous real estate economy.

4.1

Champion Policies That Promote and Expand Access for the Next Generation of Real Estate Owners

NAR leads on behalf of real estate professionals and consumers by fighting for policies that unlock opportunity, remove barriers and make property ownership achievable for more Americans.

2025 PROGRESS

Through targeted lobbying and sustained advocacy, NAR delivered a number of major legislative wins in the in the 2025 tax reform legislation, the One Big Beautiful Bill Act, securing key priorities that protect homeownership and strengthen the real estate economy. Collectively, the provisions delivered dozens of wins for real estate professionals and consumers. Namely, it

- » **Secured more take-home pay for consumers** through the preservation of Mortgage Interest Deductions (MID), preservation of 1031 like-kind exchange and increasing the child tax credit.
- » **Supports stronger demand in the marketplace** through the expansion of available housing credits, the increased cap on deduction of state and local (SALT) taxes and the raising of the estate tax threshold.
- » **Strengthens brokers' ability to expand their business** through locking in lower tax rates, protecting the 1099A deduction and opening new markets through enhanced opportunity zones.

This success followed years of careful planning and relentless effort. At the beginning of the year, NAR commissioned original consumer polling to fuel a targeted campaign that demonstrated strong public support for REALTOR® priorities to lawmakers. NAR's lobbying team and volunteer partners then carried

that message into more than 5,000 meetings on Capitol Hill, using data-backed insights to educate lawmakers and amplify the voices of their constituents.

These meetings also focused on the bipartisan ROAD to Housing Act, a sweeping housing package designed to increase supply and improve affordability. That momentum paid off in October, when the U.S. Senate advanced the legislation as part of the National Defense Authorization Act.

To protect homeowners from an unfair tax burden and unlock inventory, NAR is leading the push to modernize the capital gains tax exclusion on home sales. This outdated tax rule has never been indexed for inflation since it was created 30 years ago, penalizing long-time homeowners for building equity. The campaign, incorporating original research, media communications and public relations outreach has resulted in new legislation, additional bill sponsors and support from the President.

At the state and local level, NAR worked with a variety of national groups to help launch the Housing Supply Accelerator Playbook, which gives local governments and housing advocates a menu of strategies to use to address housing needs in their communities. Each strategy includes a real-world example of a successful community implementation.

2026 PRIORITIES

Following a year in which NAR led the national conversation on affordability and supply, we will continue to engage policymakers and the Administration to advance solutions that expand access to homeownership and create opportunity for the next generation—through initiatives like a first-time home buyer course. To keep these issues front and center, NAR will work to support and to elect REALTOR® champions in the 2026 midterms at all levels of government. In addition, NAR will identify initiatives to advance and support state and local association advocacy through enhanced campaigns and resources, including laying the groundwork for an issues repository where states and locals can learn from each other.

In 2026, the Building Better Communities campaign will celebrate **25 years** of progress on NAR's strategic goal to expand accessible, sustainable homeownership. By showcasing how REALTOR® associations use Community Outreach grants and partnerships to create inclusive, well-planned communities, the anniversary campaign will further demonstrate how local action drives national impact—advancing housing opportunity, smart growth and fair housing while strengthening communities and markets alike.



ADVOCATE FOR PROPERTY OWNERSHIP FOR ALL

4.2

Engage Consumers in Both Residential and Commercial Real Estate Advocacy

Consumers need to be engaged in real estate advocacy as a force to promote policies that protect private property rights and expand access to property ownership. Empowering consumers with knowledge strengthens the collective voice of the real estate community.

2025 PROGRESS

NAR deploys various programs and affiliate groups to speak directly to and on behalf of real estate consumers.

The Consumer Advocacy Program provides funding and support to engage consumers on public policy issues. A targeted campaign in June for National Homeownership Month leveraged homebuying influencers to reach prospective buyers through social media, email and broadcast. The messaging helped prospective buyers navigate today's complex housing market with confidence and flexibility.

[PropertyAction.realtor](#), NAR's consumer advocacy website, engages and educates consumers on real estate and homeownership issues so they can be informed advocates who support policies that protect property rights, expand homeownership and strengthen communities. In 2025, NAR ran a consumer education campaign via Property Action about the outdated capital gains tax exclusion limit and its impact on home sales. The campaign targeted 16 states—and their lawmakers—where NAR data suggested raising limits could boost supply. This resulted in **50,000** new signups to the site.

NAR also leveraged consumer relationships through the American Property Owners Alliance, a nonprofit, nonpartisan advocate for property owners that's funded by but operated separately from NAR. In one campaign, the APOA recruited over **13,000 consumers** to advocate for state and local tax (SALT) reform. Ultimately, NAR lobbying helped to pass an increase on the SALT cap as part of the One Big Beautiful Bill Act. In another, they amplified the experience of more than **500 homeowners**, earning communication industry recognition for the #OurHousingStory campaign. This effort shares how today's housing landscape is impacting Americans across the country.



2026 PRIORITIES

Going forward, NAR must continue to drive consumer engagement and awareness and improve its reach to diverse consumer segments. In 2026, this includes modernizing and expanding its consumer advocacy programs, as well as providing consumer-facing resources for state and local associations.

Additionally, NAR will highlight and disseminate state and local success stories and develop partnerships with consumer organizations to further expand its reach. In 2026, NAR will analyze how to best advance these relationships in support of consumer advocacy priorities, such as fair housing, housing affordability and bridging the wealth gap.

The background is a complex geometric pattern. It features large triangles in two shades of blue (a darker navy blue and a lighter sky blue) that create a sense of depth and movement. In the lower-left and lower-right corners, there are series of vertical bars of varying heights, also in the two shades of blue, which resemble a stylized staircase or a modern architectural facade. The overall composition is clean, modern, and professional.

MODERNIZING THE **ASSOCIATION**

BUILD A PROACTIVE ORGANIZATION

Evolve financial and operational systems and structures to deliver faster, smarter support that meets the needs of today and anticipates the needs of tomorrow.

5.1

Streamline Organizational Governance and Enhance Effectiveness

NAR is at a pivotal moment where internal clarity and operational discipline are essential to its long-term credibility and impact. Streamlining the organization and the governance structure will make NAR more agile, transparent and nimble. This effort will not only improve decision-making and accountability but also rebuild trust by showing that NAR is willing to evolve, listen and lead with purpose.



2025 PROGRESS

In 2025, NAR advanced several initiatives to modernize governance and strengthen alignment and coordination among volunteer leadership. First, NAR refreshed the Committee Liaison Orientation, ensuring that the Liaisons gained a comprehensive understanding of their role as connectors in the governance process. Second, NAR transitioned the annual Committee Leadership Camp, a training program for incoming committee leadership, to a virtual format, which expands access to more participants, reduces costs and enhances collaboration across committees. In addition, NAR required new training for staff executives assigned to committees to ensure concrete understanding of their roles and responsibilities and how those complement the member Chairs and Vice Chairs.

To drive long-term improvements, NAR conducted a detailed study with **194 participants** from **86 different committees**, boards and forums through surveys and focus groups. The insights helped identify ways to enhance communication, clarify committee roles and ensure governance structures meet member needs.



2026 PRIORITIES

In 2026, insights from the committee study will guide NAR as it refines the governance process to deliver faster, smarter and more transparent decision-making. This could include standardizing new volunteer onboarding, identifying overlap among committees and enhancing virtual collaboration between national meetings. NAR will measure success based on year-over-year growth in member and volunteer satisfaction, streamlined committee operations and how well governance outcomes support NAR's 2026–2028 Strategic Plan.

BUILD A PROACTIVE ORGANIZATION

5.2

Build Processes That Facilitate Timely, Transparent Information Flow

NAR’s current business structure is not optimized for the pace of industry change. Internal silos and fragmented governance have contributed to inefficiencies within the organization. Members have increasingly cited a need for NAR to adapt to their feedback, increase transparency in their proceedings and better reflect diverse market realities.



2025 PROGRESS

In 2025, NAR hired a new Chief Data Officer to lead the development of an enterprise-wide data strategy that will help the association operate more efficiently and make smarter, faster decisions.

This strategy is built on three core pillars:



2026 PRIORITIES

In 2026 and beyond, NAR will execute this strategy to help NAR become a more modern, insight-driven organization. With improved data capabilities, NAR will be able to better understand how its programs perform, how resources are used and where new opportunities or needs are emerging—both within the organization and across the REALTOR® community. These insights will guide strategic planning and ensure that NAR is focusing its efforts on projects that have the greatest impact for members.

Most importantly, this shift will help NAR become a more proactive organization—one that anticipates what members will need and delivers support more quickly and effectively. By connecting systems and improving how information flows internally, NAR will be able to provide members with timely, relevant information, tools and solutions when and where they need them.

This new enterprise data strategy is ultimately about strengthening NAR’s ability to serve REALTORS®—ensuring the association remains agile, informed and prepared to support members in a fast-changing real estate environment.

BUILD A PROACTIVE ORGANIZATION

5.3

Overhaul Budgeting and Resourcing Strategies to Promote Financial Transparency and Responsible Stewardship

A strong budgeting and resourcing strategy will allow NAR to remain financially flexible in a rapidly evolving real estate landscape. This approach will ensure resources are aligned with the NAR Strategic Plan and account for quick reallocations to support emerging priorities. This is especially relevant as NAR navigates shifting member expectations, policy demands and market dynamics that require timely, well-supported responses.

2025 PROGRESS

In 2025, NAR began modernizing its internal systems and structures, beginning with appointing a new Chief Financial Officer (CFO). He brings extensive financial strategy and operational leadership experience to NAR, having held senior roles across multiple organizations, including top audit firms, major corporations and global associations. With other strategic staff appointments, NAR is now better positioned to support new enterprise initiatives and empower stronger financial collaboration across departments.

Under this new financial leadership, NAR conducted a thorough review of all financial workflows, including contracts, payments and controls to identify ways to more efficiently and effectively manage the finances in a post-settlement era. NAR also conducted an extensive search for a new audit firm with expertise in organizational transformation. After careful consideration, NAR selected BDO, a global firm that brings learnings and experience from a diverse client base across multiple industries. These steps are foundational to NAR’s financial discipline.

NAR demonstrated its commitment to fiscal responsibility through consecutive balanced budgets, year-over-year budget expenses reduction by almost \$50 million, and a 14% reduction in staff headcount.

2026 PRIORITIES

To ensure every dollar is justified and aligned with strategic goals, NAR will move towards a zero-based budgeting practice. Under this approach, every budget starts at zero with cost justification required for each expense. Each department is accountable for aligning each line item to the organization’s mission. Further, NAR Finance will establish consistent budgeting guardrails that empower budget holders across NAR staff and committees to be accountable and agile.

NAR will also streamline its monthly close process to deliver near-time metrics, thereby providing NAR departments and members of the Finance Committee with timely, reliable insights into organizational performance.

In addition, NAR is integrating AI-driven tools across its finance, contract management, reconciliations and reporting functions. In particular, AI will support compliance functions between payments and contracts. Overall, AI will boost efficiency, improve data timeliness and further strengthen the association’s ability to support future growth.



REBUILD PARTNERSHIP FOUNDATIONS

Foster deep partnerships grounded in transparency and shared goals to deliver lasting value to NAR members and stakeholders.

6.1

Partner With State and Local Associations to Build a Common Understanding Around Roles and Responsibilities and Co-deliver on the Unified Value Proposition

The relationship between the local, state and national association lacks consistent interpretation and execution across associations, leading to confusion and inefficiencies. A shared understanding of roles and responsibilities is essential to deliver the unified member value proposition.

2025 PROGRESS

In 2025 NAR introduced the newly created role of Senior Vice President of Industry Relations to lead NAR’s efforts to enhance engagement with state and local associations, ISCs, and MLSs. This investment underscores NAR’s commitment to building more robust feedback loops that will enable us to address challenges and seize opportunities swiftly, and it enables us to collaborate effectively across every layer of our association.

To supplement NAR’s support of association member and staff leadership during association presidential transitions, in 2025 NAR added a new webinar series to further clarify roles and responsibilities. Offered in the fall to bridge the gap between Leadership Summit and the new year, the series focuses on governance versus management, educating presidents-elect and supporting association executives through these transitions. Session topics include good governance, role definitions, conflict navigation and board partnership.



2026 PRIORITIES

A regular communication cadence with state and local associations will inform how NAR develops additional assets and toolkits. 2026 will focus on expanding engagement through enhanced data systems and scalable communication pathways. One goal is to achieve an **85%** participation rate of local association executives in quarterly consultations. This level of direct, ongoing feedback will contribute to the messaging, development and deployment of NAR resources.



REBUILD PARTNERSHIP FOUNDATIONS

6.2

Elevate Brokerage Engagement for a Connected Real Estate Ecosystem

Brokerages across the industry have distinct needs and expectations from NAR. NAR must establish opportunities that foster stronger, tailored and consistent relationships with brokerages, enabling more effective message amplification, deeper collaboration and improved member experience across the ecosystem.

2025 PROGRESS

In 2025, NAR prioritized rebuilding trust and establishing a communications cadence with brokers. On Jan. 1, 2025, Sherry Chris joined CEO Nykia Wright’s executive team as a special advisor and immediately began outreach. By mid-year, Nykia Wright and Sherry Chris had met with nearly every broker excluded from the settlement.

This work ultimately led to NAR leadership hosting executives of enterprise and regional brokers, representing about **700,000 agents**, in NAR’s Chicago office in October. During the meetings, NAR shared what they’ve heard from brokers after months of listening, how they are implementing that feedback, and held an open forum to continue the discussion on NAR’s path forward. Brokerage leaders, in turn, provided candid feedback and insights that will strengthen NAR’s effort to improve the way it serves members, the industry and consumers. NAR is committed to follow-up conversations with participants and to strengthening relationships with all brokers.

Recognizing the distinctive needs of different brokerages by size and business model, NAR also conducted extensive research on broker needs and challenges through surveys, meetings and focus groups. Their feedback informed NAR’s new mindset of operating with the ethos a large enterprise company, the new member experience strategy, and the 2026–2028 Strategic Plan.

NAR championed state and local association broker outreach. This year, NAR supported **47** state and local broker summits, in which state and local associations engaged with their broker stakeholders.

Each Broker Summit was customized with the state or local association to reflect the marketplace’s most immediate needs, supported by [NAR Broker Summit toolkits](#), complete with sample agendas, recommended speakers and marketing assets. NAR leadership participated in every summit.

One popular topic at these summits is broker partnerships with RPR, including agent training and co-branding opportunities.

NAR has also reimagined its Broker Power Hours with fresh content and speakers, including pressing topics such as risk reduction strategies, financial tools for brokers and agent mentorship and retention.

These changes resulted in a **21.6% increase** in attendance from 2024 to 2025, reflecting stronger broker participation and engagement.



2026 PRIORITIES

Broker engagement is a permanent priority, and in 2026 NAR will identify additional channels and methods to communicate with and engage with the broker community. This work will be done in tandem with the enhancement of NAR data systems to customize communication pathways and messaging.

NAR will develop a regular cadence of information flow from NAR leadership to brokers and review existing broker events to identify meaningful and scalable improvements. This will include two broker meetings with enterprise and large regional companies, as well as separate meetings for a curated group of boutique and independent brokers. NAR will continue to support broker summits, look to streamline and scale those efforts and increase Broker Power Hour attendance **by 20%**.

REBUILD PARTNERSHIP FOUNDATIONS

6.3

Modernize Partner Collaboration to Drive Consistent Results

NAR’s engagement with critical partners (e.g., brokerages, MLSs, ISCs) is inconsistent and lacks tailored strategies. Strengthening these relationships is essential to amplify messaging, co-create value and support member retention.



2025 PROGRESS

NAR’s renewed focus on industry relations has yielded greater engagement with critical partners. In 2025, to strengthen relationships and accountability, NAR invited **86%** of medium and **11%** of small association executives to one-on-one meetings. To create both visibility and accountability for these interactions, NAR developed and deployed a dashboard (developed in June and deployed in August 2025) that now tracks all broker and association executive interactions.

NAR hosted one-on-one meetings and Affiliate Luncheons with ISCs to gather feedback and identify opportunities to collaborate and leverage educational efforts. NAR also worked with the MLS community to address industry changes, evaluate the NAR MLS Handbook and draft new policies. NAR will continue to meet with these partners in small group settings to discuss strategy and derisking in 2026.

2026 PRIORITIES

In 2026, NAR’s enhanced data systems and scalable communication pathways will support increased focus and engagement with critical partners. To build authentic, measurable partnerships, NAR must be intentional and strategic in this engagement. One 2026 goal is to achieve **85% participation** among local association executives in quarterly consultations, as measured by the newly deployed dashboard. Establishing a standardized partnership scorecard will measure engagement depth, collaboration outcomes and satisfaction. This work will be done in service of delivering lasting value to REALTORS®, associations and industry stakeholders.



REBUILD PARTNERSHIP FOUNDATIONS

6.4

Optimize Support Systems and Communication Pathways

Fragmented support systems and communication channels hinder partner coordination and member experience. Streamlining these pathways is essential for consistent messaging, efficient collaboration, and scalable support.

2025 PROGRESS

In 2025, NAR launched bi-weekly State association executive (AE) huddles to discuss key issues and address concerns directly. The association also hosts quarterly Local AE Assemblies, held both virtually and in person, to foster open dialogue across all levels of local boards. These meetings ensure no one feels excluded and provide valuable insight into how we can better support our partners. Through consistent engagement and active listening, NAR aims to build stronger relationships and create a more collaborative environment for all association executives across the country.

NAR knew that the only way to regain trust was to get on the road and meet with partners in person. By restructuring the Industry Relations team, NAR was able to deploy dedicated relationship managers to proactively engage with state and local association executives and members. This included attending their events and one-on-one meetings. These in-person interactions allowed for effective communication of NAR’s value while serving as a trusted sounding board for association leaders and members, fostering stronger relationships and open dialogue. For example, in 2025 the Industry Relations team engaged with more than **400 organizations**, reaching more than **44,000 members** and other stakeholders.



2026 PRIORITIES

In 2026, NAR will further develop its partner communication strategies by leveraging existing technologies, infrastructure and staff. This includes a systems audit to optimize communication pathways and an examination of communication tools and resources to best deploy the NAR value proposition.



RECOMMIT TO PROFESSIONALISM

Strengthen the Code of Ethics, cultivate technical knowledge and elevate current and emerging REALTOR® leaders.

7.1

Strengthen the Code of Ethics

REALTORS® rely on NAR to uphold and advance the industry’s standards for professionalism and ethics. Amid growing concerns about declining professional conduct, members are actively seeking stronger support and leadership from NAR.

2025 PROGRESS

Informed by the legal risk assessment and NAR counsel, the Professional Standards Committee developed amendments to Standard of Practice 10-5 (SOP 10-5) and Professional Standards Policy Statement 29, which are part of Article 10 of the [Code of Ethics](#). These policies, approved by the Board of Directors in June, ensure greater clarity for REALTORS® while reducing risk for associations. Additionally, 22 further enhancements to the Standards of Practice and professional standards policies were advanced, providing clear and actionable guidance to REALTORS® operating in a post-settlement market.

NAR also hosted mediation training, which addressed high level conflict resolution. This program consistently received high praise from participants.



This was an excellent training. I rank this as the best training I have ever been to.

- NAR MEMBER



In support of leadership development and professional growth, NAR’s Young Professionals Network (YPN) equipped **225** emerging REALTOR® leaders and staff with valuable tools to advance both their leadership capabilities and their businesses. These initiatives directly address members’ desire for stronger support and leadership from NAR, reinforcing the organization’s role in upholding professionalism and expanding opportunities for current and emerging leaders.



2026 PRIORITIES

NAR remains dedicated to equipping members and associations with comprehensive resources that clarify evolving professional standards policies, ensuring all stakeholders can effectively navigate and implement refinements designed to modernize and strengthen enforcement. Building on this commitment, the organization will continually enhance Code of Ethics training to deepen REALTORS®’ understanding of their ethical responsibilities. Stakeholders across the ecosystem have communicated to NAR that fostering a culture of integrity and accountability across the industry is paramount. In 2026, NAR will prioritize the delivery of world-class training programs for both current and emerging REALTOR® leaders, empowering them with the skills and knowledge necessary to uphold the highest standards of professionalism and guide their peers through the changing landscape of real estate.

RECOMMIT TO PROFESSIONALISM

7.2

Advance REALTORS® Technical Skills and Professional Expertise

To stay competitive and grow their businesses, REALTORS® must continuously sharpen their professional and technical knowledge. They look to NAR for the education and upskilling that enables this growth.

2025 PROGRESS

The National Association of REALTORS® undertook a comprehensive transformation of its professional development framework to enhance member success and strengthen industry expertise. Through strategic restructuring, NAR aligned its educational offerings with evolving market demands while implementing enhanced delivery systems. Significant operational improvements included modernized course development infrastructure, elevated examination standards and real-time feedback mechanisms. Direct engagement with education stakeholders through targeted focus groups ensured programming remained responsive to member priorities.

Key milestones included completely redesigning and relaunching MRP and e-PRO® certifications with contemporary content and enriched learning experiences. The ABR® elective courses on planning and zoning and new-home construction achieved exceptional engagement, attracting the year’s largest virtual audiences. Strategic integration of educational programming with NAR NXT strengthened connections between coursework and critical industry dialogue.

These initiatives enhanced value delivery for both members and education providers, ensuring access to robust foundational and continuing education that supports professional growth and client service excellence.



2026 PRIORITIES

NAR will advance interconnected initiatives designed to accelerate member success and elevate REALTOR® professionalism throughout the marketplace.

The Instructor Excellence program establishes multitiered training with rigorous competency standards. Educational Development focuses on comprehensive course deployment supporting both transaction acceleration and enhanced professional conduct. Strategic Partnerships will expand collaborative opportunities with industry stakeholders.

Finally, the Learning Technology Platform introduces AI-powered personalization, delivering immersive learning experiences that reinforce professional standards and meet members’ evolving needs.

RECOMMIT TO PROFESSIONALISM

7.3

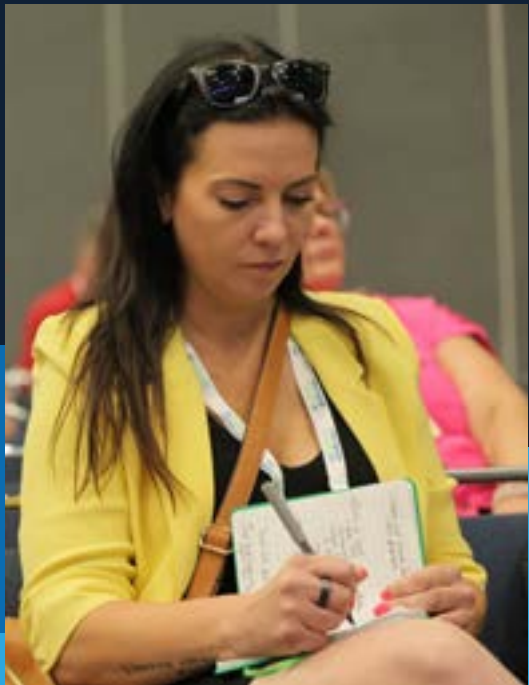
Curate Premier Events That Foster Industry-wide Connection

NAR must elevate its events to set the industry standard, creating a premier convergence experience that positions the association as the essential connector and innovation leader—while achieving self-funding sustainability as competing ecosystems emerge. Event programming, networking, and outcomes must align with opportunity costs and amplify NAR’s core value proposition.



2025 PROGRESS

NAR solicited member feedback about event programming, including critical information gained through association and broker outreach efforts. This feedback informed how NAR is reimagining the member experience. For example, at NAR NXT, NAR provided focused learning sessions on a variety of topics, such as sharpening REALTORS®’ business skills, growing their brand, exploring new technology and leading their brokerage to the next level. These sessions delivered real-world strategies, actionable takeaways and inspiration members could use immediately—no matter where they are in their professional journey.



2026 PRIORITIES

As part of its events portfolio transformation, NAR will restructure its offerings to support faster transaction cycles through targeted educational content and innovative formats. The new events leadership team will guide this transformation of NAR’s events business into a bigger, more inclusive space for REALTORS® and industry leaders to convene, collaborate and define the future of real estate.

NAR will continue to drive value with members, exhibitors, and sponsors—enhancing revenue opportunities and maximize attendee quality and engagement. NAR events will evaluate premium tiers, pricing and benefits, sponsorship rules and opportunities to consolidate or optimize events (e.g., Broker Summit and C5 Summit), including timing and duration adjustments. These efforts will ensure events not only meet diverse member needs but also align with strategic resource allocation and revenue opportunities.



RECOMMIT TO PROFESSIONALISM

7.4

Attract and Cultivate the Next Generation of REALTORS® and Leaders

NAR’s strength is its members. To ensure the organization’s long-term success, it is essential to invest in and nurture the next generation of REALTORS® and industry leaders.

2025 PROGRESS

In 2025, NAR deepened its commitment to professionalism by expanding leadership development opportunities and investing in emerging talent. In August, the YPN Advance, an invite-only, two-day workshop for leaders in NAR’s Young Professional Network, brought together more than **225** participants—an attendance record. This high level of attendance reflects REALTORS®’ enthusiasm for professional growth and peer connection. That engagement translated into leadership impact: **138** YPN members served on the 2025 NAR Board of Directors.

NAR also completed a comprehensive Leadership Academy audit, revealing the program’s lasting influence on the REALTOR® community. Of the **344** graduates since the program’s launch in 2008, **70%** have held leadership roles, including **34%** who have served as Presidents or Vice Presidents at the national, regional or state level. Nearly three-quarters (76%) have served on NAR’s Board of Directors, underscoring the Academy’s success in cultivating leaders who remain deeply engaged in NAR’s mission and governance.

2026 PRIORITIES

In 2026, NAR will continue to strengthen the REALTOR® brand through expanded leadership pathways and modernized professional development offerings. Priorities include enhanced collaboration between YPN and Leadership Academy networks, refreshed orientation modules, and a pilot peer-to-peer mentoring program. Success will be measured by broader participation among emerging leaders, continued representation of Academy graduates in key leadership roles and growth in member and consumer confidence in the REALTOR® brand.



CULTIVATE TRUST IN THE REALTOR® BRAND

NAR must position the REALTOR® brand as a trusted symbol of expertise, integrity and reliable service for consumers.

8.1

Be the ‘First Voice’ in Industry Development and Regulatory Updates

Consumers and members rely on NAR to be the trusted authority on industry trends and regulatory developments. They expected clear and proactive communication, especially on critical issues, to help them navigate change with confidence. This is an opportunity for NAR to lead from the front and reclaim its leadership role in the industry.



2025 PROGRESS

In 2025, NAR embraced its role as the “first voice” of the industry by sending out communications to members, state and local associations and other stakeholders before issuing communications to the public. This includes publishing stories in REALTOR® Magazine (now NAR REALTOR® News) at the same time as press releases are issued and immediately posting to social media explaining the announcement. No longer does the industry need to rely on others to share information about NAR. For example, less than an hour after litigation against NAR was dismissed, members, associations and stakeholders heard from NAR about the court rulings and what the rulings meant for them.

Finally, in late 2025 NAR rebranded REALTOR® Magazine and associated newsletters to NAR REALTOR® News to better reflect NAR’s commitment to being a proactive, transparent and trusted source of industry news and information for its members.



2026 PRIORITIES

In 2026, NAR will build on the progress made in 2025 by increasing the transparency of communications and the speed in which members, associations and stakeholders receive it. With the new branding in place, NAR will enhance its social media and use of video, as well as introduce a podcast—REALTOR® News Change Agents. Success will be measured by year-over-year member engagement and satisfaction as well as brand awareness. The changes will cement NAR positions as the “first voice” in real estate and ensure that the industry is not negatively surprised by any NAR announcements or updates.

CULTIVATE TRUST IN THE REALTOR® BRAND

NAR must position the REALTOR® brand as a trusted symbol of expertise, integrity and reliable service for consumers.

8.2

Drive Public Relations Efforts With a Distinct and Compelling Voice Tailored to Segmented Audiences

Different audiences engage with NAR for different reasons. A tailored brand strategy that delivers relevant content to each consumer group can improve how NAR is perceived and deepen understanding of its work. This approach helps NAR more effectively represent itself to consumers and the real estate industry.

2025 PROGRESS

In 2025, NAR began segmenting communications to various audiences. Now, there are distinct communications for consumers, brokerages, members, associations, institutes, societies and councils—across both commercial and residential. For example, NAR expanded its monthly executive summary talking points distribution to association leaders and enabled them to use collateral from NAR’s consumer advertising campaign in their own advertising. Additionally, NAR enhanced its surrogate program to expand the number of voices delivering NAR news to their communities on social media and through traditional media outlets. One example of how NAR continues to strategically use surrogates happened in Las Vegas. Following a negatively skewed article about commissions, NAR quickly engaged a local Las Vegas-based surrogate to author a rebuttal opinion piece. Within a week, the same outlet published the rebuttal. Moving forward, surrogates will play a key role in NAR media relations on both offense and defense.

2026 PRIORITIES

In 2026, NAR will continue tailoring communications for different audiences. This includes expanding the use of surrogates in all channels, developing more content for state and local associations and increasing the presence of NAR leaders at industry events. Success metrics will include year-over-year brand awareness and satisfaction across targeted audiences. NAR caters to diverse stakeholders, and this communications approach will ensure that the association shows up on all the channels that inform the practice of real estate.



CULTIVATE TRUST IN THE REALTOR® BRAND

8.3

Build a Core Brand Identity That Differentiates REALTORS® in the Market

Members and consumers have voiced concerns that the REALTOR® brand lacks strong market recognition and differentiation. Investing in building a clear, compelling core brand will communicate the unique value and competitive edge being a REALTOR® provides.

For more than 25 years, NAR’s national consumer advertising campaign has benefited members by underscoring the value and expertise of REALTORS® and resonating with consumer audiences amid changing market conditions and culture. That’s made a real difference for the REALTOR® brand.



2025 PROGRESS

In 2025, the housing industry faced significant challenges: limited inventory and rising housing costs constricted consumers, listing platforms falsely oversimplified the process, and a cultural trend increasingly undervalued professional expertise,

tempted buyers to navigate the complex real estate transaction alone. NAR responded with a new ad campaign strategy under the creative platform “Right by you,” and two relatable creative constructs.

- » “Don’t DIY” highlighted the overwhelming challenges of transacting alone
- » “Dream Home” captured the deeply personal pull of homeownership and how REALTORS® keep clients informed and protected.

Together, the emotional narratives reaffirm REALTOR® expertise, ethics and their commitment to helping clients achieve their American dream of property ownership.

The 2025 media strategy and channel mix were built to work in tandem with the new creative and best reach key audiences. The campaign targeted first-time property buyers and sellers across video, audio, digital, search and social media. Ads ran alongside real estate content on HGTV and Magnolia Network, in high-visibility moments during sports events, including March Madness, NBA, and MLB, within premium environments on TV, and streaming platforms, such as Netflix, Hulu, Amazon Prime and YouTube. Social campaigns deepened awareness and engagement. We measure effectiveness and the health of the REALTOR® brand to understand the campaign’s impact, which reached approximately **186 million** consumers nationally in 2025.

2026 PRIORITIES

Looking ahead, the 2026 ad campaign will extend the successful “Right by you” platform to champion the REALTOR® brand difference with a renewed focus on REALTOR® professionalism and expertise and reach targeted consumers in digital channels and connect them to members.

In 2026, the consumer ad campaign will be more data-driven and ROI focused than ever before.

- » NAR is using **48** different consumer signals to identify the stages of home buying and segment our audience into the moments within the home buying process when they are most open to considering their real estate representation and being influenced by our REALTOR® focused messages. This allows us to further tailor our audience among first-time home buyers and reduce wasted media spending.
- » We are leveraging media insights from **more than 9,000** advertising campaigns to optimize the most effective channels and individual placements within those channels that are most likely to drive attention and influence within our target audience. These insights are then used to test and optimize thousands of potential media mix models to identify the ideal media plan for elevating the REALTOR® brand.

NAR ADVANCING THE WAY IN INDUSTRY TECHNOLOGY

NAR is actively driving innovation in real estate, ensuring members have the latest tools to stay competitive and deliver exceptional value. Today, NAR’s technology strategy centers on empowering REALTORS® with advanced platforms and resources.

Innovation and Investment

NAR advances innovation by researching emerging technologies and creating relationships with a broad spectrum of leading technology companies (from startups to mega cap companies), venture capital firms and leading academic and government institutions. NAR’s strategic investment arm, Second Century Ventures (SCV), and its award-winning global tech accelerator, REACH, invest in and partner with early to mid-stage companies with innovative tech solutions.

In 2025, SCV and REACH identified and established strategic relationships with more than **50** new companies globally, each developing and advancing technology to support critical member and industry needs including solutions in property management, agent safety, inspection repair, marketing automation and financial wellness.

Through NAR’s Tech and Innovation blogs, webinars, meetups and conference programming, NAR educates members on future tech trends, like AI, and practical applications, ensuring REALTORS® can adopt new technologies confidently.

Plans for 2026 include expanding these programs and accelerating global-to-U.S. technology exchange, with a strong focus on real estate, construction, finance and banking, and aging-in-place technology.

Building the Member Experience Through Technology

RPR® Advanced Features: The RPR® platform now includes AI-powered ScriptWriters, which help REALTORS® quickly generate customized client communications. RPR® also offers video and social media output tools, and a mobile-first CMA tool, all leveraging AI to deliver faster, more accurate insights and reports.

SentriLock: NAR’s subsidiary continues to innovate in property access and security, with smart lockboxes and showing-management systems trusted nationwide for secure entry and analytics. In 2025, SentriLock and RPR® introduced a first-

of-its-kind integration gives that agents instant access to RPR®’s Market Trends data. Within the existing platform, NAR members can now access pricing trends, housing supply and sales activity.

Digital Branding Solutions: The .RealEstate programs provide AI-powered, SEO-optimized website templates, email addresses, and web addresses ending in .realtor™ or .realestate. These solutions use built-in AI tools to help REALTORS® enhance their online presence, improve discoverability and control their brand. In commitment to continuous innovation, NAR launched 25 new AI-optimized designs in 2025.

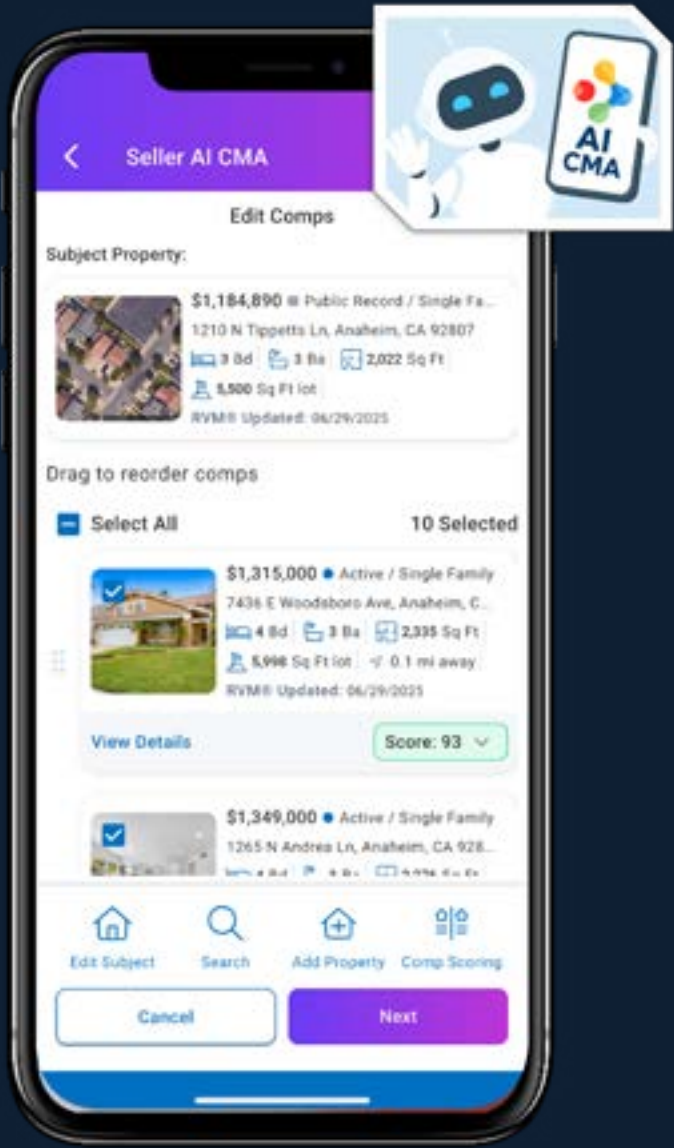
Modernizing the Association Through Technology

AI and Agentic Workflows: NAR is rolling out AI tools for finance, contract management, reconciliations and reporting, increasing efficiency and timeliness of data. These initiatives are designed to increase efficiency, accelerate monthly close, improve financial accuracy and provide real-time metrics for members and volunteer leaders.

ERP Transformation: The implementation of Oracle’s NetSuite ERP system automates core accounting, reporting and operational workflows. AI capabilities within NetSuite help NAR leadership make more informed decisions.

NetSuite Planning & Budgeting (NSPB): NAR is implementing NetSuite Planning & Budgeting tool, which allows real-time visibility into budgets, forecasts and actuals. NSPB provides robust reporting tools, enabling stakeholders to understand financial health and strategic priorities.

NAR is actively shaping the future of real estate technology, focusing on practical solutions that enhance member efficiency, professionalism and the REALTOR®’s central role in every transaction.





FROM THE PRESIDENT

Dear Members,

Thank you for reviewing our 2025 Annual Report. On behalf of the NAR Leadership Team, I want to thank you for your continued dedication and support. And I'd like to share how we're positioning NAR for success in 2026. I stress the "we" because I'm going to need each of you to help get NAR back to business in 2026.

People often ask me why I'm so passionate about NAR's work. My why is simple: This work is important. It opens the door to the American dream, creates intergenerational wealth and drives the economy forward. And in 2026, we're going to work to ensure our REALTOR® members can continue unlocking the American dream for generations to come.

My predecessor, Kevin Sears, worked with CEO Nykia Wright to get NAR back to basics. Their success is the foundation for NAR's success in 2026. I can confidently say that today NAR is more forward-looking, member-centric and mission-driven.

In 2026 we're taking NAR to the next level by getting back to business. Our organization has been serving REALTORS® for more than a century, and I see this strategic plan as the first three years of our next 100 years of business.

What does this mean? We're helping our members navigate the issues that impact their day-to-day business, like financing, inventory, insurance, zoning restrictions and other barriers to home and property ownership. It means leveling up areas that members already find valuable, such as our advocacy, research and tech tools. And it means finding new ways to help our members get to, and execute, their next transaction.

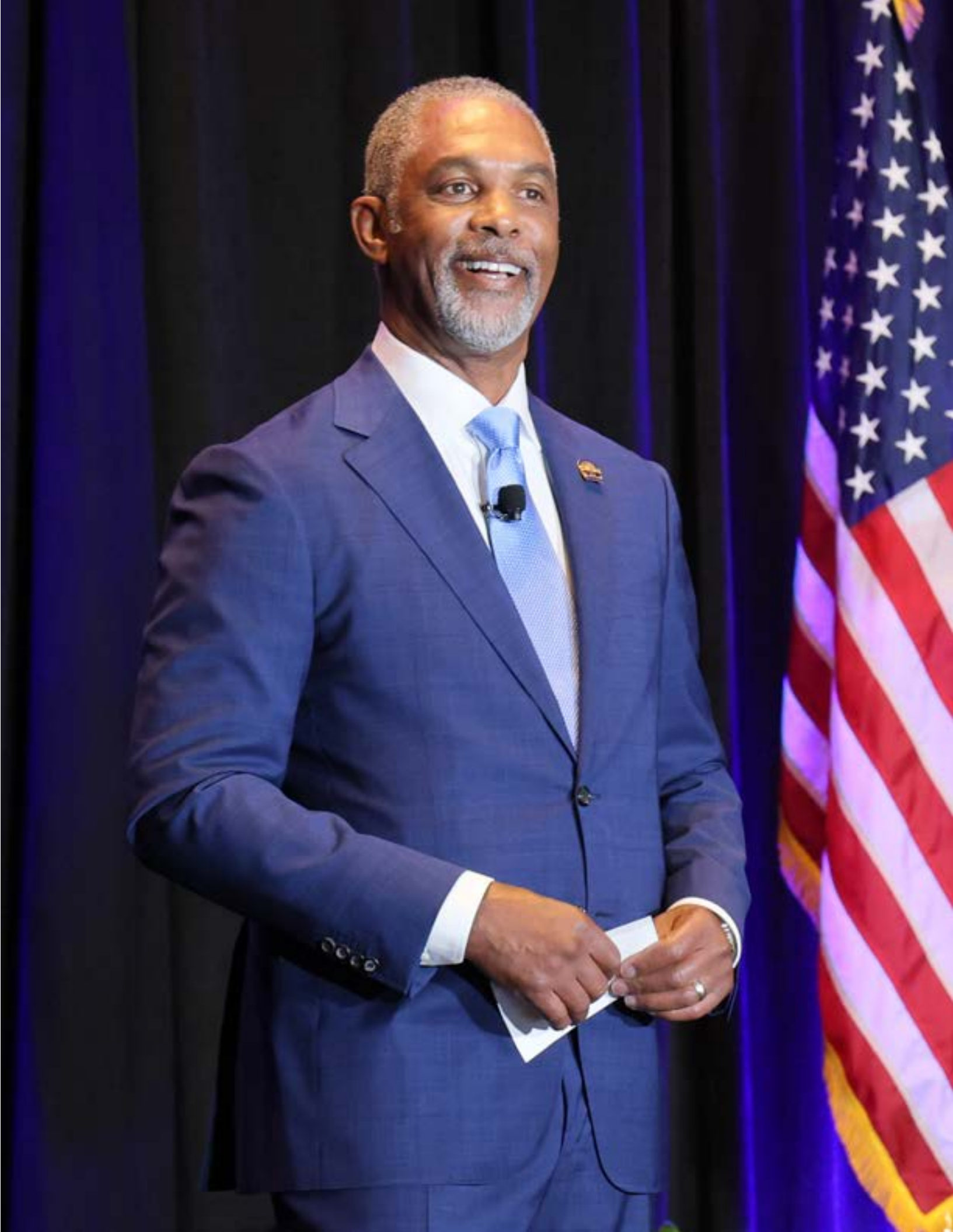
To do this, we're reimagining our educational offerings and events; expanding our engagement with, and resources for, brokers; and restoring trust in the REALTOR® brand so members can be proud to call themselves REALTORS®.

NAR's greatest resource is our members. And we need your help to get NAR back to business. First, I want to hear your ideas on how we tackle the challenges facing the industry. Second, raise your hand if you see problems or have concerns. We want to hear from you about what's working and what's not. We also hope you will share the value NAR provides members, and the value REALTORS® provide consumers, with your colleagues and clients.

With your help and support, I know we'll successfully remember our "why," get back to business and continue making a difference in our communities, our industry, and our country for years to come. Thank you!

Sincerely,

Kevin C. Brown



2026 LEADERSHIP TEAM



KEVIN BROWN
President



CHRISTINE HANSEN
President-Elect



COLIN MULLANE
First Vice President



CRAIG SANFORD
Treasurer



KEVIN SEARS
Immediate Past President



ASA FLEMING
Vice President Advocacy



BOBBI HOWE
Vice President
Association Affairs



NYKIA WRIGHT
CEO



SCAN FOR
MORE INFO

KEY NAR MEETING DATES

Advocacy Week
January 21-23, 2026
Washington, D.C.

RPAC President's Circle Conference
February 23-26, 2026
Las Vegas, NV

REALTORS® Legislative Meetings
June 13-18, 2026
Washington, D.C.

Leadership Summit
August 24-25, 2026
Chicago, IL

NAR NXT, The REALTOR® Experience
November 4-9, 2026
New Orleans, LA



2026 KEY MILESTONES

- » 25th Anniversary of the REALTORS® Relief Foundation
- » 25th Anniversary of NAR's Community Development Advocacy (formerly Community Outreach) Program



REGION 3

DE
DC
MD
VA
WV

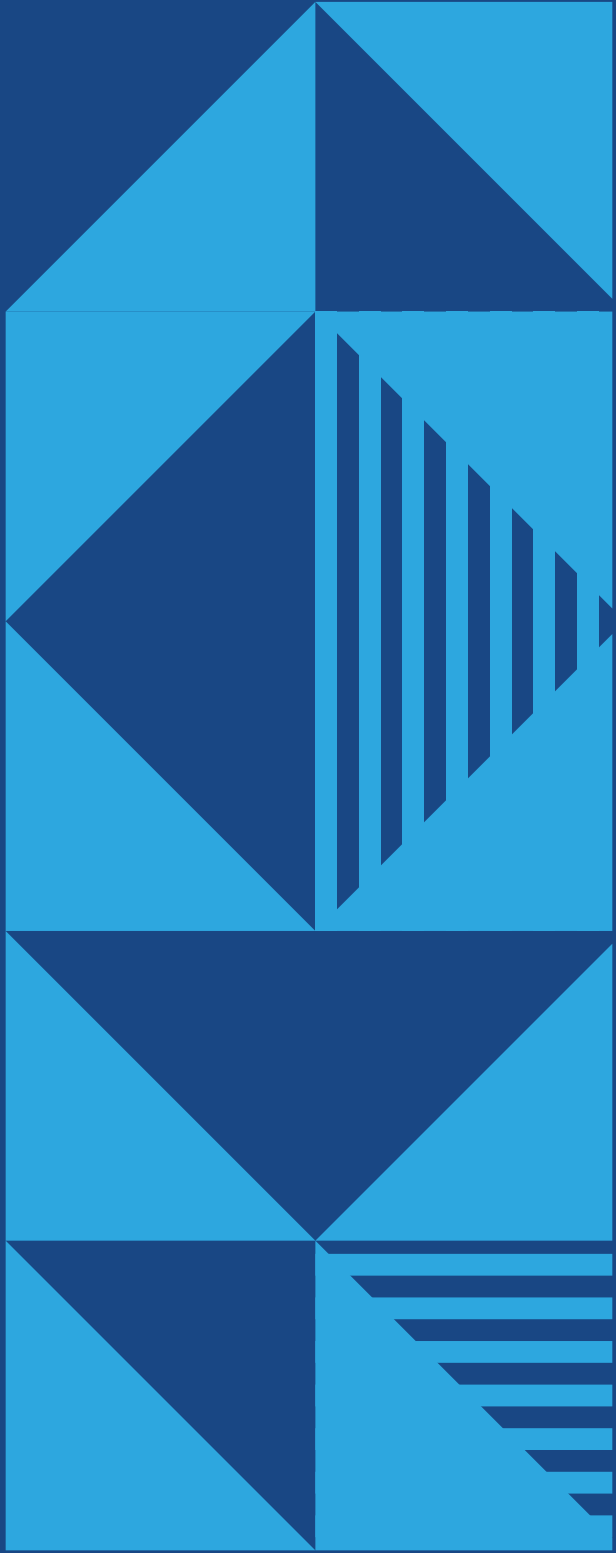
2025

NAR
NEXT

THE REALTOR® EXPERIENCE

REGION 5

REGION 5



NARdotRealtor

nar.realtor