

# C.A.R. 2025 IMPACT REPORT

LEADING THE WAY...®



CALIFORNIA  
ASSOCIATION  
OF REALTORS®

# A MESSAGE FROM C.A.R. PRESIDENT TAMARA SUMINSKI AND C.A.R. CEO PHIL HAWKINS

Thank you for your membership with the CALIFORNIA ASSOCIATION OF REALTORS®.

In 2025, C.A.R. remained focused on delivering measurable results that strengthen the profession and expand housing opportunities throughout California.

We marked a historic milestone by celebrating 120 years of advancing professionalism and championing homeownership across California. This anniversary was more than a reflection on our legacy; it was a powerful reminder of the collective strength and commitment of our members.

Advocacy remained at the forefront of our work. Throughout 2025, C.A.R. stood firm in protecting property rights and promoting policies that focused on real solutions that grow housing supply and create pathways to ownership. We supported homeowners affected by the devastating Southern California wildfires, advanced legislative initiatives designed to streamline housing rebuilding efforts and continued to be a leading voice on issues shaping California's housing future. At the same time, C.A.R. worked throughout the year to develop solutions to improve the availability of affordable homeowners insurance so you can continue to conduct business and your clients can obtain insurance to purchase a home.

C.A.R. led the way in promoting public trust by supporting full disclosure of how real estate professionals are compensated. We created new resources including new forms, Legal FAQ, Quick Guides and Legal Live Webinars so that members were supported and prepared for the disclosure requirements.

The Association expanded its philanthropic impact through our new CARES initiative, launching an enhanced charitable framework backed by a \$1 million seed commitment. These funds will support education, disaster relief and housing affordability efforts — demonstrating our continuing commitment to strengthening the communities we serve.

Finally, we invested in tools and resources to help members navigate a complex and evolving marketplace. The launch of our monthly Consumer Trends and Insights Marketing Toolkit, from the Center for California Real Estate, provides enhanced data, insights and practical resources to better position REALTORS® as trusted advisors to their clients.

Together, these and many other accomplishments reflect the strength of our Association and the dedication of our members. This year, we're boosting our outreach efforts so that we can reach even more members and gather input to create a feedback loop so that we continually improve and support your needs.

Read on to see the many other ways that C.A.R. provided support, services, and innovative solutions designed to strengthen your business and support your success throughout 2025.

Sincerely,



A handwritten signature in black ink that reads "Tamara Suminski".

**Tamara Suminski**  
2026 C.A.R. President



A handwritten signature in black ink that reads "Phil Hawkins".

**Phil Hawkins**  
C.A.R. Chief Executive Officer

# C.A.R. MISSION

Shape, promote and protect an environment for the entire real estate industry, one in which California REALTORS® can succeed in meeting the real property needs of consumers.

# C.A.R. VISION

C.A.R. drives innovation and opportunity in the real estate profession and market.

# STRATEGIC PRIORITIES

## PILLAR – INFLUENCE

Advocacy; Impacting Housing Affordability and Supply; Fair Housing; Environmental, Social and Governance (ESG) Practices

## PILLAR – REALTOR® POSITIONING

C.A.R. Brand; REALTOR® Brand; Broker Relations; Member Engagement

## PILLAR – MEMBER BUSINESS VALUE

Business Resources; Professionalism/Professional Development

## PILLAR – ORGANIZATIONAL DEVELOPMENT

Local Association Relations; Volunteer/Leadership Development; Governance; Staff Capacity

# C.A.R. BY THE NUMBERS

89,175 CALLS

HANDLED BY C.A.R.'S CUSTOMER CONTACT CENTER FOR ASSISTANCE WITH ZIPFORM, EDUCATION, MEMBERSHIP INQUIRIES AND MUCH MORE.

18M+ VISITS

TO CAR.ORG, C.A.R.'S FLAGSHIP WEBSITE, FOR ACCESS TO ZIPFORM, LEGAL INFORMATION, EVENTS, AND MUCH MORE.

92 FREE WEBINARS

**31K+ REGISTRANTS** WITH TOPICS SUCH AS HOMEOWNERS INSURANCE, DISASTER ASSISTANCE, REGULATORY ISSUES, PROPERTY MANAGEMENT, ZIPFORM FUNCTIONS, DOWN PAYMENT ASSISTANCE, HOUSING AFFORDABILITY, AND MUCH MORE.

8 IN-PERSON EVENTS

**DREW 8,800+ ATTENDEES** TO DISCUSS FAIR HOUSING, LEADERSHIP, PATHWAYS TO HOUSING, THE INSURANCE MARKET, WOMANUP! AND THE ANNUAL REIMAGINE!® CONFERENCE & EXPO.

11 NEWSLETTERS

EMAILED TO ALL C.A.R. MEMBERS AND SPECIALIZED GROUPS, PROVIDING YOU WITH TIPS AND TRENDS TO KEEP YOU ONE STEP AHEAD OF THE COMPETITION.

1.1M+

**ALL-MEMBER EMAILS AND NEWSLETTERS** SENT TO KEEP MEMBERS INFORMED AND UPDATED ON INDUSTRY TRENDS AND HOT TOPICS, AS WELL AS HOW C.A.R. HELPS MEMBERS NAVIGATE THE CHANGING LANDSCAPE. THESE EMAILS RECEIVED AN AVERAGE OPEN RATE OF 35%, EXCEEDING INDUSTRY STANDARDS.

# CELEBRATING 120 YEARS

In 2025, C.A.R. marked 120 years of supporting members, their businesses, and the real estate industry across California. Founded in 1905, the Association began with a group of REALTORS® committed to advancing professionalism and establishing ethical standards.

Since then, C.A.R. has worked to expand homeownership opportunities and protect private property rights for all. Throughout the year, C.A.R. celebrated the anniversary with social media posts, an interactive timeline on car.org, downloadable and shareable posts and logos, and a walk-through display at the REImagine! Conference & Expo in Chula Vista, CA.



# ADVOCATING FOR HOMEOWNERSHIP

C.A.R. tracks thousands of bills and ballot initiatives each year that can impact how members do business. We defend private property rights, guard against burdensome restrictions, and advocate for practical policies that strengthen the industry, while ensuring legislators have access to critical housing information and direct input from members.

In 2025, C.A.R. actively **monitored 2,800 bills** affecting REALTOR® policy priorities. Our legislative efforts included supporting and sponsoring measures that increased transparency for condo buyers, protected victims of natural disasters, streamlined housing production, and secured down payment assistance funding for first-generation homebuyers. We also opposed excessive increases in local property taxes, fought extreme rent control measures to protect property rights, and defeated proposed changes that would have disadvantaged homebuyers and landlords.

By helping to defeat new taxes, fees, and regulations that would have made homeownership more expensive, C.A.R. saved California consumers an average of **\$9,540**. C.A.R. also supported policies that made it easier and less costly to buy or sell a home.

C.A.R. **halted extreme rent control and protected property rights** by decisively defeating legislation that sought to make rent caps permanent. This outcome protects housing supply, prevents added pressure on small housing providers, and reinforces that California's housing crisis will not be solved by policies that reduce investment and production.

C.A.R. also **successfully opposed legislation** that would have undermined rental housing stability by imposing unnecessary restrictions on housing providers — measures that could have driven up rents, reduced supply, and limited landlords' ability to recover operating costs.

At the same time, C.A.R. **protected housing supply** by defeating or securing amendments to multiple bills that would have slowed housing production, weakened the

Housing Accountability Act, or created new regulatory barriers. Simultaneously, the Association **supported and helped advance California Environmental Quality Act (CEQA) streamlining and housing production** reforms that reduce red tape, speed approvals, and support infill and transit-oriented development.

C.A.R. increased transparency and kept condo buyers informed by **sponsoring SB 410**, requiring **condo associations to provide sellers with balcony inspection reports** as part of the standard disclosure documents requested during a property sale.

The Association also **protected victims of natural disasters by supporting AB 493**, which requires mortgage lenders to pay homeowners at least 2% annual interest on insurance proceeds held in escrow after property damage or loss.

Through our nonprofit, Californians for Homeownership, C.A.R. **secured a major legal victory to enforce builder's remedy**, a state law that streamlines development in cities that do not adequately plan for housing. This action resulted in the **pending approval of 825 additional housing units** across 10 projects in a Southern California city.

Additionally, C.A.R. advocated for the state to allot **\$300 million in additional funding** for California's shared equity downpayment assistance program, providing first-generation homebuyers up to 20% of their home purchase price in down payment assistance. The California Dream For All program will **save the average homebuyer about \$1,200 per month** by eliminating the need for mortgage insurance.

Supporting all of these advocacy efforts on the ground, **six Government Affairs Field Representatives conducted more than 682 outreaches**, providing advocacy insights and strategic support tailored to local market needs.

# ANNUAL LEGISLATIVE DAY IN SACRAMENTO

Legislative Day remains C.A.R.'s premier REALTOR® advocacy event, giving California REALTORS® the opportunity to meet directly with state legislators and their staff to discuss real estate issues. It also offers valuable insights from California's political leaders, making it both a strong investment in members' businesses and a meaningful way to engage in the legislative process. More than **2,200 California REALTORS®** met directly with **100 legislators** and their staff to advocate for critical legislation that impacts homeownership and housing. The 2025 Legislative Day general session kicked off by celebrating the **30th anniversary** of the passage of the C.A.R.-sponsored **Costa-Hawkins Rental Housing Act**, which established needed limits on local rent control and ensured that new rental housing can still be built.



## THE REALTOR® PARTY OF CALIFORNIA

The REALTOR® Party advances public policies and candidates that build strong communities, protect property interests and promote a vibrant business environment. The Party does not align with any political party. It is neither Republican nor Democrat but instead focuses on supporting candidates and policies that facilitate a healthy real estate industry for all.

In 2025, California REALTORS® came together to strengthen their industry and advocate for policies that support homeownership and professional standards. That collective commitment translated into **\$3.3 million in voluntary contributions**, fueling support for candidates and issues at every level of government aligned with C.A.R.'s mission.

At the same time, C.A.R. took a proactive approach to some of the industry's most pressing challenges. **Three dedicated task forces (insurance, common interest developments, and real estate licensing)** were established to tackle complex issues that directly impact members' ability to close transactions and uphold the professionalism of the field.

# NAVIGATING THE HOMEOWNERS INSURANCE CRISIS

As homeowners' insurance continues to prove increasingly unaffordable and unattainable for many current and prospective homeowners, C.A.R. launched a concerted effort to address the issue from every angle.

In April 2025, C.A.R. appointed an **Insurance Task Force** to explore solutions to improve the affordability and availability of homeowners insurance in California. The task force evaluated coverage options, impacts of state mandates, and challenges in high-risk areas.

The Task Force made recommendations about C.A.R.'s Standard Forms and continues to monitor progress on Zone Zero regulations, the impact of rate increases on overall insurance affordability, and additional legislative proposals.

C.A.R. participated in a **town hall with Insurance Commissioner Ricardo Lara** to discuss the state of the insurance market, the FAIR Plan, and reforms underway at the Department of Insurance.

To better understand and address member challenges, C.A.R. launched a new **Homeowners Insurance Helpline**, a free, statewide listening and information-gathering resource that captures real-world issues REALTORS® are encountering and connects members to available resources. Insights from the Helpline are shared with the Department of Insurance and policymakers to help inform advocacy, legislative strategies, and future member tools. Last year, the Helpline received **175 case inquiries** related to coverage issues, property-specific claims, premium increases, and general insurance questions.

In addition, C.A.R.'s think tank, the Center for California Real Estate (CCRE) convened a panel, **Strengthening California's Insurance Market: Expanding Access & Stability**, to examine strategies for improving the affordability and accessibility of homeowners insurance statewide. Recordings from this panel and other CCRE events are available on the CCRE website at [ccre.us](https://ccre.us).



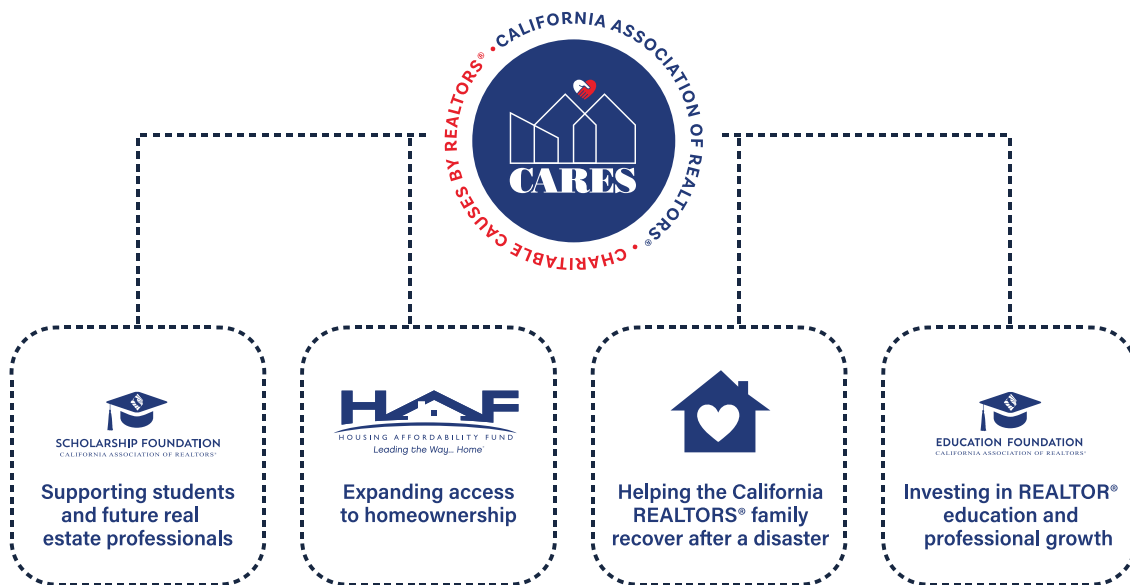
# LAUNCHING A NEW PHILANTHROPIC FRAMEWORK: CARES

In 2025, C.A.R. launched CARES, C.A.R.'s philanthropic framework, that connects and strengthens C.A.R.'s four charitable causes: the Housing Affordability Fund, Scholarship Foundation, Education Foundation, and Disaster Relief Fund. The mission of CARES is to strengthen communities across California by channeling the compassion and generosity of REALTORS® through meaningful philanthropic efforts.

By focusing on practical support for first-time buyers, **C.A.R.'s Housing Affordability Fund (HAF)** helped convert “almost ready” households — those who only needed additional financial assistance — into homeowners by providing **\$1 million in 2025 to assist 102 households** through programs such as the **Pathway to Home Closing Cost Assistance Grant**. Additionally, members donated more than **\$74,000** to HAF by supporting fundraisers such as Casino Night, raffles, and the annual virtual Cooking Class with C.A.R. Leadership Team.

The **C.A.R. Scholarship Foundation** and the **C.A.R. Education Foundation** provided grants and awards to college students who are interested in pursuing a career in real estate, and to REALTOR® professionals seeking to expand their knowledge and skills or achieve a professional designation. The C.A.R. Scholarship Foundation distributed **seven scholarships** for a total of **\$24,000**, and the C.A.R. Education Foundation gave out **twenty-five** scholarships and grants, totaling **\$35,400**.

In 2025, C.A.R. contributed a combined **\$600,000** toward two REALTOR®-sponsored charitable funds to help those who incurred substantial losses due to the January wildfires and other disasters. C.A.R. donated **\$300,000 to its Disaster Relief Fund**, which provides grants to members of the REALTOR® family, their staff and association staff. C.A.R. also contributed **\$300,000 to the National Association of REALTORS® Relief Foundation**.

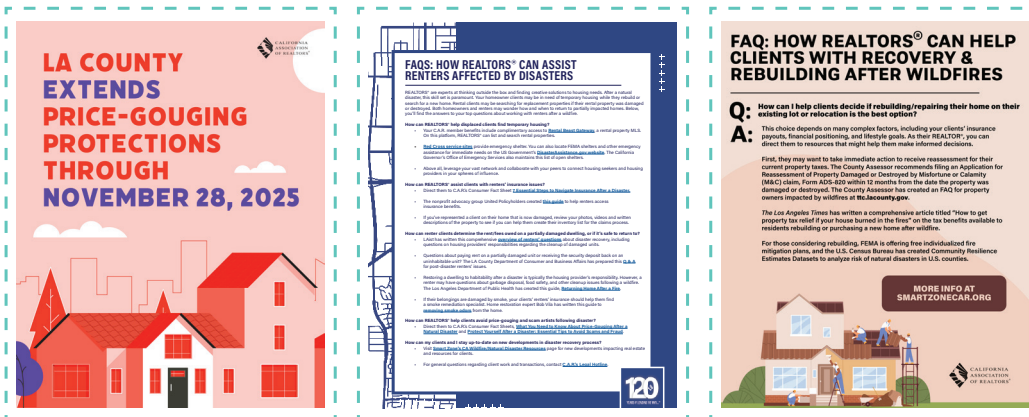


# SUPPORTING MEMBERS DURING THE HISTORIC SOUTHERN CALIFORNIA WILDFIRES

The January firestorm in Los Angeles County and surrounding area destroyed over 14,000 homes and businesses, caused irreparable damage to people's lives, and caused ripples throughout the state.

C.A.R. immediately responded to this crisis by providing **100+ housing and disaster assistance resources**, preparing numerous communication pieces including **30+ shareable fact sheets and quick guides**, 26 all-member eblasts on critical information, holding **6 special townhalls** attended by nearly **9,000 REALTORS®**, sharing **101 social media posts** across all platforms, providing a free Disaster Preparedness and Knowledge education course to more than **850 members**, and publishing an **Open Letter** in **45+ newspapers** statewide with information and resources for wildfire victims — all within the span of 6 weeks.

Many of the resources, fact sheets and other materials are still available on C.A.R.'s Smart Zone website at [www.smartzonecar.org](http://www.smartzonecar.org).



# CENTER FOR CALIFORNIA REAL ESTATE

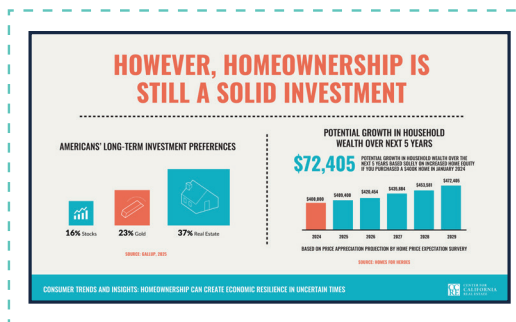
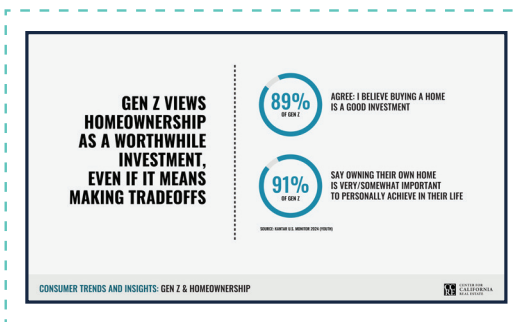
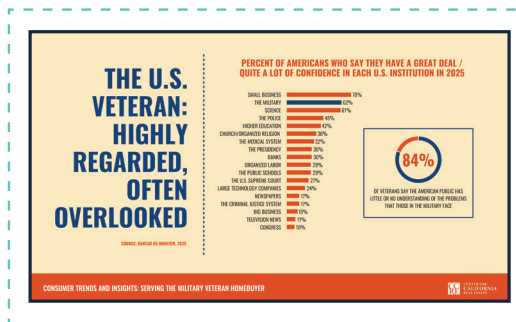
C.A.R.'s institute, the Center for California Real Estate (CCRE), produced programming to engage thought-leaders in topics crucial to California real estate, such as the statewide insurance crisis, the effects of climate change on the industry, and increasing housing supply and the availability of affordable housing.

CCRE held **six events** in 2025 — three in-person and three virtual attracting **4,600+ members**.

A new CCRE-hosted sandbox event, a private meeting of key stakeholders, yielded a publicly distributed report containing proposed solutions to the homeowners insurance crisis. The report has been widely utilized by C.A.R. committees and distributed to legislators and their staffs.

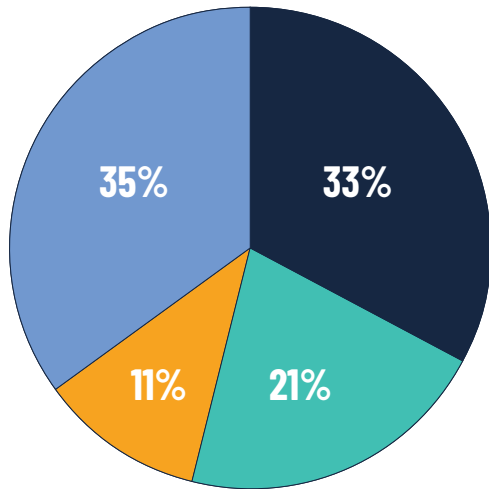
In partnership with **Pepperdine University's Davenport Institute for Public Engagement and Civic Leadership**, CCRE held two, six-week local government workshops enabling more than **350 C.A.R. members** to earn a professional certificate from Pepperdine.

Last year, CCRE also launched a new turnkey toolkit featuring consumer insights, giving members top-quality research in an easily usable and customizable format to utilize with their clients. **Consumer Trends and Insights** features a slide deck presentation, ready-to-use social media posts, infographics and videos each month on various topics. Previous focus areas include Gen Z homebuyers; consumer uncertainty; serving military veteran homebuyers and more.



# PROVIDING LEGAL GUIDANCE AND ASSISTANCE

C.A.R.'s Legal Hotline answers thousands of member inquiries each day, providing free guidance on legal and transactional issues. Some of the most-popular legal topics addressed by the Hotline in 2025 included:



- 33% contract-related
- 21% landlord-tenant related
- 11% general REALTOR® issues
- 35% other legal topics such as disclosure, conflict, licensing, etc.

## BY THE NUMBERS

<b>64,858</b>	resolved legal inquiries	<b>13,057</b>	attendees at legal outreaches
<b>25,780</b>	members who received legal assistance	<b>19</b>	new Legal Quick Guides
<b>10,604</b>	registrants for 12 legal webinars	<b>155</b>	new and revised C.A.R. Standard forms
<b>9,657</b>	registrants for 6 special legal townhalls about referral fee disclosure and the January wildfires		

# FEE DISCLOSURES AND REVISED RAD FORM

In November, C.A.R. issued a statement supporting greater transparency in the disclosure of real estate transaction referral fees, reinforcing public trust by helping ensure consumers understand how real estate professionals are compensated. In December, the semiannual Standard Forms update included a revised REALTOR® Acknowledgement and Disclosure (RAD) form.

Through townhalls, webinars, outreaches and other coordinated efforts, C.A.R. equipped members with the tools to understand what changed and why it matters, enabling REALTORS® to communicate requirements more effectively, strengthen client trust, and navigate evolving legal and transactional expectations with confidence.

To help members hit the ground running with the new forms and best practices, C.A.R.:

- Held **3 legal townhalls** to teach members how and when to use the new RAD form.
- Produced **5 legal quick guides** about when and how to use the RAD form in various situations.
- Offered a free class, which **4,800 members** attended, to train members on the new and revised disclosure forms and guidance.

## LEGAL TOWNHALL:

LEARN TO USE C.A.R.'S NEW REFERRAL FEE DISCLOSURE FORM

**DECEMBER 16** | 9:00 AM - 10:00 AM

HOSTED BY:



**TAMARA SUHINSKI**  
2026 C.A.R. PRESIDENT

SPEAKERS:



**BRIAN MANSON**  
C.A.R. SENIOR VICE PRESIDENT AND GENERAL COUNSEL



**GOV HUTCHINSON**  
C.A.R. VICE PRESIDENT AND ASSISTANT GENERAL COUNSEL



**NEIL KALIN**  
C.A.R. ASSISTANT GENERAL COUNSEL

# PROMOTING THE REALTOR® BRAND THROUGH THE C.A.R. CONSUMER AD CAMPAIGN

C.A.R. annual consumer ad campaign once again highlighted the important role REALTORS® play in guiding clients through California's complex housing market. The campaign showcased the expertise of our members and reinforced what sets them apart. The campaign featured:

- Videos highlighting why buyers and sellers cannot rely on past trends, apps, or advice from friends. Videos reinforced C.A.R.'s commitment to honesty and transparency, demonstrating the value of working with a California REALTOR® who understands real-time market conditions and can navigate the complexities of today's housing market.
- Ads appearing on ABC and Hulu, live news, local sports and prime time, the NBS Playoffs and NFL Draft, among others.
- California-based influencer partners who shared personal homeownership stories, offering tips and showcasing REALTOR®-driven success stories.
- Radio and podcast placements with a number of influential podcasts such as Office Ladies, Fly on the Wall, and local radio stations, including K-Earth 101, to name a few.
- Paid advertising on Facebook, Instagram, Pinterest and YouTube.



# SHARING ON SOCIAL MEDIA

In 2025, the Association increased its member communications on social media significantly, increasing the number of informative posts by 300% per week across Facebook, Instagram, X/Twitter, Threads, YouTube and LinkedIn. In order to provide more member value, we shifted our strategy to provide more shareable and newsworthy content to keep our members informed, while providing content for them to reshare. In 2025, C.A.R. significantly expanded its social media presence, publishing 2,000+ posts over the course of the year. Posting frequency increased from an average of 2-3 posts per week to 8-10, with each piece of content strategically shared across multiple platforms to maximize reach.

Content was also broadened to better serve both members and consumers, incorporating updates on Association business and advocacy efforts, shareable data, key takeaways from industry panels and reports, and relevant industry news.



# REACHING OUT TO OUR MEMBERS – BROKER OUTREACH:

C.A.R. expanded two-way communication with brokers, holding additional outreach meetings with brokers throughout the state, as well as regular virtual meetings with industry experts and C.A.R. staff to review key issues and industry changes. This allowed C.A.R. to identify urgent needs earlier and respond with relevant resources such as the Insurance Helpline, programming such as trainings for the new RAD forms, and escalation pathways.

# GLOBAL REAL ESTATE FORUM FOCUS SERIES:

This new series provides free education on how real estate works in international markets and how to engage global clients. Through **seven virtual forums**, more than **500 members** gained practical insights into markets such as Singapore, France, Italy, and Monaco, expanding their knowledge and supporting new business opportunities.

# HIGHLIGHTING DIVERSITY AND INCLUSION PROGRAMS

Diversity, equity, inclusion and belonging are key priorities of the CALIFORNIA ASSOCIATION OF REALTORS®. C.A.R. believes that a conscious, persistent effort to further diversity and inclusion within the REALTOR® community and organization drives greater success and innovation through the contribution of different perspectives and ideas.

C.A.R. meets this goal through the creation and support of programs such as WomanUP!, the Differently Abled Affinity Group (DAAG), and multicultural partnerships.

WomanUP! is a year-round initiative that helps women in real estate build confidence, grow as leaders, and find community. Through **11 virtual sessions, 831 registrants** had the opportunity to network, educate and support current and future women leaders.

The Differently Abled Affinity Group (DAAG) continued to grow, building connections and advocating for MLS listing options that highlight features for differently abled buyers. In 2025, DAAG hosted **4 meetings with nearly 175 registrants**, helping members better understand how to advocate for and support the needs of differently abled REALTORS® and clients.

C.A.R. also strengthened relationships with multicultural real estate organizations, such as the Asian Real Estate Association of America (AREAA), California Association of Black Real Estate Professionals (CABREP), National Hispanic Organization of Real Estate Associates (NHORA), and more through conferences and the Multicultural Leadership Summit.

Through these programs and partnerships, C.A.R. continued to lead the way in fair housing education. The **4th Annual Fair Housing Day** in-person event brought together nearly 300 REALTORS® with leading experts to explore issues including housing supply challenges, the growing role of Artificial Intelligence in real estate, and the impacts of climate change, ensuring members are prepared for the future of the industry.

Additionally, C.A.R. invested directly in underserved communities by funding Fair Housing, Diversity, and Inclusion grants and sponsorships with local associations of REALTORS®, nonprofit and multicultural partners. These investments supported impactful events and initiatives focused on fair housing education, diversity and inclusion, and sustainable homeownership helping expand access, opportunity, and equity in communities across California.



# PROVIDING FINANCIAL LITERACY, TOOLS AND ASSISTANCE

C.A.R.'s quarterly **STEPS Toward Homeownership** events strengthened member impact on housing affordability by delivering practical financial literacy tools that help REALTORS® better educate buyers. In 2025, **four STEPS events** drew **6,669 registrants**, keeping members informed and confident, supporting responsible homeownership, improving buyer readiness, and reinforcing consumer trust in REALTORS®.

Building on this foundation of education and preparedness, C.A.R. also provided direct financial support to help buyers take the final step into homeownership.



**SEPTEMBER 4:**  
**C.A.R. SHARES UPDATES ON INSURANCE, LENDING & DOWN PAYMENT ASSISTANCE FOR YOUR CLIENTS**



**LATEST LENDING SECRETS**    **ECONOMIC OVERVIEW OF TODAY'S MARKET**    **DOWN PAYMENT ASSISTANCE**    **INSURANCE, INSPECTIONS, IMPOUNDS**

**FREE VIRTUAL EVENT ON SEPTEMBER 4**

# DEVELOPING FUTURE LEADERS

One of C.A.R.'s most important roles is developing future generations of leaders within the industry. In 2025, C.A.R. enhanced programming tied to leadership training and strategic planning.

# LEADERSHIP EDGE CONFERENCE

C.A.R.'s Leadership EDGE Conference continued to grow as a key experience shaping leadership culture across the organization. The interactive event brought together local, state, and national leaders to connect, align on goals and strategies, and strengthen how they serve members. EDGE helped set the tone for leadership by fostering collaboration, keeping members at the center, and maintaining a focus on the future.



## C.A.R. LEADERSHIP ACADEMY (CARLA)

The C.A.R. Leadership Academy (CARLA) launched in 2025 to empower California REALTORS® to develop their leadership potential and make a meaningful impact in the real estate industry.

Each year, up to 20 members are selected for a 12-month immersive program and engage in interactive training sessions, tackle real-world challenges through group projects, and gain the skills and confidence needed to lead.





CALIFORNIA  
ASSOCIATION  
OF REALTORS®

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