



**GREATER  
PROVIDENCE  
BOARD OF  
REALTORS®**

# BROKER TOOLKIT

A Broker's Guide and Reference Tool for activating your new office, onboarding agents and getting the most out of your REALTOR® membership.



GPBOR is strongly committed to a policy of equal opportunity for all individuals regardless of race, color, sex (including pregnancy and sexual harassment), disability, ancestral origin, religion, sexual orientation, gender identity/expression and age. The policy of equal opportunity applies to all aspects of the Association activities and programs including employment practices, membership policies and volunteer appointments.



# TABLE OF CONTENTS

<b>Welcome Message</b>	<b>2</b>
<b>Getting Started</b>	<b>3</b>
<b>Letter of Affiliation</b>	<b>3</b>
Applying for REALTOR® Membership	3
New Member Requirements	4
<b>Onboarding Transfer Agents</b>	<b>4</b>
<b>Value of Membership</b>	<b>5</b>
<b>RPAC</b>	<b>6</b>
Broker Involvement Program	6
Local Impact	6
<b>Annual Dues</b>	<b>7</b>
Dues Timeline	7
Breaking Down the Dues Invoice	8
Member Portal	8
Monitoring Agent Dues Payments	8
<b>Code of Ethics</b>	<b>9</b>
Monitoring Agent COE Requirements	9
<b>Assessments</b>	<b>10</b>
Non-Member Assessments – New Licensees	10
Non-Member Assessments – Non-Renewing Licensees	10
Code of Ethics – Non-Compliance Fine	11
<b>Annual Board Certification</b>	<b>12</b>
Timeline for Completion	12
<b>Resources</b>	<b>13</b>
<b>Affiliates</b>	<b>14</b>
<b>Meetings</b>	<b>15</b>
<b>NAR</b>	<b>16</b>

**A Message  
from 2023 GPBOR, President Rita Steele**



click screen to view

Congratulations on forming your new brokerage firm! We recognize that you have a choice in REALTOR® Board affiliation, and we are honored that you chose to affiliate with the Greater Providence Board of REALTORS® (GPBOR).

Established in 1907, GPBOR is the oldest and largest REALTOR® Association in Rhode Island. We are a professional trade association that works to promote homeownership and to enable our members to successfully conduct their real estate business with integrity and competence and to promote the REALTOR® Code of Ethics. We are one of 1,400 REALTOR® Associations in the U.S. affiliated with the National Association of REALTORS® (NAR), The Voice for Real Estate®.

We commit to the following principles to guide us in our efforts:

<i>Inclusive</i>	We believe that all voices should be heard, therefore we will create a welcoming, safe environment for people of diverse backgrounds, life experiences, personalities, and beliefs.
<i>Influential</i>	We believe that we have an obligation to be a positive influence on the communities in which we operate, therefore we will take a position (appropriately) that provides benefit to the industry and its members.
<i>Integrity</i>	We believe in doing what is right, even when no one is looking, therefore we will hold ourselves and our members to the highest ethical standards to build fairness and trust.
<i>Innovative</i>	We believe in the power of a change mindset; therefore, we will embrace new ideas and seek to leverage technology and tools to improve outcomes and facilitate increased collaboration.
<i>Resourceful</i>	We believe that our creative abilities dramatically impact the success of our members, therefore we will seek to find ways to eliminate problems and identify new opportunities for success of our members.
<i>Supportive</i>	We believe that teamwork makes everything possible, so we emphasize the importance of going beyond personal goals and duties to make a difference in the lives of all those we touch.

**To start the application process, complete the following steps:**

Acquire real estate license and establish Broker, Real Estate Corporation, Partnership or LLC with the RI Department of Business Regulation.

Contact the Real Estate Division of the RI Department of Business Regulation for the necessary forms and requirements to set up your new office. DBR can be reached at **401-462-9596** and **william.deluca@dbr.ri.gov**. [Click here](#) to review forms and regulations.

Agent Applies for Membership with REALTOR® Board. [Click here](#) to download the REALTOR®/Appraiser Membership Application.

- Once affiliation paperwork is received, GPBOR staff will generate a REALTOR® membership invoice for local, state and national dues. GPBOR staff will email a membership application to the new agent and outline the benefits of membership. The Principal Broker/Chief Appraiser will be copied on all billing correspondence with new agent. The agent will have 30 days to apply for REALTOR® membership.
- Agent completes pages 1-2 of the application and provide signatures on both pages. Digital signatures are acceptable.
- Provide copy of Real Estate/Broker/Appraiser license
- Complete payment form. There is a one-time, \$100 application fee for all new REALTOR® members. [Click here](#) to download a pro-rated dues chart or contact the GPBOR office for pricing details.
- Submit application, payment and necessary documents to [info@gprealtors.org](mailto:info@gprealtors.org). Agents will be assigned a NRDS Identification number and login details to access the GPBOR member portal.

## New Member Requirements

• All REALTOR® members are required to complete three classes within the first 120 days of membership - **New Member Orientation, Code of Ethics and Fairhaven**. Please note, that these classes are separate than classes completed as part of a pre-licensing program.

### New Member Code of Ethics

This course focuses on the Code of Ethics of the REALTOR® Association, which all our members pledge to subscribe to and practice on a daily basis ([see here](#))

Options for completing the course include:

- **Online with The CE Shop.** Select any of the classes marked “NAR Ethics”
- **Online with the National Association of REALTORS®.** Free (no CEU credits) and Paid (3 CEU credits) class options
- **Online with the Rhode Island Association of REALTORS®**
- **Live Class via Zoom with the Greater Providence Board of REALTORS®**

### New Member Orientation Program

The GPBOR/NAR New Member Orientation is open to all new and transferring members to the GPBOR. Consult the [GPBOR Events Calendar](#) for future in-person and virtual sessions. Principal Brokers/Chief Appraisers are encouraged to attend live and virtual sessions alongside their newly licensed agents.

**Fairhaven** is a new fair housing simulation training for REALTORS® that uses the power of storytelling to help members identify, prevent, and address discriminatory practices in real estate. Inspired by real stories, this innovative online experience has agents work against the clock to sell homes in the fictional town of Fairhaven, while confronting discrimination in the homebuying process. Learners will also walk in the shoes of a homebuyer facing discrimination. The training provides customized feedback that learners can apply to daily business interactions. [Click here](#) to access Fairhaven online.

## Onboarding an Agent Transferring from Another REALTOR® Board/Office

### Submit Letter of Affiliation to GPBOR/MLS/DBR

When an agent transfers to your firm, the Principal Broker/Chief Appraiser is responsible for notifying the REALTOR® Board, State-Wide MLS and the Department of Business Regulation. Send us a letter affiliation listing the agent’s name, email address, mobile number, real estate or appraisal license number and date they started with your firm. Once complete, email the letter to the following agencies:

**DBR:** [william.deluca@dbr.ri.gov](mailto:william.deluca@dbr.ri.gov)  
**Local Board:** (GPBOR) [info@gprealtors.org](mailto:info@gprealtors.org)  
**RI Association of REALTORS® (RIAR) & MLS:** [membership@rirealtors.org](mailto:membership@rirealtors.org)

### Determining REALTOR® Board Membership

- Upon receipt of Letter of Affiliation, GPBOR staff will determine if agent currently holds an active membership with our Board. If it is confirmed that the agent has paid their annual membership dues and is in good standing with the Board, our membership team will process the office transfer and update your office roster to include the name and record of the new agent.
- If the agent is a member of another REALTOR® Board, they will need to complete a **REALTOR® Membership Application** and transfer their affiliation to their Principal Broker/Chief Appraiser’s Board of Choice. In most cases, partial state and national dues will transfer with the agent. However, they will be responsible for paying local, pro-rated dues for the remainder of the membership period. [Click here](#) to download a pro-rated dues chart or contact the GPBOR office for pricing details.
- Transferring agents will need to provide evidence of the Code of Ethics class certificate upon transfer to the GPBOR. If an agent cannot provide a class certificate, they will be required to complete a Code of Ethics class, within 180 days of transfer

We are pleased to welcome hundreds of new agents to the REALTOR® Association on an annual basis. One of the first questions that agents inquire on is what is the return on investment for my dues dollars? We highly encourage agents to research the websites and social media pages for the local, state and national associations to get the full breath of benefits associated with membership, as not all can be listed here due to space constraints:

## The Value of Membership Includes:



### Community Involvement

Support of worthwhile charitable and community organizations throughout RI highlighting that REALTORS® are actively involved and care about their communities.



### High Standards

Promoting excellence, integrity and quality customer service. Demonstrating to your clients a dedication to professionalism and the REALTOR® Code of Ethics.



### Knowledgeable, Responsive Staff

Available to answer your questions or point you in the appropriate direction.



### Government Affairs

Legislative advocacy on the local, national and state levels addressing critical issues affecting the real estate industry. Our REALTOR® Political Action Committee (RPAC) also works to identify and support pro-real estate candidates.



### Mediation & Arbitration

Providing cost-effective mediation and peer arbitration in the event of a business dispute.



### Networking Participation

In events throughout the state aimed at connecting real estate stakeholders and enhancing your business operations.



### Professional Development

Both credit and non-credit approved programs at our location and online for your convenience and professional growth.



### Resources

Information about the industry, business practices, emerging trends, discounts and special offers.



### Statewide Multiple Listing Service

Access to RI's system is a membership privilege.



### Volunteer and Leadership

Opportunities to serve on Board committees, work groups, task forces or in leadership positions collaborating with peers to give back to the industry and advance private property rights. Check out opportunities to get involved at [www.gpbor.realtor](http://www.gpbor.realtor).

Since 1969, the **REALTORS® Political Action Committee** (RPAC) has promoted the election of pro-REALTOR® candidates across the United States. The purpose of RPAC is clear: voluntary contributions made by REALTORS® are used to help elect candidates who understand and support their interests. These are not members' dues; this is money given freely by REALTORS® in recognition of the importance of the political process. The REALTORS® Political Action Committee and other political fundraising are the keys to protecting and promoting the real estate industry.

## Broker Involvement Program

So how can you get involved? The Broker Involvement Program provides broker-owners with a quick and effective tool to rally their agents on critical legislative issues affecting the real estate industry. Participation offers you and your agents:

### A REALTOR® voice in state houses and on Capitol Hill

Working together we have the opportunity to bring our strong and united REALTOR® voice to state and federal leaders.

### Easy-to-manage solutions

Nothing needs to be downloaded and the program is free. NAR gives the Broker-Owner or Managing-Broker access to the Broker Portal.

### Proven Results

Calls for Action response rates are significantly higher when agents receive their message from their Broker. On average, 40 percent of all responses to Calls for Action are from agents in the Broker Program.

Sign your company up for this free program today at [www.realtorparty.com/brokersjoin](http://www.realtorparty.com/brokersjoin)

## Making a Local Impact

As business owners, it is imperative that you take an active stance on local and state issues affecting your community. We encourage you to familiarize yourself with local leaders and make your voice heard. [Click here](#) to access a list of local legislatures throughout Rhode Island.



# ANNUAL DUES

Per the bylaws of the Association, membership dues are due annually by November 1st of each calendar year. Dues are collected for the National, State and Local associations through the GPBOR Board office and are then distributed to the different REALTOR® organizations. At this time, the organization does not have a dues payment plan and cannot accept partial payments. Dues can be paid online through the **GPBOR Member Portal** or via check by mail. Brokers can monitor which agents in their office have paid their dues through the member portal.

**Early/Mid  
September**

01

Membership dues notices are posted to each member's account on the GPBOR Member Portal. Members are notified via email and a mailed postcard when invoices are posted to their online account. Agents are strongly encouraged to access and pay their invoices online through the **GPBOR Member Portal**.

**October**

02

Dues reminder notices are sent to agents throughout the month via email. Additional reminders are sent via text.\*\*

**November**

03

Per the bylaws of the Association, annual membership dues are due by November 1st. In early November, brokers will be directed to log into their member portal accounts to view which agents in their office have an outstanding dues balance. It is the broker's responsibility to ensure that all of the agents on their office roster, have met their membership dues obligation. GPBOR will continue to communicate dues reminders to agents via email and text throughout November and December. A grace period without penalty will extend until December 31.

**December 31st**

04

Agents with an outstanding balance due by midnight on December 31st, will be inactivated and a reinstatement fee of \$125 (\$150 for Principal Brokers) will be added to their account. This fee cannot be waived. Disaffiliation notices should be sent to GPBOR, DBR and MLS for any agents who opt to resign their membership, effective December 31.

**January**

05

Brokers are responsible to ensure that their current roster of attendees on the GPBOR website is accurate and current. If dues have not been paid or disaffiliation /resignation notices have not been received for an agent, the broker will be forwarded a Non-Member Assessment. The Non-Member Assessment will be waived if the agent pays their outstanding dues payment (plus reinstatement fee) or a disaffiliation notice is received.

\*\* REALTOR® members have the opportunity to opt of text and email reminders



## Breaking Down the Dues Invoice

If you and your agent(s) joined the REALTOR® Association during this calendar year, you paid pro-rated membership dues at time of application. Going forward, your annual membership dues are due by November 1st (per the bylaws), with a grace period until December 31st. On the invoice, you will see the following line items:

**NAR REALTOR® Dues**

**NAR Image REALTOR® Assessment**

**RIAR REALTOR® Dues**

**Local Board Dues (GPBOR)**

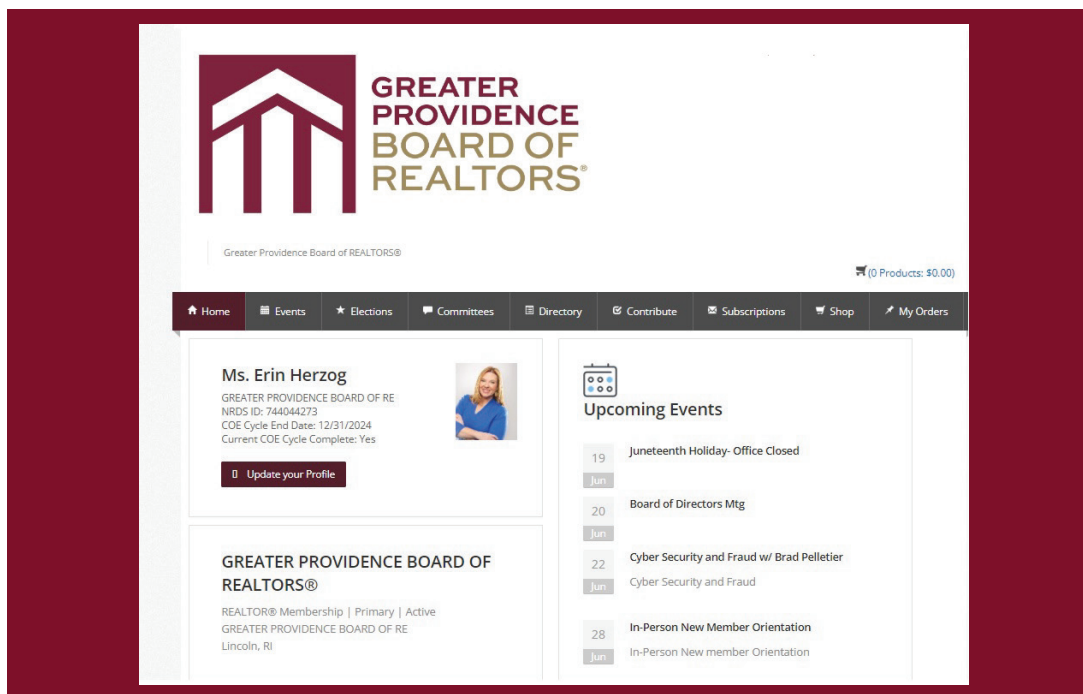
**RPAC Contribution \*\***

**GPBOR C.A.R.E. Donation \*\***

\*\* Optional contributions that can be removed by the member or staff

## A Broker's Guide to the Member Portal

As the Designated REALTOR® of your office, you can log into the member portal and monitor and track your agent's membership payments in real time. Using your username and password combo, log into your account at <https://gpbportal.ramcoams.net/Login.aspx>



## Monitoring Agent Dues Payments

- Click on “pay agent orders” under your company name.
- Any agents remaining on this list, have an outstanding balance due
- If there are agents on this list who are no longer active agents with your office, please contact GPBOR with a disaffiliation notice for the agent

NAR's Code of Ethics, adopted in 1913, was one of the first codifications of ethical duties adopted by any business group. The Code ensures that consumers are served by requiring REALTORS® to cooperate with each other in furthering clients' best interests.

New members are required to complete a Code of Ethics class within the first 180 days of membership. This information is communicated to new members at time of application and reminders are sent throughout the first six months of their membership. Agents can complete the classes online through the NAR website (free of charge with no continuing education credits) or through various online schools for a small fee. GPBOR also offers live, interactive Code of Ethics classes via Zoom, multiple times a year.

Existing REALTOR® members must complete 2.5 hours of ethics training, meeting specific learning objectives and criteria, within three-year cycles. The current three-year cycle is **1/1/2021-12/31/2024**. As mentioned previously, agents can complete the class online with NAR or through various online platforms. Completion certificates need to be forwarded to the local board for processing. We are not notified automatically when an agent completes a Code of Ethics class.

### Monitoring Agent COE Requirements

- Click on “manage agents” in the gray text box with your company name.
- The list matches the roster of agents in our database. Their last corresponding Code of Ethics date is listed in COE Completion Date column. During COE renewal years, it is important to track this information to make sure that your agents are in compliance with NAR Ethics regulations.

Greater Providence Board of REALTORS®

(0 Products: \$0.00)

Home Events Elections Committees Directory Contribute Subscriptions Shop My Orders

### Agent Roster

#### Active Agents

Name	NRDS ID	COE Completion Date	Orientation Date	Local Orientation Date
REALTOR, Bob		1/13/2021	N/A	N/A
REALTOR, Maureen		N/A	N/A	N/A

Per the bylaws of the REALTOR® association, all agents are required to join their firm's REALTOR® board of choice or the firm will be responsible for a **Non-Member Assessment**. As a non-member, your agent may have access to MLS but would not be eligible for the many valuable benefits of membership associated with GPBOR, RIAR or NAR.

New licensees are notified of this option during the membership billing process. If after 30 days, your licensee has not applied for REALTOR® membership, you will be forwarded a Non-Member Assessment via mail and email. In accordance with the **REALTOR® Dues Formula**, you would be responsible for paying this assessment on an annual basis – initially at the time of receipt and going forward, as part of your annual dues invoice.

### Upon receipt of the invoice, you have the option to:

- 01** Pay the invoice
- 02** Encourage the agent to complete their membership application and join the REALTOR® Association. This would cancel the Non-Member Assessment invoice.
- 03** Disaffiliate the licensee with our office, MLS and the RI Department of Business Regulation.

Your response is due within 10 days of receipt of the Non-Member Assessment. Failure to comply with any of the options listed, may result in suspension of REALTOR® services for you and your office - including MLS.

### Non-Member Assessment – Licensees that Fail to Renew Annual Membership

As referenced during the Annual Dues section, brokers are responsible for ensuring that their current roster of attendees on the GPBOR website is accurate. If dues have not been paid or disaffiliation/resignation notices have not been received for an agent, the broker will be forwarded a Non-Member Assessment. At that time, brokers can pay the invoice, encourage the agent to pay their dues or you may disaffiliate the licensee with our office, MLS and the RI Department of Business Regulation.

Failure to comply with any of the options listed, may result in suspension of REALTOR® services for you and your office - including MLS.

## Code of Ethics – Non-Compliance Fine for Agents

Per the National Association of REALTORS®, all agents are required to complete a Code of Ethics class every three years. [Click here](#) for more details. The current Code of Ethics cycle will run from January 1, 2022 to December 31, 2024. REALTOR® members who fail to submit a copy of their Code of Ethics completion certificate, will be fined \$50 (Associates) and \$100 (Principal Brokers).

On an annual basis, all Primary and Secondary Designated REALTORS®, are required to log into the member portal and verify that the agents associated with your firm are listed correctly. Each agent associated with your firm, is required to belong to a REALTOR® Association, or your office can elect to pay a non-member assessment for each individual that chooses not to join. Your office roster should match the agent roster with the Department of Business Regulations and MLS.

Any discrepancies or changes should be submitted to the GPBOR Membership Department along with your signed, **Board Certification form (click here to view)**. This annual review process applies to all REALTOR® firms – even those that operate as a sole proprietor. There are no fees associated with this annual reporting, provided the paperwork is submitted to the GPBOR office before the deadline date.

In addition, if your office owns/operates a referral agency, you are required to submit a Limited Function Referral Office (LFRO) form along with your annual Board Certification form. **Click here** to access the LFRO Form.

## Timeline for Completion



Designated REALTORS® are contacted by email, with instructions for accessing the GPBOR member portal and submitting your Board Certification forms electronically. Deadline for submission is March 31st.

The GPBOR Membership Department will review any updates/discrepancies and update your office roster accordingly.

Late notices with fines of \$250 will be sent to all Designated REALTORS® who do not meet this membership obligation. Designated REALTORS® who do not comply with the late notice deadline, are subject to membership suspension. Furthermore, any agents associated with the firm, will also be subject to membership suspension, in accordance with our Bylaws.

A complete list of member resources can be found on [www.gpbor.realtor](http://www.gpbor.realtor).

In addition, click on the links below for quick access to forms referenced through this broker toolkit:

## **Membership**

[Annual Board Certification Form](#)

[Membership Application – REALTOR® members](#)

[Membership Application – Affiliate members](#)

[Pro-Rated Dues Chart – REALTOR® members](#)

[Pro-Rated Dues Chart – Affiliate members](#)

GPBOR currently has an Affiliate Membership category available to businesses and individuals whose products or services are used by homeowners, REALTORS® or Appraisers. Members include but are not limited to financial institutions, title attorneys, insurers, restoration companies, mortgage lenders and more.

As REALTOR® members, we encourage you to access this referral network for all of your business needs. [Click here](#) to access a list of Affiliate Partners through the GPBOR member directory. Do you work with a contact that would be a good fit for our referral network? New Affiliate members are invited to join anytime. [Click here](#) for more information.

In addition, GPBOR partners with sponsors for many of our educational, social and charitable engagements. [Click here](#) to access a list of current sponsors. If you or your firm are interested in sponsoring an upcoming event, please connect with Suzanne Silva, CEO at (401) 274-8383 and [ssilva@gprealtors.org](mailto:ssilva@gprealtors.org).

Thank you for choosing to support those that support us!

## **National REALTOR® Meetings**

C5 (September) – Commercial, Capital, Connect

Broker's Edge (October)

NAR Midyear Meetings in DC (May)

NAR Annual Convention (November)

Annual Broker Summit (March)

## **Conventions in nearby New England States**

Massachusetts



## Other NAR Resources

[NAR Membership](#)

[Broker resources & sample business letter templates from NAR](#)

[Diversity & Fair Housing](#)

[Logo & trademark rules](#)

[National \(and regional\) Housing Statistics](#)

[Advocacy Agenda of the NAR](#)

[Designations & Certifications](#)

[“That’s who we R” consumer campaign & marketing assets](#)

[Center for Financial Wellness](#)

[Commitment to Excellence](#)

[REALTOR® Benefits® Program Partners](#)

[REALTOR® Party Mobile Alerts](#)

[REALTORS® Property Resource \(RPR\)](#)

[Antitrust Risk Management Tools for Real Estate Brokerages](#)

## GPBOR Social Media Pages



GPBOR  
TWITTER



GPBOR  
INSTAGRAM



GPBOR  
FACEBOOK



GPBOR  
FACEBOOK  
(DIVERSITY)



GPBOR  
YOUTUBE