



GREATER  
PROVIDENCE  
BOARD OF  
REALTORS®

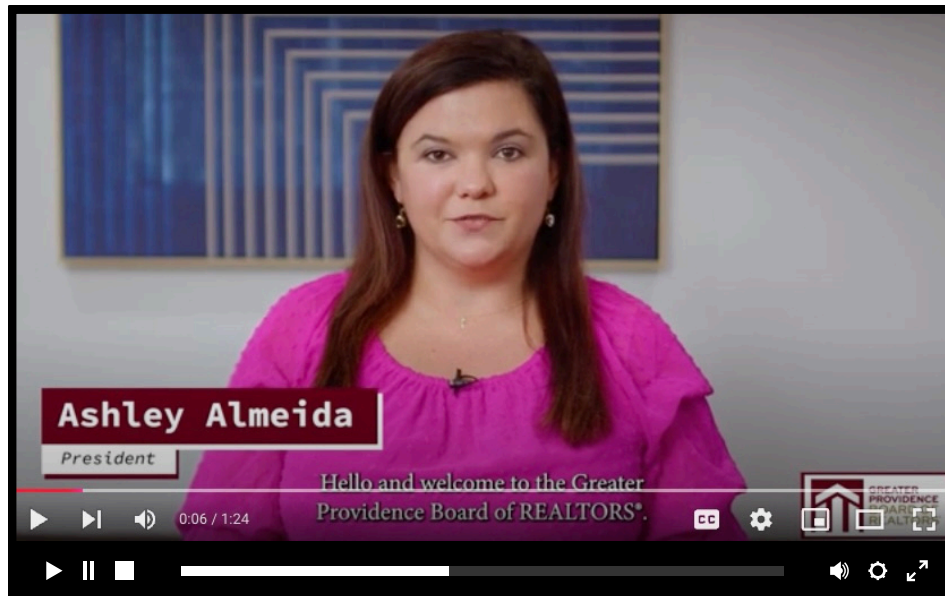
# BROKER TOOLKIT

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

# Table of Contents

<b>WELCOME MESSAGE</b>	_____	<b>03</b>
<b>Getting Started</b>	_____	<b>04-05</b>
Applying for REALTOR® Membership		
New Member Requirement		
<b>Onboarding Transfer Agents</b>	_____	<b>06</b>
Letter of Affiliation		
<b>Value of Membership</b>	_____	<b>07</b>
<b>RPAC</b>	_____	<b>08</b>
Broker Involvement Program		
Local Impact		
<b>Annual Dues</b>	_____	<b>09-10</b>
Dues Timeline		
Breaking Down the Dues Invoice		
Member Portal		
Monitoring Agent Dues Payments		
<b>Code of Ethics</b>	_____	<b>11</b>
Monitoring Agent COE Requirements		
<b>Fair Housing</b>	_____	<b>12</b>
<b>Assessments</b>	_____	<b>13</b>
Non-Member Assessments – New Licensees		
Non-Member Assessments – Non-Renewing Licensees		
Code of Ethics – Non-Compliance Fine		
Fair Housing – Non-Compliance Fine		
<b>Annual Board of Certification</b>	_____	<b>14</b>
Timeline for Completion		
<b>Resources</b>	_____	<b>15-16</b>
GPBOR		
NAR		

# Welcome



## A video message from 2025 GPBOR President Ashley Almeida

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 local 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 1,200 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:***

INCLUSIVE	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.
INFLUENTIAL	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.
INTEGRITY	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.
INNOVATIVE	We believe in the power of change mindset; therefore, we will embrace new ideas and seek to leverage technology and tools to improve outcomes and facilitate increased collaboration.
RESOURCEFUL	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.
SUPPORTIVE	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.

# Getting started

To start the application process,  
complete the following steps:

## 1

### SETTING UP YOUR NEW OFFICE

Acquire real estate license and establish Brokerage, 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 (DBR) for the necessary forms and requirements to set up your new office. DBR can be reached at **401-921-1590** and **DBR.REInquiry@dbr.ri.gov**. [Click here](#) to review forms and regulations.

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## 2

### APPLYING FOR MEMBERSHIP

Any licensees affiliated with your brokerage should apply for Membership with the 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 provides 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 MI Identification number and login details to access the GPBOR member portal.
- 

## 3

### COMPLETE NEW MEMBER REQUIREMENTS

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

\* fees are subject to change

## COMPLETE NEW MEMBER REQUIREMENTS, CONT'D

### New Member Orientation Program

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

### Fair Housing Orientation

REALTORS® are required to complete Fair Housing / Anti-Bias Training upon becoming a member, and every 3 years thereafter. Training may be completed through NAR's online courses or through another method, such as online, or classroom courses via local/state associations. Here are some options to complete the Fair Housing requirement:

- [Click here](#) to access Fairhaven: A Fair Housing Simulation
- [Click here](#) to complete At Home With Diversity
- [Click here](#) to complete Bias Override: Overcoming Barriers to Fair Housing
- [Online with The CE Shop](#). Select any of the classes marked "NAR Fair Housing"

If you complete some other 2-hour course in order to meet this requirement, the course must meet NAR's [learning objectives](#) and the certificate sent to us for our review.

### 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 ([click here to view](#)).

Options for completing the COE 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®](#)
- [In-person and online Zoom classes with the Greater Providence Board of REALTORS®](#)

# Steps to Onboard an Agent Transferring from Another REALTOR® Board/Office

## 1

### 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: DBR.REInquiry@dbr.ri.gov**

**Local Board: (GPBOR) info@gprealtors.org**

**RI Association of REALTORS® (RIAR) & MLS: membership@rirealtors.org**


## 2


### 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 that they completed a New Member Orientation, Fair Housing Orientation, and Code of Ethics upon transfer to GPBOR. If an agent can not provide a class certificate, they will be required to complete the required class(es), within 120 days of transfer. Agents who fail to complete new member classes within 120 days are subject to a fine and suspension.

# Value of Membership


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. Below is a snapshot of just a few of the benefits included in your REALTOR® membership.

- 


**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.
- 

**KNOWLEDGABLE, 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 PARTICIPATON**  
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.
- 

**RISK MANAGEMENT**  
Access to legal forms and a legal hotline service for REALTOR® members.
- 

**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).



# RPAC

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

## 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:



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.



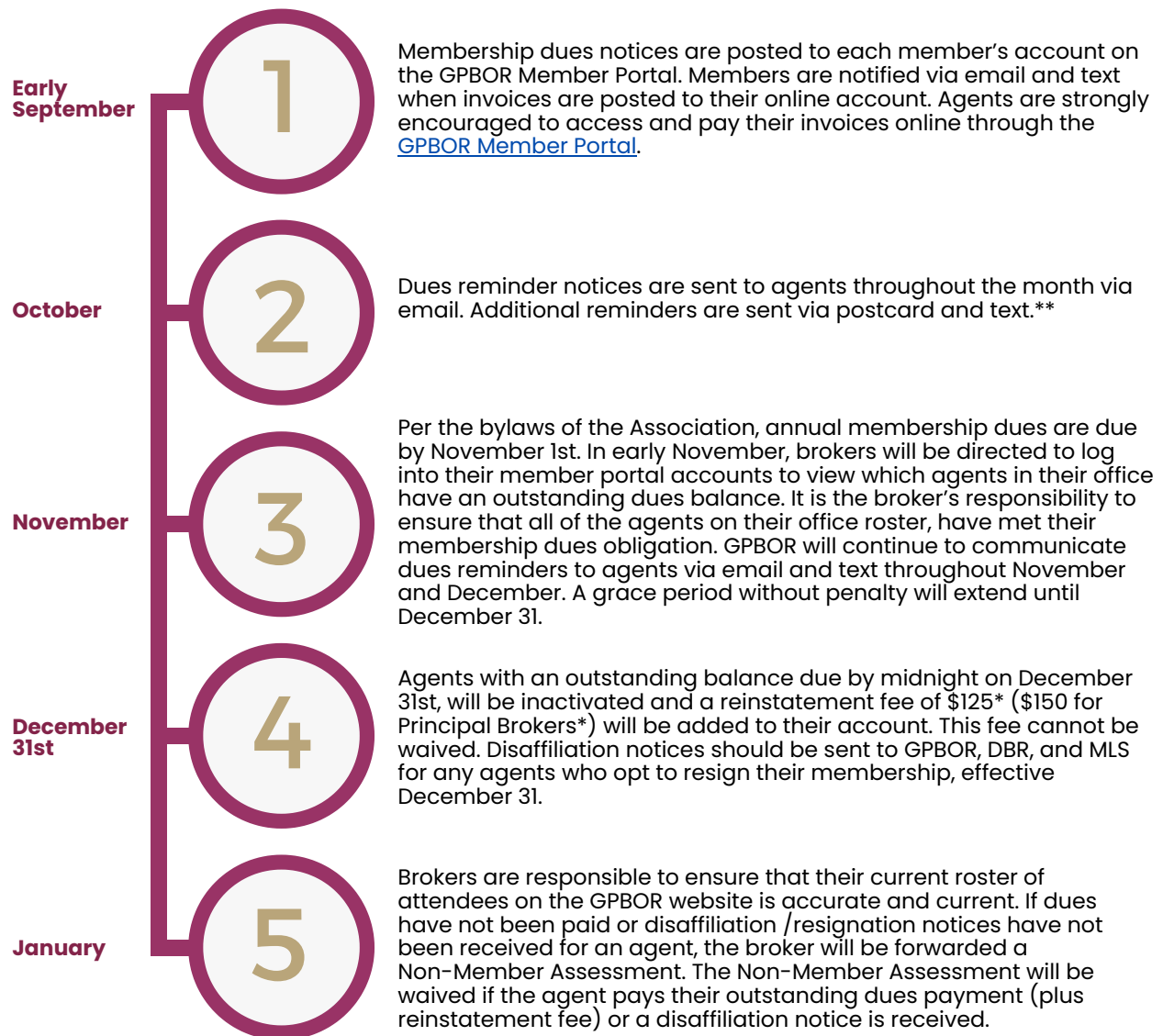
\*Voluntary RPAC contributions can only be included in a personal check or credit card. Corporate or business checks and credit cards cannot be accepted. Cardholders must be at least 18 years of age and not a foreign national or federal contractor. \*RPAC Contributions are voluntary and are used for political purposes. The amounts indicated are merely guidelines and you may contribute more or less than the suggested amounts. GPBOR, RIAR and NAR will not favor or disadvantage any member because of the amount contributed or a decision not to contribute. You may refuse to contribute without reprisal. Your contribution is split between National RPAC and the State PAC in your state. The National portion is used to support federal candidates and is charged against your limits under 52 U.S.C. 30116.



# 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.

## DUES TIMELINE



\* Dues and fees are subject to change and are non-refundable

\*\* REALTOR® members have the opportunity to opt out 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.

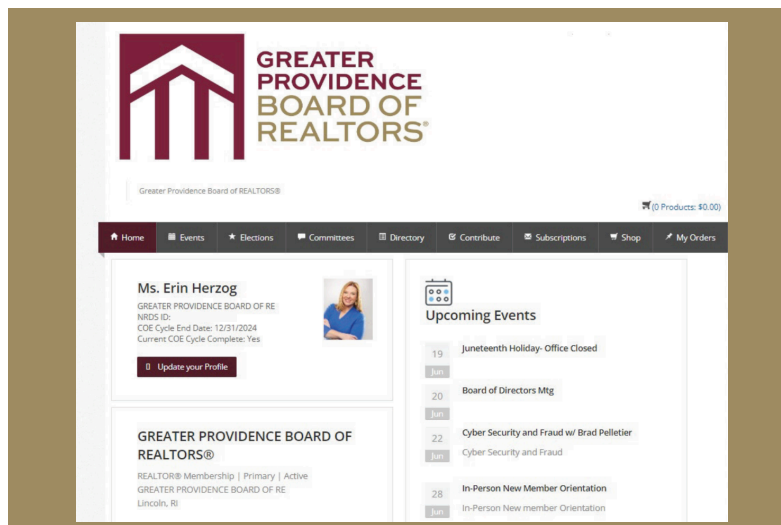
On the invoice, you will see the following line items:

- **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 BROKERS 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

# Code of Ethics

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 120 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 and in-person, 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 **1/1/2025-12/31/2027**. 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. If the COE Complete column says "No" this means you or your agent(s) have not yet submitted a completion certificate for the C8 cycle (1/1/2025-12/31/2027). The agent can email their completion certificate(s) to [info@gprealtors.org](mailto:info@gprealtors.org). Once received and processed, the agent roster will automatically update to "Yes". During COE renewal years, it is important to track this information to make sure that your agents are in compliance with NAR Ethics regulations.

Active Agents		
Name	M1 ID	COE Complete
Bristol, Christine		No

# Fair Housing

Effective 1/1/25, the REALTOR® Association now requires a 2-hour fair housing training class as a condition of membership. The policy is based on a recommendation created by a work group composed of members of the Fair Housing Committee, Professional Development Committee, Association Executives Committee, and Membership Policy and Board Jurisdiction Committee, and approved by the NAR Board of Directors in May 2023. [Click here](#) to learn more.

Existing REALTOR® members will have to complete fair housing training, within three-year cycles. The current three-year cycle is **1/1/25 – 12/31/27**. Similar to Code of Ethics, members will submit their certificate to their local Board for review and recording. GPBOR is not automatically notified when a member completes this class.

New members have 120 days to complete a Fair Housing Orientation from the date they join.

# Assessments

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:

- 1 **Pay the invoice**
- 2 **Encourage the agent to complete their membership application and join the REALTOR® Association. This would cancel the Non-Member Assessment invoice.**
- 3 **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.

## 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.

## 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 (Cycle 8) will run from January 1, 2025 to December 31, 2027. REALTOR® members who fail to submit a copy of their Code of Ethics completion certificate, will be fined \$75 (Associates) and \$150 (Principal Brokers).

## FAIR HOUSING – NON-COMPLIANCE FINE FOR AGENTS

Per the National Association of REALTORS®, all agents are required to complete Fair Housing training every three years. Currently, they have from January 1, 2025 to December 31, 2027 to complete their 2-hour fair housing training. Fair Housing Orientation is required of new members within the first 120 days of their joining GPBOR or they will be assessed a \$75 fine.

# Annual Certification

On an annual basis, all Primary and Secondary Designated REALTORS®, are required to authenticate their agent roster on the GPBOR member portal and complete the on-line board certification form.

Each March, Designated REALTORS® will receive instructions to log into the GPBOR member portal and verify 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 through the on-line Board Certification form. 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.

## TIMELINE



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.

\* fees are subject to change

# GPBOR Resources

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

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

## Membership

- [Annual Board Certification Form](#)
- [REALTOR® Application Form](#)
- [REALTOR® Pro-Rated Dues Chart](#)

## Events & Classes

- [Event & Class Calendar](#)
- Annual Meeting & Installation of Board of Directors (Fall)
- Annual Holiday Party (Dec)
- Annual Board Open House (Dec)

## Ombuds Procedures

The Greater Providence Board of REALTORS® has adopted Ombuds Procedures, which are intended to provide enhanced communications and initial problem-solving capacity to the professional standards process. The Ombudsperson can respond to general questions regarding real estate, listen to transaction details, review the REALTOR® Association's Code of Ethics and enforcement issues. [Click here to learn more.](#)

## Business Connections

GPBOR's Affiliate Membership is for businesses serving homeowners, REALTORS®, or Appraisers, including lenders, insurers, and more. REALTORS® can use this network for business needs. [Access the directory here.](#) Know someone who'd be a good fit? New members can join anytime. [Click here for details.](#)

GPBOR also partners with sponsors for various events; [click here](#) for a list of current sponsors or to inquire about sponsoring an upcoming event.

## Volunteer

Volunteer with GPBOR! Join a committee or task force to grow as a REALTOR® and support your business, or sign up for one-time volunteer opportunities like Habitat for Humanity, tree planting, or food drives. [Click here for more info.](#)

## Connect with GPBOR

- [GPBOR Instagram](#)
- [GPBOR Facebook](#)
- [GPBOR LinkedIn](#)
- [GPBOR YouTube](#)



# NAR Resources

A complete list of member resources can be found on [nar.realtor](https://nar.realtor)

## National REALTOR® Meetings

- [C5+CCIM Global Summit](#) (September 16-18, 2025, Chicago, IL)
- [NAR Legislative Meetings](#) (May 31-June 5, 2025, Washington, DC)
- [NAR NXT, The REALTOR® Experience](#) – National Convention (Nov. 12-17, 2025, Houston, TX)
- [Annual Broker Summit](#) (April 8-9, 2025, Louisville, KY)

[Full calendar of NAR Meetings](#)

## Membership & Professional Resources

- [www.broker.realtor](https://www.broker.realtor)
- [NAR Membership](#)
- [Broker Resources & Sample Business Letter Templates](#)
- [Designations & Certifications](#)
- [NAR REALTOR® Benefits](#)
- [REALTORS® Commitment to Excellence](#)
- [Diversity & Fair Housing](#)
- [Fairhaven 2.0](#)
- [REALTOR® Magazine](#)

## Advocacy, Policy, & Legal

- [Advocacy Agenda of the NAR](#)
- [REALTOR® Party Member Alerts](#)
- [Logo & Trademark Rules](#)
- [Windows to the Law \(videos\)](#)
- [Antitrust Risk Management Tools for Real Estate Brokerages](#)

## Education & Market Insights

- [Center for REALTOR® Financial Wellness](#)
- [Drive with NAR podcast](#)
- [REALTORS® Property Resource \(RPR\)](#)
- [National \(and Regional\) Housing Statistics](#)
- [Local Sales Statistics \(RIAR\)](#)

## Consumer Guides

NAR offers a variety of consumer guides for both homebuyers and sellers in both English and Spanish, available for you to share with your office and clients at [facts.realtor](https://facts.realtor).

# Our Mission

Cultivate professionalism in our real estate businesses and communities through collaboration, resources, and advocacy.

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## Contact

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