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Company Address _____

City/Zip _____ Home Zip Code _____

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Mail to: PPAR Government Affairs 430 N. Tejon St., Colorado Springs, CO 80903



Pikes Peak Association of REALTORS®

 430 N. Tejon St.

 Colorado Springs, CO

Government Affairs Division

 719-633-7718

<http://government.ppar.com>



Small Business Health Plans

REALTORS® nationwide have long been concerned with one issue: access to affordable health insurance! Rising costs in the health insurance industry have forced many REALTORS® to forego even the most basic health care coverage for themselves and their families. They are not alone. Currently, approximately 46 million Americans do not have health insurance. The reasons vary from being self-employed to being employees of small businesses that do not provide health care coverage. Stories of families forced into bankruptcy because of medical bills have become more and more common. The system is obviously broken and something needs to be done!

Traditionally, large companies are able to negotiate more affordable and competitive health care packages for their employees. This leaves the brunt of the cost for health insurance to fall on small businesses. It makes sense for trade associations to band together nationwide to negotiate lower rates for their members.

For the first time in 11 years, legislation for Small Business Health Plans (SBHPs) was debated by the US Senate (SB 1955 sponsored by Sen. Michael B. Enzi (R-WY) and Sen. Ben Nelson (D-NE)). The companion bill (HR 525 - the Small Business Health Fairness Act) passed through the US House in 2005 and President Bush has said that he will sign any SBHP legislation that passes through Congress. In fact, small business health plans is one of the President's priorities!

On May 11, 2006 a "cloture" vote was held. This is a vote not for the bill itself, but for a motion on a procedural issue to end debate and allow a vote on the bill. Sixty (60) "yes" votes were needed for cloture. Unfortunately, the motion failed with fifty-five (55) "yes" votes and forty-three (43) "no" votes.

So what happens now? Senators Enzi and Nelson have both stated that this issue is not dead. They would like to rework the bill, address some of the concerns for the opponents and hope for success before the end of the Congressional session.

NAR President Thomas M. Stevens has promised that REALTORS® across the country would continue to urge their senators to support the legislation. "We can take heart in how close we are to victory. It's clear that we have the votes necessary to pass the legislation. REALTORS® can be proud of what we have achieved so far. Our outpouring of letters and phone calls to the Senate was unprecedented. NAR made the difference," said Stevens.

NAR will continue to voice the need for Congress to create an equal playing field for all employers and employees. To do this, NAR challenges Congress to find a good compromise and take action this year on small business health plan legislation that would allow professional trade associations to negotiate on behalf of their members for affordable quality health insurance coverage just as large employers and trade unions are already permitted to do.

Please help to continue to keep this issue a priority. Urge Senator Salazar to support our efforts for affordable health care!

For more information go to <http://government.ppar.com> and click on the "Federal" link.



State Issues for 2006

Issues of interest during the 2006 Colorado Legislative session included:

- **Mortgage Broker Regulation:** HB06-1161 applies to individual loan originators who broker mortgage loans.
 - The new law does not regulate companies it requires each person who brokers mortgage loans to register with the Colorado Division of Real Estate, submit fingerprints, undergo a criminal background check, obtain a \$25,000 surety bond, and receive approval of all materials prior to January 1, 2007. For additional information visit www.cmla.com
- **Foreclosure:** To address the increase of home foreclosures in Colorado, the Public Trustees across the state worked towards the passage of SB06-71 and HB06-1387.
 - The legislation calls for public trustees to provide increased public education about foreclosure prevention, and extends the pre-sale cure timeframe and elimination of owner's redemption period.
- **Eminent Domain:** A myriad of proposals aimed at strengthening Colorado's eminent domain laws were introduced and debated. HB06-1141 is the bi-partisan measure enacted into law that affords Coloradans increased private property protections

For more information on these and other bills that were considered this legislation session, go to <http://government.ppar.com> and click on the "State" link.



Primary election is on Tuesday, August 8

Additional information is available at <http://government.ppar.com> and click on the "Elections" link.

Make Your Voice Heard!



Councilmember Bernie Herpin - Eager to Make a Difference

As Colorado Springs' newest council member, Bernie Herpin (Council Member at Large) is eager to learn his constituency and make a difference in our community. When we prompted Councilmember Herpin to share a little about himself, here's what he had to say.

I believe growth is the lifeblood of a community. Our job as a Council is to make sure we have the infrastructure to support that growth.

REALTORS® are essential to our community. They help make the "American Dream" a reality by assisting with home purchasing, as well as contributing a great deal to our community's charitable needs.

I am extremely honored to have been appointed to the Colorado Springs City Council. During this year I hope to concentrate on public safety, water, roads, and improving citizen access to local government.

My biggest surprise, so far, since being appointed was during my orientation with the different departments. The expertise, professionalism, willingness to help, and overall quality of our City staff has impressed me.

I am thoroughly enjoying my time on Council, although balancing a full time job with Council and community obligations is a real challenge. I do plan to run for a full 4-year term next April!

To contact Councilmember Herpin, visit www.springsgov.com and click on "City Council."



The annual PSF auction of the Pikes Peak Association of REALTORS® has always proved to be a popular event. This year, we've decided to move the auction online and extending it to run throughout the summer. Starting June 26th, there will be approximately 10-15 items up for auction each cycle, and new items will be added every two weeks.

Items will include gift baskets, gift certificates, and trips! Revenues generated by the auction will benefit the Political Survival Fund, which is used to support and defeat legislation that impacts the local real estate industry and ultimately your business. Be sure to check it out and join in the fun!

On June 26th, the link for the PSF online auction can be found at <http://members.ppar.com> under the "Government" heading.

To learn more about PSF go to <http://government.ppar.com> and click on the "PSF" link.