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ANNUAL REALTOR® MEMBERSHIP DUES

FREQUENTLY ASKED QUESTIONS

1. WHEN ARE MY DUES FOR REALTOR® MEMBERSHIP DUE?

The renewal dues for your annual REALTOR® membership are due by December 1, 2025.

2. HOW MUCH ARE NAR'S ANNUAL MEMBERSHIP DUES?

For 2026, NAR membership dues did not increase and are \$156 plus \$45 special assessment, for a total of \$201. NCCBOR dues are \$220, and DAR dues are \$200. The total amount is \$621. Sentrilock is Mandatory for Primary members \$185 annually.

3. HOW CAN I RENEW MY MEMBERSHIP/PAY MY MEMBERSHIP INVOICE?

NCCBOR will email an invoice in October to your email address on file. Members can pay by logging onto portal, link in email, link on invoice or mailing in check.

4. WILL I RECEIVE A RECEIPT FOR TAX PURPOSES?

NCCBOR will automatically email your receipt.

5. CAN I PAY IN INSTALLMENTS?

NCCBOR does not offer payment installments.

6. IS MY PAYMENT REFUNDABLE?

Generally, REALTOR® membership dues are non-refundable, even if you leave the association mid-year. When renewing your membership, dues are not refundable after December 15th.

7. WHY DO I HAVE TO JOIN NAR?

Licensees in a REALTOR®-participating firm qualify to hold REALTOR® membership. This ensures every licensee in the firm follows the REALTOR® Code of Ethics, can represent themselves as a licensee who is a REALTOR®, and benefits equally from the resources and services provided by their local and state associations, and the National Association of REALTORS®.





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Licensees who elect not to join are not personally subject to membership dues; however, the broker principal's dues amount will account for the number of licensees in the firm who are not REALTORS®. This is because many of the Association benefits provided to the broker principal extend to their entire firm. Under the Board of Choice policy, licensees who are REALTORS® may join any local board where their broker hold membership as their primary association.

8. CAN I JOIN JUST MY LOCAL OR STATE ASSOCIATION?

No. REALTOR® means member of the National Association of REALTORS®. Therefore, all REALTORS® belong to the National Association of REALTORS® and agree to abide by the Code of Ethics.

In order to maintain a REALTOR® membership, members must uphold high ethical standards and pay local, state and national association dues and assessments. There is no ability to bifurcate membership between local, state or national associations.

9. WHAT IS THE THREE-WAY AGREEMENT?

The three-way agreement is a dynamic membership structure that unifies the local, state and national associations and provides value at every level. The associations work together to provide support and resources that help you deliver more for your clients.

This includes local market expertise and professional development, a unified advocacy platform at all levels of government and industry influence, expert research, a shared Code of Ethics, and cutting-edge tech, legal and risk management tools. Without each level of membership, the benefits members receive wouldn't be possible.

Find out more [here](#).

10. WHO MADE UP THIS RULE?



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The three-way agreement was established by NAR and the local and state associations. This federated structure allows the REALTOR® organization to have a unified, powerful voice to influence public policy and use its combined resources to protect your business, uphold ethical standards, strengthen the REALTOR® brand and elevate the real estate industry.

11. WHAT HAPPENS IF I'M NOT A PART OF NAR?

If you are not a REALTOR® member at the national level, you cannot be a member of your local or state associations. You also lose benefits that help you navigate the market with confidence, serve clients with credibility, stay protected from legal and regulatory risks and utilize tools and data that help your business. These benefits include:

- The right to use the REALTOR® trademark;
- Access to resources and tools, like the [Metro Market Statistics Dashboard](#) and [RPR®](#)—the most cutting-edge real estate platform;
- Educational opportunities and specialized credentials—which help you advance in your career; and
- Most importantly, protection of the Code of Ethics—which sets REALTORS® apart from nonmembers in the eyes of consumers.

12. WHAT IS NAR?

NAR is a member-led trade association involved in all aspects of the residential and commercial real estate industries across America. For more than 100 years, the National Association of REALTORS® has served to preserve, protect and advance the right to real property for all. As your trade association, NAR works with your local and state associations to help members get to, and execute, their next transaction, protect the reputation and future of the industry, and provide tools and resources that would be difficult to obtain on your own.

13. WHAT DOES THE ASSOCIATION DO FOR ME?

REALTORS® are members of the National Association of REALTORS®.





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Your membership at the local, state and national level provides benefits and services that far exceed the cost of your dues. The association helps you get to, and execute, your next transaction, reduces your risk and liability, promotes the REALTOR® brand to consumers, provides exclusive resources and advocates for laws that benefit you and your clients.

At the local level, NCCBOR provides resources, including:

- Frontline resource for support, guidance and local market expertise tailored to your business
- Local networking and free educational opportunities
- Grassroots advocacy shaping local priorities
- NEW for 2026: Complimentary access to the Forewarn® app — keeping Realtors® safe with instant background and safety checks.
- Tools & Resources – From MLS discount to lockboxes and market data, you have what you need to succeed.

At the state level, [insert state association name] provides additional resources, including:

- Education opportunities specific to your state
- Legislative advocacy on issues affecting your state
- Statewide community of real estate practitioners
- State-level legal and compliance resources

At the national level, NAR provides many benefits, including:

- Unparalleled advocacy that advances real property rights;
- Expert real estate research that enables REALTOR® members to serve clients and consumers with confidence;
- Cutting edge tools, technology, legal and risk management resources that make it easier for members to get to, and execute, their next transaction;
- Unmatched accreditations and designations; and
- A national and global network of professionals to build your referral partnerships.



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Membership is an investment in your career, and these services give you the opportunity to grow professionally, stay competitive and connect with the community.

Find out more [here](#).

14. WHAT'S THE DIFFERENCE BETWEEN THE LOCAL, STATE, AND NATIONAL ASSOCIATIONS?

Your membership delivers value at all three levels:

- LOCAL: Education, networking, resources and community advocacy
- STATE: Advocacy at the state capital, legal tools, member programs
- NATIONAL: Federal advocacy, consumer ad campaigns, research, risk mitigation resources, benefits and a unified REALTOR® brand

Find out more [here](#).

15. WHY ARE ALL THE DUES BILLED TOGETHER?

The three-way agreement allows you to pay once and enjoy benefits at the local, state and national levels.

16. WHAT IS THE CONSUMER ADVERTISING CAMPAIGN ASSESSMENT?

Ten dollars of the special assessment funds NAR's national "Right by you" campaign, which promotes REALTORS® to consumers as trusted professionals who stand for ethics, expertise and advocacy.

17. CAN I DEDUCT MY DUES ON MY TAXES?

A portion of your dues is not deductible because it funds lobbying efforts.

For 2026 NAR DUES DEDUCTIBILITY



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For 2026, with dues at \$156 per member, the National Association of REALTORS® (NAR) computes 35 percent or \$55 to be nondeductible for the member's income tax purposes due to NAR lobbying efforts. Please note that the entire \$45 Consumer Advertising Campaign special assessment qualifies as fully deductible. In addition, contributions (including member dues) to NAR are not tax deductible as charitable contributions. However, they may be tax deductible under other provisions of the Internal Revenue Code.

DAR DUES DEDUCTIBILITY

For 2026, with dues at \$200 per member, the Delaware Association of REALTORS® (DAR) computes 8 percent or \$16.00 to be nondeductible for the member's income tax purposes due to DAR lobbying efforts. In addition, contributions (including member dues) to DAR are not tax deductible as charitable contributions. However, they may be tax deductible under other provisions of the Internal Revenue Code.

NCCBOR DUES DEDUCTIBILITY

For 2026, with dues at \$220 per member, the LOCAL ASSOCIATION computes .06 percent or \$13.20 to be nondeductible for the member's income tax purposes due to LOCAL ASSOCIATION lobbying efforts. In addition, contributions (including member dues) to LOCAL ASSOCIATION are not tax deductible as charitable contributions. However, they may be tax deductible under other provisions of the Internal Revenue Code.

RPAC Contributions

Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. You may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. 70% of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal, 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after the state PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates.

18. DO I HAVE TO BE A REALTOR® TO KEEP MY LICENSE?





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No, your real estate license is not dependent on your membership. By being a REALTOR® you gain access to advocacy, legal protection, and consumer trust that nonmembers may not have.

19. WHAT HAPPENS IF I DON'T PAY BY THE DEADLINE?

You may face late fees, suspension of benefits or membership inactivation. Members that need to reinstate membership will have to pay a reinstatement fee of \$250.

20. ARE RPAC INVESTMENTS REQUIRED?

No. REALTORS® Political Action Committee (RPAC) investments are voluntary but strongly encouraged and effective—they support candidates from both parties who support real estate and property rights.

Find out more [here](#).

21. WHERE CAN I SEE ALL MY NAR BENEFITS?

Visit nar.realtor/member-benefits for a full list of savings, education, advocacy and tools your dues support. More information can be found at [NCCBOR Benefits](#)

22. ARE DUES PRORATED IF I JOIN MIDYEAR?

Dues are generally not prorated. However, if you are joining as a brand-new member or rejoining after more than a year without active membership, prorated dues may apply.

23. CAN I JOIN MORE THAN ONE ASSOCIATION?

Yes. Dual, or secondary, membership means you can join additional REALTOR® associations beyond your primary one. Secondary members enjoy the same local privileges and voting rights as primary members, provided they remain active. If



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primary status is dropped, any secondary memberships automatically become inactive unless the member chooses one of those as primary.

24. WHAT'S THE DIFFERENCE BETWEEN ASSOCIATION MEMBERSHIP AND MLS ACCESS?

Association membership and MLS access are two different things.

- Membership makes you a REALTOR® and gives you the Code of Ethics, advocacy, education, research, REALTOR® Property Resources (RPR®), legal resources and the power of the REALTOR® brand.
- MLS access is a separate service—it's the platform where you can list and see properties, see and use market data for purposes like valuations and research, and cooperate with other brokers.

Membership is your professional identity; MLS is a business tool.

