



## **Maryland Association Saves Mortgage Interest Deduction – November 2012**

It was the thin end of the wedge. One month in to the Maryland State Legislature's 90-day session this past winter, right out of the blue, the Governor unveiled a proposal that would trim the state's Mortgage Interest Deduction (MID). "He wasn't looking to eliminate it entirely," explains Mary Antoun, CEO of the Maryland Association of REALTORS® (MAR,) "but once you start trimming, it's a very slippery slope."

MAR had to act quickly to defend this valuable – and highly valued – benefit to homeowners. It knew from research previously conducted by the National Association of REALTORS® that Maryland property owners are the nation's top users of the MID. It also knew that real estate taxes funded nearly 50 percent of Maryland's local budgets, as well as a high percentage of the state budget. As Antoun puts it, "Homeowners are already paying their share."

The effort would be costly, the timeframe was short, and the stakes were extremely high. To develop the key points of the campaign and determine its needs and budget, MAR hired a public relations firm it had worked with before. It got the word out to all the local associations. Then it called NAR. "This was the perfect example of how a three-way partnership between the national, state, and local associations should work," says Antoun.

A \$300,000 Issues Mobilization grant was approved almost instantaneously, following a conference call between Annapolis (where MAR is housed) and Washington DC (where the REALTOR® Party is headquartered). The funding from NAR amounted to half the cost of the campaign, offsetting the expense of consultants and advertising, but its support extended far beyond. "We received the benefit of NAR's existing research and polling data," explains Antoun, "along with its extraordinarily valuable technical advice. All in all, the support from NAR enabled us to plan and implement the best possible campaign, without being overly worried about the funds."

Right away, NAR developed a robo-call targeting households within the income bracket that would be affected by the proposed change in the deduction. By chance, very early on, a local news producer received one of the calls at home, and was spurred to action: he contacted MAR and was on its doorstep the next morning – with a cameraman. The response to the robo-calls was so effective that MAR was soon receiving calls from legislators to 'call off the calls!' The initial campaign was working. They were getting the message.

MAR ran ads across all media, including print ads in every single local newspaper in the state as well as in the very costly *Washington Post*; it also took advantage of the more cost-effective online advertising available on the



*Washington Post* and *Baltimore Sun* websites. A few different versions of radio ads were developed and aired. Facebook and Twitter ads enabled by NAR's technology redirected visitors to a webpage from which they could send a message to legislators. 30,000 such messages were generated, "and we only have 22,000 members!" laughs Antoun.

Just prior to the committee hearing that would decide the fate of the proposal came the most dramatic public opinion display of all. Local associations were active participants in a huge rally organized by MAR on Lawyers Mall, right outside the office windows of the Governor and key legislators in the Maryland Statehouse. Bus loads of REALTORS<sup>®</sup> and affiliate members came in from all over the state, and stood resolutely – in the pouring rain – to show their objection to the proposal. The highly visible gesture generated lots of additional press coverage, and legislators later told MAR that the sea of umbrellas sent a powerful message.

Thanks to the quick and decisive action of the Maryland REALTORS<sup>®</sup>, and the strong support and deep resources from the national level, the issue resonated, the people spoke, and the proposal failed to launch.

*To learn more about how Maryland saved its Mortgage Interest Deduction, call 800.638.6425 to contact Debbie Hager, MAR's Communications Director [debbie.hager@mdrealtor.org](mailto:debbie.hager@mdrealtor.org); Bill Castelli, Vice President, Government Affairs, [bill.castelli@mdrealtor.org](mailto:bill.castelli@mdrealtor.org); or Susan Mitchell, Director, Government Affairs, [susan.mitchell@mdrealtor.org](mailto:susan.mitchell@mdrealtor.org)*



**REALTORS<sup>®</sup> from across Maryland rally in the pouring rain on Lawyers Mall, right outside the office windows of the Governor and key legislators in the Maryland Statehouse.**