



2025 Annual Report



Letter from the CEO and Chair

Dear Shareholders and Members,

A common question our members ask is: *How much does my SRA membership cost?*

It's a fair question — especially at a time when inflation continues to chip away at our ability to afford everyday essentials like groceries, gas, and even a home.

The answer is about 80 cents per week — less than the cost of gas to drive a few miles to your next showing.

An equally important question is: *What do I get for that investment?*

That 80 cents helps keep your business running smoothly — by funding advocacy, resolving municipal issues, and giving you access to the information that keeps your transactions on track. In other words, it's the best fuel investment you'll make all year — it's fueling your business.

Through our **Municipal Database**, members can quickly access up-to-date information on hundreds of local regulations — from which towns require use and occupancy inspections before a sale to where “Open House” signs can legally be placed. And if your buyers want to compare annual local taxes in neighboring municipalities, we've got you covered with our new **Municipal Tax Calculator**, designed to make those comparisons quick and easy.

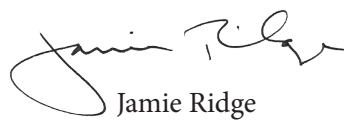
We also **help you work with municipalities** when challenges arise. If you're having trouble obtaining a use and occupancy certificate or can't get a response from a code inspector, our staff can step in to help resolve the issue and keep your transaction on track.

At the same time, we **advocate for you at every level of government** — local, state, and federal. The Alliance maintains strong relationships with elected officials and monitors proposed laws and ordinances that affect Realtors and homeowners. Our track record includes helping to amend Pennsylvania's Municipal Code and Ordinance Compliance Act, protecting homebuyers and sellers from municipal overreach.

And because information is power, we **monitor the news every day** and share a weekly summary of stories that matter to local Realtors. Whether a new rental property ordinance is being considered or a major housing development is on the horizon, you'll learn about it in our Friday news briefs.

As we reflect on the past year, we're proud of what we've accomplished together — and we're even more energized by what lies ahead. Every success the SRA achieves is rooted in the strength and support of our members. Your engagement allows us to continue advocating for fair, transparent, and efficient real estate practices across our region of four counties and 238 municipalities.

For less than the cost of a few miles' worth of gas each week, you're helping to protect property rights, improve the homebuying experience, and strengthen the communities where we all live and work. Thank you for your trust, your partnership, and your commitment to the Suburban Realtors Alliance. Together, we'll continue to make southeastern Pennsylvania a place where homeownership thrives.



Jamie Ridge
President/CEO



Kathie Ramer
Chair

Our Board



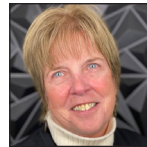
Frank Blumenthal
Keller Williams Real Estate
Tri-County



Scott Freeman, Vice Chair
Coldwell Banker Hearthside



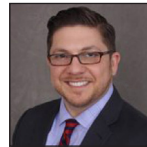
Anne Costello, Immediate Past Chair
Century 21 Veterans



Lynn Sharer
Keller Williams Doylestown



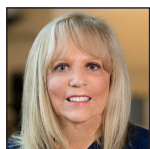
Pamela Croke, Esq., RCE
Bucks County Association
of Realtors® CEO



Alex Shnyder, Esq.
RE/MAX One



**TRI-COUNTY
SUBURBAN
REALTORS®**



Kathie Ramer, Chair
Berkshire Hathaway Fox & Roach



Vince Range
Coldwell Banker Hearthside



Dave Ashe
Keller Williams Exton



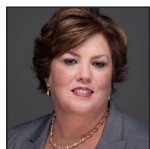
Eric Rehling
RE/MAX Ready



Jennifer Botchway
eXp Realty Pennsylvania



Ellen Renish
Continental Realty



Beth Endrizzi
Long & Foster Media



Anthony Stipa Jr., Treasurer
Keller Williams Real Estate



Anne Marie Matteo, CAE, RCE
Tri-County Suburban Realtors® CEO



Richard Strahm
American Foursquare Realty



Kathy McQuilkin
RE/MAX Professional Realty

About the SRA

The Suburban REALTORS® Alliance is a government-affairs office serving Realtors in the Philadelphia suburbs.

The Alliance is a subsidiary corporation of the Bucks County Association of REALTORS® and Tri-County Suburban REALTORS®, which covers Chester, Delaware and Montgomery counties.

At the SRA, we work to create a healthy climate for housing, the real estate industry and consumers. The Alliance is a resource for our shareholder members, local governments and elected officials, as well as consumers represented by our Realtor members.

In general, our members support real estate laws and regulations that: protect fundamental property rights; promote uniformity in local standards and consistency in enforcement; and avoid unnecessary duplication of existing fees, statutes or regulations.

We maintain an online database of municipal regulations, tax rates and other key information that is available exclusively to our shareholder members.

SRA staff and members interact with state and local governments, elected officials, community groups and other interested parties. Our members focus on getting involved with their elected officials and municipal governments at the local level — in the communities where they live, work and vote.

Our mission is to impact public policy for the benefit of real estate and the protection of private property rights.

The SRA was formed in 1998, under a different name.

In 1997, several Realtor associations in the Philadelphia region recognized a common problem. Towns and boroughs in the region were driving their members crazy with wide-ranging laws and uneven enforcement. It made sense, they decided, to form a shared government affairs office.

In January 1998, they launched the Realtors Legislative Alliance, which served 4,500 members from Chester County Association of Realtors, Delaware Valley Realtors Association, and Greater Philadelphia Association of Realtors.

The Alliance has grown since then, as have the associations and the towns and boroughs they serve. In 2006, Jamie Ridge took the helm as CEO, and the Realtors Legislative Alliance rebranded to become the Suburban Realtors Alliance. Now, in 2025, our two shareholder associations have more than 13,000 members doing business in suburban Philadelphia's 238 municipalities.



Staff

(From right to left)

Jamie Ridge
President/CEO

Erin Smist
Government Affairs Manager

Bobbi Wenk
Administrative Assistant

Pete Kennedy
Communications Manager

Signs of progress in Upper Darby

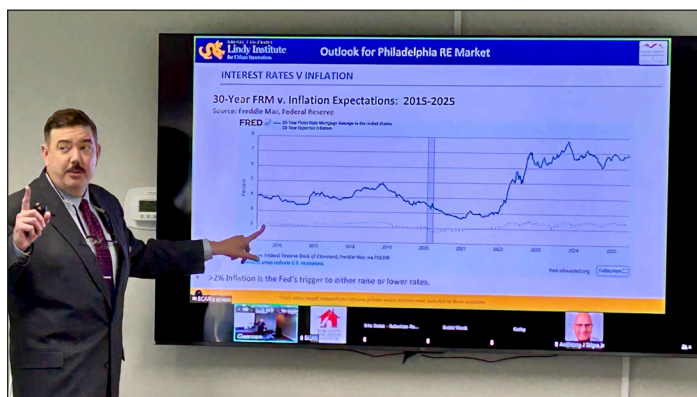
Upper Darby has long been known as a difficult township in which to transact real estate, but a task force comprised of Tri-County members and Suburban Realtors Alliance staff has been working to make things better. The task force has met in person with Upper Darby officials, who were receptive to their concerns, complaints and suggestions. While the township still has a lot of room to improve, there have been recent positive changes — like the township hiring designated coordinators to assist sellers, and developing a portal expected to come online by the end of 2025 to streamline the use and occupancy process.

Webinar: Smart growth in Bucks County

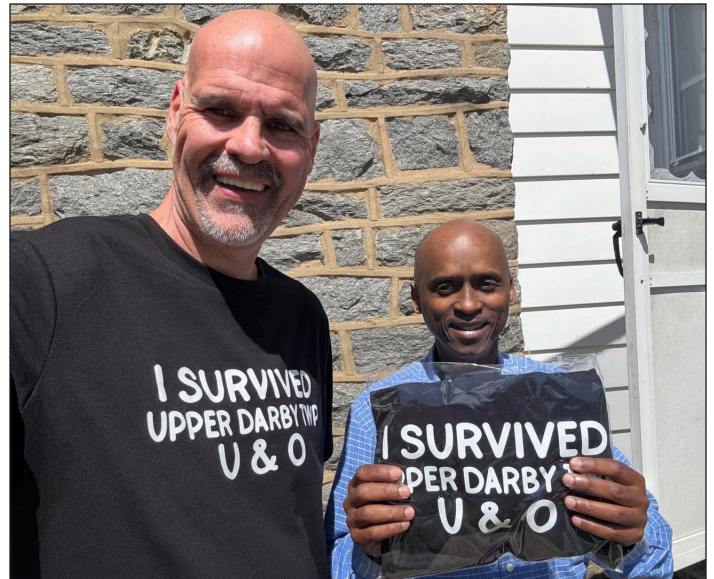
On Oct. 24, the Bucks County Association of Realtors hosted a webinar — Housing that Works: Smart Growth & Affordable Solutions for Bucks County. The program was moderated by SRA CEO Jamie Ridge, with two guests — State Rep. Jim Prokopiak (D-140), sponsor of a bill (HB 529) promoting smart growth and housing affordability, and Evan Stone, executive director of the Bucks County Planning Commission.

Collaboration with Drexel economist Kevin Gillen

On June 26, the Suburban Realtors Alliance held a webinar called Tariffs, Trade, and the Housing Market: What You Need to Know. Drexel University economist Kevin Gillen, PhD, discussed the influence of global economic policy on housing affordability, construction costs and real estate investment. Dr. Gillen also made



Dr. Kevin Gillen presents to the SRA board of directors at the BCAR office on June 13.



SRA member "Big Joe" McCarthy had T-shirts printed for his clients who could say, "I survived Upper Darby Twp U&O."

an in-person presentation to the SRA board of directors, and is currently studying the economic benefits of home construction.

Delaware County Housing Forum

At a Delaware County Housing Forum held on May 22 at Delaware County Community College, Tri-County Suburban Realtors chairman Michael Howell delivered a presentation on the state of real estate in the county. Alliance staff helped Howell prepare to deliver key facts and statistics, paired with real-life stories, on a frozen housing market in which older owners aren't downsizing and young would-be buyers are priced-out, with broad suggestions on how county and other local government can make things better.

Common themes in municipal government

We saw a few trends at the municipal government level in 2025. Many communities, particularly in rural areas, enacted zoning to get ahead of a data center boom. Three of our four counties established human relations commissions to protect marginalized groups beyond what is provided by state and federal laws. Several towns and boroughs explored or enacted vacant property registration ordinances. And, in a continuing trend, local officials sought to manage the proliferation of short-term rentals.

Warrington's aggressive search for missing permits frustrates Realtors

One use and occupancy (U&O) inspection trend the Suburban Realtors Alliance has observed in recent years involves municipalities searching for open or missing construction permits during the resale process.

This can occur when a code official notices an unpermitted finished basement, HVAC upgrade or concrete work during an inspection — or when municipal staff spot new features by scanning MLS photos. Once identified, some municipalities have begun insisting that property owners retroactively apply for and close these permits before settlement.

Unfortunately for SRA members who frequently transact in Warrington Township, this practice has become a routine — and often disruptive — part of doing business. The township's demands can create costly delays and make it extremely difficult for buyers and sellers to stay on schedule for settlement.

"Prior to 2020-2021, we rarely heard about municipalities searching for missing permits as part of the U&O process," said SRA president/CEO Jamie Ridge. "But Warrington

has taken this practice to a level that has frustrated many of our members and their clients — made worse by inconsistent communication and poor customer service."

There has been one small victory for SRA members: township staff have stopped requiring that permits be closed prior to settlement, which violated the Pennsylvania Municipal Code and Ordinance Compliance Act (MCOCA).

The township stopped requiring that permits be closed prior to settlement, but it's still looking for unpermitted work.

"Townships and boroughs may identify missing permits during resale inspections," Ridge explained, "but under MCOCA, these issues must be treated like any other code violation—allowing buyers and sellers to negotiate responsibility and providing up to 12 months to resolve the matter."

The SRA continues to monitor Warrington's practices and other municipalities where resale inspections have expanded beyond their legal limits. Protecting the rights of property owners, buyers and Realtors remains a top priority as the Alliance works to ensure consistency and fairness in the home transfer process across southeastern Pennsylvania.

ALSO IN BUCKS COUNTY

Warminster authority updates new sewer inspection requirement to comply with state law

In 2025, Warminster Municipal Authority (WMA) began requiring point-of-sale sewer lateral inspections for property transfers. When the requirement was first enacted, WMA documents stated that, in the event of a failed inspection, repairs needed to be made prior to sale — but that language did not comply with state law, and it has since been changed.

Suburban Realtors Alliance contacted WMA staff to inform them that Pennsylvania's Municipal Code and Ordinance Compliance Act (MCOCA) requires at least 12 months for repairs. The authority has updated its documentation to say that, if a lateral fails the initial inspection, the township will issue a temporary use and occupancy permit to allow the property to close.

Parkesburg rejects controversial rental ordinance following SRA concerns

‘Crime-free housing’ policies can harm domestic violence victims and open municipalities up to liability.



*Parkesburg Arms was a luxury hotel dating back to the early 1800s. A local nonprofit has plans to turn it into a residence for women in need of help.
Photo: flickr/Doug Kerr*

Parkesburg Borough Council voted 4-3 to reject a proposed “Crime Free Residential Rental Housing Program” following strong objections from the Suburban Realtors Alliance and local property owners.

The proposed ordinance would have required landlords to participate in a new registration and enforcement program allowing the borough to label tenants or properties as “disruptive” after multiple police calls or alleged code violations.

The SRA warned that such measures have been struck down elsewhere in Pennsylvania as unconstitutional and harmful to tenants — particularly victims of domestic violence.

In testimony submitted to council, SRA president/CEO Jamie Ridge pointed to prior ACLU lawsuits in Norristown and Wilkes-Barre, where “crime-free” housing provisions led to litigation, costly settlements and eventual repeal.

“These programs have repeatedly failed legal scrutiny because they rely on vague standards and pressure landlords to evict tenants without due process,” Ridge said.

SRA also noted that Pennsylvania’s Act 200 of 2014 expressly forbids municipalities from penalizing landlords or tenants who request police or emergency assistance —

one of the very triggers the Parkesburg proposal relied on. Councilmembers cited those legal and ethical concerns in explaining their votes against adoption.

“Parkesburg’s decision reflects a thoughtful balance between maintaining safe neighborhoods and respecting the rights of residents and property owners,” Ridge said. “We look forward to working collaboratively with the borough to explore lawful, effective ways to promote housing safety and quality.”

ALSO IN CHESTER COUNTY

Upper Uwchlan stayed busy in 2025

Upper Uwchlan Township was a hot spot for real estate news this year. The township: drafted changes to its short-term rental regulations and sent them to the county for review; offered a webinar on real estate and septic systems; implemented a property tax credit for emergency service volunteer; and is considering a \$52 local services tax.

Additionally, the Hankin Group has been in the headlines as it plans a new, massive life sciences building at its Eagleview complex in the township.

Municipal Highlights — Delaware County



The Philadelphia Lazaretto, built in 1799 on the banks of the Delaware River, was the second quarantine hospital in the United States. Tinicum Township purchased the building in 2005 and moved its municipal offices there. / Photo: Smallbones

Closing Loopholes in Tinicum Township

Municipalities are always looking for creative ways to get around the requirements of Pennsylvania's Municipal Code and Ordinance Compliance Act (MCOCA) — and the Suburban Realtors Alliance is dedicated to stopping them.

In Tinicum Township, Delaware County, officials recently began refusing to release local tax and sewer certifications until all property-maintenance applications were filed and required repairs completed. This tactic effectively blocks settlements and undermines the protections guaranteed by MCOCA, which was adopted to prevent municipalities from delaying sales over minor code violations.

ALSO IN DELAWARE COUNTY

City of Chester repeals U&O inspection

In an unusual and unexpected move, Chester City Council in June repealed the city's requirement for a pre-sale inspection on residential properties. Rental properties are still required to be registered and inspected. Commercial properties must also apply for use and occupancy permits.

Under MCOCA, municipalities conducting resale inspections must issue one of three use-and-occupancy certificates — full, temporary or temporary access — allowing closings to proceed while giving buyers time to correct issues after settlement. Tinicum's decision to withhold tax and sewer certifications has created a de facto barrier to closing, in direct conflict with the law's purpose.

The SRA has intervened, advising township officials that both tax and sewer certifications are financial documents, governed by the Municipal Claim and Tax Lien Law (53 P.S. §7101 et seq.) and the Municipal Authorities Act (53 Pa.C.S. §5601 et seq.), which authorize only the reporting of paid or unpaid balances — not the enforcement of code compliance.

“By challenging Tinicum's policy, the SRA has reaffirmed its role as a defender of home sellers, buyers, and Realtors throughout southeastern Pennsylvania,” said SRA chair Kathie Ramer. “When municipalities look for loopholes in MCOCA, the SRA will continue doing all we can to close them — decisively and publicly — to protect the rights of property owners and the integrity of real estate transactions.”

Upper Dublin pushback: When a township tries to redefine the rules

One of the more troubling compliance battles we faced this year involved Upper Dublin Township in Montgomery County, which continues to claim that the state's Municipal Code and Ordinance Compliance Act (MCOCA) does not apply to its property-transfer process — simply because the township calls it something other than a Use and Occupancy inspection.

Despite repeated outreach from SRA staff and our legal counsel, Upper Dublin maintains a system that attempts to force sellers to complete repairs and close out old permits prior to settlement — steps that directly violate MCOCA's clear intent.

Under state law, municipalities may inspect a property prior to sale, but they must issue a temporary certificate when violations are found, including missing construction permits, allowing the sale to proceed while repairs are made afterward.



Calling your U&O process a 'property transfer process' doesn't exempt you from the law.

Over the past year, both the SRA and our legal counsel have spoken with Upper Dublin officials and sent detailed communications reiterating that the township's "property-transfer application" process is a distinction without a difference.

Calling it something other than "use and occupancy inspection" does not exempt the township from state pre-emption. Yet township staff continue to hold up home sales until issues are resolved, or new

homebuyers agree to make repairs within a time frame that is far shorter than the 12 months allowed by MCOCA.

The Alliance has made it clear to Upper Dublin that we remain willing to collaborate on compliance changes, but that we are also prepared to take further legal action if necessary. As our members know all too well, protecting the right to transfer property efficiently and lawfully remains at the core of our advocacy mission.

ALSO IN MONTGOMERY COUNTY

Pottstown Borough finally changes U&O to comply with MCOCA

After several years of advocacy by the SRA and our members, Pottstown Borough has finally updated its use and occupancy process to allow 12 months for code-related repairs. Thanks to SRA board member Richard Strahm for kindly encouraging staff to push this important policy change over the finish line.

Legislative Breakfasts

Bringing together lawmakers, Realtors, coffee and bagels

The SRA held two Legislative Breakfasts in 2025 — occasions for Realtors to meet with state lawmakers to discuss legislation affecting the real estate industry.

The breakfasts were held on Oct. 21, at the Bucks County Association of Realtors office in Warminster, and on Nov. 7, at the Tri-County Suburban Realtors office in Malvern. Combined, more than 20 legislators attended.

At each event, SRA president/CEO Jamie Ridge gave an overview of the market and important legislative topics, including housing inventory concerns and potential legislative solutions. He reviewed state level priorities, such as the Private Licensed School Act Amendment (SB 838), First-Time Homebuyer Savings Accounts (HB 818/SB 150), Infrastructure Improvement Authorization (HB 1048), and a Realty Transfer Tax Exclusion (SB 815/HB 214).


Legislators had the opportunity to speak about legislative initiatives that are important to them during the program, and chat informally with Realtors afterward.



PA House Majority Leader Matt Bradford (D-70) chats with Tri-County member Eileen Campbell after the Nov. 7 breakfast program.

State Rep. Joe Hogan (R-142) discusses zoning reform at the Bucks County legislative breakfast on Oct. 21.




 **NEWS BRIEFS**

A weekly roundup of real estate news, compiled by Suburban Realtors® Alliance.

[About](#) | [Municipal Database](#) | [Tax Calculator](#) | [Blog](#)

▼ Look for **Extras** below the news briefs. ▼



A 340-acre corporate campus in Upper Providence Township near Collegeville will have a significantly lower tax bill after its assessed value was reduced by more than 75%, from \$184.2 million to a new value of \$45.4 million.

[\[Google Earth \]](#)

Weekly News Briefs
Scroll down for full text of articles

GENERAL

- Skilled labor shortage costs home building industry \$10.8B annually
- Municipal election is Nov. 4; register to vote by Oct. 20
- Voters in three towns face ballot referendums
- Important bipartisan housing bill passes U.S. Senate

An indispensable weekly news round-up

Every Friday morning, the SRA sends out a roundup of news briefs summarizing stories from across the region.

The briefs cover topics relevant to real estate, such as:

- municipal use and occupancy changes
- draft ordinances
- tax rate proposals
- major developments
- SRA activities

The weekly news briefs remain our most effective means of sharing important news and updates, and they are consistently cited by members as an invaluable resource.

In 2025, the briefs were sent weekly to about 10,100 recipients — mostly

Realtors, but also municipal officials, civic-minded residents and operators of real-estate-adjacent businesses. The briefs averaged an open rate of 48% in 2025.

In addition to the news summaries from five counties, each newsletter includes a banner photo from one of the communities mentioned in the news, a “policy spotlight” and a survey question.

The survey that garnered the most responses in 2025, by far, was:

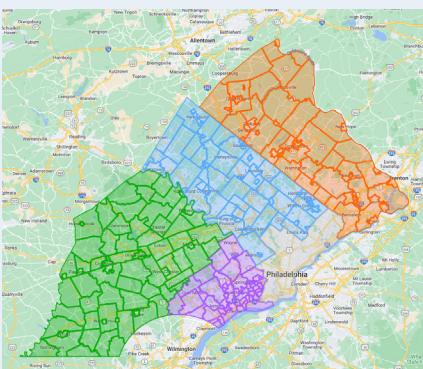
“Do you wear shoes inside the house?”

A plurality of readers answered Yes (39%), followed by No (37%) and then “Only some places, e.g. not bedrooms” (24%).

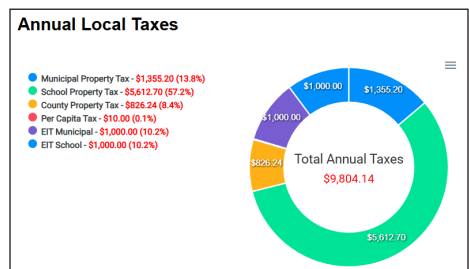
The Municipal Database

The Municipal Database is one of the most popular benefits available to our shareholder members. It provides information about resale inspection and certification

requirements, rental regulations, tax rates, sign ordinances and other topics for the 238 municipalities in our four-county region. Among the most-viewed entries this year:



1. Upper Darby Township
2. Philadelphia
3. Bristol Township
4. Middletown Township (Bucks)
5. Abington Township
6. Warminster Township
7. Bensalem Township
8. Northampton Township
9. Norristown Municipality
10. Phoenixville Borough



Local Tax Calculator

One of the newer additions to our website is the Local Tax Calculator, available only to our shareholders.

The calculator takes into account property tax rates, realty transfer rates, local earned income taxes and per capita taxes, and it provides estimated annual and transfer taxes in a given municipality.



Delaware County:
Louella Street
home in the
Wayne section of
Radnor Township.
(March 21 briefs)
Photo: Smallbones
(CC0)

**Montgomery
County:** A view of
Collegeville's Main
Street on a foggy
morning.
(July 18 briefs)
Photo: MCPC
(CC BY-NC-SA 2.0)

News brief photos

Our Friday
morning
newsletter
features one
photo from
the region
each week.

These are
the most-
clicked
photos from
each county
in 2025.



Chester County:
A fox stands in
a Phoenixville
snowfall in 2017.
(Jan. 17 briefs)
Photo: Garen M.
(CC BY-NC 2.0)

Bucks County:
A home on West
Maple Street in
the Langhorne
Historic District.
(March 7 briefs)
Photo:
Hshuvaeva
(CC BY-SA 3.0)



Esteemed Former Board Leaders

Former SRA chairmen honored by PAR

The Pennsylvania Association of Realtors bestowed high honors on three former leaders of the Suburban Realtors Alliance board of directors — all of whom served during pivotal years.

Guy Matteo **Lifetime Achievement**

Guy Matteo served as SRA chairman in 2000, the year that Act 99 — the Pennsylvania Municipal Code and Ordinance Compliance Act (MCOCA) — was signed into law by Gov. Tom Ridge. MCOCA set procedures municipalities must follow regarding property maintenance upon the sale of a residential property. Matteo was named PAR Realtor of the Year in 2008 and was elected to be PAR president in 2011. He has also served as an NAR federal political coordinator for two U.S. Congressmen for nearly 20 years.



Chris Beadling **Realtor of the Year**

Chris Beadling served as SRA chairman in 2016. It was a watershed year for the organization and real estate in the commonwealth, as Gov. Tom Wolf signed Act 133 into law, updating the Municipal Code and Ordinance Compliance Act (MCOCA) to provide important protections for home buyers and sellers during the use and occupancy process. Beadling went on to serve as PAR president in 2022. He is currently an NAR federal political coordinator, a PAR state political coordinator and the NAR Region 2 vice president.

Richard Strahm **Realtor Active in Politics**

Richard Strahm served as SRA chairman in 2020, a tumultuous time as the Covid-19 pandemic wreaked havoc on home sales and many municipalities effectively shut down. He is an active participant in SRA's activities, including local municipal meetings, candidate interviews, and member office visits to talk about the SRA's mission and work. He is a member of the RPAC Fundraising Committee and PAR's Legislative Committee. He also serves as a PAR state political coordinator.



Overview of Housing in Our Region



	Bucks County	Chester County	Delaware County	Montgomery County
Population*	~646,500	~534,400	~576,800	~856,600
Number of Housing Units*	~258,700	~216,000	~230,250	~353,400
Median Sold Price as of 9/30/2025	\$516,000	\$561,000	\$365,000	\$450,000
Median Income*	\$112,678	\$131,424	\$90,088	\$111,855
Homeless/ Unsheltered People	421 (2025 PiT) 407 (2024 PiT)	313 (2025 PiT) 213 (2024 PiT)	472 (2025) 575 (2024)	534 (2025) 435 (2024)
Common Level Ratio (last comprehensive assessment year)	5.86% (1972)	31.84% (1998)	57.33% (2021)	30.76% (1996)
County Property Tax Rates	27.45 mills	5.164 mills	3.873 mills	5.642 mills
County Property Tax per \$1,000 in market value (approximate)	\$1.61	\$1.64	\$2.22	\$1.74

* per 2020 Census

Grassroots Advocacy



State Rep. Donna Scheuren
(R-147)



State Rep. Perry Warren
(D-31)



State Rep. Chris Pielli
(D-156)

Meeting legislators where they work

2025 was not an easy year for legislating — budget impasses at the state and federal level ground the deliberative lawmaking process to a halt in Harrisburg and Washington, D.C., in the latter half of the year.

Despite dysfunction in the capitols, Realtors continued to advocate for their priorities. In early June, Realtors from across the United States trekked to Washington, D.C., to meet with members of Congress.

Their relentless advocacy paid off when key priorities of the National Association of Realtors were included in major tax legislation passed on July 4.

Then, later in June, SRA staff joined more than 200 Realtors who traveled to Harrisburg for the annual PA Realtor Day on the Hill.

In conversations with legislators and legislative staff, they pushed for high priority issues like SB 838 (Private Licensed Schools Act Amendment), HB 1095 (Eviction Sealing), HB 30 (Real Estate Appraisers Certification Act Amendments), HB 1048 (Infrastructure Improvement Authorization), HB 300/SB 150 (The Fairness Act), HB 818/SB 803 (First-Time Homebuyer Savings Account), SB 815/HB 214 (State Realty Transfer Tax Exemption for First-Time Homebuyers).

The Realtors Political Action Committee (RPAC) helps elect officials who support homeownership and the real estate industry. In southeastern Pennsylvania, RPAC activities are facilitated by SERPAC — Southeast Realtors Political Action Committee.

In the 2025 Municipal Election, RPAC trustees interviewed local candidates and provided support to two. Both were elected.

Matt Fetick, incumbent mayor of Kennett Square, earned reelection in the borough. Fetick is a Realtor who has served as mayor of the borough since 2010.

Joanne Phillips was elected to Delaware County Council. Phillips has served as county controller since 2017.



2025 RPAC Investments By the Numbers

\$304K RPAC funds raised by BCAR and Tri-County

\$124.5K RPAC hard dollars contributed to candidates

40% Statewide RPAC funds raised by SRA shareholders

32.8% of SRA members invested in RPAC

**as of 10/31/2025*

Federal legislative victories

Homebuyers Privacy Protection Act

On Sept. 5, President Donald Trump signed into law H.R. 2808, the Homebuyers Privacy Protection Act, bipartisan legislation that prevents homebuyers from being inundated with unsolicited calls, texts and emails from competing lenders offering loans. The bill seeks to restrict the widespread and often abusive practice of selling mortgage credit “trigger leads.” Trigger leads are generated when a consumer applies for a mortgage, prompting a lender to make a credit inquiry with a consumer reporting agency.



*The United States Capitol Building in Washington, D.C.
Photo: Unsplash/Harold Mendoza*

VA Home Loan Reform Act

The VA Home Loan Reform Act makes permanent the U.S. Department of Veterans Affairs’ temporary policy allowing veterans to directly compensate their real estate agents, ensuring they can participate in the housing market on equal footing with other homebuyers. The National Association of Realtors (NAR) has championed efforts to ensure veterans can access professional real estate representation, securing a 2024 temporary suspension of a VA policy that barred them from paying for such services.

Realtor priorities in major tax legislation

NAR successfully secured its top five priorities in a sweeping tax reform package. Among them: a permanent extension of lower individual tax rates; an enhanced and permanent qualified business income deduction (Section 199A); a temporary (five-year) quadrupling of the state and local tax (SALT) deduction cap, beginning for 2025; protection for business SALT deductions and 1031 like-kind exchanges; and a permanent extension of the mortgage interest deduction.

Gov. Shapiro signs Act 16 into law

On June 30, Gov. Josh Shapiro signed into law Act 16 of 2025, which amends the Mortgage Licensing Act to allow borrowers to buy down their interest rate on first and

second mortgage loans, helping to reduce their monthly payment. The law takes effect 60 days after the signing date.

Two Realtor-supported PA laws passed in 2024 are effective in 2025

Act 93 of 2024 updates MCOCA

Act 93 took effect on Dec. 1, 2024. The law clarifies that both municipalities and municipal authorities must abide by the Municipal Code and Ordinance Compliance Act. It also makes clear that municipalities have the power to issue a temporary use certificate even for multi-family properties where tenants are currently in place.

Act 52 of 2024 regulates wholesaling

Act 52, which took effect Jan. 4, protects homeowners from predatory real estate practices that can strip them of their housing wealth. It regulates “wholesalers” who sign agreements of sale with homeowners and then sell those agreements to someone else. The law requires wholesalers to have real estate licenses and make certain disclosures.

NAR Hall of Fame (\$25,000+)

Kit Anstey
Christina Cardone
Dominic Cardone
Kenneth Enochs
Gregory Herb
Henry Jacquelin
Stanley Lesniak
Bill Lublin
Jane Maslowski
Guy Matteo
Kathleen McQuilkin

Bette McTamney
Randy Myer
Bob Ramagli
Ellen Renish
Charles Roach
Anne Rubin
Thomas Skiffington
Brian Slater
Anthony Stipa
Joseph Tarantino
Debora Weidman-Phillips

PAR Hall of Fame (\$10,000 - \$25,000)

Paul Allen
Gina Barbine
Mark Barbone
Christopher Beadling
David Brant
Terese Brittingham
Eileen Campbell
Harry Caparo
Anne Costello
Louise D'Alessandro
Cynthia Dickerman
Lawrence Flick
Robin Gordon
Timothy Graham
Stefanie Hahn
Amanda Helwig
Brian Kane
Kathleen Kolarz
Dennis Manley
Anne Marie Matteo
Paul Mazzochetti
Deborah McCabe

Mary Beth McDermott
William McFalls Jr.
Joseph McGettigan
Thomas McQuilkin
Maryellen O'Brien
Richard Opperman
Jonathan Orens
F. Todd Polinchock
Kathie Ramer
Vincent Range
Mark Reale
Jamie Ridge
Lewis Rodin
Carolyn Sabatelli
Robert Shaffer
Alex Shnyder
Richard Strahm
Theresa Tarquinio
Joseph Tornetta
Harrison Tyson
Todd Umbenhauer

THANK YOU

to each
REALTOR
who
invested in
RPAC
in 2025.

Real estate
is always
on the
table.

Your
support
ensures
REALTORS
are always
at the
table.

President's Circle

Chris Beadling
Terese Brittingham
Christina Cardone
Dominic Cardone
Ken Enochs
Greg Herb
Michael Howell
Bill Lublin
Jane Maslowski
Kathleen McQuilkin
Bette McTamney
Vincent Range
Mark Reale
Ellen Renish
Thomas Skiffington
Brian Slater
Debora Weidman-Phillips

Platinum 'R'

Kenneth Enochs
Bill Lublin
Tri-County Association of Realtors®

Golden 'R'

Kit Anstey
Chris Beadling
Tiffanie Bailey-Romey
Terese Brittingham
Christina Cardone
Dominic Cardone
Gregory Herb
Jane Maslowski
Bette McTamney
Vincent Range
Mark Reale
Eric Rehling
Ellen Renish
Thomas Skiffington
Brian Slater
Tony Stipa
Richard Strahm
Debora Weidman-Phillips

Crystal 'R'

Mark Barone
Bucks County Association of Realtors®
Deborah McCabe
Maryellen O'Brien
Bob Ramagli

Sterling 'R'

Ilysa Abrams
Timothy Bateman
Jennifer Botchway
Eileen Campbell
Ayse Clay
Fallon Collins
Anne Costello
Pam Croke
Steve D'Antonio
Cynthia Dickerman
Michelle Duran
Craig Fernsler
Kevin Gallagher
Robin Gordon
Matthew Gorham
Timothy Graham
Tina Guerrieri
Amanda Helwig
Michael Howell
Henry Jacquelin
Brian Kane
Michael Maerton
Christy Manetta
Barb Margolis
Anne Marie Matteo
Guy Matteo
Barb Matyszcza
Margo McDonnell
Kathleen McQuilkin
Tom McQuilkin
Louis Muscella
Suzanne Norris
John O'Hara
Jason Ostrowsky
Todd Polinchock
Jamie Ridge
Robert Shaffer
Lynn Sharer
Alex Shnyder
Stow Spieth
Joseph Tarantino
Theresa Tarquinio
Todd Umbenhauer
Debbie West



To view the report online, visit
www.suburbanrealtorsalliance.com/report25



1 Country View Road, Suite 201
Malvern, PA 19355

610-981-9000

www.suburbanrealtorsalliance.com