



# VAREP LOCAL CHAPTER FORMATION MANUAL

VERSION 3.0

USA Homeownership Foundation, Inc.  
DBA Veterans Association of Real Estate Professionals (VAREP)



**VAREP**  
VETERANS ASSOCIATION OF  
REAL ESTATE PROFESSIONALS

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## ABOUT VAREP

### Who We Are

Established in 2011, the USA Homeownership Foundation, Inc. DBA Veterans Association of Real Estate Professionals (VAREP), is a non-profit 501(c)(3) organization dedicated to increasing sustainable homeownership, financial-literacy education, and economic opportunity for the active-military and veteran communities.

### Vision

As a housing non-profit for vets, by vets, our success is measured not by a balance sheet for shareholders but by how many lives we can improve through our programs and services. Our proactive stance--providing financial-literacy education and advocating homeownership--may not end the epidemic of homelessness among the veteran community, but can prevent it from happening in the future, one veteran at a time.

### Mission

Our mission is to increase sustainable homeownership, financial-literacy education, and economic opportunity for the active-military and veteran communities.

### VAREP Accomplishes Its Mission through a Five Point Plan

1. **Homeownership Advocacy.** Advocate nationally to develop programs that reduce barriers to homeownership in the military and veteran communities.
2. **Community Outreach.** Foster responsible homeownership in the military and veteran communities by providing housing education through live and online courses on such topics as foreclosure prevention, financial literacy, and understanding credit—pre and post-purchase.
3. **Professional Membership.** Provide a place where real estate and financial service professionals can share ideas, get educated, and be empowered to better serve the real estate needs of service members, veterans, and their families. Non-military members are welcome.
4. **Veteran Job Creation.** Collaborate with organizations in the financial service sector to support veteran employment, and help implement legislation
5. **Affordable Housing.** Provide affordable home buying opportunities for veterans and service members who have gone through VAREP's homeownership education and counseling services.

## ONLINE PROFESSIONAL MEMBERSHIP

### Online Membership for Real Estate, Lending, and Housing Professionals - \$99.00 Annually

The VAREP Online Membership Community provides a place where real estate and financial service professionals can share ideas, get educated, and be empowered to better serve the real estate needs of service members, veterans, and military families. Non-military members are always welcome to join and help with the cause!

### What Do I Get by Joining?

Training and Education. VAREP members are educated on military and veteran housing related topics and employment programs through online webinars. All training webinars are geared to provide members timely information so they can be more effective when assisting military and veteran families. Training and education webinars are offered six to ten times a year.

Blogs, Forums, and Special Reports. VAREP provides an online community where members can read blogs and discuss ideas or questions on the forums. VAREP logos, presentations, and special reports are also available to download for personal use.

VAREP Talk Radio. Tune in to VAREP's online blog talk radio show called "**VARAP**". Listen to informative interviews from our partners, community and government organizations covering all topics concerning military and veteran issues. All past **VARAP** Broadcasts are available to view in the Talk Radio Archive section of the VAREP Member's Area website.

Discounts to VAREP's National Events. As a member, you will get discounts to attend our national conferences. We have two – three national events a year. The national events gives a chance for our members to network with the industry and government agencies to make a difference in the fight to end veteran homelessness by empowering veteran homeownership.

**Note:** Our members are important to our mission, but our duty is to firstly serve the community as we are formed as a 501c3 non-profit charitable community organization and not a 501c6 trade organization. We expect our members to take advantage of the provided educational resources and serve the housing needs of those who have served us. Our members should treat us as a resource for learning in helping them better serve the housing needs of those who have served us. **Members should not expect a community nonprofit like VAREP to provide any lead opportunities.**

## VAREP LOCAL CHAPTERS

Local VAREP chapters allow VAREP to empower real estate and lending professionals to better serve the housing needs of military and veteran families all across the country.

What Is The Purpose Of A VAREP Local Chapter?

- Host REALTOR® and Lender Veteran Educational Seminars.
- Host live Military and Veteran Housing Certification (MVHC) classes for REALTORS® and Lenders.
- Host Veterans Housing Summit Community Events.
- Host fundraisers to benefit local military and veteran families.
- Help qualified local military families with housing needs.

### Community Outreach Events

Veterans Housing Summits have one goal in mind: *educating and informing the military and veteran communities*. Topics include, but not limited to: home loan pre-approvals, down payment assistance, and the VA home loan program. Financial and mortgage counseling is available and Certificates of Eligibility (COE) can be printed during the Housing Services Expo. We are *always* in need of sponsorship from local housing service companies to help educate veteran communities.

### Industry Education Events

Throughout the year, VAREP local chapters will hold Real Estate Outreach Events where Real Estate Professionals, lenders, and housing professionals can get educated on military and veteran-related housing topics. Topics include, but are not limited to: home loan pre-approvals, down payment assistance, and the VA home loan program. We are *always* in need of sponsorship from local housing service companies to help educate the real estate professional communities.

### Fundraisers

Throughout the year, VAREP National and local chapters host charity events, including:

- Stars and Stripes Golf Tournament
- Mud Run / 5k to 10k Fun Run
- Casino Night
- Dinner Gala with Silent Auction

All proceeds enable chapters to hold service programs targeting low-to-moderate military and veteran communities to help them achieve the American Dream of homeownership.

## STEPS ON STARTING A LOCAL CHAPTER

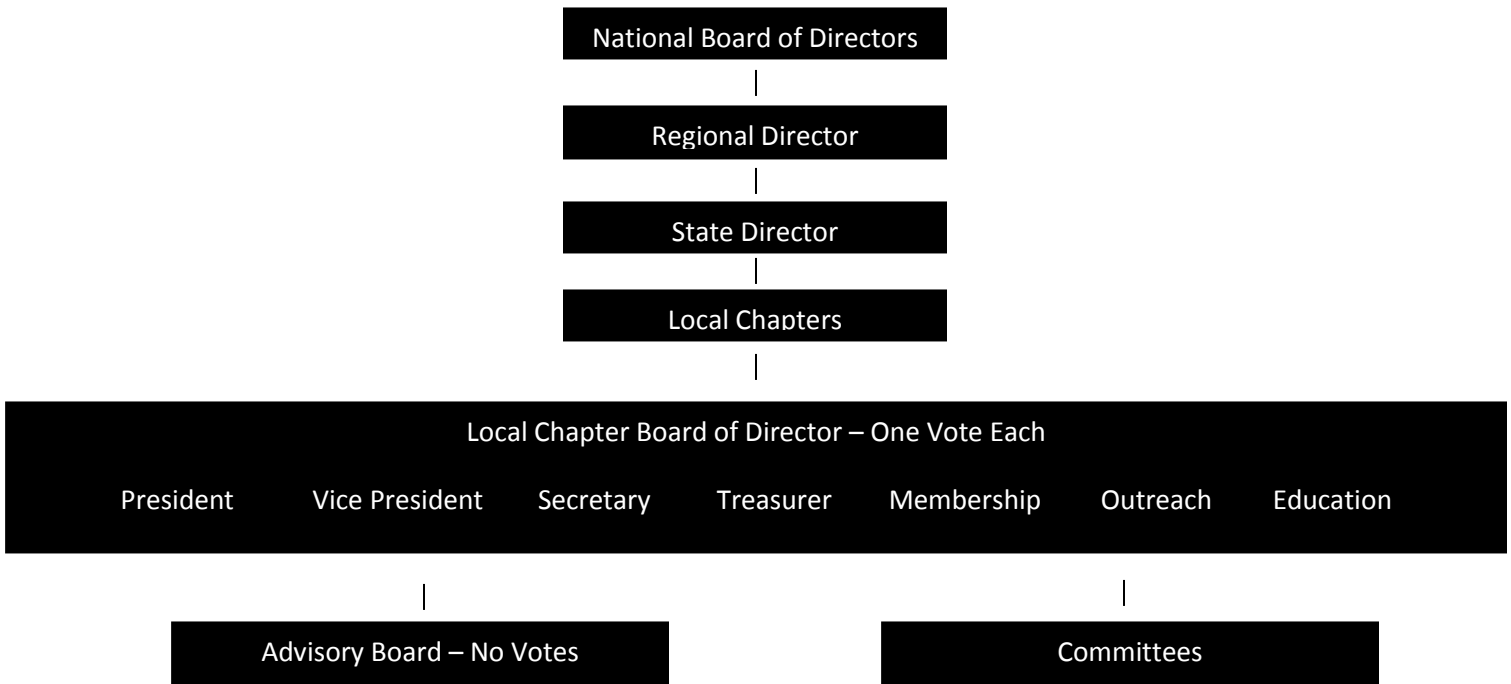
1. Explore and READ the entire website to understand the VAREP organization.
2. Read the CHAPTER LAUNCH MANUAL located at [www.VAREP.net](http://www.VAREP.net). Click on “Chapters” then click on “Chapter Directory” in the drop-menu, then click on the red button that says “Chapter Launch Manual”.
3. Contact the VAREP National Office at 951-444-7363 or Email [info@varep.net](mailto:info@varep.net) to schedule a chapter launch orientation.
4. Become a VAREP member by creating an account and paying the \$99.00 membership fee. Explore the Member’s Area to see what it has to offer.
5. Fill out the online “Officer Selection Form” located on the VAREP website under the “Chapters” navigation menu.
6. Organize a “VAREP Leadership Orientation Meeting”. Round enough real estate professionals in your area that are interested in hearing about who we are and decide if they want to be involved at the Board level. A successful orientation meeting should have approximately 20 real estate professionals. The presentation should be made by the State Director or one of the National Board Member. VAREP National will support you by creating the marketing to distribute.
7. Follow up on Interested Volunteers for Board Positions to apply for Board Positions. You should follow up with all the people that attended this meeting to measure interest level and to encourage those who are interested to fill out the VAREP “Officer Selection Form” to apply for one of the eight local board positions.
8. Fill out all Documents to create a Local Chapter Board. Petition to form a Local VAREP Chapter, Chapter Affiliation Agreement, and Leadership Oaths. Submit all paperwork to VAREP National.
9. Write a Strategic Business Plan. The business plan includes a market analysis, marketing plan and budget to be submitted to the State Director within two weeks after constituting meeting. The final chapter business plan should be completed no later than four weeks after the submission of all paperwork to VAREP National.

## THE ORGANIZATION OF A LOCAL CHAPTER

The Chapter is a vital part of VAREP, and the Chapter Board with its President occupies the most prominent leadership position in the Chapter. In addition to being a key to the success of the Chapter’s programs, the Board can make important contributions to the success of Association-wide programs.

- There are eight board positions – Five of the eight must be veterans. The founding chapter president should be a veteran.
- The eight board positions are President, Vice President, Secretary, Treasury, Membership, Education, Community Outreach and Government Affairs Directors.
- Each Board position has one vote.
- All Board Members are nominated, vetted, appointed, and confirmed by a vote.
- The board term is three years.
- The number of advisory board members are up the local board to decide but have not voting power.
- The committee positions can be held by Board Members or Chapter Members.
- The Chapter Presidents will participate in a quarterly call with the State Director. All Chapter Board members can also participate on this call. A member of the National Board will also be on these calls.

**Figure 1: Sample local VAREP Chapter Organizational Chart**



## LOCAL CHAPTER BOARD ROLES

### President

In addition to presiding over board and executive committee meetings, the non-profit Local Chapter board president has a variety of responsibilities. As “chief volunteer,” the president works with the VAREP State Director, VAREP National President, National board, staff and community to further the organization’s mission. A president influences how the board uses its time, the selection of board members and its future leadership. Anyone taking on this role must be committed to the organization and must understand the scope of energy and time required to effectively do the job.

The president is expected to review and understand the organization's articles of incorporation and by-laws, policies and procedures, financial and legal situation, and strategic plan. As the board ambassador, the president acts as a spokesperson to the larger community. The president speaks in public on behalf of the organization and advocates for the cause. By modeling appropriate behavior, the president sets high standards for board conduct and intervenes if conflicts of interest or confidentiality issues arise.

Working with the State Director and other members on the Local Chapter Board, the president recruits new board members whose vision aligns with the organization. The president appoints committee chairs and serves ex officio on committees. The president is in charge of board member performance evaluations and succession planning, and plays a crucial role in new board member orientation.

- Conducts regular meetings of the Chapter Board (at least three to five meetings per year are recommended).
- Assigns duties to other officers soon after their election.
- Suggests schedules for ongoing Chapter programs both within the Association and in collaboration with other professional groups.
- Explores topics for the coming year’s meetings with the Program Committee Manager and other officers.
- Appoints special assistants or committees for specific tasks not easily managed by standing committees.
- Applies and maintains controls for budgets, expenditures, and other fiscal activities and, together with the Treasurer, signs all Chapter checks.
- Leads in the formulation of goals and policies for the Chapter.
- Contacts committee managers periodically to obtain status/activity reports, which are then submitted to the Chapter officers.



- Submits a report describing Chapter activities to the State Director prior to each VAREP Board of Directors meeting.
- Submits informal reports frequently to keep the State Director informed about the general condition of the Chapter.
- Ensures that procedures for Chapter elections are carried out properly.

### **Vice President**

The Vice-President shall perform the duties of the President in the event of his/her absence or disability and shall have such other duties as prescribed by the Board of Directors, Executive Committee or President. If the office of the President should become vacant between elections, the Vice-President shall fill the vacancy and complete the un-expired term.

**Note:** The duties of the Local Chapter Vice President is similar to the President listed above. Besides filling in for the President, the Vice President normally is delegated one or more responsibilities such as fund raising or special planning for the president such as fundraising etc.

### **Treasurer**

The Treasurer shall be the custodian of the funds and securities, and the collecting and disbursing officer of the Chapter. She/he shall deposit the funds and securities in such depositories and in such manner as the Chapter Board may designate and direct, and shall be relieved of responsibility while they are in the custody of such depository, subject, however, to any liability under his/her surety bond. She/he will receive financial reports from the VAREP National Staff Accountant and report back to the board regarding the chapter's funds.

### **The Treasurer's responsibilities**

- Organization bank accounts.
- Depositing cash and checks.
- Paying the bills.
- Keeping the books.
- Drawing up the budgets.
- Keeping track of the outgoings and incomings so that the organization knows how they are tracking in relation to the budget.
- Monthly Treasurer's Reports.
- Annual Financial Summary Report.

## **Secretary**

The secretary position of a non-profit organization plays a critical role in fostering communication and diligence through proper management and utilization of important records such as meeting minutes, the organization's bylaws and Local Chapter Handbook.

The secretary position has wide-ranging responsibilities, requiring much more than simply being present at all board meetings. He or she is an active conduit for communication by giving proper notice of any meetings and timely distribution of materials such as agendas and meeting minutes. Additionally, the secretary should be knowledgeable of the organization's records and related materials, providing advice and resources to the board on topics such as governance issues, amendments to the state laws, and the like, that will assist them in fulfilling their fiduciary duties.

As the custodian of the organization's records, the secretary is responsible for maintaining accurate documentation and meeting any legal requirements such as annual filing deadlines. The secretary is responsible for reviewing and updating documents as necessary and ensuring all documents are safely stored and readily accessible.

The Secretary ensures that proper notification is given of directors' and members' meetings as specified in the bylaws. The Secretary manages the general correspondence of the Board of Directors except for such correspondence assigned to others.

The Secretary may be designated by the Board of Directors and/or bylaws as one of the signing officers for certain documents. In this capacity, the Secretary may be authorized or required to sign correspondence, applications, reports, contracts or other documents on behalf of the organization.

## **Membership Director**

The Membership Director shall promote membership in the Chapter, receive membership applications and dues payments and forward dues received to VAREP National. He/she shall additionally be responsible for personally welcoming new members to the chapter via telephone calls, and for member retention efforts via telephone and other personal communication.

Additionally, The Membership Director is responsible to "Staff" all events including community outreach events, REALTOR education events, fund raisers and booths at any function/conferences that the local board approves with the proper number of volunteers from the membership database.

Each Chapter handles its membership responsibilities in its own special fashion. In general, the following responsibilities apply.

- Receives and updates Chapter roster from website and VAREP National.
- Contacts and welcomes new members and mails them the most recent issue of the Chapter newsletter.
- Maintains complete, up-to-date mailing list; adding, deleting, and changing information in accordance with information received from VAREP National.
- Operates a system for producing mailing labels, or e-mail lists, based on the mailing list.
- Submits membership material (additions, deletions, changes) to the newsletter editor on a regular basis.
- Works with the directory committee to prepare and publish a membership directory each year.
- Organizes and directs an active membership recruiting campaign. Membership recruiting brochures may be obtained from VAREP National.

### **Education Director**

The Education Director sets up all of the REALTOR educational events for the Chapter including arranging for the guest speaker/instructor to achieve the mission statement by ensuring that the events are empowering to the practitioners within the organization.

### **Community Outreach Director**

The Community Outreach Coordinator's primary responsibilities are to build strategic relationships with community organizations focusing on veteran nonprofits that support the VAREP mission including the local VA regional office and VA hospital. The Community Outreach Director works closely with the Government Affairs Director in planning community events.

### **Community Outreach Director's Responsibilities**

- Ensure strong working relationships and shared goals between community organizations including the local REALTOR boards to support the VAREP mission.
- Develop and maintain relationships with other veteran-focused non-profits within the community.
- Work with the Board to develop and execute a variety of military and veteran housing and employment outreach activities annually as set out by the yearly business plan.
- Serve as a public face for the organization, attending relevant community events, meetings and hearings on behalf of the organization and its members.
- Appoint and manage a public relations/media volunteer to write local chapter press releases, arrange media opportunities for events, write an military and veteran

editorials for local media, prepare Public Service Announcements for local radio and appear on local radio show and promote VAREP's mission.

- Arrange a volunteer to take pictures at all events to post on social media and the Local Chapter Website.
- Arrange a video professional to record all events to post on social media and the Local Chapter Website.
- Working with VAREP National staff point of contact to help create marketing flyers for educational events, luncheons, networking mixers Business Rallies and any other chapter event.
- Presents to the Board any community events that the Local Chapter would benefit by participating in via booth, sponsorship etc.
- Creates a community outreach plan that promotes VAREP's mission and presents VAREP as the community leader in military housing and employment.

### **Government Affairs Director**

The Government Affairs Director will have responsibility for developing legislative priorities and initiatives for effectively positioning VAREP mission and Five Point Plan with the local, state and Congress.

- Develop relationships with local city and county government officials including city council, mayor's office and the county board.
- Develop relationships with state government officials serving the chapter's areas of service including state senators, assembly members and governor's office.
- Develop relationships with federal government officials serving the chapter's areas of service including U.S. Senators and Congress persons.

## Appendix A: Petition to form a Local Chapter of VAREP

**DATE:**

**TO: The Board of Directors of the Veterans Association of Real Estate Professionals**

We the undersigned, who are Members in good standing of VAREP, do hereby request for recognition as charter members of the \_\_\_\_\_  
Chapter of the VAREP.

We aim to serve members in the areas of \_\_\_\_\_  
\_\_\_\_\_

We request recognition and approval as an official Local Chapter. A signed charter is attached to this document.

**Printed Name**

**Signature**

**Date**

President:

Vice-President:

Secretary:

Treasurer:

Membership:

Education:

Outreach:

Government Affairs:

Approved by: \_\_\_\_\_

Title: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Witnessed by: \_\_\_\_\_

Title: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## Appendix B: VAREP CHAPTER AFFILIATION AGREEMENT

This charter is made this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by and between the Veterans Association of Real Estate Professionals (“VAREP”) and the \_\_\_\_\_ Chapter of VAREP (“Chapter”).

**WHEREAS**, VAREP wishes to grant to Chapter a Charter pursuant to which VAREP and Chapter shall become affiliated;

**WHEREAS**, VAREP and Chapter wish to set forth their mutual understandings and agreements pertaining to the grant of the Charter and the mutual rights and responsibilities created thereby.

**NOW, THEREFORE**, in consideration of the foregoing and of other mutual promises and agreements hereinafter set forth, VAREP and the Chapter agree as follows:

1. **Rights of Chapter**. Chapter shall have the right to utilize the name of VAREP in the name of the Chapter, to acknowledge affiliation with VAREP, and to receive all other benefits bestowed by VAREP upon its affiliated Chapters.
2. **Relationship**. VAREP and Chapter are not and shall not be considered joint venturers, partners, legal representatives, or agents of each other. At no time shall either party act or represent itself to be acting in any of these capacities. Neither VAREP nor Chapter shall have the right or power to bind or obligate the other party in any manner and shall not make, or represent that it has the power to make, any contract, agreement, representation, warranty or obligation, express or implied, on behalf of the other Party. Neither VAREP nor Chapter shall be liable for any act, error, omission, debt, or other liability or obligation of the other party.
3. **Bylaws**. Chapter shall abide by and promote the purposes and objectives of VAREP as set forth in the most current version of the VAREP Bylaws. Chapter may not adopt its own bylaws.
4. **Membership**. Chapter shall admit only those members identified and approved by VAREP and who are also members of VAREP. Members must join VAREP in order to become members of Chapter.
5. **Dues**. Chapter may set and impose Chapter dues on members.
6. **Annual Report**. Chapter is required to submit an Annual Report prior to the Annual Meeting of the VAREP membership at the National Conference, at a time specified by the Chairman of the Chapters Committee. Annual Reports should include:
  - (a) Listing of outgoing and newly elected Chapter Officers and Committee Chairs and;

- (b) Summary of the past year’s activities, including number of regular meetings, topics, and any special events, such as seminars or trade show participation;
- (c) A roster of current members, the Chapter mailing list, and attendance lists for meetings and events; and
- (d) A balance sheet as of December 31, showing the current assets and liabilities of the Chapter and fund balance.

- 6. **Bank Account.** Chapter shall establish and maintain its own bank account(s). Chapter shall use the VAREP National federal employer identification number.
- 7. **Logo Use.** The use of VAREP logo, the name “Veterans Association of Real Estate Professionals,” and the VAREP acronym by the Chapter must always include the name of the Chapter so as not confuse communications from VAREP with those of Chapter.
- 8. **Format of Chapter Name.** The distinction between Chapter and VAREP, especially in communications with the general public, must be maintained. Communication by a Chapter and Chapter Officers or members, in correspondence, advertising, or other promotional material, must always identify the Chapter by name.

Example:

**VAREP Chapter:**

VAREP \_\_\_\_\_ Chapter

OR

**John Doe**

President, \_\_\_\_\_ Chapter

**VETERANS ASSOCIATION OF REAL ESTATE PROFESSIONALS**

- 9. **Responsibilities of Association.** The association responsibilities under this agreement shall include:
  - a. **Nationwide Image of Association.** The Association assumes responsibility for projecting a positive and professional national image and identity of its members in establishing itself as the voice for military and veteran housing and employment. The image and identity of the Association is projected through public relations, media relations and internal communications to chapters and members

- b. **Representation of Association at the Federal Level.** The Association will represent its members collectively before departments and agencies of the federal government to further enhance military and veteran housing and employment initiatives.
- c. **Chapter Development and Support.** The Association develops and supports a strong chapter network. The Board of Director and representatives shall visit Chapters and assist in addressing issues that are beyond the capabilities of the Local Chapter.
- d. **Exchange of Information.** The Association shall sponsor events, activities and forums, including and annual convention, to bring together members, government representatives, and other interested parties and to provide educational and networking opportunities for members.

10. **Termination.** Either party may terminate this Charter on thirty days written notice. In the event of breach by a party, the other may terminate immediately by written notice. Upon termination by either party for any reason, Chapter shall cease utilizing the name "Veterans Association of Real Estate Professionals" the acronym "VAREP", and the logo of VAREP (all of which are owned completely and exclusively by VAREP) and the Chapter may no longer claim any affiliation with VAREP.

In consideration of the mutual covenants and promises contained in this Agreement, and intending to be legally bound, the undersigned have caused their authorized representatives to execute this agreement.

**LOCAL CHAPTER**

Date: \_\_\_\_\_

By: \_\_\_\_\_

Title: \_\_\_\_\_

Chapter Name: \_\_\_\_\_

**VAREP ASSOCIATION**

Date: \_\_\_\_\_

By: \_\_\_\_\_

Title: \_\_\_\_\_



## APPENDIX C: LEADERSHIP OATH

### Oath of VAREP Leadership

I, \_\_\_\_\_ do promise that I will support the mission of the Veterans Association of Real Estate Professionals as the \_\_\_\_\_ of the VAREP\_ \_\_\_\_\_ Chapter; that I will follow the Bylaws and Local Chapter Affiliation Agreement as set forth by the VAREP National Chapter; that I will be diligent in my efforts to serve the members of my chapter and the military and veteran communities in which my chapter covers; that I will always lead by example and maintain the highest character, integrity and morale of the Veterans Association of Real Estate Professionals; that I take this obligation freely, without any mental reservation; and that I will faithfully discharge the duties of the office on which I am about to enter.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Sworn In By:

Name: \_\_\_\_\_

VAREP Position: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

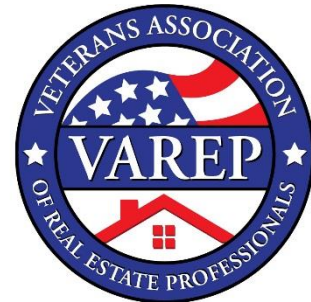
Witnessed By:

Name: \_\_\_\_\_

VAREP Position: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_



**VAREP**  
VETERANS ASSOCIATION OF  
REAL ESTATE PROFESSIONALS

## APPENDIX D: ANNUAL CHAPTER CALENDAR OF EVENTS SAMPLE

DATE	EVENT TYPE	EVENT NAME	LOCATION
January	NONE		
February	Industry Education	Lunch & Learn	TBD
March	Community Education	Veterans Housing Summit	TBD
April	Industry Education	Lunch & Learn	IVAOR
May	Fundraiser	TBD	TBD
June 7 - 10	National Event	2015 VAREP National Policy Conference	Hyatt Regency - Washington D.C.
July	Industry Education	Lunch & Learn	TBD
August	NONE		
September	Community Event	Veterans Housing Summit	TBD
October 18 - 20	National Event	2015 National Leadership Academy	Doubletree by Hilton – Mission Valley, San Diego, CA
November	Industry Education	Lunch & Learn	TBD
December	Year-End Event	Holiday Awards Mixer	TBD

### **VAREP Local Chapter Core Event Requirements**

- 4 Real Estate and Lender Events – Quarterly.
  - Membership Director and Education Director
- 2 Military and Veteran Community Events – Spring and Fall.
  - Community Director and Vice President
- Two Fundraisers – Raise money for chapter operations and helping local needy military and veteran families.
  - Everyone
- Year-End Mixer – Thank your supports and network with members.
  - Secretary and Treasurer

### **VAREP Local Chapter Special Events**

- Military and Veteran Consumer Financial Literacy Panel
  - President, Vice President, and Government Affairs
- Military and Veteran Consumer VA Loan Panel
  - President, Vice President, and Government Affairs

### **VAREP Required National Events**

- 2015 Policy Conference – June 7 – 10, 2015 – Washington D.C.
- 2015 Leadership Academy – October 18 -20, 2015 – San Diego, CA
- State Legislative Summits – Must be approved by VAREP National