LCAR, GHAR, RBAR, and Lebanon Merger

Frequently Asked Questions

1. Why are LCAR, GHAR, RBAR and Lebanon exploring a merger?

All four associations are looking ahead and asking an important question: Can we serve our members even better together than we can separately?

The potential merger is being explored to deliver greater member value, expand opportunities for REALTORS® across the region, strengthen advocacy, create greater operational efficiencies, and build an even stronger organization for the future.

2. What could members gain from an upsized association?

A larger, stronger association could create opportunities to expand programs, services, education, technology, professional development, networking, and other resources available to members.

It could also provide the scale to invest more strategically in the tools and services REALTORS® need to build successful businesses.

3. How could the merger strengthen our voice?

Together, LCAR, GHAR, RBAR, and Lebanon would represent a significant community of real estate professionals across Central Pennsylvania.

That broader representation could strengthen the association's voice with elected officials, community leaders, consumers, and other organizations while expanding our ability to advocate for private property rights, homeownership, and the real estate profession.

4. What does "greater operational efficiencies" mean?

Today, all four associations maintain their own operations, systems, governance structures, technology, programs, and administrative functions.

A merger creates the opportunity to evaluate where resources can be shared, streamlined, or strengthened. The goal is not simply to reduce costs. It is to make sure

more of the organization's time, talent, and resources are focused on delivering meaningful value to members.

5. Will one association take over the others?

No. The potential merger is being evaluated as an opportunity to build a new, stronger organization together.

The goal is to bring forward the strongest qualities, programs, expertise, and ideas from all organizations.

6. Who is evaluating the potential merger?

A dedicated Task Force with representation from all four Boards is carefully evaluating the opportunity.

The group is examining governance, finances, member services, staff operations, technology, advocacy, and other areas that would be important to the success of a combined organization.

7. Has the merger already been decided?

No.

Each of the four associations have signed a Memorandum of Understanding and a Letter of Intent that allow the associations to actively explore the potential merger and develop a proposed structure.

8. Will members have an opportunity to vote?

Yes. A merger cannot happen without member approval from members from LCAR, GHAR, RBAR, and Lebanon.

Members will have an opportunity to learn about the proposed organization, understand how it would work, ask questions, and make an informed decision before voting takes place December 16-19.

9. How will members be kept informed?

Transparency is a key priority throughout the process.

Members will receive regular updates as discussions progress, along with opportunities to ask questions and participate in conversations about the potential merger.

10. What areas are being considered as part of the merger discussions?

The Task Force is taking a comprehensive look at what it would take to create a successful combined association, including:

- Governance and leadership
- Financial strength and sustainability
- Member programs and services
- Staff and operations
- Technology
- Education and professional development
- Advocacy and government affairs
- Communications and member engagement
- Opportunities to create additional value for members

11. Why explore a merger now?

The real estate industry is changing rapidly. Technology, consumer expectations, regulation, business models, and the needs of REALTORS® continue to evolve.

Exploring a merger gives both associations the opportunity to be proactive rather than reactive and consider how a larger organization could provide stronger resources, greater expertise, and increased capacity to serve members for years to come.

12. What is the goal of the proposed merger?

The goal is simple: to build an association that will provide the foundation for REALTORS® to succeed.

By combining the strengths of LCAR, GHAR, RBAR and Lebanon, the organizations are exploring whether they can create an association with greater resources, a stronger regional voice, broader opportunities, and the scale to deliver even more value to members today and into the future.

13. Will services I use today go away?

The objective is to increase member value, not reduce it.

The Task Force is reviewing programs and services currently offered to determine what members value most, where strong programs can be expanded across the entire membership, and where new resources could be added.

A combined association also creates the opportunity to evaluate overlapping programs and redirect resources toward services that have the greatest impact on members' businesses and professional success.

14. Will I have access to programs currently offered only by the other associations?

Expanding access is one of the most exciting potential benefits of a merger.

A combined association could make successful education programs, networking opportunities, professional development, advocacy resources, events, technology, and other services available to a much larger group of members.

Instead of four separate sets of resources, members could benefit from the best programs and ideas of all associations.

15. Will one area have more influence than the others?

The merger is being designed around the principle that this is a partnership of four associations.

Equitable representation has been built into the merger planning process, and considerable attention is being given to creating a governance structure that fairly represents members across the combined service area.

Over time, the goal is to move beyond thinking in terms of individual associations and build one organization focused on serving all members effectively.

16. How could a merger improve advocacy?

A combined association would represent more REALTORS® and a broader regional real estate economy.

That scale can strengthen relationships with elected officials, increase the association's visibility on issues affecting real estate and private property rights, and provide additional resources for government affairs and community engagement.

At the same time, local issues remain important. A larger association can combine a stronger regional voice with focused attention on the communities it serves.

17. Is this merger about saving money?

Financial efficiency is one benefit, but it is not the primary reason for exploring the merger.

The larger opportunity is to use resources more effectively. Instead of maintaining four separate organizational infrastructures, a combined association could invest more deeply in member services, technology, advocacy, education, communications, professional expertise, and future initiatives.

The real measure of success is not simply whether the association spends less. It is whether members receive more value.

18. Will members have fewer opportunities to participate in leadership?

A larger association can create new ways for members to become involved.

In addition to Board service, there can be opportunities through committees, workgroups, advisory groups, professional networks, advocacy efforts, events, and other initiatives.

The goal is to create meaningful ways for members from throughout the region to contribute their expertise and help shape the association.

19. What should members ultimately use to judge whether this merger makes sense?

The most important question is whether the combined organization will be better positioned to help members succeed.

Members should look at whether the merger creates stronger services, broader opportunities, greater advocacy influence, better use of resources, continued local accessibility, long-term financial strength, and an organization that is prepared to respond to the changing needs of REALTORS®.

That is the standard being used to evaluate the opportunity.

20. Will any employees from any of the four associations lose their jobs because of the merger?

No, all staff from all four associations will be retained.

21. Will there still be a local office in every one of the markets currently represented by LCAR, GHAR, BAR, and Lebanon?

Yes, there will be a local presence maintained in every region. While the specific building you visit might change in the future, our commitment to maintaining a physical footprint in your area is absolute.

22. Will my local association dues increase because of the merger?

The goal is not to increase dues. The goal is to stabilize dues for all four associations. By eliminating redundant overhead in software licenses, office maintenance, legal services, accounting/bookkeeping, liability insurance, and other association expenses, we could keep your membership dues stable while maximizing the value of every dollar you pay.

23. If we are going to merge, why wouldn't we be including other local associations in our discussions?

We have been able to create a strong Central Pennsylvania presence by proposing a merger of four organizations - LCAR, GHAR, RBAR, and Lebanon. We are also open to conversations about collaboration with any of our other Central Pennsylvania neighbors and look forward to speaking with them.

24. Will we lose our local identity?

Preserving strong local connections is a priority. The new organizations will have a new name inclusive and reflective of the goals and aspirations of the new organization.

A merger does not mean losing the relationships, communities, traditions, or market knowledge that make each association unique. The opportunity is to combine those strengths while creating a larger regional organization capable of delivering additional resources and influence.

Members would still be served locally while gaining access to the broader opportunities of a larger association.

25. Who will lead the new association?

The proposed governance structure is being carefully designed to ensure that leaders from all organizations are equitably represented as the organizations come together.

The goal is to create a leadership structure that combines continuity with a clear path toward becoming one unified association.

26. What happens to the assets and reserves of each association?

The financial health of all four organizations is an important part of the merger review.

Assets and reserves would become part of the financial foundation of the combined organization and would be managed to support its long-term stability, programs, services, and strategic priorities.

Members will receive information about the financial structure of the proposed organization as part of the merger process.

27. How will education be affected?

With a broader membership base, the combined association could offer more programming, expand virtual learning, bring in stronger speakers and instructors, and make successful programs available throughout the region.

28. How quickly would things change after a merger is approved?

Members should expect a thoughtful transition rather than everything changing overnight.

Some changes may be relatively simple, while others involving technology, governance, operations, programs, branding, and facilities may take place over time.

The priority will be maintaining continuity of service while gradually bringing the four organizations together. We would keep you informed of every step along the way to make sure you are fully aware of progress and timing.