



GOVERNMENT RELATIONS PLAN

Focusing on Advocacy, Legislative Monitoring,
State Association Management, and the APRO PAC

2025



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APRO 2025 Government Relations Plan

Executive Summary

APRO's core mission is to promote the success of the RTO industry, and the vision is to be the rising tide that elevates the industry through advocacy and education. The goal of APRO's government relations function is to advance, preserve, and protect the interests of the rent-to-own industry by communicating the perspectives and views of APRO members to government officials at the federal, state, and local levels.



This plan outlines four primary strategies of the association to effectively reach this goal: Advocacy, Legislative Monitoring, State Association Management, and the APRO PAC. Each of these focus areas also include subsets of specific strategies on communications, activities, and key relationships.

Advocacy

Grass Roots Advocacy For over 40 years, the rent-to-own (RTO) industry has successfully championed its legislative interests through a strong grassroots advocacy approach. APRO has been the driving force behind this advocacy since the very beginning through organization and coordination of local, state, and federal efforts leveraging an overall strategy to protect and promote the industry.

A core goal of APRO's new 2025-2028 Strategic Plan is the enhancement of the RTO industry's advocacy and external education efforts to safeguard our members. This entails initiatives to:

- Develop an **Advocacy Playbook** for the federal and state levels
- Enhance the **APRO PAC**
- Support **state legislative events** to enable member engagement with state and federal legislators

Communications

Publications Throughout the year, APRO publishes weekly **APRO Today** newsletters, ongoing alerts concerning industry news and developments relevant to the membership, and the **RTOHQ: The Magazine** on a bi-annual basis with featured articles on government and legislative affairs. These publications distribute vital information to the APRO membership and provide an important means to educate those outside of APRO as to the function and significance of rent-to-own in the national economy.



Members are encouraged to share their stories and experiences for inclusion in APRO's publications.

Features in the magazine and communications pieces will focus on industry education, storytelling, and member testimonials. Some topics to include:

- How to build a relationship with local politicians
- Best practices for in-store invites, from members who have hosted them
- Interviews with political veterans from the RTO industry
- Stories on historical battles faced by the RTO industry
- Member stories designed to humanize our dealers and the consumers the industry serves

Social Media To expand the reach of APRO's publications, we actively share newsletter and magazine articles on our social media platforms, making it easier for members to access industry news and updates. These posts also serve as advocacy tools, helping to educate policymakers and the public about the rent-to-own industry.

APRO maintains and operates Facebook, LinkedIn, and Instagram accounts to share and promote industry news, highlight member activities, and amplify advocacy efforts at the state and national levels.

Website APRO's website provides advocacy and legislative resources to support member engagement. We have developed dedicated hubs to ensure members can easily find the tools they need to participate in advocacy efforts. One important addition is the **Advocacy Resource Hub**, which provides:

- **Grassroots advocacy tools**, including access to active campaigns and the ability to directly contact your legislators
- **State-level resources**, such as *RTO State Statutes*, *State Economic Impact Reports*, state rental dealer association (RDA) details, legislative alerts, and congressional district maps
- **Additional advocacy resources**, including the *RTO at a Glance* leave-behind document, *State Legislative Session Calendar*, *APRO PAC Plan*, *APRO Legislative Plan*, and *RTO Rules & Regulations*
- Access to the **Advocacy Basics Course**, a 30-minute introduction to legislative advocacy designed to get you ready to serve as a champion for the RTO industry



Communication Materials APRO will continue to create new and update existing communication pieces for distribution and utilization by members that clearly describe the RTO transaction and clarify common misconceptions in a concerted effort to educate:

1. Federal and state lawmakers
2. Local officials
3. APRO members
4. The general public

APRO will continue to develop **infographics** as a crucial tool to explain complex details creatively and simply about the RTO transaction in terms that anyone can comprehend very easily. Infographics that compare the RTO transaction to other types of transactions can make the industry perceived to be more mainstream and help to dissolve pre-conceived notions about RTO.

White Papers and Best Practices are reports or guides created to inform readers in a clear and concise manner about complex issues. These are designed to help readers understand an issue, solve a problem, or make a decision. They are particularly useful in helping members prepare to testify or reach out directly to legislators, committee members, or staff.

APRO will continue to explore and develop white paper topics for research and publication as an additional function of this legislative strategy.

Activities

APRO's Legislative Conference (LegCon) is the most important event of the year for APRO and the rent-to-own industry. LegCon is open to seasoned industry advocates as well as to conference and RTO newcomers. APRO invites rental dealers and vendors to join together on Capitol Hill to educate our federal lawmakers



about the industry, establish relationships with members of Congress, and advocate for issues that are critical to the success and preservation of the rent-to-own industry.

Educational advocacy programs will be developed for members to help with effective and strategic messaging to make an impact on governmental representatives. APRO will organize meetings for attendees to meet with the Congressional offices of their respective senators and representatives.

Research will be conducted on the advocacy efforts of other retail organizations to find parallels to be used in the rent-to-own industry. APRO will leverage its membership with the US Chamber of Commerce and American Society of Association Executives to explore and incorporate innovative ideas and best practices for advocacy and legislative outreach efforts.

APRO's Legislative Fellowship Program, launched in 2024, offers an opportunity for new industry advocates to attend LegCon for the first time with financial sponsorship from state RDAs and APRO vendors. This program is open to employees of dealers and is aimed at providing fellows with the skills and experience to talk about the RTO industry with legislators and policymakers.

By introducing fellows to advocacy on Capitol Hill and providing structured advocacy training, the program provides a pathway to advocacy on the state and local level. APRO will continue to develop and expand this program to train and develop our next generation of industry advocates.

Key Relationships

Relationship Growth Although APRO members have longstanding relationships with many legislators at both the state and federal level, many more relationships need to be made. Particular focus is needed in states such as Minnesota, Wisconsin, New Jersey, Indiana, and New York where recent bills have been introduced with the potential for significant negative effects on the RTO transaction.

More **conversations and research** will be conducted with lobbyists and included in best practice reports for more effective advocacy efforts. APRO will seek to leverage state lobbyist connections to facilitate meetings and roundtables on current state issues and share information on trends and developments.

Monitoring Legislation

APRO conducts daily **monitoring** of proposed bills and legislation, regulatory action, litigation, and trends on both the federal and state levels assessing actual and potential threats to the industry and member business operations. APRO provides members with ongoing updates on monitoring activity, including:

- Timely **Legislative Alerts** on specific bills that pose significant threats
- Monthly **Legislative Digests** reporting on all bills and regulatory issues identified



APRO's partnerships with individual state RDAs are important, as these organizations are instrumental in responding to legislative situations on the local and state level. APRO provides specific notices to state RDAs on bills that pose potential threats and collaborates with them on responses and action.

Communications

Any **pending legislation** at the federal level affecting the rent-to-own industry will be communicated to both the state association and, depending on level of severity or relevancy, to APRO's network of members via a specific APRO Legislative Alert and/or inclusion in the monthly Legislative Digest of all bills tracked and monitored by the association.

Activities

Daily monitoring of all legislation proposed at both state and federal level.

- Bill tracking
- Committee Hearing tracking
- Vote tracking
- Calendar tracking
- Enacted Bills
- Pending Bills
- APRO Position on Bills (Support, Oppose, Neutral)

Over 40 keywords are used to track state and federal bills on Lexis/Nexis and Google, and more will be added as the industry changes and adapts. Below are some examples:

- Lease Agreement
- Consumer Protection
- Bed Bugs
- Lease-Purchase
- Rent-To-Own
- Repossession
- Rent
- Tire Rental
- Furniture Rental
- Appliance Rental
- Storage Shed

Key Relationships

APRO has engaged the law firm Hudson Cook for assistance in legislative tracking and identifying potential issues. APRO relies on internal relationships with members of the board and Government Relations Committee to provide information and intelligence on developing legislative issues affecting the industry.

State Associations

Communications

APRO will continue to publish a **States News: The States of the Industry** featuring 3-4 state associations in each issue of the *RTOHQ: The Magazine*. When a state association meeting is scheduled, a notice will be featured in the *APRO Today* newsletter and published on the 'Industry Events' section of the APRO website.

APRO actively solicits members and RDAs to provide dates for inclusion of events on the APRO **Industry Events Calendar** and provides a convenient means for submitting annual meeting dates. APRO's goal is for this calendar to be the definitive point of reference for the industry.

Activities

APRO will support annual **State Association Annual Meetings and Legislative Days** through attendance by the CEO or an APRO staff member, when possible, and through promotion of these events in APRO publications as described above. In 2024, 14 state associations hosted annual meetings in AR, Central Rockies, GA, FL, IA-NE, IL, KS, KY, MO, NC-SC, Northeast, OH, PA, and TN.



APRO will continue to organize and facilitate virtual quarterly **state association presidents' meetups**. These meetings allow state leaders to hear reports on current issues and industry updates and offer a forum for discussion and collaboration.

APRO now offers and maintains **state association web pages** on the APRO website. Each web page contains up-to-date information on the RDA's leadership, links to the state RTO statute and related APRO Legislative Alerts, advocacy resources, industry data, and links to state-related APRO newsletter and magazine articles.

Research

More **research** is needed on best practices with state associations to ensure each state operates within an effective structure and one that can be mobilized to protect the RTO transaction proactively in response to legislative threats.

APRO will continue to engage with state RDAs and their leaders, conduct ongoing **surveys** of needs, and seek perspectives on the status of the organizations to determine what can be done to strengthen the overall health of state associations.

Key Relationships

There are currently 23 states with active state rental dealer associations, and 9 states that do not have state rental dealer associations at all including AK, HI, MD, MN, NH, NM, NV, VT, and WV. In addition, there are some inactive state associations that APRO has been working to reactivate, and APRO will continue to work on identifying key stakeholders in these states and assist with **organizing** where possible. Forging consortiums and/or regional associations alongside surrounding states will continue to be a priority.

As part of APRO's new 2025-28 Strategic Plan, APRO is developing a Legislative Playbook. A component of this Playbook is the **relationship tracking** to identify and catalog key relationships on the state and federal level particularly focused on the following items:

- State Association Presidents
- State Association Lobbyists
- State Legislators
- Industry Advocates

APRO PAC

The APRO PAC is a bipartisan fund designed to support APRO in its mission of promoting and protecting the RTO industry. The PAC strategy focuses on supporting and nurturing relationships with incumbent and senior members of the House Financial Services Committee and the Senate Banking Committee, as well as Congressional members identified as friends and advocates of the industry with leadership prospects. The APRO PAC is specifically limited to Congressional members currently, though expansion to include state Attorneys General is under consideration.



As the APRO PAC has limited resources, specific focus must be targeted to members and candidates we believe will have the most direct impact and influence on the RTO industry and those who may be asked to support or oppose legislation should such direct efforts become necessary in the future.

Fundraising

The APRO PAC seeks to raise \$30,000 in 2025. To meet this fundraising goal, the APRO PAC will seek funding through a **bi-annual campaign** in March/April and August/September. The campaign will leverage this year's annual Legislative Conference by:

- Actively seeking participation from APRO Board and VAC members
- Identifying and appointing State Champions to engage APRO member rental dealers and vendors
- Requesting permission from APRO member companies to solicit high-level employee contributions subject to APRO PAC guidelines

The APRO PAC will plan to distribute up to \$30,000 in funds in 2025. Total distributions will be contingent on this year's PAC fundraising results.