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From: GCBR Office [amy.lowdermilk@gcbr.org]
Sent: Saturday, June 1, 2019 9:00 AM
To: Amy Lowdermilk
Subject: June 2018 Newsletter

GCBR Newsletter

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Upcoming Meetings/ Events:

6/3-4 GCBR Office Closed

6/11 Registration Deadline for 6/13 YPN event

6/12 Registration Deadline for 6/20 General Membership meeting

6/13 YPN hosted event with Bob Hoffman

6/17 GCBR Office Closed for Summer MR meetings

6/20 Annual Affiliate Sponsored General Membership meeting

6/25 GCBR Office Closed Bright BOD meeting

GCBR Board of Directors Meeting

Wednesday, June 5, 2019 @ 9:00 a.m. at the GCBR office.

RSVP to the Annual Affiliate General Membership Mtg

General Membership Meeting & Breakfast Event

Thursday, June 20, 2019 8:30 a.m.

Garrett Enterprise Information Bldg Room 111

Election of 2019-20 Officers/Directors

Proposed Bylaws Amendment Vote

2019 RPAC Presentation & Recognition

Guest Speaker—Commissioner Paul Edwards

Jan Bernard CE Scholarship

Affiliate Sponsors

Platinum

- **Kelli Palamar, BB and T Mortgage**
- **Deep Creek Title Group**
- **David Savage, Savage Home Inspections**
- **Deane Foy, First United Bank & Trust**
- **Craig Ingram, Attorney-at-Law**
- **Adam Murray, A. Murray's Home Inspections**
- **Chamber of Commerce**
- **Alex Stuck, Clear Mountain Bank**
- **MD Dept of Housing & Community Development**

Silver

- **Dennis Hannibal, Western Maryland Appraisal Services**

Breakfast Buffet of assorted foods, fruit and drinks.

Deadline to respond is June 12, 2019

GCBR Slate of Candidates for Officers/Directors for 2019-20

Approved by the GCBR Board of Directors on April 10, 2019

Election will be held on Thursday, June 20, 2019 at the General Membership Breakfast Event in the CE Room 111 at Garrett Enterprise Information Building

Absentee ballots can be emailed or faxed upon request.
Only request an absentee ballot if you will NOT be attending the General Membership Meeting.

Bob Carney moves to President

Vice President	**Terah Crawford**
Secretary	**Andrew Eiswert**
Treasurer	**Debbie Beitzel**

2 Directorships (One 3-Yr & one 2-Yr position)
The two with the most votes will get the positions.
The winner with the most real estate experience will get the 3yr directorship & the winner with the lesser amount of experience will get the 2yr directorship.

Nina Beitzel
Lana Roby
Remington Friend
Amy Sharpless

The following directors, have previously been elected will continue to serve:

John Pucciano	Immediate Past President
Rich Orr	1-Year Director
Amy Zimmerman	1-Year Director

In compliance with ARTICLE XI, Section 4, of the GCBR Bylaws, "Additional candidates for the offices to be filled may be placed in nomination by petition signed by at least twenty percent (20%) of the REALTOR® Members eligible to vote. The petition shall be filed with the Executive Officer at least two (2) weeks before the election.* The Executive Officer shall send notice of such additional nominations to all Members eligible to vote before the election".

***The two (2) week deadline for additional nominations is June 6th, 2018.**

Proposed Bylaws Amendment

The GCBR Board of Directors is recommending a proposed bylaws amendment be passed at the June 20th general membership meeting. The recommended amendment is to remove Article VI - Privileges and Obligations, Section 13 Harassment that says,

"Any member of the association may be reprimanded, placed on probation, suspended or expelled for harassment of an association employee or Association Officer or Director after an investigation in accordance with the procedures of the association. As used in this Section, harassment means any verbal or physical conduct including threatening or obscene language, unwelcome sexual advances, stalking, actions including strikes, shoves, kicks or other similar physical contact, or threats to do the same, or any other conduct with the purpose or effect of unreasonably interfering with an individual's work performance by creating hostile, intimidating or offensive work environment. The decision of the appropriate disciplinary action to be taken shall be made by the investigatory team comprised of the President and President-elect and/or Vice President and one member of the Board of Directors selected by the highest ranking officer not named in the complaint, upon consultation with legal counsel for the association. Disciplinary action may include any sanction authorized in the association's Code of Ethics and Arbitration Manual. If the complaint names the President, President-Elect or Vice President, they may not participate in the proceedings and shall be replaced by the Immediate Past President or, alternatively, by another member of the Board of Directors selected by the highest ranking officer not named in the complaint. (Amended 5/08)."

The reason for this proposed removal is to allow for a more nimble process to update GCBR's Harassment policy from time to time by putting it in the Policies and Procedures Manual in accordance with NAR's Good Sense Governance guide.

Tech Poll

Technology is such an integral part of the real estate industry and is ever evolving. Please take 2-3 minutes to tell GCBR what you think of the technology it uses via this linked survey.

Take the Survey

GCBR 2019-21 Strategic Plan

GCBR 2019-21 Strategic Plan

GCBR 2019-21 Strategic Plan Infographic

GAD Report

Earl Eisenhart
May 29, 2019

Tax Increase Proposal

The Board of Commissioners has proposed to raise the County Accommodations Tax by 2% and the County Property Tax by 1.056% in order to bridge a $4.1 million budget shortfall in the FY 2020 budget.

Rising costs, state-mandated requirements and lower-than-expected revenues have been cited as reasons for the shortfall. Finance Director Scott Weeks has stated that without new revenue the county will be forced to make “significant cuts” to public services. At the May 13 Commissioners Meeting, Weeks laid out four scenarios for increasing revenue: property tax increase; combination of property and income tax increase; combination of property, income and accommodations tax increase and combination of accommodations and property tax increase. Of interest, Commissioner Edwards noted “good ideas” from the real estate industry including enforcement of the current accommodations tax against non-payers such as some Airbnb operators. It

was noted that a recent change to state law requires Airbnb and similar operators to pay state sales tax. This should result in a list of taxpayers for the County to use in assessing the accommodations tax.

By letter of May 8, 2019, GCBR advised the Commissioners of its opposition to the Accommodations Tax increase. The Chamber of Commerce has also expressed opposition to any increase in the Accommodations Tax.

Going forward, the Commissioners have indicated that any additional comments regarding the proposed tax increases or the FY 2020 budget may be submitted via email at gccomments@garrettcounty.org by June 18, 2019.

The Commissioners will also hold a public hearing on the proposed tax increases beginning at 5:30 pm Monday, June 3, 2019 at Garrett College GIEC building, Room 111. Public comments will be accepted.

FY 2020 Budget

The County Commissioners have scheduled two upcoming events to address the FY 2020 budget:

- A Public Hearing will be held Wednesday, June 12, 2019 at Garrett College Auditorium beginning at 6:00 p.m.

A Public Meeting will be held Tuesday, June 18, 2019 at the Garrett County Courthouse Public Meeting Room beginning at 4:00 p.m. to include tentative adoption of the budget.

NAR Testimony on Ownership Disparities

An NAR/MR representative testified May 9 before the U.S. House Subcommittee on Housing, Community Development and Insurance on racial disparities in home ownership.

JoAnne Poole, a branch manager at Berkshire Hathaway HomeServices Homesale Realty in Baltimore, testified on NAR's efforts to address lower ownership rates for minorities, especially for African Americans and Hispanics, which are significantly below the national average.

"To many people in this country, homeownership is synonymous with the American Dream, creating stable communities, increasing civic participation and building our feelings of self-worth and self-esteem," Poole said. "If America is to remain a nation of homeowners, we must address the persistent barriers that minorities continue to face. NAR is working to close racial homeownership gaps by encouraging local governments to adopt zoning laws, building codes and other policies that encourage free market production of entry level homes and other affordable housing units."

REALTOR® Safety

Harness Your Mental Strength is a free REALTOR® Safety webinar from the National Association of REALTORS®. Hear from Danielle Martin, Founder and Ambassador of True Boundaries, as she promotes personal protection, confidence building, and empowerment.

View Now

2019 Fall Continuing Education Schedule

All classes will be held at Garrett College
687 Mosser Road, McHenry, MD 21541
CE Room 111 in Garrett Enterprise Information Building next to CE building.
No credit is given for late arrivals.
Photo ID Required

Monday, September 16, 2019

"Western Conveyance"
Topic A
10 - 11:30 a.m.

Course ID# 118-0709

Instructor: Liz Georg

October & November Classes Coming Soon

For Registration Flyers:

- Click the course title to access the form
- Call GCBR 301-334-8405
- Email amy.lowdermilk@gcbr.org
- Pull from the GCBR closed Facebook group
- Download from the member-side of the GCBR website: www.gcbr.org

15 hrs of CE for license renewal:

Bold indicates required courses.

3 hours Topic A: Legislative Legal Update

1.5 hours Topic C: Fair Housing

3 hours Topic D: MD Code of Ethics/Predatory Lending

3 hours Topic H: MREC Agency Residential

4.5 hours in electives (Topics E & F)

3 hours Topic I: MREC Supervision

Required for **Brokers, Managers & Team Leaders;**

Elective for everyone else.

National Association of REALTORS®

NAR Commends Congress for Passing NFIP Extension

WASHINGTON (May 30, 2019) – National Association of Realtors® President John Smaby today commended Congress for passing a two week extension for the National Flood Insurance Program.

"The National Association of Realtors® is pleased that Congress acted before the National Flood Insurance Program's insurance writing authority could expire, and we urge both the House and Senate to secure responsible

reauthorization before June 14."

Flood Insurance Extension Update from NAR

Sign up for REALTOR® Party Mobile Alerts

REALTOR® Party Mobile Alerts, NAR's advocacy texting platform, offers REALTOR® Associations and REALTORS® a way to stay connected directly from their cell phone or tablet. When a call for action is launched, subscribers get a short text message, containing information to take action.

REALTORS® can sign up for REALTOR® Party Mobile Alerts using the linked form **or by texting the word REALTORS to 30644.**

Commercial Listing Platforms & Tools

As of May 2019, NAR partnered with two commercial listing platforms. These platforms offer commercial members the opportunity to expose their listings to a nationwide audience and search properties available across the country. Having integrated with RPR, they also enable NAR's commercial members to streamline, manage and grow their business. Learn more.

Maryland REALTORS®

MR offers a *FREE* Webinar Thursday Series

Watch a REPLAY of 5/16/19's webinar on Maryland Mortgage Programs.
A review of the Maryland Mortgage Program updates and highlights, including the Maryland HomeCredit Program (mortgage credit certificates) and the Maryland SmartBuy student debt initiative, as well as significant program changes and new offerings. It also includes an overview of the resources available for REALTORS® and their customers. http://ow.ly/g8zG50ufxrg

If you missed the 5/23/19 Fair Housing Laws and Regulations webinar, you can watch it here: http://ow.ly/jx9550uoktK

Maryland REALTORS® is pleased to announce the first Women in Real Estate Conference will be held on June 10, 2019 at the BWI Marriott, Linthicum, MD. Learn from the best, be inspired, and leave empowered. The Conference is a one-day seminar focusing on how women can take leadership roles in the real estate industry.

SentriLock

You may have seen the term SentiKey and wondered what it was and how it was different from SentriLock. Check this FAQ SentriLock has put together to answer your most common questions.

Also note the enhanced SentriKey™ Real Estate app will be available later this Summer.

Case Studies Interpretation of the Code of Ethics

Case #11-10: REALTOR®'s Obligation to Disclose Interest

(Adopted May, 1997. Revised November, 2000 and May, 2017.)

Client A, an owner, needed to sell a property. She approached REALTOR® B to list the property. They agreed to the terms of the listing and the property was listed.

An offer was made and was accepted by Client A. After the prospective purchaser completed the loan application, REALTOR® B was contacted to appraise the property. When the lender was preparing the closing statement, the lender became aware that the listing broker was also the appraiser and filed a complaint with the Board of REALTORS® alleging that REALTOR® B had failed to disclose in the appraisal that he had an interest in the property, specifically seeing that the sale closed. The complaint was referred by the Grievance Committee for hearing before a panel of the Association's

Professional Standards Committee.

At the hearing, REALTOR® B protested that the lender was misreading Article 11, as interpreted by Standard of Practice 11-1, claiming that “disclosure of whether the REALTOR® has any conflicts of interest” referred only to an ownership interest. REALTOR® B concluded that the listing commission had been earned when a ready, willing, and able purchaser contracted to purchase the property and that the appraisal process was separate and distinct from the brokerage process.

The Hearing Panel concluded that REALTOR® B’s defense was specious and because he was the listing agent REALTOR® B was biased in favor of Client A since a successful transaction would benefit REALTOR® B in the form of a commission.

REALTOR® B was found in violation of Article 11.

YPN

Check out Shop Talk, The CE Shop's podcast.

Shop Talk aims to make real estate agents better at their jobs by featuring unique topics, interviews with professionals working in the real estate industry, and is posted every 1st and 3rd Wednesday. https://gcbr.theceshop.com/shop-talk/podcast

Money Tips for Rookie REALTORS®
Now’s the time to figure out your personal finances. Be smart up front and reap the rewards down the road. Log in to the Center for REALTOR® Financial Wellness for help with setting goals, figuring out costs, managing cash, and calculating expenses.

Your YPN Committee has put together an exciting Summer Kickoff Event

Registration is open to all REALTORS, Affiliates, Office Staff, and spouses/

partners/ guests - anyone with an interest in the DCL Watershed, ages 18+.

The cost is $20/person & the evening will include:

- Networking
- An appetizer buffet with a cash bar
- Bob Hoffman will arm you with the knowledge to intelligently answer your clients' and consumers' questions concerning the DCL Watershed issues such as, but not limited to, Cherry Creek acid mine drainage, hydrilla, dredging, and zebra mussels.
  He will also explain why these issues are important for Garrett County agents and residents to thoroughly understand and give some next steps for how to get involved.
- Q&A
- More networking

Summer Kickoff Event Flyer & Registration Form

Complete and return the linked registration form below to Amy at the GCBR office with payment.

Registration Deadline: June 11th

- Payment must be made by the deadline and no refunds will be granted after the deadline.

Payment can be made by cash, check, or money order.
REALTORS can pay electronically via the GCBR Online Store.

Membership Update

New REALTOR® Members:

Jesse Shimrock, Railey Realty

New Affiliate Members:

Nancy Brodey, Maryland Title Center, LLC

Drops:

Transfers:

Changes:

HOA Contact and Subdivision Dock Reference List

Remember – the **HOA Contact and Subdivision Dock Reference List** is kept current and available to you on the GCBR website – member side at www.gcbr.org. If you obtain new contact information for any of the HOA properties, please email Amy the updated information so the list can be kept current.

The Board of Directors is pleased to inform you of a new member benefit that can save you up to $270 a year!

SmartCharts Pro delivers accurate, timely market data in easy-to-understand charts and reports. Show clients and prospects exactly what's happening with pricing, sales, time on market and other points of interest that will help them make smarter decisions.

********Members please go to www.getsmartcharts.com/pricing **and select the pink box to sign up at no cost.**

When you sign up you will need your broker's Bright broker code. You can obtain this from your broker or the GCBR office.

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