amy.lowdermilk@gcbr.org

From: GCBR Office [amy.lowdermilk@gcbr.org]
Sent: Thursday, February 28, 2019 4:00 PM
To: Amy Lowdermilk
Subject: March 2019 Newsletter

GCBR Newsletter

In this Issue

- Upcoming Events
- GAD Report
- REALTOR® Safety
- 2019 Winter/Spring CE Schedule
- NAR News
- MR News
- Bright MLS

- COE Case Study
- YPN
- Membership Update

Upcoming Meetings/ Events:

3/1 Registration deadline for Bright MLS Training

3/4 Bright MLS Training in the GCBR Conference room @ 10 am & 1 pm

3/6 Registration deadline for 3/15 CECs

3/15 GCBR Office is closed for CECs at Garrett College

9-12 noon MD Code of Ethics/Predatory Lending

1-2:30 pm Fair Housing

3/20 Strategic Planning Committee meeting

10 am - 2 pm in the GCBR Conference room

3/28-4/2 GCBR Office is closed

GCBR Board of Directors Meeting

Wednesday, March 6, 2019 @ 9:00 a.m. at the GCBR office.

GAD Report

Earl Eisenhart

February 27, 2019

Accommodations Tax Increase

The County Commissioners requested that Delegate Beitzel and Senator Edwards introduce legislation to grant the Commissioners authority to increase the accommodations tax from 6% to 8%. Legislation (HB 244/SB 216) has subsequently been introduced. The legislature gives great deference to local requests for such authority and the legislation is expected to pass. Since the increase is discretionary with the Commissioners (not automatic) debates over whether it will be implemented and how the money may be used will devolve to the county level.

Home Ownership Program

GCBR has been working with Garrett County Community Action Committee (GCCAC)

to secure additional County funding for the Pathway to Home Ownership Program. By the end of calendar 2018, GCCAC had committed all the funds ($150,000) appropriated by the County for FY 2019. Duane Yoder then requested an additional $150,000 for the current budget cycle. The Commissioner subsequently approved $50,000.
A decision on FY 2020 funding is expected to be made over the next several weeks. Duane anticipates a full-year demand of about 60 transactions, which translates to $300,000. He suggests GCBR send a thank-you letter to the Commissioners for their past support, along with a request for 2020 funding.

Chamber Strategic Initiatives Report
The Garrett County Chamber of Commerce's Strategic Initiatives Task Force has finalized its report to the County Commissioners on "Initiatives to Foster Growth in Garrett County." The report was formally delivered to the Commissioners during their February 19 Public Meeting.

The report offers three major recommendations to the County and one for the Chamber at large; two of which touch on areas which GCBR has identified as priorities: affordable housing and broadband expansion.

The Chamber is recommending the County conduct a comprehensive study on housing to consider "affordability, availability of subsidized, market rate availability, inventory of long-term rentals & single-family homes, existing need, future needs, recommendations for funding and incentivizing housing development— market rate and subsidized — and recommendations for attracting developers."

The report also recommends stronger County advocacy efforts for state and federal funding of broadband expansion in the County.

The other recommendation to the Commissioners is for a "long-term vision plan for growth... that includes measurable goals and benchmarks and looks more than 10 years into the future. The plan must include the creation of a public/private partnership that will implement the plan."

Finally, the report recommends that the Chamber itself form an exploratory committee

to consider a referendum on home rule and expanding the Board of County Commissioners from three to five individuals.

Beitzel Waterways Legislation

Shoreline Stabilization (HB 406): Delegate Beitzel has introduced legislation to limit the application fee that the MD Department of the Environment assesses homeowners for shoreline stabilization projects. The bill, which would apply to projects that impact a wetland or waterway of a State-owned lake, would limit the fee to $250.00 and simplify the application process. It would also require MD DOE and DNR to jointly identify up to three structural stabilization practices that may be implemented on a wetland or waterway of a State-owned lake. MR supports the bill at a “Level 2.”

State Lakes Protection and Restoration Fund (HB 405): Introduced by Delegate Beitzel, this measure would increase the mandated appropriation to the State Lakes Protection and Restoration Fund, from $1 million to $3 million. The monies may be used for a variety of projects to improve lake quality, including removal of sediment.

Chesapeake and Atlantic Coastal Trust Fund (HB 408): Introduced by Delegate Beitzel, this measure would broaden the authorized uses of the Fund from coastal bays and tributaries to include lake improvements.

Rural Internet Task Force Report

In 2017, the Maryland Task Force on Rural Internet, Broadband, Wireless, and Cellular Service was formed by the Legislature for the purpose of exploring means for improving rural internet, broadband, wireless and cellular service.

Last month, the Task Force released a report (http://dlslibrary.state.md.us/publications/exec/doit/sb968ch178hb243ch177_2018.pdf) with the following recommendations:

1) Implement legislation that allows electric utility easements and rights-of-way to be used for broadband, following the model implemented by the State of Tennessee;
2) Impose limitations on damages in an eminent domain, trespass, unjust enrichment, or similar proceeding, where an electric utility easement or right-of-way is used for broadband;

3) Provide support for additional resources and a capital budget request for the Office of Rural Broadband within the Maryland Department of Housing and Community Development and the Governor's Office:
a. Consider guidelines, metrics and monitoring for the deployment of funds;
b. Future funding sources and assets should be considered in concert with the inventory of state assets to be completed by June 2020;
4) Work with the state's congressional delegation to increase federal grant funding or matching funds for rural broadband;
5) Oppose public policy that discourages private or public investment in rural broadband; and,
6) The Office of Rural Broadband should report annually to the Senate Budget and Taxation and Finance Committees and the House Appropriations, Ways and Means, and Economic Matters Committees the status of rural broadband deployment. Private internet service providers should also be included in the status of broadband deployment.

Legislation in Annapolis
Following are the bills MR is currently tracking:

House Bills

- HB 20 State Agricultural Land Transfer Tax - Nonagricultural Use Exemption - Repeal **Support Level 2** (MR has met with the Farm Bureau and Sponsor about two ideas:1. Keep the 25% reduction of the ag transfer tax when property is no longer receiving ag assessment but allow a portion of the new property taxes based on full value to be dedicated to farm programs.2. Delay by one year, the 25% reduction of ag transfer tax and freeze the reduction at 25% for remainder of the life of the property.)
- HB 22 Occupational Licenses or Certificates - Application Determinations - Use of Criminal History **No Position**
- HB 23 Housing and Community Development - Rental Residential Buildings - Prohibition on Exclusive Access Agreements **No Position**
- HB 41 Student Debt Relief Act of 2019 **Support Level 2**
- HB 70 Public Safety - Rental Unit - Carbon Monoxide Alarms **Support Level 2**
- HB 90 Public Safety - Smoke Detection System Violation - Civil Offense **No**

Position

- HB 107 Real Property - Residential Property Foreclosure Procedures **No Position**
- HB 120 Natural Resources - No Net Loss of Forest – Definition **Oppose Level 3**
- HB 123 Real Estate Salespersons and Brokers - Advertisements - Use of "and Associates" **Support Level 1**
- HB 141 Commercial Law - Internet Privacy and Net Neutrality **No Position**
- HB 150 More Opportunities for Marylanders Act of 2019 Support Level 3
- HB 165 Corporations and Associations - Fees for Processing Articles of Dissolution, Certificates of Cancellation, and Other Documents - Repeal **Support Level 2**
- HB 190 Environment - Failing On-Site Sewage Disposal System - Definition **Support Level 2** (MD Assoc. of Counties supports bill with amendments. MR discussed the bill with the proponents, and they are open to tightening up language re "inadequate treatment of sewage" "indirect contact" and "component of system.")
- HB 207 Condominiums and Homeowners Associations - Amendment of Governing Documents **Support Level 2**
- HB 222 Real Property - Residential Real Estate Transactions - Escrow Agents **Support Level 5**
- HB 250 Real Property - Maryland Condominium Act - Priority of Liens **No Position**
- HB 264 homestead property tax credit - calculation of credit for dwelling purchased by first-time homebuyer **Support Level 2**
- HB 406 (Beitzel) Wetlands and waterways program - state-owned lands – structural shoreline stabilization **Support Level 2**
- HB 451 Fair housing opportunities act of 2019 **Oppose Level 3**
- HB 473 residential leases - definition of "rent" **Oppose Level 4**
- HB 557 property tax - in rem foreclosure and sale - vacant and abandoned **Monitor**
- HB 558 Real Property - Residential Leases - Collectible Rent (Rent Transparency Act **Support Level 4**

- HB 593 Maryland Collection Agency Licensing Act - Definitions and Legislative Intent **No Position**
- HB 655 Real Property - Residential Rental Licensing - Common Ownership Community Fees **Oppose Level 2**

Senate Bills

- SB 3 Maryland Smart Growth Investment Fund **No Position**
- SB 18 Income Tax - Flat Tax **Monitor**
- SB 25 Real Property - Conservation Easements, Covenants, Restrictions, and Conditions - Recording Notice **Support Level 2**
- SB 26 State Department of Assessments and Taxation - Expedited Document Processing **Support Level 2**
- SB 55 Department of Planning - Central Depository **Support Level 1**
- SB 57 Agriculture - County Agricultural Land Preservation Programs **Support Level 3**
- SB 58 Maryland Agricultural Land Preservation Foundation - Elimination of District Agreements **Support Level 1**
- SB 59 State Department of Assessments and Taxation - Notices and Orders - E-Mail **No Position**
- SB 87 Income Tax - Standard Deduction - Alteration **Support Level 1**
- SB 88 Student Debt Relief Act of 2019 **Support Level 2**
- SB 117 Public Safety - Smoke Detection System Violation - Civil Offense **No Position**
- SB 123 Election Law - Coordinated Expenditures and Donations – Investigation **No Position**
- SB 183 Recycling - Lodging Establishments - Notification to Guests **No Position**
- SB 189 Condominiums and Homeowners Associations - Election of Governing Body **No Position**
- SB 200 State Finance and Procurement - Prohibited Appropriations - Magnetic Levitation Transportation System **Monitor**
- SB 366 real property - residential leases - collectible rent (rent transparency
- act) **Support 4**

- SB 484 Tax liens -expiration **No Position**
- SB 505 Environmental violations – reporting requirements **No Position**
- SB 509 property tax - in rem foreclosure and sale - vacant and abandoned **Monitor**
- SB 612 Homeowners Associations - Powers, Boards of Directors, Voting, Meetings, and Rules **No Position**
- SB 654 Property Tax Credit - Elderly Individuals – Eligibility **Support Level 2**
- SB 678 State Government - Notarial Acts and Notaries Public **Support Level 4**
- SB 723 Real Property - Condominiums and Homeowners Associations - Dispute Settlement **Support Level 2**
- SB 724 Cooperative Housing Corporations - Dispute Settlement and Eviction Procedure **Support Level 2**
- SB 729 Task Force on Forest Conservation in Maryland **Monitor**
- SB 807 State Real Estate Commission - Real Estate Brokerage Relationships, Continuing Education, and Disclosures **Support Level 5**
- SB 912 Fair housing opportunities act of 2019 **Oppose Level 3**

REALTOR® Safety

The Safety Talk You Need to Have With Clients

Keep all parties safe in a transaction by offering buyers and sellers these important tips.

Have you had the safety talk with your clients yet? It's not only for their safety but for yours too.

It's a conversation far too many real estate professionals omit from their discussions with home sellers and buyers. September is REALTOR® Safety Month, and most real estate safety information mostly centers on how to keep you safe when meeting new clients during showings or at open houses. But safety from your clients' perspective presents an entirely new set of issues. Read more.

2019 Winter/Spring Continuing Education Schedule

Garrett County Board of REALTORS®

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

Click on the course title to access the registration form.

Friday, March 15, 2019

MD Code of Ethics/Predatory Lending, Topic D

Course ID# 110-0709

9 am - 12 noon

Instructor: Kathleen Dartez

Fair Housing, Topic C

Course ID# 104-0709

1-2:30 pm

Instructor: Kathleen Dartez

Friday, April 25, 2019

Legal/Legislative Update, Topic A

Course ID# 117-0709

9 am - 12 noon

Instructor: Kathleen Dartez

Professionalism & Respect-The Right Thing, Right Now, Topic F

Course ID# 109-0709

1-2:30 pm

Instructor: Deb Hutson

NOTE 1: This class is being held in room 107A down the hall from the regular room 111.
NOTE 2: This class is limited to the first 35 registrants.
NOTE 3: This class is being offered for FREE to Maryland REALTORS, but the registration form must still be completed and returned by the deadline.

Friday, May 3, 2019
HOC Day: 4 - 1.5 hour Topic F courses

HOC Day Registration Form - All four classes & lunch
Check out special pricing for CE that day even if you can't attend all day.

State & Local Programs
Course ID# 107-0709
9-10:30 pm
Instructor: Bob Carney

MD Mortgage & MD Home Credit
Course ID# 106-0709
10:45 am - 12:15 pm
Instructor: Terry Catalano

Fed Programs & Nat'l Housing
Course ID# 108-0709
1-2:30 pm
Instructor: Bill Whitmore

Understanding Credit
Course ID# 112-0709
2:45-4:15 pm
Instructor: Bill Whitmore

For Registration Flyers: **Seating is first-come, first-served basis.**

Call GCBR 301-334-8405 or email Amy amy.lowdermilk@gcbr.org

15 hours of Continuing Education 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 – Maryland Code of Ethics/Predatory Lending

3 hours Topic H – MREC Agency Residential

4.5 hours in electives (Topics E & F)

Broker, Managers & Team Leaders – 3 hours in Topic I – MREC Supervision

National Association of REALTORS®

See how the new That's Who We R® campaign came to life; then, be sure to share the videos and social media posts, and submit your own story to NAR.

If you need some help navigating your taxes, you'll want to check out NAR's Center for REALTOR® Financial Wellness. This new complimentary resource, designed exclusively to meet the financial planning needs of REALTORS®, can steer you in the right direction.

Just log into the site, scroll down to the "Search the Center" section, and type in "Tax" to find a variety of tax-prep resources. These easy-to-follow tax pointers, written for

the unique needs of REALTORS®, can make this tax season a little less overwhelming.

- What tax deductions should real estate professionals know?
- How much of my commission should I set aside?
- How can I calculate my business expenses?
- What are good ways to avoid tax surprises?
- What is an estate tax?
- What is a gift tax?

You'll also want to check out the video series on nar.realtor that covers everything you need to know about the new tax law including how real estate practitioners can benefit from the new 20 percent pass-through deduction on qualified business income (Section 199A).

If you're ahead of the game and have already filed your taxes, take some time anyway to navigate the Center for REALTOR® Financial Wellness where you can assess your current financial profile and receive personalized financial planning goals. The site also includes a robust library of budgeting, retirement, investing resources, and more that you'll want to tap into.

Maryland REALTORS®

Haven't had time to read the February/March edition of Maryland REALTOR Magazine yet? Catch up on the digital edition here.

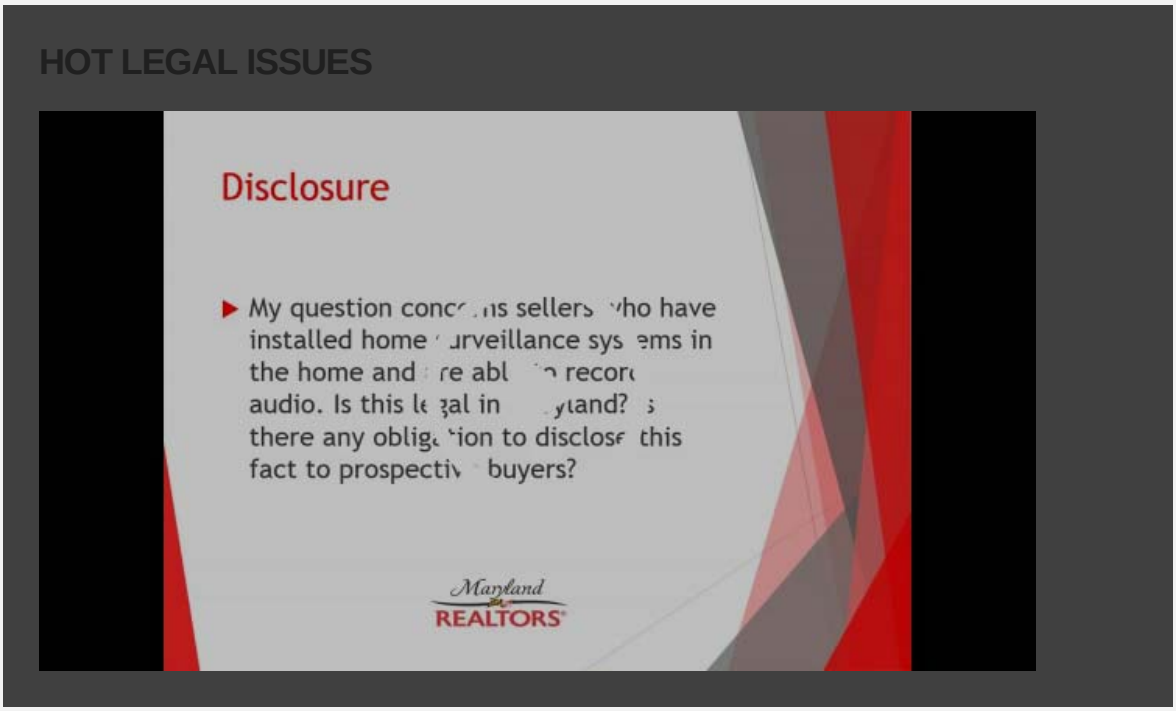
Maryland REALTORS® is pleased to announce that the **Environmental Education Workshop** on **April 10th** will be held at the Chesapeake Bay Environmental Center in Grasonville, MD.

The **Environmental Education Workshop** is a half-day educational seminar for Maryland real estate agents to get up-to-the-minute information on the latest on Critical Areas along with National Flood Insurance Program and Flood Mapping developments and trends.

The half day workshop is free to all attendees. Registration includes 3 hours of

Maryland Category A (Legal & Legislative) CE, lunch and kayaking.

Register here.



Bright MLS

February 26: Release Notes

Click to learn more.

The following items were released:

- Listing alerts now are displayed on your dashboard.
- You can now enter an alphanumeric Unit Number when performing a Tax Record search in Listing Management.
- When entering a Land listing, Heating Type and Heating Fuel no longer autofill from the Tax Record.
- Lot Size Dimensions and Land Use Code now autofill from the Tax Record.
- Past-Due Invoice Popup and Alert.

Case Studies Interpretation of the Code of Ethics

Case #5-1: Contemplated Interest in Property Appraised

(Reaffirmed Case #12-2 May, 1988. Transferred to Article 5 November, 1994. Revised May, 2018)

Seller A and Buyer B were negotiating the sale of an apartment building, but couldn't agree on the price. Finally, they agreed that each would engage an appraiser and they would accept the average of the two appraisals as a fair price. Seller A hired REALTOR® C, a licensed appraiser, and Buyer B hired REALTOR® D. Both REALTORS® were informed of the agreement of the principals. The two appraisal reports were submitted. The principals averaged the two valuations and made the transaction at the price determined.

Six months later, it came to the attention of Seller A that REALTOR® C was managing the building that he had appraised. Upon making further inquiries he learned that REALTOR® C for several years had managed five other buildings owned by Buyer B, and that he had been Buyer B's property manager at the time he accepted the appraisal assignment from Seller A.

At this point Seller A engaged REALTOR® E to make an appraisal of the building he had sold to Buyer B. REALTOR® E's valuation was approximately 30% higher than that arrived at six months earlier by REALTOR® C.

These facts were set out in a complaint against REALTOR® C made by Seller A to the local Board of REALTORS®. The complaint charged that since REALTOR® C was an agent of Buyer B; since he managed all of Buyer B's properties; since he had become manager of the property he had appraised for Seller A in connection with a sale to Buyer B; and since he had not disclosed his relationship to Buyer B, he had acted unethically, and in the interest of his major client had placed an excessively low valuation on the property he had appraised for Seller A.

At the hearing, Seller A also brought in a witness who stated that he had heard Buyer B say that he had made a good buy in purchasing Seller A's building because Seller A's appraiser was his (Buyer B's) property manager.

Buyer B, appearing as a witness for REALTOR® C, disputed this and protested that he had paid a fair price. He substantiated REALTOR® C's statement that management of the building formerly owned by Seller A was never discussed

It was concluded by the Hearing Panel that whether or not management of the building was discussed between Buyer B and REALTOR® C prior to its purchase by Buyer B, REALTOR® C had a logically contemplated interest in it as a property manager in view of the fact that he had served as property manager for all other properties owned by Buyer B. In view of this contemplated interest, he was bound by the terms of Article 5 to disclose this interest to his appraisal client, Seller A. He had failed to do this, and so was found in violation of Article 5 of the Code of Ethics.

YPN

Turn Objections into Sales Opportunities

BLOG CONTRIBUTOR FEBRUARY 12, 2019

By Lee Davenport

No. I'm not interested. Some other time. You don't have to call me, I'll call you.

If you're "single and ready to mingle" this Valentine's Day, you may know these are words of rejection. No means no in dating, PERIOD.

But in the world of residential real estate—where everyone needs a place to live—these words can be used …

READ MORE

Membership Update

New REALTOR® Members:

New Affiliate Members:

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.

********M**embers 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 MRIS broker code. You can obtain this from your broker or the GCBR office.

Copyright © 2019 Garrett County Board of REALTORS, All rights reserved.
You are receiving this email because you opted in via our website.

Our mailing address is:
Garrett County Board of REALTORS
12 South Third Street
Suite 3
Oakland, MARYLAND 21550

Add us to your address book

Want to change how you receive these emails?
You can update your preferences or unsubscribe from this list.

mailchimp