

From: GCBR Office [amy.lowdermilk@gcbr.org]
Sent: Saturday, February 1, 2020 9:15 AM
To: Amy Lowdermilk
Subject: February 2020 Newsletter

GCBR Newsletter



In this Issue

- Upcoming Events
- [GAD Report](#)
- [REALTOR® Safety](#)
- [CE Schedule](#)
- [NAR News](#)
- [MR News](#)
- [Bright MLS](#)

- COE Case Study
- YPN
- Membership Update

Upcoming Meetings/ Events:

Thursday, February 6, 2020 @ 5:30 pm

Tax Update with Brian Boal @ DC Marina Club

Monday, February 17, 2020 Presidents' Day - GCBR Office is Closed

GCBR Committee Meetings

Wednesday, February 5, 2020 @ the GCBR office

- Affordable Housing 9-10 am
- Technology 10:15-11:15 am
- YPN 1-2 pm
- Public Relations/Community Outreach 2:15-3:15 pm

GCBR Board of Directors Meeting

Wednesday, March 4, 2020 @ 9:00 a.m. at the GCBR office

Tax Update Event - Register by 2/3/2020

Registration Form



GAD Report

Earl Eisenhart

January 30, 2020

Chamber Seeks Funding for Dredging Pilot

The Garrett County Chamber of Commerce has taken a position in support of state funding for a pilot program to dredge a portion of Deep Creek Lake. The Chamber has requested that \$1 million be included in the FY 2021 operating budget for this purpose.

According to the Chamber, “The reduction of recreational use directly negatively impacts the economic prosperity of the lake through declining property values and decreased tourism [and]... “The State, as the owner of Deep Creek Lake, must fulfill its responsibilities to preserve and maintain the largest inland body of water in Maryland. That includes dredging the coves that have silted in and are reducing the recreational use of the lake.”

The County has expressed interest in contracting to dredge Arrowhead Cove as a pilot project for future dredging projects. The cost if the pilot is estimated at \$2 million. Half of

this amount was appropriated last year through a 50% matching grant from the State Department of Natural Resources' Waterway Improvement Fund. However, the County is hard-pressed to meet the match given current fiscal constraints, and even if it could, this would still not fully fund the project.

The Chamber is therefore requesting an additional \$1,000,000 be included in the State's FY 2021 operating budget and a waiver of the 50% match requirement.

Chamber Announces Legislative Priorities

The Garrett County Chamber of Commerce has announced its legislative priorities for the 2020 Maryland General Assembly:

- Support additional funding for Deep Creek Lake dredging pilot (See above)
- Continue County Cooperative Marketing Grant Program
- Maintain Tourism Promotion Funding
- Continue Funding for Heritage Areas Funding
- Support Funding for Mountain Maryland Recreational Trails
- Allocate Additional Funding to the State Lakes Protection and Restoration Fund
- Support Alternative Funding for Business Start-up & Expansion
- Oppose Increased Mandated Local Share Funding as a Result of Kirwan Commission Recommendations
- Support Equity in Capital Project Funding for Garrett County Public Schools
- Support funding for Community Colleges
- Expand Open Educational Resources Funding
- Support Access to Behavioral Health Facilities
- Support Funding for Broadband Development
- Support Full Restoration of Highway User Fees to Local Jurisdictions by 2022
- Support the North/South Highway

For additional information see:

<https://chambermaster.blob.core.windows.net/userfiles/UserFiles/chambers/847/CMS/2020-Legislative-Agenda.pdf>.

MR Positions on Pending Legislation

Maryland Realtors has taken positions on the following legislation currently before the

Maryland General Assembly:

- **HB 20 Real Property - Residential Rental Property - Annual Eviction Moratorium**

Prohibiting the enforcement of an eviction from residential rental property that serves as a tenant's primary residence between December 18 and January 8 of the following calendar year, inclusive; and providing for the suspension of certain time limited enforcement requirements for a landlord. **Oppose**

- **SB 6 State Real Estate Commission - Sunset Extension**

Continuing the State Real Estate Commission in accordance with the provisions of the Maryland Program Evaluation Act (sunset law) by extending to July 1, 2032, the termination provisions relating to certain statutory and regulatory authority of the Commission. **Support**

- **SB 48 Property Tax - Homeowners' and Renters' Property Tax Credits -**

Deadlines Extending from September 1 to October 1 the deadlines by which certain applicants may apply for the homeowners' and renters' property tax credits; requiring the State Department of Assessments and Taxation to make available certain homeowners' tax credit application forms by the February 15 preceding the taxable year in which the homeowners' property tax credit is sought; etc. **Support**

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REALTOR® Safety

Educate your home buyers and sellers about mortgage closing scams (aka wire fraud schemes) with this NEW informational advisory brochure from the National Association of REALTORS® and the American Land Title Association.

Real estate mortgage closing scams are one of the top five wire fraud schemes according to the Internet Crime Complaint Center, accounting for \$150 million in losses in 2018 alone. Every day, hackers are watching for listings in escrow, creating fake email accounts, and sending false wiring

these scams! Help educate them today.

This advisory brochure is packed with important information:

- Alerts consumers to the tactics of mortgage closing scammers.
 - Provides guidance for confirming wiring instructions.
 - Gives step-by-step instructions for what to do if you're targeted by a scam.
 - Helps you stand out as the source for up-to-date, authoritative information on issues that directly impact your clients.

This brochure is designed to help REALTORS® have important conversations with their clients about the risks of mortgage closings scams, and to provide consumers with critical information they need to help protect their clients from the risks of mortgage closing scams when purchasing a home.

Wire Fraud Brochure

2020 Spring Continuing Education Schedule

All classes will be held at Garrett College, 607 Mosser Road, Mt.airy, MD 21041
CE Room 111 in Garrett Enterprise Information Building next to CE building.

No credit is given for late arrivals.

Photo ID Required

Save the Date - Registration Forms Coming Soon

Monday, April 27, 2020

Legal/Legislative Update

Topic A

10 a.m. - 1:00 p.m.

Instructor: Mark Feinroth

Thursday, May 21, 2020

Topic I

9 a.m. - 12 noon

Instructor: Kathleen Dartez

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®

Download FREE eBooks through the NAR Library to earn the *Social Media for REALTORS®*:
Digital Marketing-Download! nar.realtor/mvp

[EPA Finalizes New WOTUS Rule](#)

EPA Administrator Andrew Wheeler and Assistant Secretary of the Army for Civil Works R.D. James announced a new, clear definition for “Waters of the United States.” With the Navigable Waters Protection Rule, the U.S. Environmental Protection Agency (EPA) and the Department of the Army (Army) are delivering on President Trump’s promise to finalize a revised definition for “Waters of the United States” that protects the nation’s navigable waters from pollution and will result in economic growth across the country. NAR supports this new rule because it will allow states to more efficiently manage local waterways while maintaining current environmental protections and encourage economic development.

[Read the full article.](#)

Maryland REALTORS®

Watch VP of Government Affairs, Bill Castelli, outline Maryland REALTORS®' **legislative priorities** in this [video](#).

Iaxbot Webinar

Thursday, February 13, 2020 @ 10:00 AM - 11:00 AM

The vast majority of self-employed people are hoodwinked by the complicated tax system - a pricey mistake costing thousands per year... IRS expert Sandy Botkin, explains how you can cut through the confusion and start saving more on your taxes!

Powerful Tax Advice from Former IRS Attorney, Sandy Botkin

Despite having some of the most business-friendly tax cuts in history, most self-employed people are still unknowingly paying too much in taxes.

[REGISTER HERE!](#)

Bright MLS

Off-MLS Policy Resource Guide

In mid-October, the Bright Board of Directors enacted a new policy, which stated a listing must be submitted to Bright within 1 business day of public marketing but the first fines for non-compliance will be issued February 1, 2020.

Almost a month later at the National Association of REALTORS Annual Meeting, the NAR Board voted in an almost identical policy, with the requirement that all MLSs will need to adopt a policy by May 1, 2020.

Every thing you need to know about the Bright Off-MLS Policy.

- [Rules & Tools: Rental \(Residential Lease\) and New Construction subject to Off-MLS Policy](#) ^{NEW}
- [Bright's Off-MLS Policy and NAR Clear Cooperation: What you need to know](#)
- [Off-MLS, Office Exclusive and Coming Soon](#)
- [Fines and the Appeal Process](#)
- [Bright Rules and Regulations](#)

WATCH A RECORDED WEBINAR

ACCESS FAQs HERE

Have a unique question or scenario that hasn't been addressed? We are here to help!

The Accuracy and Policy team is available to help answer questions about this new policy. You can reach them Monday through Friday at (301) 838-7140 or OFFMLSLISTINGS@BrightMLS.com.

The Code of Ethics

The Code Toughens Its Words

An implicit antidiscrimination ban is now spelled out by a new standard of practice in the Code of Ethics.

While [Article 10](#) of NAR's Code of Ethics directly addresses fair housing policies, discrimination in our industry can manifest itself in the form of a lack of cooperation. [Article 3](#) has long mandated that "REALTORS® shall cooperate with other brokers except when cooperation is not in the client's best interest." That provision has always implicitly forbidden refusal to cooperate with other brokers based on other brokers' membership in any protected class. But ongoing experience makes clear that brokers—even unintentionally—may shun cooperation with a broker whose non-native spoken English is difficult to understand or whose color leads to an automatic presumption that their client isn't qualified.

[Read the full article about this change.](#)

YPN

Be a Little Selfish—This is Your Business, After All By Jef Conn

Early last year, I got home from a long, trying day in the real estate trenches: showing properties, prospecting, having a couple deals fall out of contract. You know, the normal days we have that HGTV doesn't show its viewers. I spent the entire day, no, that entire week, trying to please and do everything for everyone else. So when I got home, I was running on fumes. I was fed up and said, "NO MORE!" Okay, I said other words, but we're keeping it PC for the kids, y'all.

Since that day, I've learned to get comfortable with being a little selfish. Here are five changes I made that have given me more control over my days—even the hectic ones.

[Check them out here.](#)

Membership Update

New REALTORS

Laura Flynn, 1 Real Estate Source

New Affiliates

Advanced Heating & Cooling, LLC, April Zimmerman-Office Manager

AEI Builders LLC, Aaron White

Transfers

Drops

Tara Kellermeyer, Atticus Title Services

Casey Hayes, Farm Credit of the Virginias

Wells Fargo Mortgage

Jonathan Lucas, Lake Home Services

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.



SmartCharts Pro is a Now a GCBR Member Benefit!
sign up at getsmarthcharts.com/pricing and click the Pink Box

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.getsmarthcharts.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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