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Sent: Thursday, January 2, 2020 3:32 PM
To: Amy Lowdermilk
Subject: Happy New Year! January 2020 Newsletter

GCBR Newsletter



Happy New Year!

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Upcoming Meetings/ Events:

Monday, January 20, 2020

The GCBR Office is closed for Martin Luther King Jr Day

GCBR Committee Meetings

None in January

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, January 8, 2020 @ 9:00 a.m. at the GCBR office

2019-20 Dues Notice

If your 2019-20 dues were not paid by December 31, 2019 a compounding 10% late fee has been added and as of January 1, 2019 the amount owed

is \$818.87.

Membership of anyone who has not paid by January 31, 2020 will be automatically terminated February 1st, 2020 in accordance with GCBR Bylaws.

If you wish to pay via credit card online go to the NAR website at nar.realtor.

Login and click on Pay Dues.

2019-20 Committees List

Access the 2019-20 Committee List PDF via the button below.

Please note that 2 more volunteers are needed to fill all the required positions, one on the Professional Standards Committee and one on the Grievance Committee. Contact Amy Lowdermilk at the GCBR office if you are interested.

[2020 Committees List PDF](#)

GRI & Technology Surveys

Please give just 3 minutes or less to complete both surveys linked below. Those having no interest in obtaining the GRI designation can skip the 1st survey.

[Gauging Member Interest in Obtaining the GRI Designation Survey](#)

[Technology Use & Value Survey](#)

2020 Caravan Schedule

Private (Closed) Facebook Group Files

GCBR has a closed Facebook Group for our REALTOR members where industry news can be shared. This group also includes a Files section where many frequently requested documents are available for those whom would prefer to access them via Facebook instead of the website.

Documents currently available:

- GCBR's Policies & Procedures Manual
- HOA Contact List
- Directory of Services
- Subdivision Docks Reference Sheet
- 2020 Caravan Schedule

The CE schedule and registration forms for CECs and other events are posted here as scheduled.

If you have not joined this group take a minute to find us on Facebook by searching for GCBR REALTORS and asking to join.

GAD Report

Earl Eisenhart

December 26, 2019

Board of Ed Accepts Strategic Facilities Plan

The Garrett County Board of Education formally accepted a final report on the capital needs of the public schools at its December 10 meeting. The “Garrett County Public Schools Facilities Strategic Plan” was generated by the BOE’s Strategic Facilities Committee, made up of community representatives and assisted by the consulting firm Educational Facilities Planning LLC.

The price tag for the program, if fully implemented, is approximately \$54.5

million, with \$32.8 million anticipated to come from the County government. The proposal specifically references property tax increases as one means of covering the local costs.

BOE president Matthew Paugh stressed that in accepting the report, the Board has not yet approved the expenditures, but will “consider those options as we come to them in the timeline.”

GCBR sent a letter December 3 to the BOE expressing its views on the proposal.

The letter urged the BOE to take a broader look at overall community impacts and questioned whether the County can afford the projected costs. The letter noted that increased property taxes would likely be the principal source for the County-level financing suggested by the Strategic Plan recommendations.

Garrett already has one of the highest property tax rates, and among the highest per capita property tax revenue in the state, accounting for over 60% of the County’s total FY 2020 projected income. (41.08% of County expenditures currently go to education.)

“Garrett’s high rates lead potential homebuyers to seek property in other locations,” the letter states. “This includes a diversion from high-value Deep Creek Lake investment properties which fund so much of the County revenue. Further increases will only exacerbate this problem. Moreover, they will limit the availability of affordable housing for local residential buyers; housing which is already in very short supply.”

GCBR urged the BOE to contract with a qualified third-party research organization “to conduct a professional broad-based strategic review, including assessment of the County’s realistic long-term ability to sustain the associated costs.”

Carpenter Resigns as Planning Dept. Head

Deborah Carpenter, director of the Garrett County Department of Planning and Land Management has resigned her position effective December 31. She has accepted a position as Director of Planning & Growth Management in Charles County.

Debbie is a long-time employee of the county, starting as a Geographic Information Systems (GIS) specialist in 1995 and working her way through various roles to become director of the Department of Planning and Land Development in 2015.

A replacement for her position has not yet been named.

Realtor-Friendly Legislation Becomes Law

Legislation favorable to the real estate industry has passed Congress and been signed by the president. The realtor-friendly provisions are included in an FY 2020 appropriations package passed by the House on December 17 and the Senate on December 19.

Among many other provisions, the legislation provides authority for the National Flood Insurance Program through September 30, 2020, extends several tax provisions important to real estate markets, and reauthorizes the Terrorism Risk Insurance Program for seven years.

The following summary is provided by NAR:

- **Terrorism Risk Insurance Program**

NAR scored a major victory, primarily for its commercial members, with the seven-year reauthorization of the Terrorism Risk Insurance Program. Terrorism risk insurance is often required to secure necessary financing for the thousands of commercial practitioners nationwide. Absent TRIP, the country would likely see a repeat of what happened in 2001, when many insurers raised terrorism risk insurance to unsustainable prices or stopped offering coverage entirely. NAR repeatedly called on Congress to reauthorize TRIP before its scheduled expiration in 2020, publicly supporting Chairwoman Maxine Waters' Terrorism Risk Insurance Program Reauthorization Act of 2019.

- **National Flood Insurance Program**

A nine-month extension of the NFIP's authority will ensure policies can be issued and renewed through the end of the fiscal year. Since the Biggert-

Waters Flood Insurance Reform Act expired in 2017, the program has operated on a string of short-term extensions and endured multiple lapses. That unpredictability has put home sales in jeopardy and left insurance policies in limbo, with NAR research showing that NFIP lapses threaten 1,300 transactions each day. NAR has spent the year supporting the NFIP Reauthorization Act, which includes significant reforms and a five-year program reauthorization, stating that it strikes a delicate balance between NFIP sustainability and affordability. NAR continues to work toward a long-term solution that will ensure the program is solvent and sustainable moving forward.

- Tax Extenders

Included in the package are temporary extensions of three tax provisions directly impacting the real estate industry: 1) the exclusion of forgiven mortgage debt from gross income, meaning that owners of primary residences who sold them short and had part of their mortgage debt written off will not have to pay tax on the amount forgiven; 2) the deductibility of premiums for mortgage insurance; and 3) the deduction of the cost of improvements to commercial buildings that make them energy efficient. These provisions had all expired at the end of 2017, but the bill extends them, retroactive to the beginning of 2018, and through the end of 2020.

Shannon McGahn, NAR Senior Vice President of Government Affairs released a statement saying, “Every REALTOR® should be cheering this legislation. It is full of wins for our industry... We knew it would be a big agreement and pushed hard for our issues to be included... Our members can plan better for 2020 now, and NAR has a solid footing going into next year as we prepare to fight for further reforms.”

REALTOR® Safety

30 Safety Tip Clips

Lee Cuellar and Julie Truong, sales associates with Keller Williams Pasadena, CA, produced 30 safety tip videos.

[Garage Door Safety Tips for Homeowners](#)

How Does Your Garage Door Measure Up?

Millions of garage doors lack the latest safety features or may not be operating properly. LiftMaster believes that garage safety is essential to ensure a safe home. Through its **Don't Chance It. Check It.** safety campaign, LiftMaster is educating homeowners on the importance of garage safety and creating additional value for real estate professionals. The cornerstone of the campaign encourages families to conduct a simple, three-step safety check to ensure their garage door is operating perfectly. With this information in hand, you can help keep families safe by spreading the message and sharing some important tips.

[READ THE FULL ARTICLE](#)

2020 Spring Continuing Education Schedule

The March, April, and May Schedule is Coming Soon

National Association of REALTORS®

The U.S. Department of Housing and Urban Development (HUD) has published an RFI seeking public comment on federal, state, local, and tribal laws, regulations, land use requirements, and administrative practices that artificially raise the costs of affordable housing development and contribute to shortages in America's housing supply.

NAR will be submitting comments for this RFI and is requesting any information or examples from your area on how regulations are restricting housing affordability.

Please use this [link](#) to provide any information or examples of housing affordability barriers by **Wednesday, January 15**.

Did you miss NAR's **Real Estate Forecast Summit**? View the replay [here](#).

Do your new year's resolutions include financial planning? Check out these free [webinars](#) from NAR's **Center for REALTOR Financial Wellness** to help you understand financial topics on a deeper level.

REALTORS® are uniquely positioned to help consumers better understand both the pro-competitive, pro-consumer nature of the MLS system, and the value REALTORS® bring to home buyers and sellers. To assist in communicating those points, NAR has developed several materials for you to download and share from the member portal at nar.realtor/thatswhower.

These include:

- Nine graphics and suggested copy to post on social media about the broader value of REALTORS®
- Two info-graphics wto sharing with more informed consumers and those who directly have questions about the MLS system including:
 - Promoting the value of the MLS by contrasting our current system against a world without the MLS
 - Describing the microeconomics of buying a house

Maryland REALTORS®

January 2020 Forms Summary of Changes

2020 Lobby Day in Annapolis - January 14th, 2020

2020 ,th14REALTOR® Lobby Day Tuesday January

Governor Calvert House

Maryland ,Annapolis ,State Circle 58

9:30 am - 10:00 Trolleys from Navy Stadium to Calvert House for members driving (Gate 5); Northeast, Western Maryland and Eastern Shore REALTOR

buses arrive Lawyers Mall*

10:00 am Registration and continental breakfast

10:20 am Program and Welcome by Senate President-Elect Bill Ferguson

11:00 am - 12:45 pm Visits with Legislator House/Senate Offices

12:30 pm - 1:30pm Pick Up from Lawyers Mall to return to Navy Stadium

Join hundreds of your fellow REALTORS® in Annapolis to hear about key legislative initiatives affecting the real estate industry. Meet with legislators and their staff to tell them about the importance of expanding housing opportunities and improving professionalism in our industry.

Lobby day is a great way to network with colleagues from across the state and make a positive change for our industry and your clients.

Click [HERE](#) to register

In June 2019, the Board of Directors adopted changes to Maryland REALTORS' bylaws that eliminated the Nominating Committee and created a new Credentials Committee. This committee's purpose is to ensure that members who want to run for elected office meet the established qualifications. The goal was to create an environment where all motivated members are encouraged to pursue leadership positions, and the new streamlined process should accomplish this.

In September, the board established policies that explain the Credentials Committee process as well as the timeline, criteria, and campaign rules. These guidelines will help the committee uniformly and consistently review applications to determine whether candidates are qualified to serve in their desired elected positions.

Below you will find a summary of the new process and the associated documents.

- [Application and Election Guidelines for Candidates Seeking a State](#)

- [New Election Process](#) (PDF)
- [Maryland REALTORS Credentials Policy](#) (PDF)

ELECTION PROCESS

1 CREATION OF NINE-MEMBER CREDENTIALS COMMITTEE

- Comprised of 1 member from each of the Districts.
- On or before December 31, 2019:
 - Districts select Credentials Committee Representatives and report those names to Maryland REALTORS®
 - Chair – President selects 1 member to serve as Chair;
 - Vice Chair – President-Elect selects 1 member to serve as Vice Chair;
 - If a Credentials Committee representative decides to run for office, they must resign from the Committee and the President will appoint an alternate to fill the remainder of their term.

2 CANDIDATE INFORMATION PACKET AND APPLICATION POSTED ONLINE

- Posted on www.mdrealtor.org on or before January 1, 2020.

3 POTENTIAL CANDIDATES MUST SUBMIT APPLICATIONS

- Potential Candidates for Maryland REALTORS® President-Elect, Secretary, Treasurer, At-large Director, and District Vice President must complete the application and submit all required information to tracy.powelson@mdrealtor.org on or before March 1, 2020 to participate in the current year elections.
- No nominations will be accepted from the floor.

CREDENTIALS COMMITTEE REVIEWS ALL APPLICATIONS AND SUPPORTING DOCUMENTATION

- Review must be completed by March 31, 2020.
- Committee determines whether each applicant is an "Eligible Candidate".
- Committee notifies each Potential Candidate deemed ineligible for the 2020 elections.

5 POTENTIAL CANDIDATES WHO'VE BEEN DEEMED INELIGIBLE MAY FILE AN APPEAL

- Appeal must be in writing.
- Must be filed with Chair of Credentials Committee within 5 days of notification of Ineligibility.
 - Appeal must include:
 - The basis for the appeal;
 - Any supporting documentation;
 - Whether the Potential Candidate would like the opportunity to make their appeal via teleconference.

6 CREDENTIALS COMMITTEE REVIEWS ALL APPEALS

- Within 5 days of receipt, Chair forwards copy of appeal and supporting materials to full Committee for review;
- If hearing via teleconference was requested, Chair notifies Potential Candidate within 5 days of receipt of the appeal of the hearing date.

7 CREDENTIALS COMMITTEE CONDUCTS APPEALS PROCESS

- Majority of the Credentials Committee members must be present to conduct an appeal hearing.
- Vote of 2/3 of the Committee members present is required to reverse preliminary determination of ineligibility and to move a Potential Candidate forward as an Eligible Candidate.
- Timeframe for Chair to notify Potential Candidate of Committee's decision:
 - Within 5 days of holding an appeal hearing via teleconference, or
 - Within 10 days after receipt of the appeal (no teleconference requested).
- Credentials Committee's decision on the Potential Candidate's appeal shall be final

8 CAMPAIGNING BEGINS

- Eligible Candidates are notified and may begin campaigning on April 20, 2020.

Bright MLS

Streamline your rental application process from Bright with RentSpree

If you work with rental properties, you can streamline the rental application and tenant verification process by accessing RentSpree from Bright. With RentSpree, you can gather completed rental applications and screen

applicants online.

RentSpree is Free for you to use and results are returned in a matter of minutes! Each prospective tenant/applicant will pay a \$30 fee for the screening reports.

****Please note, if you already use RentSpree, you do not need to make any updates to your existing account. You can use your existing RentSpree account and login credentials (email address and password) when accessing it from Bright.***

Top 5 Bright Tools from 2019

Now is a great time to learn about the features and tools available through Bright, pick up new tips and hit the ground running in this new year.

Here are 5 top tools:

1. **Prospect with the power of Remine Pro:** [Learn more about Remine Pro.](#)
2. **Copy a listing across most-used property types:** [Learn how to copy a listing here.](#)
3. **Walk property lines with Homesnap Pro:** [Watch this exclusive tool in action.](#)
4. **Schedule a day of showings with the ShowingCart:** [View detailed instructions here.](#)
5. **Create a quick CMA with Results Statistics:** [Learn how.](#)

[READ THE FULL ARTICLE](#)

Case Studies Interpretation of the Code of Ethics

Case #10-3: Equal Professional Services by the REALTOR®

(Revised November, 2001. Revised May, 2017.)

REALTOR® A was contacted by Prospect C, a female head of household,

concerning a home for sale which was advertised. When informed by REALTOR® A that the home in question had already been sold, Prospect C asked to be shown homes in the \$240,000 to \$270,000 price range with three bedrooms and located near schools and playgrounds. REALTOR® A proceeded to show Prospect C a number of homes which met her stated criteria for price range, size, and location, but Prospect C was interested in none of them.

Shortly thereafter, Prospect C filed a complaint with the Association of REALTORS® against REALTOR® A, complaining that he had violated Article 10 of the Code of Ethics by failing to offer equal professional service to her because she was a woman. Prospect C contended that she did not receive the same professional service from REALTOR® A that would have been afforded to a male head of household and home seeker with the same criteria for price range, size, and location.

At the hearing, Prospect C expressed her complaint and concluded by saying, "It was obvious to me that REALTOR® A discriminated against me because I am a woman. In my opinion, he showed little interest in helping me to find a home."

REALTOR® A responded that he was sorry that Prospect C had that opinion, but that certainly he held no such attitude as charged. REALTOR® A advised the Hearing Panel that he routinely utilized a contact report for each prospect which includes identification information on the clients, provides data on the price range, type of house and location preferred by the prospect, and records the homes shown to the prospect with information on the price, type, and location of each home shown. REALTOR® A presented several such reports from his files including the report pertaining to Prospect B. Prospect C's report showed that several homes shown to her met the data as supplied by her.

The Hearing Panel concluded that REALTOR® A's documented evidence did, in fact, establish a clear position in which equal professional service had been offered and that no violation of Article 10 had occurred.

2020: Your Best Year Ever

By Jef Conn

As 2019 wraps up and the holiday season begins, don't forget to think, plan, and write your goals down for 2020. Prepare for it to be your best year ever. Here are five tips to help you along the way while you're planning your year ahead.

1. Write Down Your Goals. [According to Inc.](#), people who write down their goals are 42% more likely to achieve them.

2. Leave 2019 Behind. Maybe you had a great 2019; maybe you didn't quite reach the levels of success you wish you had. Either way, you can't change it. So let's learn from 2019 and move into 2020 laser-focused to make it your best year yet.

3. Dream Big. I encourage you to look at 2020 and think big. What major things do you want to accomplish next year? Whatever it is, dream big and write it down.

4. Invest in Yourself in 2020. Yes, take care of you.

5. Prepare to Work. No, don't click off this article...stay with me. You want to have a great 2020, right? Good! You're going to have to work for it. This means being dedicated to working when at the office and not "prospecting" on Facebook. You have to be diligent in your follow up and show up. You can have everything you want but it won't come for free. Get to work!

[READ THE FULL ARTICLE](#)

Membership Update

New REALTORS

Jared Custer, Custer Realty & Auctions

Transfers

Julie Mead, Railey Realty

Drops

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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