



the REALTOR[®] Report

News for you from the ND Association of REALTORS[®]

March 21, 2014

"Passport to Excellence" at the 2014 REALTOR[®] Convention of the Dakotas

Get ready to stamp your "Passport to Excellence" at the 2014 REALTOR[®] Convention of the Dakotas! Set for September 10-12 at the Bismarck Civic Center, the convention will feature top-notch education from instructors Jared James, Trista Curzydlo, and Dwayne Carte. Entertainment highlights include ZuZu Band and the Johnny Holm Band. Love to golf? We've got that too. Want to relax on the River? We've got Riverboat cruises available too. And, remember, registrants will have a chance to win a Caribbean Cruise for two! Register today at <http://www.bmbor.org/Convention.aspx>
New REALTOR member since January 1, 2011?? Take a look at the "Special Offer" for a discounted fee to you.

Upcoming Meetings:

Mark your calendar for NDAR Spring Meetings in Jamestown on April 9-10, 2014. Staff is working with committee leadership to get the schedule finalized. Watch www.ndrealtors.com for more info.

Mandatory CE for 2014:

Continuing education (CE) is required on an annual basis (January 1 through December 31). For 2014, each licensee will be required to complete 9 hours of CE. Three of these hours must be in a mandatory topic of either Agency OR Fair Housing and will have a CE approval course number with MAN in it. Want a form to track your CE - visit our website - www.ndrealtors.com - and click on the education link and look for CE Tracking form or click here - <http://ndrealtors.com/wp-content/uploads/2014/03/edrecord-2014.pdf>

RPAC and Issues

RPAC or REALTOR Political Action Committee dollars go to candidates for office - local, state and federal. Contributions, by law, have to be made by individuals and have to be made with personal payment (check or credit card). The check or credit card cannot be a check from a brokerage company or organization. It must come from the individual's personal account. Issues Mobilization dollars go to political issues or campaigns - local, state and federal. Contributions may be made by individuals, companies or associations/organizations.

NDAR and its members are working to pass Measure 2 on the November 2014 ballot, which would amend the ND Constitution to prohibit the state and any county, township, city or any other political subdivision of the state from imposing any mortgage, sales or transfer tax on the mortgage or transfer of real property.

No tax exists now in North Dakota, but transfer taxes exist in 36 other states and the District of Columbia. With recent reductions in property taxes and additional reductions on the horizon, we want to make sure these type of taxes are not considered as a replacement for revenue lost.

If you would like to contribute to the Transfer Tax Campaign, your contributions should be made to Issues Mobilization and designated for the Transfer Tax Campaign. You can contribute through your local REALTOR Board or Association or by sending your contribution to NDAR, 318 W Apollo Avenue, Bismarck, ND 58503.

Bytes and Bits

As you are rounding up all the bits and pieces for your 2013 taxes, are you wishing there was some technology to make it all a little easier? Here are a few apps for your smart devices that may help for tax time 2014. MileBug, Price: \$2.99. MileBug: track your trips, get your deductions! Track My Drive, Price: \$2.99. Trackmydrive.com brings mileage tracking into the modern age. Save time, make money, no additional hardware required. It uses your smart phone that is already in your pocket. Then access all your trips in organized documents from Trackmydrive.com, quickly and easily. QuickBooks, Price: Free. Track your money, import from your bank, and always be ready for taxes. QuickBooks makes accounting easy. Organize all your finances in one place. Create invoices and track sales. Sync your data across your devices.

Senate Passes Flood Insurance with House Amendments

On March 13, 2014, the United States Senate voted 72-22 to approve the Homeowner Flood Insurance Affordability Act (H.R. 3370). The Senate acted quickly to pass the bill as amended by the House to avoid the need for a conference committee to reconcile any differences. The new bill further reins in and holds the Federal Emergency Management Agency (FEMA) accountable for the Biggert-Waters implementation issues. President Obama is expected to sign the bill into law when it arrives at the White House. ([Read more](#))

New Brochure Offers Answers to Agents on Appraisals

NAR has released a new brochure "Residential Appraisal Process: FAQs for Agents" to provide answers and clarification on the residential appraisal process. Developed by NAR's Real Property Valuation Committee, the brochure addresses questions including "Can I speak to the appraiser?" and "What kind of information should I provide to the appraiser?" The brochure is available as a free eProduct download (item E135-96) or can be purchased as a customized PDF or printed version through NAR's Print on Demand program at the [REALTOR® Store](#).

Chrysler Offer Extended, Fiat and Cherokee Added

NAR, through its REALTOR Benefits® Program, has renewed its agreement with Chrysler Group LLC, extending Chrysler's distinction as the "Official Automobile Manufacturer of the NATIONAL ASSOCIATION OF REALTORS®." The popular \$500 cash allowance is available for members and association staff on the purchase or lease of select new Chrysler, Jeep®, Dodge and Ram vehicles, and now the Fiat® 500L. Read instructions before heading to the dealer at [REALTOR.org](#).

Recommendation Period for 2015 NAR Committees Open

Recommendations for 2015 NAR committees can be entered through [the online form](#) from March 11-May 23, 2014. Members can submit recommendations for oneself or other members. If you have any questions please contact your local board or NDAR office.

Free Consumer Content: Tips to Simplify Spring Cleaning

The latest free content for your members' websites, blogs, social media pages, and print resources from HouseLogic's REALTOR® Content Resource looks at [tips to help homeowners simplify spring cleaning](#). Use this information with your clients.

New Name Captures May Meeting Spirit

Reminder: [Registration is now open](#) for the REALTOR® Party Convention & Trade Expo in Washington, May 12-17, formerly called the Midyear Legislative Meetings & Trade Expo. Watch [2014 NAR President Steve Brown](#) announce the new name and explain why it better reflects the growing advocacy presence of REALTORS® at federal, state, and local levels.

FHA Allows More Electronic Signatures

HUD is accepting electronic signatures on most documents involved in FHA mortgage insurance, mortgage servicing, loss mitigation and insurance claims, [the agency says](#). "NAR welcomes HUD's announcement," says NAR President Steve Brown. "Many REALTORS® use e-signatures to streamline real estate transactions and prevent fraud. NAR has been working with industry and agency leaders to promote greater acceptance and usage of e-signatures, which we believe will soon become the new normal in all documents and transactions." The HUD announcement came two days after NAR convened a summit on the topic.

Accommodating Emotional Support Animals

In case you missed it: Your members can get a better understanding of property owners' responsibilities when a resident requests an accommodation for an emotional support or other type of assistance animal in a [four-minute video](#) with an attorney who specializes in accommodation under federal Fair Housing rules.

Walk-Through of Health Law Requirements

NAR President Steve Brown provides a detailed video walk-through on what you need to do between now and March 31 to comply with the new health insurance reform law. Brown talks about your options if you have insurance or if you don't have insurance, whether to use a public or a private exchange, and who qualifies for an exception to the law. [Access and share the video](#).

Leadership Academy Accepting Applications

The [online application](#) for the next graduating class of the Leadership Academy is open until March 31. NAR developed the program to identify emerging leaders who have experience at the state and local level and the desire and capacity to serve in a leadership role at the national level. Participants are chosen through an application process and asked to provide references from a state officer, state AE, and local AE or officer.

FCC Modified Robo Call Rules Last Year

In case you missed it: Sellers and telemarketers must obtain the recipient's signed, written agreement to receive prerecorded automated telemarketing calls, even when there is an established business relationship between the parties, the Federal Communications Commission [says in rules it released late last year](#). In addition, all prerecorded automated telemarketing calls must provide an automated or voice-activated opt-out mechanism so consumers can opt out from the call.