ND REALTOR®

April 2021

Spring Issue

Interview With Our 2021 President

1.Why did you get involved with the ND Association and what has prompted you to seek leadership positions within the **REALTOR® organization?** I got involved with NDAR to better understand what we were about and what made the association "tick." I have learned that things are not as they seem from the outside, and there are so many moving parts. Many things are taken care of behind the scenes by people who care about our association and want to make sure it is around for a long time to come. People that aren't involved can be very critical of decisions that are made within the association (I made the same mistake before getting involved), and that's because they don't understand the WHY. Knowing what I know now, I can help those that aren't involved understand the WHY in the hopes that I can share more, or better yet - get them involved. I chose to seek a position in leadership as I find it gratifying to give back to a profession that I love so much, and I felt that the leadership skills I have from my business could carry over to the association. I also want to make sure that this profession is around for years to come for those that have the same passion I do, and that they too will seek to be leaders working on consumer advocacy and REALTOR[®] professionalism.

2. What prompted you to go into the real estate business? When? I had thought about real estate many years before I actually made the decision to get licensed. I had flipped homes and loved to see the transformations - and as I got to the point in my life when a change was something I felt I needed to do, real estate was my natural choice. I love going into homes and remodeling them in my mind (sometimes this can be a bad thing when



Mary Shelkey Miller Hometown Realty, Bismarck 2021 NDAR President

working with buyers who don't want to have to remodel LOL).

I felt like I had a lot to offer both buyers and sellers with my knowledge, and I feel strongly that if you're going to be in real estate that you should have some knowledge on the ins and outs. It's important to be able to recognize a structure and see what it takes to put it together; if certain things don't look right, you can always point it out to your client and let them make the decision on whether or not they want to continue pursuing the home. I've been in real estate since 2008 and have never looked back. It has been a great 13 years and I hope that I can continue on for many more years to come.

3. What is something most people don't know about you? I LOVE to flip homes and this is something that is always a great release when I'm feeling stressed. My husband and I work together on our flips, and we do most of the work ourselves (other than the trades that we have to hire out). We have flipped some nasty homes, unique homes, and even some newer homes. Since marrying my husband in 2010 we have lived/flipped 7 homes!

4. What changes have you noticed since you started in the real estate business? LOTS of changes! There have been many more regulations put into place that can make things challenging, but I think the biggest change I've seen in the last few years is that discrimination has become so much more of a front and center topic.

The other changes are that buyers and sellers are much savvier these days. With everything being accessible on the internet, they start their search long before they reach out to a REALTOR®. Sellers can look up sold properties on the internet as well, so you have those that you give your professional opinion to and they question you because of what they found on the internet. This is where you have to know how to counteract that and be confident in your opinion.

5. What do you think are some of the major issues facing North Dakota **REALTORS®** and the North Dakota Association of REALTORS® in 2021 and into the future? Right now, most associations are dealing with low inventory, which means finding your buyer the right home without them having to go thousands of dollars over is difficult. You

Mary Shelkey Miller see page 3

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President's Message



Mary Shelkey Miller 2021 NDAR President

This year has been extremely busy already and we are only into the first quarter! NDAR has been diligently working for our members behind the scenes and making sure that REALTORS[®] needs are being taken into consideration.

With this being a legislative year, we have been tracking bills that affect our industry

and our membership. NDAR brought the Property Disclosure bill back for changes (SB2247) which has sparked discussion back and forth and is currently being worked on in the conference committee. *See a new update on this bill in the "Legislative Update" article by Lisa Feldner.

NDAR held the "Legislative Meet and Greet" with legislators and REALTOR[®] members on Monday, April 5th. We had about 100 people attend and our legislators were very appreciative that we went ahead and still held the event this year even though it was about a month and a half later than we normally hold it AND it was organized in less than a week.

As we all know, markets are extremely busy right now with most associations seeing multiple offer situations. In speaking to local builders, they are still very busy building new homes despite the increased lumber prices. Buyers that can afford the increased pricing have many options with their new homes and with the low interest rates it's a great time to buy. With the busy markets, multiple offers, and emotions running high we are also seeing an increase in complaints and ethics violations being filed. While it's a good thing to hold our members accountable, I would like to ask that we all be mindful of our fellow REALTORS[®] and consumers when we are conducting business. Let's show consumers that we are the professionals and our actions show it.

An email was sent out by NDAR asking for volunteers for the Workgroups and Task Forces that we are working with this year. We are encouraging members to sign up where you have an interest. Groups we are needing volunteers for is Health Coverage, C2EX, Convention, Professional Development, and the Membership Talent and Benefits Committee.

In case you weren't aware, NDAR will take over hosting the Convention of the Dakotas on the years when North Dakota hosts. Local Boards can help with the planning and details of course and we do welcome the assistance! The Convention Committee will be statewide and will/ can change from year to year. We do not want to use staff for this, so we are in need from volunteers across the state to help. 2022 was to be held in Dickinson, but unfortunately the venue that they had planned to use is up for sale. We have not decided yet on where the 2022 Convention will be held at this point, but for those that have been involved in convention planning in the past you know the importance of getting things ready as far ahead of the event as possible. If you are interested in convention planning PLEASE submit your name to help us offer a fun filled convention!

We are hoping to be able to start meeting in person at some point this year. Watch for frequently updated information from NDAR on meetings and upcoming events on the website and calendar at www. ndrealtors.com.

As always, I am available to answer any questions or concerns that you have as members. Feel free to reach out to me. If you want to know why we are doing something or why we aren't, I'll be glad to fill you in on those decisions. My cell number is 701-240-7355 or email me at maryshelkey@gmail.com

THANK YOU for the opportunity to serve you as your 2021 NDAR President!

North Dakota Association of Realtors®

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2021 Officers

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REALTOR

Mary Shelkey Miller continued from page 1

add the lumber prices to that, and the fact that new construction will have that additional cost added (as well as inflation and in some communities, special assessments), it's going to prohibit some buyers from being able to purchase.

Interest rates are great right now so buyers want to get into a home, but as a REALTOR[®], you don't want them to overpay and end up upside down before they even get into their new home. As an association, the challenge we face now and in the future is getting people to get involved in the association to help us keep moving forward. We hear the excuse that people are too busy, but if we all used that excuse, we wouldn't have anyone getting involved. Our profession is an ever-changing profession and we need people of all backgrounds, ages, and gender to get involved as we ALL have talents that go beyond selling real estate

6. What advice would you give members who are considering getting involved in NDAR activities? Just DO IT!!! It is a great feeling when you can say that you helped the association fight against something that would hinder us, or help pass something that is needed to keep us moving forward. For me, it is gratifying to say that I helped shape the future of our profession. I'm always pushing my agents to get involved because you get to know people in the association better and you can share in the talents that we all have.

7. How important is it for members to participate in North Dakota RPAC? And to be involved politically local, state, and/ or national? Well, my agents would probably tell you that I harp on them for this one, so I feel it is VERY necessary, as we found out after COVID-19. Without RPAC and advocacy, we wouldn't have had NAR's support to fight to make sure that we stayed as an essential work group. NAR, through RPAC, helped us get money to stay afloat while we all figured out the "new norm." I've heard over and over that "if you are in Real Estate, you are in Politics," so I guess that means that if you believe in fighting for your profession, you will need to get involved and not just be

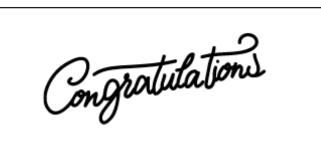


on the sidelines cheering OR complaining/blaming. If you want change, then you need to be part of that change.

8. What can you remember about your first real estate deal? I remember being excited and nervous at the same time! I was excited for my buyers, but nervous wondering if I helped them find the right home.

9. Where is your favorite vacation spot? Florida all the way. I fell in love with Orlando, FL, the first time I was there and thought that would be the place where I would want to retire someday. That was until last year, when we decided to try somewhere new and we discovered Clear Water, FL. THIS is my new favorite spot.

10. What else would you like to tell NDAR members? I just want to say THANK YOU for giving me the opportunity to serve you in this role! This is still a very unprecedented year, but believe me - there is still A LOT that we are doing for our members. I also want to encourage each and every one of you to get involved in your association. You don't always realize what you have to bring to the table until you are there – and once you are, you'll be grateful that you did. We need you ALL to take this seriously; as our industry evolves, so does our need for people of all backgrounds. It doesn't matter if you are a new agent or have been selling real estate for 20 or 30 years, you're needed and wanted.



To the recipients of the 2020 Champion of Affordable Housing Homeownership Performance Award

> Meagan Heaton, Bismarck Tyler Lindell, Fargo



www.ndhfa.org • 800/292-8621

Did You Know?



Jill Beck NDAR CEO

Hello Spring (although there have been mild snow squalls as I type this)!! Mild winter, interest rates, and a good economy are all feeding a great housing market. First time homebuyers, those realizing now is the time to upgrade or downsize, as well as those on the fence are all benefiting

from the historically low rates and stimulus checks to help determine their next steps. While we know the low inventory is causing multiple offer situations and escalation clauses as well as unhappy buyers - the market is strong and robust.

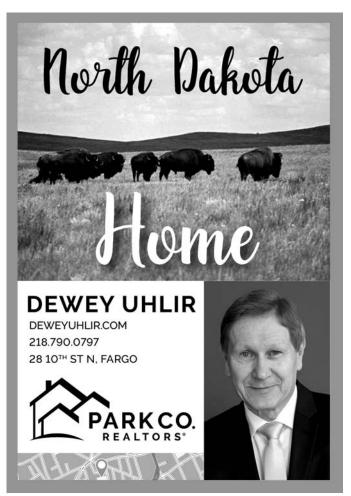
The legislative session was one of interest in more ways than one this year. Limited attendance in meeting rooms, remote testimony, no big gatherings, viewing of all committee meetings as well as floor sessions made for more involvement from our members to participate from all corners of the state. Our Friday legislative update calls have been well attended and the input much appreciated. There has been debate on many bills with views expressed, and typically the group has come to consensus on what our positions should be. We have supported bills, strongly supported bills, monitored and opposed others. It's those that impact private property rights as well our members business that are of great importance to us. Remember, this is a member benefit to you as well and one we are deeply involved in.

Speaking of legislature, I would also like to take this time to thank our REALTOR® member legislators as follows (note districts listed as well): Senators Doug Larsen (34), Jim Roers (46): Representatives Mary Adams (43), Josh Boschee (44), Scott Louser (5), Corey Mock (18), Shannon Roers Jones (46), Vicky Steiner (37) and Steve Vetter (18). They have been open to us and we appreciate their expertise in helping shape the future of North Dakota.

The last year has been interesting as well. We were all forced to do our business differently. For us, it was as if we were quickly asked to do a bizarre business test of, "Today you are being thrown into an experiment to see if we send you home to work - can you do it?". Our staff did it while continuing the work for our members and communicating with our leadership through the process. Staff met with leadership often (and many times on short notice). COVID forced us to think more clearly regarding the process and outcome with quick decisions having to be made. We had to move swiftly on many things as protocols and direction were changing on us from morning to night. I for one say we passed the experiment with flying colors, and know we can adapt if needing to work remote again for some unknown reason. I am very proud of how our staff and leadership reacted and lead during this time.

We have big news you already may know about and a letter to membership is published in this issue elsewhere. After a six-year search, the North Dakota Association of REALTORS® will have a new home and will continue to be co-housed with the Bismarck Mandan Board of REALTORS®. As you are reading my update, we may have already closed on 1616 Capitol Way in Bismarck. The location is still easily located and accessible and the Capitol can be readily reached in a few minutes (it's the parking, walking in and getting through security that will take longer). Our existing building was put up for sale and in a bit over a week had an accepted offer. While the new building needs the HVAC replaced and some technology upgrades to get the internet speed we need - we don't anticipate a move until late summer. If we vacate our current building while unable to yet occupy our new space due to contractors working, we do know that we are all equipped to work from home. We will keep you posted as our move progresses.

Thank you for being on this journey together with us, your local board and NAR and making us stronger as a group. We appreciate all of you!



NDAR Completed a Successful Legislative Session

Lisa Feldner, Government Affairs

The 67th Legislative Assembly is winding down and NDAR has had a successful session regarding its advocacy for the real estate industry.

Real Estate related laws that successfully passed include:

- The ND Real Estate Commission's bill to clean up outdated language in state law and to repeal the real estate trust account program which is no longer viable.
- The NDAR sponsored bill to apply written property disclosure for all sellers. The bill requires licensees to use a formal property disclosure statement and FISBOs to disclose in writing any materials facts of which the seller is aware.
- Protection for business owners, property owners and tenants from civil liability lawsuits because of the COVID-19 pandemic. It also included protection for health care facilities and providers who responded quickly with uncertain guidance and limited resources; and liability protection for independent contractors, employees, school, churches, and the general public.
- Allowing the timely reappraisal of property acquired by county tax deed in order to expedite the sale of the property.
- More clear regulations and procedures for new owners of Mobile home parks and clearer definition of property rights of tenants in the park.
- The creation of a new steering committee to create statewide guidelines for the installation and inspection septic systems. This bill was the result of work done over the interim by legislators, installers, inspectors, and the Association of Counties.

Tax laws include:

- An option for cities to use an infrastructure tax in lieu of special assessments.
- A study to use the Legacy funds in ND investments. This study would look at the trade-off of accepting lower investment returns, by investing in ND, to create more overall economic growth and opportunities.
- An income tax reduction fund using Legacy fund earnings has been worked on in House Finance & Tax Committee but has not gone to the floor for a vote as of this writing.

Property rights bills include:

- The expansion of the electronic posting database from three counties to all ND counties, and the continuation of the public land use task force.
- Expanding the definition of criminal trespass to include unlawful entry of a fenced enclosure as well as property posted by the electronic posting database.
- Senate Bill 2065, which clarified the definition and regulation of pore space by the Industrial Commission. This bill had extensive subcommittee hearings to work out all of the details. Pore space may be used to store natural gas, carbon capture, or salt water and is considered a surface owner right in ND.

Infrastructure bills include:

• Infrastructure Bonding Package contains \$680 million in infrastructure investments that include funding for water projects, roads and bridges, and education infrastructure.

- \$74.5 million Resources Trust Fund
- \$50 million Infrastructure Revolving Loan Fund
- \$70 million Highway Trust Fund (\$35 million will target bridge infrastructure)
- \$50 million NDSU Agriculture Products Development Center
- Streams bills (streams from Legacy Funds interest). Funding for a clean sustainable energy fund, an economic diversification research fund, career and technical education centers, a workforce development and enrichment fund, township highway infrastructure, and state parks investments were part of the original Streams bill (HB 1380) but then an alternate Streams bill SB 2046 was presented that included funding to bail out the Public Employee Retirement program, create a clean sustainable energy fund, a Legacy sinking and interest fund, but eliminates the highway funding. What bill survives is not known at the time of this writing.
- A Permanent Rebuilders Loan program that establishes a \$50 million permanent loan fund to provide loans to businesses when disasters are declared.

Education bills include:

- K-12 education will receive a 1% increase to the per pupil payment each year of the biennium. Additionally, schools will receive an equivalent per pupil payment for online instruction as they would for in person instruction.
- K-12 schools will be receiving approximately \$427 million in the third round of COVID relief funding that will be released later this year. Guidelines won't be received from the federal government before the legislative session ends so they are planning a special session in December to appropriate COVID relief funds.
- A skilled workforce scholarship program with funding coming from a \$6 million transfer from the Bank of North Dakota. The scholarship would require a dollar for dollar matching from private industry.
- The creation of an early childhood education program for fouryear-old children was appropriated in the Department of Human Services budget.

Other areas of interest include:

- The defeat of an adult use marijuana bill that would have legalized marijuana in state law to attempt to head off a constitutional ballot measure on legalization.
- Moving the ND Health Department into the ND Department of Human Services in an effort to gain efficiencies and provide better response to citizens.
- A pilot project to allow "road trains" which are semis with three long trailers in tow. Permission must be received from the cities, counties, and townships in which the trucks intend to drive before they can hit the road.
- A transgender bill that would prohibit public K-12 schools from knowingly allowing a student to participate on a school-sponsored athletic team exclusively for the opposite sex (but allows girls to play on boys' teams). *The Governor vetoed this bill*.
- A measure to allow the Ten Commandments to be posted in schools.
- The mask mandate bill which prohibits state elected officials, including the governor and the state appointed health officer, from issuing mask mandates.

Lisa Feldner, NDAR Lobbyist Olson Effertz Lobbying & Consulting

\$435.5 million – Fargo Diversion Project

Dickinson REALTOR® Earns Political Involvement Award

Neal Messer, REALTOR®, Continental Real Estate, Inc., Dickinson, is the 2021 recipient of the "Claus Lembke Political Involvement Award."

This award recognizes REALTORS® who significantly contribute to the North Dakota Association of REALTORS® (NDAR) advocacy efforts through active participation in advocacy activities and political involvement in the public arena.

Messer has previously served as a Dickinson City Commissioner, has served several terms as the chairmen of the District 37 Republicans, and has been active in legislative district activities for nearly 45 years.

Messer currently serves as a Federal Political Coordinator (FPC) for Representative Kelly Armstrong. He has also served as chair of the association's RPAC Fundraising Committee for 2 years and as a member for 6; has served as a

member of Dickinson's Government (Political) Affairs Committee for more than 10 years; has traveled to Washington, D.C. to represent NDAR numerous times and has actively supported advocacy efforts through prompt responses to national and state legislative Calls for Action.



This award was established in 2002 and named after its first recipient, Claus Lembke, former NDAR Executive Vice President and Government Affairs Director. The award was presented annually and more than one recipient was eligible until 2011 when it was changed to be awarded semiannually during legislative session years and to only one recipient.

All NDAR REALTOR®, REALTOR®-Associate members or Association Executives are eligible. Nominations may be made by any ND REALTOR®. Award winners are selected by a committee of former award recipients, based on local, state and national advocacy activities and political action committee contributions.

Former recipients include: Mary Splichal, Bismarck-Mandan (2019); Greg Larson, Bismarck-Mandan (2017); Shirley Dukart, Dickinson (2015); Tate Cymbaluk, Williston (2013); Rep. Scott Louser, Minot (2010); Rep. Louise "Weezie" Potter, Grand Forks (2009); Jack Kavaney, Bismarck-Mandan (2008); Don Dietrich, Grand Forks (2007);

Don Kilander, Fargo-Moorhead (2006); Sen. Judy Lee, Fargo-Moorhead; Larry Louser, Minot and Ron Volk, Bismarck-Mandan (2005); Larry Youngberg, Grand Forks (2004); Joe Frenzel, Badlands (2003) and Claus Lembke, NDAR (2002).

2021



North Dakota Association of REALTORS®

Calendar of Events

Updated 4/20/21

April 21	Taxbot Webinar	Online
June 10	NDREC Mtg.,	Bismarck, ND
June 15-16	NDAR Mtgs.,	(tentative)
Sept 15-17	REALTOR® Convention of the Dakotas	Pierre, SD
Oct 13-14	NDAR October Education	(9 hrs. CE Location TBD)
November 12-15	NAR Convention	San Diego, CA
	<u>2022</u>	
May 9-14	NAR Legislative Meetings	Washington, DC
November 11-14	NAR Convention	Orlando, FL

Chips From The Board

Bismarck-Mandan BOARD OF REALTORS®

In a joint venture, BMBOR and NDAR will have a new home. A building owned by Lutheran Social Services came on the market and the associations came out ahead in a multiple offer situation. Closing is expected by the end of April. Some work will need to be done prior to moving. Bids are being gathered and plans are being put in place now so that once closing is complete, the work can begin and the move can take place. The purchase achieves a long-term goal for both associations of purchasing a larger building with more meeting, staff, and training space along with tenant space (for non-dues income). The current building is for sale.

The Great North MLS is legally formed, directors and officers have been appointed, and a contract with FlexMLS is signed. The GNMLS Board is now in the process of comparing data fields and coming to consensus on the information for the new regional database.

Four CE classes were held as part of a "March Madness" education series. A total of 294 registrations were taken for the classes which were all held virtually.



The annual effort to support United Way's Backpack Campaign for kids was held in April. Funds were collected, food items picked up, sorted, and packed into bags; and, filled totes delivered to area schools to help feed 1,300 children in need.

A first-time charitable golf tournament is planned for June. Proceeds will be used to support the three projects supported by BMBOR: United Way Backpacks, Students in Transition, and Salvation Army Ring Day. The event will extend into the late afternoon/evening to include a Corn Hole Tournament with entry fees being RPAC investments.

Virtual Member Connections continue featuring speakers from

across the country – one advantage of virtual meetings. As in the past, the April event featured recognition of Administrative Professionals, and speaker Ashton Gustafson presented "Making Music in a Noisy World". Gifts were delivered by the Program Committee to the administrative professionals prior to the virtual event.

Membership is at 513 (as of this writing) and continues to grow. Like most other areas, market activity is brisk; however, we are experiencing an all-time low supply of inventory.

A revamp of the Bylaws is underway. Revisions will be taken to a vote of the membership in the near future.

Nancy Deichert, Association Executive

Fargo-Moorhead Area ASSOCIATION OF REALTORS®

We are well into a very busy 2021!

Our Market is busy! And by busy, there is an inventory shortage. In comparison to last year at this time, we are down in residential listings, up over 20% in listings under contract, up over 30% in sold listings and our average sale price is 8% higher.

Our Association is busy! Already this year we've held several Continuing Education Classes, Connections Luncheons and a Broker Summit, in addition to our regularly scheduled Committee, Task Force and Board of Directors Meetings. We were pleased to sponsor the "First Home Essentials" course taught by Dave Flohr and Brandon Detlaff of the NDHFA.



The RPAC Task Force held their Annual RPAC Auction virtually during December. Thank you to all that donated items and purchased items. Your support was amazing and this event was successful because of you! Almost \$18,000 was raised towards 2021 Issues Mobilization. They are already on to planning other events to be held in 2021 in addition to reaching out to brokerages and members regarding the importance of investing.

Our Events Committee hosted several successful "Drives". January was a Winter Accessory Drive, February a Coffee Drive, March a Puzzle/Puzzle Book Drive and April is SOS for Seniors (Soap and Soup). As we haven't had in-person Connections Luncheons, the Committee hasn't been able to raise their usual amounts of cash to benefit charities so instead has focused on collecting items to donate. Their resourcefulness has paid off!

North Dakota REALTOR®



Our other Committees have been busy, too. Professional Development continues to offer industry-relevant continuing education and Hot Topics, Forms has been busy updating our local forms and is in the process of putting out some informational videos, Civic Duties continues to monitor legislation and attend local meetings and Communications puts out videos featuring our events and association happenings.

We are still meeting virtually and are looking forward to seeing our members in person!

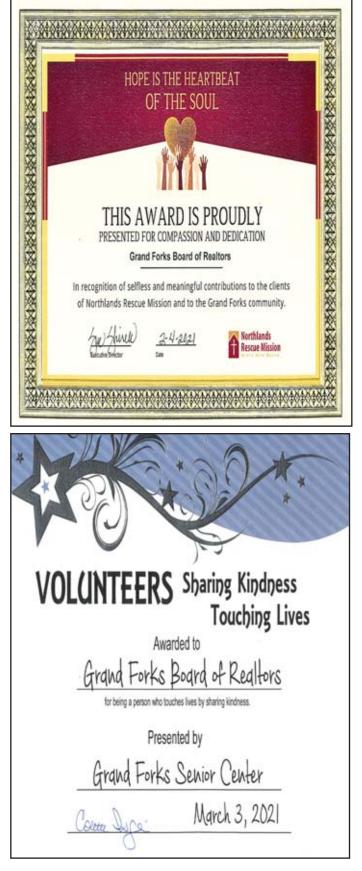
Marti Kaiser, Association Executive

Grand Forks Area Association of REALTORS®

The market in the Grand Forks area is hot, hot, hot! In the 1st Quarter of 2021, we had 284 Sold Listings which is up by 79 as compared to the same period in 2020. Medium Sold Price was at \$186,900 up from \$185,000 and Medium Days on Market is down by 20 days. With the continuing low interest rates, the Grand Forks area market is poised to explode provided the inventory problem is solved. The 2nd Quarter numbers will be very interesting because of the Covid – 19 numbers in the same time period of 2020.

The Committees of the Grand Forks Area of REALTORS[®] are starting to get back to normal. The Public Relations Committee is still helping with Meals on Wheels and the Northlands Rescue Mission Backpack Program. Starting soon will be the North Country Food Bank and St. Joseph's Summer Lunch in the Park. The very popular Yard of the Week program is scheduled to start on June 18 and run thru August 27. The annual Feed My Starving Children program has been postponed until 2022. Due to the great work of our Association with non-profits in town, we received certificates of appreciation from both the Northlands Rescue Mission and the Grand Forks Senior Center.

Our 2021 Forms Committee has been very busy updating and creating forms for our members. They are hoping to complete that task by the end of April.



Minot

BOARD OF REALTORS®

The Program Committee is planning our first live meeting for 2021. One of our main meeting places has closed for good and is being tore down to make room for a large entertainment and housing district. But we are going to meet at a local motel which has leased its banquet space to an independent company that specializes in BBQ with all the trimmings. We have moved our annual golf tournament to July and that will also be our main RPAC fundraiser.

Things are looking up for Northeastern North Dakota with more and more people completing the vaccination process every day.

John Colter, Association Executive

Jamestown BOARD OF REALTORS®

The Jamestown Board of REALTORS® has kept busy these past months. Lots of Zoom meetings, training, and education. A couple of fundraising events and general day to day business.

Our board decided to set up a matching fund for our Brokerages and Business Partners as a replacement of our Christmas Party this past year. We matched donations to their charity of choice up to \$500. By doing this we leveraged just about \$15,000 to charities in our communities. What a success!

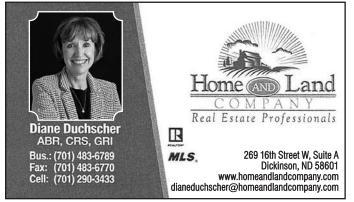
Our "Treats for a Cause" event this year offered Kuchen Cups for sale made by a local kitchen. The sales team sold all we had to offer and raised just about \$900 for a local appraiser suffering some health issues. Always great to help one of our own!

We will have our 2021 membership meetings at the KC Hall, while following social distancing, this year. The main meeting room is large enough to hold wedding parties and auctions so our group (about 25) has plenty of space to spread out.

Committees have been setup and active. We are working on promoting Fair Housing Month, C2EX, Code of Ethics Training and membership involvement activities.

We continue to actively engage in board business and look forward to the end of the current world health situation.

Scot Nething, Association Executive



Happy Spring! We continue to experience a strong housing market even though we are low on inventory. Thus far in 2021, we are close to the 2013 post-flood and oil boom numbers for sales and average DOM. Who knows how long this will last, but seems like a great pace!

In February, we held the in-person membership meeting - our first get together since last fall. Our featured speaker was Minot's new City Manager, Harold Stewart. Mr. Stewart shared his vision for Minot as well as items of interest as we emerge from the COVID cloud. Our next membership meeting will be in May and we are working on getting Greg Oberting to speak on Minot's new intermodal facility.

In March, we held a Spring Social to gather as well as recognize the 2020 award winners. Congratulations to the following who received awards:

Tamie Dunn-Realtor® of the Year

Lori VanWinkle—Rookie Realtor® of the Year

Jessica Erdmann—Business Partner of the Year



Blake Krabseth, Jeremy Skalicky, Lori VanWinkle and Christ VanWinkle getting ready to play the Feud.

We held the event at the Moose Lodge and featured a rousing game of Family Feud. It was a great time and it was nice to be able to see everyone together again.

Our committees are working on getting their events planned for this year with the Golf Social on the calendar in June. The RPAC fundraising committee is planning a murder-mystery dinner along with the 3rd Annual Cornhole tournament. We'll have to see if the Livesay-Fettig team can defend their title.

Welcome to all of our new members and thank you to everyone that continues to keep our association strong!

Beth Mayer Association Executive



Williston BOARD OF REALTORS®

The Williston Board of REALTORS® has had some exciting and new things happening! In December of 2020, we welcomed some new Board Members. Our new President is JoAnn Callahan, Vice President is Alex Gilbertson, Past President is Kari Donner, Secretary/Treasurer is Kimberly Semenko and the Director is Angela Cymbaluk. They have done a tremendous job for our members and the community!

Also new to the board is a new Association Executive, Kylie Simonsen. Kylie has lived in Williston for three years, has been married to her husband, Colby, for seven years and they have two children, with a third child arriving in September, 2021. Kylie is excited to be the new AE and is looking forward to serving the board and REALTOR[®] members of Williston.

The Williston Board of REALTORS® has been meeting monthly and have had great attendance at the membership meetings! We have had 16 new REALTOR® Members join since January, 2021 and 2 new Business Affiliates.

Kari Donner, Kimberly Semenko and Kylie Simonsen are currently working with a team to create a Regional MLS. This MLS will include the towns of Williston, Bismarck, Jamestown and the surrounding areas. This will be a great asset for our members and communities!

Committees are busy at work and many upcoming events are being scheduled. July 14th, 2021 will be our annual "Don Bintliff Golf Tourney". Discussion is taking place on theme and activities to fit in with the day. Again, at this event a fundraiser is usually conducted. Our members are still able to join the committees and be involved in the planning of events.

The Williston Board of REALTORS[®] has been awarded NAR's Triple Crown Award for 2020. Only two boards in North Dakota were awarded this award and the Williston Board is proud to be in the same ranks as the Bismarck Mandan Board of REALTORS[®] on this great achievement.

We look forward to meetings in person this summer as things continue to open up!

Kylie Simonsen, Association Executive

CENTURY 21. Morrison Realty

Fairhaven is a town every REALTOR® should visit. Online, that is.

In November 2020, NAR launched Fairhaven, a new fair housing simulation training for REALTORS® that uses the power of storytelling to help members identify, prevent, and address discriminatory practices in real estate. Inspired by real stories, this innovative online experience has agents work against the clock to sell homes in the fictional town of Fairhaven, while confronting discrimination in the homebuying process. Learners will also walk in the shoes of a homebuyer facing discrimination. The training provides customized feedback that learners can apply to daily business interactions.

NAR is committed to making housing fair for all. And yet, many don't realize the broad scope of NAR's Code of Ethics and its commitment against all forms of discrimination in housing.

Fairhaven is an innovative training platform available to all 1.4 million NAR members at no additional cost. The website is part of NAR's ACT! Initiative, a fair housing action plan that emphasizes accountability, culture change, and training to promote equal housing opportunity within the industry. www. nar.realtor/fair-housing/fairhaven

Fairhaven is a trademark of the National Association of REALTORS[®].



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REALTOR® Benefits available through NDAR Membership!

Make your NDAR Membership work for you!! Review the benefits available to you as a REALTOR® member by visiting the NDAR member benefits page at: <u>https://www.ndrealtors.com/membership/ndar-member-benefits/</u>

(Hint: Your username is your member ID number specific to you. Password is the same for everyone – if you need assistance email <u>robyn@ndrealtors.com</u>)

Deply Connect.

ApplyConnect[®] is the easiest and most secure way for landlords and renters to share a consumer credit, eviction and criminal report for the purpose of screening a rental applicant. The report is FREE to landlords and agents and only takes a matter of seconds to process. Online Rental Applications are available, too! Visit the NDAR homepage to sign up today. www.ndar.applyconnect.com

Track your mileage, digitally store your receipts, & keep more of your money. Start using Taxbot Mileage and Expenses Tracking app and you will easily see how much it will benefit you and your business. Available for iOS and Android. 14 day risk free trial for new subscribers – then a reduced rate for NDAR members. Check it out! www.taxbot.com/z/nd/



<u>TechHelpline</u>

Free and friendly tech support for you! Slow computer? Printing Issues? Browser Headaches? Smartphone Questions? Contact Tech Helpline as often as you need. It's a FREE service for NDAR members. Give TechHelpline a try!

Call #866-432-3029 or Email: support@techhelpline.com

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Nerdy Best Friend

The year of Tech: 6 Programs in 2021 are available to you – live or watch later! Visit the NDAR Member Benefits page for information. *May*: "*Tech Tools for Serious Self Care*", *July*: "*Who Wants to Hack You and How to Stop Them*", *September*: "29 Tools to Create Cool Content for Social Media Marketing", *November*: "Powered Productivity", *December*: "The Best Tech of 2021".

A Legal Review



Casey Chapman, Attorney at Law, NDAR Legal Counsel

THE MARKET IS HOT, AND SO IS CONTRACTING

Extremely active housing markets often generate contract questions, that is what I have been experiencing on the Hotline recently.

As we all know, in a less active market setting, parties are more inclined to

extend deadlines, to forgive minor breaches, and otherwise to make every effort to retain the viability of the purchase agreement. When the circumstances change, and when a seller has multiple interested purchasers, contract language, along with the contracting process, can become a means by which the seller is able to entertain better offers.

One issue which moves to the forefront in these times is the escalation clause. I have had several conversations with brokers who hate the escalation clause from the listing side, based on the perception that it causes confusion and uncertainty. On the other hand, for an agent who is representing a buyer, it can be the means to a successful purchase. First, I can tell you that a properly drafted escalation clause is legal. Brokers do need to be careful to assure that the language is clear and unambiguous, so that there is no doubt what the buyer is offering to do, what is going to trigger the escalation, and to what extent the escalation will increase the dollar amount of the offer. Second, it is not good policy for a brokerage to decline to consider escalation clauses for the brokerage's sellers. Certainly, an agent can counsel the seller client regarding the advantages and disadvantages of considering escalation clauses; however, the decision regarding the entertainment of an escalation clause should be made by the seller, with guidance from the listing agent. Third, brokers need to be certain that the agents in the brokerage understand the manner in which an acceleration clause operates, both when offering them and when receiving them.

Another issue involves multiple offers. I have had several discussions on the Hotline with brokers whose agents are receiving multiple offers on houses. I have heard stories about agents who counsel sellers to postpone viewing any offers until 2 or 3 days after multiple offers start to arrive. I have heard stories about buyer agents who have made multiple offers, on behalf of the buyer, in excess of purchase price and is still have not secured a successful purchase agreement. I have had Hotline questions regarding the ability of a listing agent to divulge information contained in offers. Although I think that we could do an entire seminar on multiple offers, I do have a few words

of advice. Strategies on the presentation of offers, and on the receipt of offers, are matters between the agent and the client. If a listing agent advises the seller that it would be in the seller's best interest to wait for a couple days to consider offers, and if the seller, having been informed that any of those offers could be rescinded by the buyer prior to acceptance, agrees to the strategy, the listing agent is fulfilling the duty to the seller. If a buyer agent advises the buyer that, in the current market, houses are routinely selling for more than a listing price, and if the buyer, having been informed of the potential issues of value, appraisal, etc., agrees to the strategy, the buyer agent is fulfilling the duty to the buyer. And, when those multiple offers arrive at the office of the listing agent, please remember that, in North Dakota, there is no confidentiality in the terms of a purchase offer, unless a represented buyer requests confidentiality in the offer, or unless an unrepresented buyer secures a nondisclosure agreement.

On one additional issue, an extremely active market has a tendency to generate more "love letters." Although we were unable this past fall to have in-person attendance for the NAR attorney seminars, I was able to attend the Zoom sessions. The issues with "love letters" was addressed in those seminars. The potential risk with these strategies is a concern over Fair Housing violations. You might want to check out the October 23, 2020, memorandum "Love Letters or Liability Letters?" on the NAR website. In fact, within that memorandum, the NAR suggests possible brokerage best practices including declining to submit a "love letter" on behalf of the buyer client, declining to consider a "love letter" on behalf of a seller client, declining to participate in any way in the preparation of a "love letter" from a buyer client who insists on presenting one, declining to read any "love letter" which is submitted with an offer to the seller client, and, if "love letters" are considered, documenting non-discriminatory reasons that the seller accepted the offer.

Indeed, these are busy times. Enjoy the benefits, but also watch your contracting.

To advertise in the **ND REALTOR**® Contact Sarah at 1-800-658-3485 or email: bhgads@bhgnews.com



shirleydukart@homeandlandcompany.com

F.A.Q. on Continuing Education Requirements

Prepared in cooperation with the Bismarck Mandan Board of REALTORS[®], ND Association of REALTORS[®] and the ND Real Estate Commission

1. How many hours of continuing education (CE) do I need?

Licensees need a <u>minimum</u> of 9 hours of approved continuing education hours each renewal period. Those coming out of escrow have different requirements and should check with the ND Real Estate Commission if additional information is needed. *Note: CE hours must be taken between November 16, 2020 and November 15, 2021 to renew your license for 2022.*

2. Can I take on-line/correspondence courses? Is there a maximum number of hours?

Licensees can take approved online/correspondence courses for continuing education hours. There is no restriction on the number of CE hours that can be taken online or by correspondence. A maximum of 8 hours of CE may be taken in one day - this includes both online & live courses.

3. Are there courses licensees have to take?

The ND Real Estate Commission can choose to require each licensee to take a required course (or courses) up to a maximum of 6 hours each continuing education cycle. The Real Estate Commission has determined that the there is not a mandatory course topic to be completed in the CE cycle ending November 15, 2021.

4. If I take more CE hours than is required, can I carry the extra hours over to the next continuing education cycle?

Continuing education hours cannot be carried over from one CE cycle to the next.

5. Who is responsible for tracking my continuing education hours?

<u>You ARE</u>. The ND Real Estate Commission requires CE hours for license renewal. Course sponsors are responsible for maintaining copies of CE slips for the courses they sponsor. As a service to its members, the NDAR maintains copies of CE slips of the classes sponsored by NDAR, some local boards, and some of the other sponsoring agencies. However, licensees bear the responsibility for tracking the total number of CE hours they have accrued and submitting proof of CE attendance to their Broker. Licensees may be audited on verification of CE by the ND Real Estate Commission. <u>Click here</u> for a form to track your CE.

6. How do I find out about Continuing Education available to me?

The ND Association of REALTORS[®], other Boards of REALTORS[®], and other affiliated entities provide continuing education opportunities for members (non-member licensees may attend for a higher registration fee). Courses are announced in newsletters, emails to members, information shared with brokers, at these web sites: <u>www.ndrealtors.com</u>, <u>www.realestatend.org</u> and other means of communication.

7. What about the required Code of Ethics training?

The Code of Ethics training is required by the National Association of REALTORS[®] and is a requirement to maintain membership in the local board of REALTORS[®], the ND Association of REALTORS[®] and the National Association of REALTORS[®]. The Code of Ethics training is a triennial requirement – each member must take an approved course every three years. The current triennial cycle is January 1, 2019 to December 31, 2021. All members must have completed an approved Code of Ethics course of at least 2 ½ hours by December 31, 2021 to continue their membership in the local, state, and national association.

www.ndrealtors.com



Special Announcement: New Home Found!

April 6, 2021

We have found a new home for our members and staff!

After a six-year search, a new home for the North Dakota Association of REALTORS® (NDAR) and the Bismarck Mandan Board of REALTORS® (BMBOR) has been found. Consideration was given to the current environment where most of our meetings, events and hearing are being held remotely, but we do anticipate returning to live meetings and education with options of remote access in the short-term future. The space is a member-accessible building, with ample parking and space for tenants to provide non-dues revenue to the associations. The space has more room for staff, and a larger conference room to hold meetings and training we had been taking off site due to space constraints. There is a very clear split for the space the two REALTOR® associations will occupy and the area that will be leased out.

The building is the former Lutheran Social Services building at 1616 Capitol Way in Bismarck. A closing date around April 30 is anticipated as our due diligence period ended last Friday. Some work will need to be done before moving in, but it's far less work than any other building that was considered over the last several years. As we are in the process of getting bids on some work that needs to be done, we are anticipating a move by mid-June. The existing building at 318 W Apollo Avenue will be listed for sale in the near future. The determination was made by our leadership that at this point we did not want to have two locations of lease space tied up. This building was purchased in 1999 by NDAR with a contract for deed with the BMBOR who then became partners a few years later.



The building was purchased by the Real Estate Association Partnership, LLP, a corporation formed by BMBOR and NDAR over a year ago. The purpose of the LLP is to own and operate the existing and future buildings, including the lease space.

If you have any questions, please reach out to any member of the NDAR Executive Committee or Jill Beck, CEO.





2021 REALTOR[®] Convention of the Dakotas September 15-17, 2021 Ramkota Hotel and Conference Center | Pierre, SD



National Speaker

National Speaker/Educator

You've learned the business side, now learn why Jared does what he does and where his journey started.

His story starts as a typical "entrepreneur". He worked for a newspaper delivery route but instead of just working one route himself, he picked up 8 routes and handed them off to other kids to make a profit. As he got older he became an award winning REALTOR® with no intention of doing anything other than selling real estate. A few years later he was contacted by a publishing company to write a book and after accepting reluctantly. the book was a hit. The awards continued to pile up and Jared started to get asked to speak at events for the first time in his life. It began locally and grew so quickly that he was speaking nationally and internationally before he knew it. Fast forward to the founding of Jared James Enterprises.

- Elevate your Expertise. Your convention experience includes learning and networking sessions where you can easily engage and connect with like-minded participants about issues that are relevant to your goals, ask questions, and share real solutions with your peers.
- Energy and Excitement. Your convention experience includes recognition of your peers as they are honored for their service to the organization, their industry and communities.
- Experience a Great City. Your convention experience includes something for everyone. From the Missouri River scenery and recreation to Capitol building and museum tours, the Capital City welcomes you and don't forget to hit the links at Hills View Golf Course!

Register at www.2021ConventionoftheDakotas.com

www.ndrealtors.com



CONVENTION HEADQUARTERS

Ramkota Hotel and Conference Center (Reserved for NDAR and SDAR BOD)

Hotels Available with Convention Rates AmericInn - 605-223-2368 Club House Inn & Suites - 605-494-2582

Governor's Inn - 605-224-4200







Wednesday, September 15, 2021 4201 SD Hwy 34 | Pierre | SD | 57501



REGISTRATIC Please fill out a separate		
	Date of Regist	ration
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Email		
Registration Fees - Full registration include Golf Tournament and Dakota RRC Education		n activities and education except the

$\label{eq:REALTOR} \begin{array}{l} REALTOR \end{tabular} P \end{tabular} Assn. Staff Early Bird Registration (Sept through Dec 2020) \\ REALTOR \end{tabular} Assn. Staff Registration (January 1, 2021 through July 31, 2021) \\ REALTOR \end{tabular} P \end{tabular} Assn. Staff Registration (August 1, 2021 through to convention) \\ \end{array}$	\$190 \$220 \$250
Licensee Non-Member Registration Fee (ends July 31, 2021) Licensee Non-Member Registration Fee (August 1, 2021 through to convention)	\$250 \$300
Affiliates	\$170
Non-Licensed Spouse/Guest	\$100
Total	\$

Total

Members registered for convention are eligible to register for the events below:

- ٠ Golf - see separate registration form**
- Additional Registrants (vendors/sponsors) see separate registration form** ٠
- [] Check Payment (Payable to: Central SD Board of REALTORS®)

SEND CHECKS TO: South Dakota REALTORS®, PO Box 1175, Pierre, SD 57501

[]	Credit Card charge my	(MasterCard_	_)	(VISA_	_)	(Discover_	_)	
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- ____ _ Exp. Date _____ - ____ CSC _____ Card #

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(Required for Credit Card Charges)

Refund Policy: With a written cancellation before July 31, 2021, Central SD Board of REALTORS® will refund your registration fee minus the administrative processing fee. After July 31, 2021, one-half of the registration fee will be refunded. No refunds available after August 15, 2021, No shows will not be refunded. All refund requests will be processed following the convention. All requests for refund must be sent to the South Dakota REALTORS® at PO Box 1175, Pierre, SD 57501 or e-mail to dholben@sdrealtor.org

ww.2021conventionofthedakotas.com	_ L

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North Dakota REALTOR®

APRIL IS FAIR HOUSING MONTH

Rolling through your day on autopilot? Just because it's second nature, doesn't mean it's right. Slow down and make sure you're providing equal service to all.

April is Fair Housing Month and a great time to affirm you're helping to build thriving, inclusive communities. Fair housing impacts all NAR members, all markets, and all neighborhoods.

Check yourself. Educate yourself. Hold yourself accountable. Because That's Who We R[®].

Visit **<u>nar.realtor/FHM</u>** to access tools to help you prevent discrimination in real estate.





North Dakota Real Estate Commission 1120 College Dr Ste 204 Bismarck ND 58501 *Contact: Jeanne Prom, Executive Director, at 701.328.9749* www.realestatend.org

April 19, 2021 News for next NDAR newsletter from NDREC

News from the N.D. Real Estate Commission

The N.D. Real Estate Commission (NDREC) will operate with an updated real estate license law. The N.D. legislature passed HB 1258, making 32 changes to the law, NDCC Chapter 43-23. Changes take effect August 1, 2021.

No one testified against the bill, which passed unanimously. Most of the changes modernized the law by removing old dates and changing language to reflect the digital age.

Some of the changes include:

- Moving from March 1 up to January 15 the deadline when licensees can submit a late license renewal.
- Increasing from \$2,500 to \$5,000 the upper limit of fines the commission can assess in disciplinary actions. This was the only increase in any cost to licensees. HB 1258 did not include any fee increases.
- Shortening timelines for documents submitted electronically.
- Removing the requirement to return licenses when a licensee transfers, becomes inactive or cancels their license.
- Updating language about prohibited discrimination to match the N.D. Human Rights Act.
- Allowing licensees to be listed on a broker's website instead of the broker posting paper licenses in the brokerage.
- Requiring earnest money deposited directly with the title company and not the broker's trust account to be tracked.
- Changing broker trust accounts from interest-bearing to non-interest bearing.
- Removing the real estate trust account committee, as trust accounts will no longer be interest-bearing.

As always, check out <u>www.realestatend.org</u> first if you have questions about licensing, transfers, certificates of licensure, other online services and forms, the complete current license law, and other information and updates.

#

2020-2021 members of the North Dakota Real Estate Commission are: Sandra Meyer, chair; Steven Bitz, vice chair, members: Steven Link, Tate Cymbaluk, and Scott Breidenbach. Legal counsel: Constance Hofland. Executive director: Jeanne Prom.

North Dakota REALTOR®



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Agents are busy. Very busy. Ensuring you continue to remain productive is vital for closing transactions today and building new business tomorrow. You can increase your efficiency while still building future business if you get a little help. Several apps can help you speed up or simplify some time-consuming tasks.

Felt: Handwritten Thank-You Notes

Few things have a greater impact on making a great impression on a client or prospect than personally handwritten thank yous. They are well worth the effort, but they take time, right? Not if you have the Felt app. With Felt, you can create printed thank you notes that are then mailed to clients.

Felt offers a wide variety of designs to match the message on your phone or tablet screen using your finger or stylus. For even greater impact, Felt offers custom envelope designs. Its toolkit enables you to customize colors and fonts. Felt can even help you tighten up your writing.

Pocket: Instantly Save Content

You need to stay informed about the real estate industry and keep tabs on your local market. You come across new stories and videos that pique your interest all the time as well as social posts that jar and idea you want to revisit later. But you are too busy closing transactions to take the time to stop, read, review and file everything that catches your eye. Pocket lets you save anything you see online: articles, videos, Twitter posts. Then you can look at them offline on your own time without being distracted. It's a great way to curate ideas that might help you craft a blog or social media post, an article for your client newsletter, or a personal email to clients who might enjoy seeing links to some of the content you discovered.

Downloading Pocket automatically synchronizes it to all your devices, allowing you to access the app and your saved content anywhere. Whenever you save an item to Pocket, it is added to your list. When you open the app, you'll access either the Article View or Web View, depending on the content that you added.

Pocket also keeps track of your interests based on the content you save and then personalizes recommendations. You are also able to save online content just by adding the pocket extension to your web browser.

Article information provided from the Tech Helpline.





NDAR October Education – October 13-14, 2021

Class information will be available this summer! *Note there will be a Code of Ethics class included in the three class options. A total of 9 CE hours will be given (3 classes).

The Code of Ethics training is <u>required</u> by the National Association of REALTORS® and is a requirement to maintain membership in the local board of REALTORS®, the ND Association of REALTORS® and the National Association of REALTORS®. The Code of Ethics training is a triennial cycle requirement – each member must take an approved course every three years. The current cycle is January 1, 2019 to December 31, 2021.

All members must have completed an approved Code of Ethics course of at least 2 ¹/₂ hours by December 31, 2021 to continue their membership in the local, state, and national association.

NAR has launched a new tool that allows members to check their training status, choose their preferred Code of Ethics training format (online or in person), and go directly to the training options available to them. The Code of Ethics Training Selection tool is available at <u>nar.realtor/code-of-ethics-training-selection</u>.



North Dakota Association of REALTORS®

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2020 North Dakota RPAC Major Investors

GOLDEN R



North Dakota Association of REALTORS®



Fargo-Moorhead Area Association of REALTORS®



Daryl Braham*⁺ Fargo-Moorhead



Shirley Dukart** Badlands



Larry Louser** Minot

CRYSTAL R



Bismarck-Mandan Board of REALTORS®



Judy Maslowski Bismarck-Mandan



Kevin Fisher Fargo-Moorhead



Mary Shelkey-Miller* Bismarck-Mandan



Scott Louser** Minot





Badlands Board of REALTORS®



Jill Beck* NDAR



Terri Benson Holstrom Bismarck-Mandan



Jeff Botnen Fargo-Moorhead



Jamestown Board of REALTORS®



Scott Breidenbach* Fargo-Moorhead



Minot Board of REALTORS®



ach* JoAnn Callahan d Williston



Shane Cullen Fargo-Moorhead

*denotes a member of NDAR's RPAC Hall of Fame

Joshua Boschee

Fargo-Moorhead

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Tate Cymbaluk* Williston



Roger Cymbaluk* Williston



Nancy Deichert Bismarck-Mandan







Skip Greenberg** Grand Forks



Karin Haskell Bismarck-Mandan





Amy Hullet* Bismarck-Mandan



Marti Kaiser Fargo-Moorhead



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Tammy Lapp-Harris Bismarck-Mandan



Greg Larson* Bismarck-Mandan



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Vicky Matson Fargo-Moorhead







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Vivian Thingelstad Jodi Tollefson' Fargo-Moorhead



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Nicholas Olson Fargo-Moorhead



Gloria Palm Connor Fargo-Moorhead

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*denotes a member of NDAR's RPAC Hall of Fame

+denotes a member of NAR's RPAC Hall of Fame





Tyler Walker







25





Shawn Ostlie

Fargo-Moorhead







North Dakota REALTOR®

STERLING R



Ninetta Wandler*

Badlands



Amy Washkovick Bismarck-Mandan









NATIONAL ASSOCIATION of REALTORS*

The REALTORS® Political Action Committee (RPAC) is the only political action committee in the country dedicated to furthering the real estate industry. For almost 45 years, RPAC has worked to ensure that the real estate industry speaks with a unified voice, and continues to provide you with an influential political presence in our nation's capital, state legislatures, and city halls. As a leading force in our nation's public policy debates, the REALTOR® Party supports Republicans, Democrats, and Independents who support issues that matter to you.

THANK YOU FOR YOUR INVESTMENT

Fairhaven is a town every REALTOR® should visit. Online, that is.

In November 2020, NAR launched Fairhaven, a new fair housing simulation training for REALTORS® that uses the power of storytelling to help members identify, prevent, and address discriminatory practices in real estate. Inspired by real stories, this innovative online experience has agents work against the clock to sell homes in the fictional town of Fairhaven, while confronting discrimination in the homebuying process. Learners will also walk in the shoes of a homebuyer facing discrimination. The training provides customized feedback that learners can apply to daily business interactions.

NAR is committed to making housing fair for all. And yet, many

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Fairhaven is an innovative training platform available to all 1.4 million NAR members at no additional cost. The website is part of NAR's ACT! Initiative, a fair housing action plan that emphasizes accountability, culture change, and training to promote equal housing opportunity within the industry. www. nar.realtor/fair-housing/fairhaven

Fairhaven is a trademark of the National Association of REALTORS[®].



Confront Discrimination in NAR's New Simulation Training

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<u>Badlands</u>

1st Look Inspection American Bank Center Benchmark Mortgage Bremer Bank Cutco Closing Gifts Dacotah Bank Dakota Community Bank Dakota West Inspection Service **Dickinson** Press Dickinson Area Chamber Dickinson - Assessors Office Ebeltoft Sickler Lawyers ENG Lending Gate City Bank Jon's Home Comforts, Inc Kirkwood Bank & Trust Kristi Schwartz Agency/Allstate Kubik Bogner Ridl & Selinger ND Guaranty & Title ND Housing Finance Agency Nodak Insurance Company Patriot Home Inspections Prairie Marketing Association QSR Queen City Abstract Roughrider Electric Stark County Development Western Agency, Inc. Western Cooperative Credit Union

<u>Bismarck Mandan</u>

American Bank Center America's Home Loans Arvig Baymont Inn & Ramada BenchMark Mortgage Bismarck Mandan Chamber EDC **Bis-Man Home Builders** Bismarck Title Co/Morton Co Title **BNC** National Bank Bremer Bank Capital Credit Union Chapman & Chapman P.C. Choice Bank Home Loans Dakota Community Bank & Trust Diversity Homes eLending Now First Community Credit Union First International Bank & Trust Flash Printing Gate City Bank Haga Kommer, PC Inspector Ski Home Inspections Kirkwood Bank & Trust Mountain State Financial Group ND Guaranty & Title Co. Plains Commerce Bank Quality Title, Inc. Rocky Gordon & Company Security First Bank of ND

ND Housing Finance Agency Quality Title, Inc Railway Credit Union Starion Bank The Real Estate Magazine Vue Credit Union

<u>Williston</u>

American State Bank Dakota Appraisal & Consulting Eye Spy Inspections, LLC Farm Credit Services of ND First International Bank & Trust First State Bank & Trust Gate City Bank Loan Depot Major Mortgage Mark Thelen Appraisal Mendez Appraisals ND Housing Finance Agency ND Guaranty & Title Nortana Property Inspections Unify Home Lending Western Area Builders Association Western Coop Credit Union Williams County Abstract Williams County Assessors



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<u>Fargo Moorhead</u>

Alerus Mortgage American Federal Bank Arvig Media Bell Bank of Fargo BenchMark Mortgage Border State Bank Brady Martz & Associates, P.C. Capital Credit Union Cass County Abstract Cass County Director/Equalization Central Minnesota Credit Union Choice Bank City of Moorhead City of West Fargo Clay County Abstract Co. Country Financial **Dabbert Custom Homes** DJ Colter Agency, Inc. Edge Home Finance Edward Jones Fargo City Assessor Fargo Roof & Siding Financial Business Systems First Class Mortgage First Community Credit Union First International Bank & Trust First Western Bank & Trust F-M Mortgage Corporation FM Title Forward Mortgage Gate City Bank Great North Insurance Services Harwood State Bank Heritage Homes

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<u>Minot</u>

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