

ND REALTOR®

April 2020

Spring Issue

Interview With Our 2020 President

What prompted you to go into the real estate business? When?

I joined the industry in 2008 while working as an admin to a local appraiser. When he decided to retire, I decided I loved the industry enough that I wanted a shot at a sales career. So in 2012 I joined the REALTOR® family.

Why did you get involved with the Association and what has prompted you to seek leadership positions within the REALTOR® organization?

My journey started with a “volun-told” type position at the local level, 6 months into my real estate career. I was told “it doesn’t take much, and we just need you to fill a chair to finish a term.” AND THEN....Core Standards were introduced. In my journey through Core Standards implementation while at the local level I fell in love with the purpose of the state level and supporting our industry.

What is something most people don’t know about you?

I have a degree in Electronic Technologies for repairing TVs, VCRs (yup just dated myself), Camcorders, Computers, Audio and Communication equipment.

What changes have you noticed since you started in the real estate business?

The Industry changes constantly! From technology down to market changes. But my biggest change I have noticed maybe a personal one was after 2018



Jill Lee
 RE/MAX Bakken Realty, Williston

NAR President started the “That’s Who We R” campaign was launched. The public impression of us has increased in a positive way. The biggest thing from REALTOR® to REALTOR® with this campaign is we all started to realize that our challenges are the same no matter where you are. During the start of the pandemic we all became even closer as we fought to handle this as one big group!

What do you think are some of the major issues facing North Dakota REALTORS® or the North Dakota Association of REALTORS® in 2020 and into the future?

The major issues we planned to work on changed and our goal now is to survive the year with Grace and Dignity! This pandemic has shown us that our infrastructure is in place locally, statewide and nationally. The days have been long, and will continue to be long, until we as leaders know that our family of R’s are safe, taken care of and getting ready to move on to the next level when everything is ready to get back to our New Normal!

What advice would you give members who are considering getting involved in NDAR activities?

CALL ME! I will help you get involved at any level you are interested. There is no excuse that I can’t help you overcome to get you involved. It boosted my career and knowledge of the industry to help myself and even more my clients. A little time management and building of your at-home support team and you can move mountains!

How important is it for members to participate in North Dakota RPAC? And to be involved politically local, state, and/or national?

REALTOR® Party Action Committee is a very important part of our industry. RPAC is the part of our world that is going to fight for our right to be REALTORS®. RPAC defends our right to homeownership on many levels. Politics were not my thing

Jill Lee see page 3

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President's Message



Jill Lee,
2020 NDAR President

How do I write a President's update when it comes to our current situation? This question has stared at me from my TO-DO list for a week! Not sure I even have an answer now. This is not the presidency that I had planned. Covid-19 was not on the 2020 Goal List. Not only was it not on the list it is not something that we as leadership could have dreamt would be in front of us.

So, like many of you we are all riding in the same boat together.

How are we as leadership handling this? ZOOM! Zoom meeting this, Zoom meeting that and Zoom meeting the other thing. Don't forget the average 2,376,398 emails a day with information, questions and Zoom meeting calendar invites to get all the information needed so that we can condense it and provide it to our members. Leadership is very busy daily following the directions from many directions such as NAR, ND Governor's office, Secretary of State, Homeland Security and many more. Our Core Value is to put our Members first and we as leadership are doing that every hour of the day.

I personally want to take a minute to Thank Jill Beck, our CEO at NDAR, for the hours and hours she puts in day and night to keep everyone updated and pointed in the right direction. She has been the glue for all of us right now! I also want to take a minute to remind you all to thank your local AE's also. Jill B. and your Local AE's and support staff are working tirelessly at putting all our members first! Without all of them we as members would not be as informed or represented to all the agencies we have dealt with these last few weeks! THANK YOU ALL for being our infrastructure in this great Association. Remember to breathe. We are all in this together.

At our Planning meeting we decided to get away from the committee style make up and transition into work group/taskforce to meet our goals. We left two standing committees to keep up the great work (Government affairs and RPAC). We started 6 works groups (Convention of the Dakotas, Board of Directions, Trustfunds, Forms, C2EX, Statewide MLS) and 1 taskforce (Health Insurance). The committee chairs of the committees were transitioned into our 2020 Vision Team, they will handle any new issues that are brought up and will review them to give as a recommendation to the Exec committee on whether to move forward with a new work group or task force. Each group appears to be moving forward with solutions, answers, or suggestions with great forward movement. Thank you all for your dedication to NDAR.

Our travel for NDAR/NAR has been suspended until June 1st at

this point and we are transitioning to Zoom calls to keep our momentum moving for our industry. As disappointing as it is to not travel and see our fellow "R" family we are all adapting very well and learning to love Zoom.

CHALLENGE!! Take a minute to accept our challenge to South Dakota and finish your C2EX so we can beat them with more completion than they have by July 1st. BONUS!! By completing it you will be entered into a \$2,000 travel voucher to be used towards state convention or national convention in New Orleans.

My challenge to our members is to take this new challenge in front us and handle it with Grace and Dignity! Take the time to learn something new, stay healthy, enjoy family and finish your C2EX! Reach out to friends and family (via Zoom is fun) to keep up your social interaction. We are all in this together and together we are a force to be reckoned with. "That's Who We R!"

North Dakota Association of REALTORS®

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Taking Care of You and Your Finances



By, State Treasurer Kelly Schmidt

Well, here we are! As one friend shared, "I woke up feeling great! I'm so ready for another big day of handwashing and looking out the window!" Never in my wildest dreams would I have expected the events of these last several weeks. These are uncertain and ever-changing times, but I know we will get through this together.

Many of our family and friends have lost jobs. Those who continue to work face reduced hours or uncertainty as to how long their paychecks will continue. Buying groceries and keeping our monthly bills current is difficult when your household income has fluctuated. How do we best juggle the financial burden of COVID-19, and what do we do now?

First, take a minute and just breathe. There have been many significant life changes these past few weeks. We are teaching the kids virtually, and teachers we appreciate you! The office has been relocated to the family kitchen table. Our business community has had to adapt or close due to the virus, and our lives are adapting to physical distancing. Now, take that deep breath grant yourself some grace.

Next, it is time to prioritize expenses covering the basics of food, shelter, and utilities. Do you have credit card debt? Focus just on

paying the minimum balance. Are you trying to pay off debt? Consider pausing that for the meantime. Do you have a car loan payment? Call your bank and see if the payment can be delayed. What extras can be cut or reduced from your budget? Remember, we are focusing on the MUST haves, such as your heat, water, and the house/rent payment.

Do you remember the emergency fund we have discussed before? These circumstances MAY be the time to dip into that fund, only if necessary. You have worked hard to save for an emergency, and this would very much be considered an emergency.

Finally, do not cash in on your retirement. I know the stock market has been very volatile, which creates much uncertainty, but this is part of a long-term plan. Now is not the time to take it out.

One day at a time, one week at a time, we will all come through this. Until then, we have much to enjoy, sunshine, a good book, puzzles, kindness, conversations, and dancing across the dining room floor. I am thinking of all of you and praying for our communities and our nation to recover. Stay healthy and stay home! Take care of yourself and your family first!

Jill Lee continued from page 1

when I started this journey; however, as time has gone on and I have visited Midyear Meetings in Washington DC I have learned the importance of our industry on the Hill. Please ask about RPAC if you would like to know more! It is very important to your job and mine!

What can you remember about your first real estate deal?

My first real estate deal happened in the first 30 minutes of my very first floor shift. That was the speed of my career from the get-go. Starting at the beginning of the "Boom" in Williston taught me how to time manage.

Where is your favorite vacation spot?

My favorite vacation spot is any Dirt Track for racing, Baseball Park or on my Harley! Anything involving my family or the wind in my hair!

Other tidbits of information from President or what else would you like to tell NDAR members?

My advice to any agent is never stop learning. Education will pull you through the hard times and set you apart. Getting involved brings knowledge, referrals and a large REALTOR® family for support.

CONGRATULATIONS

To the recipients of the
2019 Champion of Affordable Housing
Homeownership Performance Award

Christine Rivinius, Bismarck
Karen George, Watford City
Sandra West, Dickinson
Tyler Lindell, Fargo



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The Technology E-Newsletter for REALTORS®

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See the list at the link below showing many many things they can help with!

(Operating Systems, Hardware, Printers, Cell Phones, Browsers/Net, Software Applications, Office/Financial, Firewall/Intrusion Applications, and anything tech you need guidance on!

<https://www.ndrealtors.com/wp-content/uploads/2020/03/Tech-Helpline-Ad.pdf>

Email: Support@TechHelpline.com

Call: (866)-432-3029

Chat Online: <http://chat.techhelpline.com>

Mon. - Fri. 8 am to 7 pm & Sat. 8 am to 4 pm (Central Time)

Virtual REALTORS® Legislative Meetings Registration is Open

NAR's advocacy activities are unrivaled and we're committed to doing more than any other organization to helping people find, afford, and protect their homes.

Join us for our first-ever virtual REALTORS® Legislative Meetings, where, as a collective force, we'll work towards advancing the issues important to the real estate profession and the livelihood of REALTORS®!

[Access Free Conference Sessions](#)

Join us all week for conference sessions focused on topics to help you and your business thrive:

[NAR 360](#)

[Federal Legislative & Political Forum featuring Chris Christie & Rahm Emanuel](#)

[Residential Economic & Issues Trends with Lawrence Yun](#)

Register here: <https://cutt.ly/8ys8XOS>



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Chips From The Board

Bismarck-Mandan BOARD OF REALTORS®

- The current membership count is 477.
- The market picked up toward the end of 2019 and remained very active. Homes going under contract have slowed some during the pandemic.
- Representatives of the association have participated in discussions regarding the formation of a regional MLS.
- Work continues on the search for a new building and on securing proposals from lenders.
- Participated in many webinars and conference calls to stay updated on Corona Virus and Stimulus Package details.
- Cancellations included ABR, CRS, RPAC Auction, & Member Connection.
- BMBOR issued communications to members and brokers about the corona virus and provided resources to help them make informed decisions about continuing their real estate business.
- Hosted the NAR Candidate Campaign Training workshop in February.
- Recognition was received from Salvation Army for raising the most dollars during the 2019 bell-ringing season.
- Issued a couple of safety-related notices regarding persons of interest.
- Conducting a series of member surveys on various topics like involvement, RPAC, communications, education; and, a survey of affiliate members.
- Commemorating BMBOR's 75th Anniversary by including interesting tidbits from the archives on Facebook and in the Weekly Update.
- The spring ad campaign was postponed. Social media posts included reminders that Realtors are here to counsel buyers and sellers during this unprecedented time.
- Scheduled a REALTOR® safety training via Zoom with Bismarck Police Department.
- Starting fundraising for spring United Way Backpack support.

Nancy Deichert,
Association Executive

Fargo-Moorhead Area ASSOCIATION OF REALTORS®

2019 had a strong ending for the F-M area real estate market! We were up 7% in Total Active Listings, 8% in New Listings, 2% Under Contract, 3% Number Sold, 6% Sold Volume and 3% Average Sale Price. Our year-end Average Sale Price for residential properties was \$244,431.

We rescheduled our annual Holiday Party, what was traditionally held in December to January 28 and rebranded it "Celebrate You" annual party. The event was held at the Fargo Holiday Inn and included a sit-down meal, entertainment, fun games and our silent and live auctions. Congrats to the RPAC Committee for raising over \$22,000 to kick off our 2020 fund-raising efforts. Special thanks to the Events and RPAC Committee as well as the various Task Forces for all of their hard work on this event. It was a fun evening and we heard many positive comments about the date change.

Congratulations to Kevin Fisher and Vicky Matson, our most recent recipients of NAR "Own It" Gratitude Coins. Terry Ellingson passed on his coin to Kevin and Dawn Chadwick passed hers on to Vicky. The Coins were first unveiled at the 2018 NAR Leadership Summit where incoming leaders and Association Executives were presented with Gratitude Coins in appreciation for their commitment to serve their fellow REALTORS® and their willingness to lead our Associations. While the coins serve as tokens of gratitude, receivers do not keep the coins.





Recipients are instructed to re-gift the coins, to pass them along to other REALTORS® who embody the Own It Spirit. Think of it as the domino effect or paying it forward. We are happy to see that our coins continue to be passed along to other worthy recipients. Thank you to Kevin and Vicky for all you do for FM REALTORS® and our members.

2020 has started off with a flurry of activity. All of our committees are actively meeting and are working towards their goals. We have upcoming Continuing Education, Hot Topics and Connections Luncheons along with many other “happenings”. See our website or Facebook page for details! A few items to note:

On April 1, we are holding a Broker Summit. We will have updates from the Real Estate Commission, FM REALTORS, RMLS, NDAR, MNR, RPAC, a Legal Update by Casey Chapman and much more. If you are a Designated REALTOR® with FM REALTORS®, you won't want to miss it!

Brokerage Staff Training will happen on April 2. We have invited any brokerage staff to a luncheon hosted by our staff where we will be focusing on the MLS, MLS rules, Supra, new member procedures and some other general information.

Our 3rd annual Bowling event is scheduled for April 8 at Sunset Lanes in Moorhead. Get your team together! Watch for registration information coming out soon or check our website for more details.

Most important of all, we hope to be welcoming spring soon and kicking our market into high gear!

Marti Kaiser,
Association Executive

Grand Forks Area Association of REALTORS®

Grand Forks is the host of the 2020 Convention of the Dakotas and the Convention Committee is very hard a work planning the event. We have a ton of interesting events and some great speakers. You will not want to miss it.

To register go to <https://2020conventionofthedakotas.com/>

In the 1st Quarter of 2020, we had 205 Sold Listings which is up by 16 as compared to the same period in 2019. Medium Sold Price was at \$185,000 up from \$180,000 and Medium Days on Market is down by 6 days. With the low interest rates, the Grand Forks Area market was poised to explode. Now with the Covid – 19 emergency things are slowing.

The Committees of the Grand Forks Area of REALTORS® have basically cancelled or postponed every event planned. The Public Relations Committee is still helping with Meals on Wheels as needed, but even that program has changed. The annual Feed My Starving Children program has been postponed. Our Summer Yard of the Week program starts in June so we will wait on making a decision on cancelling until later.

The Program Committee had to cancel the “Spring Fling” party they have been working on. We may re-schedule. Our April General Membership meeting was also cancelled. We hope to re-schedule our guest speakers to May. We had decided to hold our annual golf tournament in July rather than June hoping to get better weather.

Agent in Grand Forks are doing their best to maintain Social Distancing. Offices have closed or are operating with reduced hours. Our Association office is still open but we do have the door locked and are taking visitors by appointment only.

Everyone please stay safe and keep your social distance.

John Colter,
Association Executive

Jamestown BOARD OF REALTORS®

Since our last report our board held our annual Christmas Party in December. This included an auction that provides funds to several local programs and some RPAC funding. We raised \$4,000 for four local groups, A Moment of Freedom, Arts after School, Daily Bread and the Berta Swartz Scholarship fund. In addition we invested more funds toward our RPAC goal. A very entertaining and successful event!

A major change for our board was a new location for our monthly meetings. We have been meeting at Pizza Ranch for the past several years. This year we decided a change would be good and switched to the Knights of Columbus. We have had two meetings there and the reviews have been good with great attendance. We are looking forward to our next general membership meeting when possible.

Chips see page 9

NDAR Education Updates & Information

As you all know the NDAR April Education caravan was postponed. Registration was suspended until rescheduling could take place. **Remember you CAN take all of your CE online - including the mandatory topic!** (Please see note below on taking the Mandatory online & later taking another class in Risk Management for CE credit hours.)

As many of you are spending more time working from home remember you can complete all of your continuing education hours online for the year. The mandatory topic this year for North Dakota is in Risk Management, so you can use the approved providers that we list on our website to cover that - and much more! *There has been confusion at times that a "class" is mandatory when in fact it is a "topic" that is actually mandatory.*

Visit our NDAR education page - look under online education choosing from a variety of providers (CE Shop, McKissock, RealEstateCE) - then start searching all of your education options. It is based for this state when you use our link (NDAR) - all classes are approved for ND and any class approved for ND covering the mandatory topic will have an approval number starting with MAN. <https://www.ndrealtors.com/education/>

Please note: Regarding taking a mandatory class online –

Taking Online Classes, Live Classes, and Mandatory Topic Rules

Are you taking or have already taken a Mandatory Topic for this year online and still planning on taking the NDAR live class (once rescheduled)?

If you want the CE hours for both they cannot be "substantively identical" to count for CE credits.

In addition to the online course 21-020 MAN 9 (Technology Tools, Trends, & Risk Management), the online course 20-707 MAN (Marketing, Advertising and Social Media Compliance) offered by the CE Shop are not "substantively identical" to the NDAR sponsored course, so YES if taken you could then get 3 CE hours for both classes.

However, these 3 online courses are "substantively identical" to NDAR's Risk Management class, so if they would be taken online now and later you decided to attend the live NDAR class (once rescheduled) you would NOT be able to count the 3 CE hours.

1. 20-798 MAN – "The Dr. Is In: Diagnosing Your Risk Management" offered by McKissock
2. 21-065 – "Risk Awareness" offered by WebCE.
3. 21-018-C-MAN – "Risk Reduction Measures" provided by InspireU

As well, 21-018-C-MAN – (Risk Reduction Measures) provided by InspireU is "substantively identical" to NDAR's Risk Management class.

However, only 1 of the "substantively identical" courses can count toward the annual 9 CE hours needed to renew or the hours needed to reactivate or meet post-licensure education requirements, whether the hours taken are mandatory or elective.

Remember – For a list of all classes APPROVED by the ND Real Estate Commission (both online & live) visit their website. There are also link & info there to the online classes & providers. <https://www.realestatend.org/licensees/education-2/approved-courses/>

Housing Agency Honors Outstanding Partners With Champion Awards

BISMARCK, ND – North Dakota Housing Finance Agency recognized ten of the lending institutions, loan officers and real estate agents who promote its homeownership program as Champions of Affordable Housing. The state agency provides individuals and families, primarily first-time buyers, with low-cost financing, and down payment and closing cost assistance.

“North Dakota Housing Finance Agency’s Champion Awards recognize and celebrate the work of the individuals and businesses who go above and beyond to provide North Dakotans with an affordable home,” said Dave Flohr, the agency’s interim executive director/homeownership division director.

Dakota Community Bank & Trust and Town & Country Credit Union were recognized with Homeownership Awards of Excellence for their best practices and outstanding delivery of the agency’s programs.

Dacotah Bank and TCF Home Loans received Homeownership Rising Star awards. The award recognizes a financial institution for a significant increase in loan volume over the previous year.

Two loan officers, Travis Lang of Bismarck and Pam Montee of Dickinson, and four real estate agents, Karen George

of Watford City, Tyler Lindell of Fargo, Christine Rivinius of Bismarck and Sandra West of Dickinson, were recognized with Homeownership Performance Awards for loan production.

“In 2019, North Dakota Housing Finance Agency helped 1,725 households purchase a home – first-time buyers, families who previously owned a home and needed assistance to buy again, and special needs households,” said Flohr. “All of these North Dakotans learned about our programs from the individuals and businesses employed in the private sector who collaborate with NDHFA to promote and originate our affordable home loans.”

A self-supporting state agency, NDHFA is dedicated to making housing affordable for all North Dakotans. The Industrial Commission of North Dakota, consisting of Governor Doug Burgum as chairman, Agriculture Commissioner Doug Goehring and Attorney General Wayne Stenehjem, oversees the agency. For more information on the awards or the agency’s programs, contact (800) 292-8621 or www.ndhfa.org.

Media contact: Sarah Mudder at (701) 328-8056 or smudder@nd.gov.

Photographs of the award winners are available online at <https://flic.kr/s/aHsmLCVAFC>.

Chips continued from page 7

With the many challenges we now face we have canceled events along with every other group. Our local Chamber of Commerce canceled the annual Home and Garden Show. This has been a great opportunity for our association to get exposure to the public and advocate for our members. In

addition, we were deep into planning our Spring Open House Event in both Jamestown and Valley City. We will now shift plans to the Fall Open House if possible.

Please stay safe! The future is ahead of us with many opportunities!

Scot Nething,
Association Executive

Williston BOARD OF REALTORS®

2019 was a great year for real estate in the Williston area and it kept on going strong into the first part of the year until COVID-19 hit. Things have slowed down a bit although we do still have pending sales on a daily basis. 4-20-20 we were struck with the dropping oil prices hitting our community very hard as our region thrives on oil.

Our community is a strong and you can feel the love all around - we will come back from this!!

Our average days on the market are 138 and average sales price is \$265,000.

In January myself and Vice President JoAnne Callahan went to Devils Lake for the NDAR Leadership Planning Retreat and had a great time! We enjoyed leadership planning for 2020 with mediator Daryl Braham.

Representatives from our market have been participating in discussions for the formation of a regional MLS and talks have been going well. Many people have put in a great amount of work already!

I was looking forward to the meetings in Washington DC in May, but they like many meetings have been cancelled. I will try to log onto some virtual meetings from home.

Our board has received applications for an AE position, but we are on hold right now to interview. As soon as our wonderful AE Jill Beck gets a little free time (haha) we hope to get one hired.

Stay safe everyone!!

Kari Donner
2020 President, Williston Board of REALTORS®

Pandemic Unemployment Assistance Program Overview

The CARES Act expanded eligibility for Unemployment Insurance benefits specifically for independent contractors, so real estate licensees would be able to receive benefits via the new Pandemic Unemployment Assistance (PUA) program if they are unemployed as a result of the COVID-19 pandemic. Any business owner, independent contractor, gig worker, or person in a similar position will be eligible to apply for and receive a weekly benefit. Job Service North Dakota is administering this program. Independent contractors will apply online at <https://www.jobsnd.com/pandemic-unemployment-assistance-pua>

After clicking on the link above, there are a series of links on the page. Applicants who are applying as independent contractors will be filling out the information on each of the first three links:

[Pandemic Unemployment Assistance Initial Application](#)

[Pandemic Unemployment Assistance Statement of Employment and Wage](#)

[Supplement to Application for Pandemic Unemployment Assistance for Self-Employed](#)

Applicants will need to provide information about their self-employment, certify that they are unemployed due to COVID-19, and provide copies of their tax 2019 return. There is a secure link to upload the information to the website. The length of time that an individual will be able to receive benefits via the Pandemic Unemployment Assistance program is 39 weeks and the amount of their weekly benefit will be based on their

tax information, ranging between \$43 and \$618 per week. The average amount individuals receive in North Dakota is \$461 per week. There is a benefit estimator on the website that will assist in understanding the amount you may receive. It requires you to enter your quarterly income from 2019. That estimator can be found at <https://www.jobsnd.com/unemployment-individuals/resources-unemployment-individuals>. Between now and July 31, the individuals will also receive an additional \$600 per week based upon the CARES Act.

Examples of acceptable documents self-employed individuals may submit to show proof of employment and earnings –

- Federal or state income tax returns for the 2019 calendar year
- Business financial statements/records
- Recent records connected to the business such as a phone or utility bill, current business license or rental agreement for your place of business.
- Affidavits from individuals having knowledge of the business, or other evidence (trip tickets, crop elevator receipts/credits), to verify you are self-employed.
- Self-employed individuals should include a copy of Schedule C, F, SE or K with your Form 1040 to determine your monetary eligibility.

Wait - there's more . . . Certification and reporting requirements

You must complete weekly certifications to receive benefits

- Once your claim has been filed, you will receive a PUA Monetary Determination that contains your weekly benefit amount
- You must file a weekly certification for each week you want to receive payment from the PUA program.
- You have a maximum 13 days after the Saturday of the week you wish to receive benefits to complete your certification. Failure to certify within the 13-day period may result in your being ineligible for benefits for the week.
- If you are self-employed and receive income for services

performed, you must report your gross income in the week in which you receive the pay even though you may have performed the service before the disaster began.

A couple of additional items: 1) if you receive PUA funds, they are subject to federal withholding taxes, and 2) the PUA funds are not first come first served as are the SBA funds for small businesses.

Please check the websites and social media accounts as they are updated regularly. Resources can be found at www.jobsnd.com, and the Job Service Facebook page as well as <https://ndresponse.gov/covid-19-resources/covid-19-business-and-employer-resources>

FEMA extends flood insurance renewal period for economic hardship

FEMA is extending the grace period to renew flood insurance policies from 30 to 120 days in order to help NFIP policyholders experiencing financial hardships.

From: FEMA Private Sector fema@service.govdelivery.com
Sent: Saturday, March 28, 2020 12:40 PM
Subject: Stakeholder Advisory: FEMA Extends Grace Period for Flood Insurance Renewal Premiums

FEMA continues to take proactive steps to address the COVID-19 pandemic and to help serve its National Flood Insurance Program (NFIP) customers who may be experiencing financial hardships, the agency is extending the grace period to renew flood insurance policies from 30 to 120 days.

To avoid a lapse in coverage, there is typically a 30-day grace period to renew National Flood Insurance Program policies. However, due to the widespread economic disruption arising from this pandemic, FEMA recognizes that policyholders may not meet the standard deadline.

This extension will allow additional time for policyholders who may be struggling financially to pay insurance premiums and ensure their policies are not cancelled for nonpayment of premium due to circumstances beyond their control.

If a policy has an expiration date between February 13, 2020 and June 15, 2020, then the NFIP insurer must receive the appropriate renewal premium within 120 days of the expiration date to avoid a lapse in coverage. Likewise, if a policyholder receives an underpayment notice dated between February 13, 2020, and June 15, 2020, then the NFIP insurer must receive the additional premium amount requested within 120 days of the date of the notice.

Policyholders who need additional time to pay their premiums, beyond the 120-day extension, should contact their agent or insurer to inquire about other options the insurer may offer for premium payment.

If you have any questions, please contact the Office of External Affairs, Congressional and Intergovernmental Affairs Division at (202) 646-3444 or at FEMA-IGA@fema.dhs.gov.

###

FEMA's mission is to help people before, during and after disasters.

Follow FEMA online, on Twitter @FEMA or @FEMAEspanol, on FEMA's Facebook page or Espanol page and at FEMA's YouTube account. Also, follow Administrator Pete Gaynor's activities @FEMA_Pete.



North Dakota Association of Realtors®

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NAR C2EX page regarding using a mobile device: <https://www.nar.realtor/commitment-to-excellence-c2ex/using-c2ex-on-your-mobile-device>

YOU have a chance to win a \$2000 prize package to attend the 2020 ND/SD Convention in Grand Forks, ND or the 2020 NAR Convention in New Orleans! Your choice! To be eligible you must complete C2EX 100% by July 1st, 2020.



Did You Know?

C2EX 100% completion also qualifies as fulfilling your required Code of Ethics for the current cycle!

Current cycle is January 1, 2019 to December 31, 2021.

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C2EX Challenge BOOST!

The C2EX Work group would like to let you all know that as of 4/23/2020 there were 115 members that have completed the C2EX Certification. Congrats and thank you to all those members that have taken the time to complete this next step in your professionalism!

As President of NDAR and a member of this work group, I want to remind everyone that, we have challenged South Dakota to have more completed (based on percentage) by July 1st than they do. The friendly rivalry between the states that continues year after year due to RPAC has reached a new level and we added the C2EX! In the challenging of SD, the Region 8 RVP accepted the challenge for the 5-state region. Please help me out in showing how ND Strong we are!

In listening to other members who have completed the certification discuss their experience, I am so happy to hear all of them say that they were not only reminded of things, learned new things, and found resources offered from NAR they didn't know about. One person said they "picked up tips on negotiating that they had not thought of" in doing a module. The purpose of the course is shining through.

A quick tip... You can do the certification on your phone, iPad, tablet or PC. However, I did learn that the platform was built on Google Chrome. If you run into the trouble of modules showing almost done but not complete and you have completed it, log on to Chrome go in and click finish or load Chrome on your devices for easier use.

In the coming week or so you will be receiving a post card in the mail if you have completed the C2EX program. The BOOST to our challenge is to take this postcard and find another agent to "sponsor" in completing their C2EX. Once they are completed, please have them sign the postcard and date it with their date of completion and email a copy of it to robyn@ndrealtors.com. By doing this you are EARNING AN ADDITIONAL CHANCE TO WIN THE \$2,000 TRAVEL VOUCHER!!

Yes, you read that right! You will then have two chances at winning that travel voucher. When the person you sponsored sends that in, their postcard will be mailed out. Then can they sponsor someone else. Our Goal is to get 25% of membership to complete the certification. We have roughly 5 weeks to get this done! Time to step up our game! Let us show, not only SD but our Region, we are dedicated to our R Family!

Jill Lee - C2EX Work Group Member & 2020 NDAR

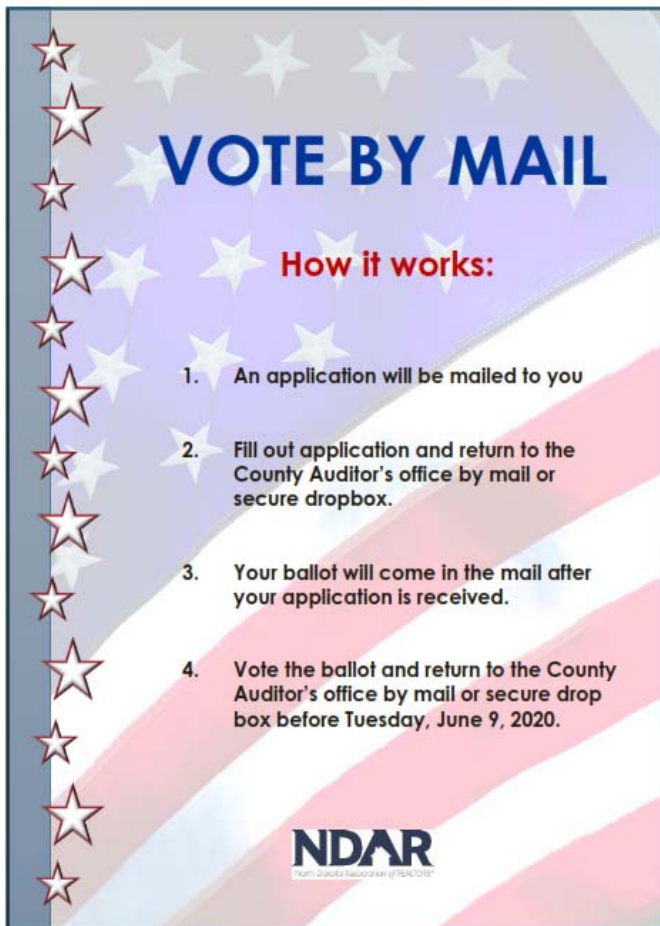
EPA Update – Lead Program Booklets

The U.S., EPA – Lead Program has updated the "Protect Your Family From Lead in Your Home" disclosure handout booklet. EPA has provided a sheet to be added in to all the booklets.

You do not need to reprint the booklets, just add in the new sheet of paper with them. See note below from the EPA website.

"The January 2020 version of Protect Your Family from Lead in Your Home (PYF) includes the new dust-lead hazard standards that are effective January 6, 2020. These standards are referenced on page 6. EPA does not require users to discard older versions of the PYF document. In order to ensure that the updated information is provided, users should provide a PYF supplement if using prior versions of the PYF document".

Here is the link to the (PYF Supplement) inset page. https://www.epa.gov/sites/production/files/2020-01/documents/pyf_new_2-pg_supplement_for_older_pyf_jan_2020.pdf



The 2020 primary election is Vote by Mail only.

Make sure your driver's license is updated! Contact North Dakota Department of Transportation to update your address. It's easy to update online <https://vip.sos.nd.gov/PortalList.aspx>

Did You Know?



Jill Beck
NDAR CEO

Well, here we are amidst a pandemic that is not only impacting the real estate industry, but all industries and professions not only in Bismarck, North Dakota, and the US but the entire world is feeling the impacts. These are very trying times we are living in and that can't be denied.

While your staff here at NDAR continues to work from home we are busier than ever and making it all work. We both had time to do a test run day to see what we needed and if our home setups would function well. At my house, we moved a bed out of a spare bedroom and that now is my "office". We have had a few wi-fi issues at home with my husband working from his new office in the lower level and our daughter doing her online classes at the kitchen counter. Robyn's dog is trying to figure out why she is home all day long. We are making it work and are very productive being away from the physical office space, but both of us are ready to get back to the NDAR office.

The leadership of NDAR has been very proactive during this reactive time we are living in - as well as our local board staff and leadership. We are doing our best to stay up to date on ever changing situations and making decisions and pushing the issues that are important to our industry and property rights. The first few weeks the changes were coming quick and swift and just when you thought you had it down a new twist was added. We had updates coming from state government including the ND Commerce Dept. and Health Dept., IRS, Treasury, Greater ND Chamber, and keeping up on the ND Governors updates. NAR has been phenomenal at keeping us updated and working continually to keep our members in the forefront of the work - some email updates came in the middle of the night. Some mornings as I walked across the hall from my bedroom to the "office" I would have a pit in my stomach to what I was going to see in my email. I heard of an accountant that used FAQ's we received from NAR to get their answers, as the REALTORS® had better resources available at that time.

We did a joint letter to the Governor and the ND Commerce Dept. at the onset with the Appraisers Association as well as the Land Title Association (Title Co's). We inquired and stated the importance of getting the rules and steps in place to the Secretary of State's office for remote notary. Per NAR's request to all state associations to get to know someone in the local office that handles your unemployment making sure independent contractors were included in the unemployment benefits being offered in each state. Lisa made contact and after several emails

and night time phone calls we had been given assurance to our members, as independent contractors, that they would be included. The week our enrollment opened for independent contractors we were one of two states taking applications, and as I write this the last day of April there are only ten states that have unemployment open for independent contractors. Hats off to our state government for making it work.

It's now more important than ever that the North Dakota Association of REALTORS® is here working for our members. As you hopefully can see from the many emails and Facebook updates that we are doing what we can, in conjunction with our local boards, to keep you at the forefront of all decisions made and to keep you informed of those decisions as they happen. Updates are many from the IRS and Health Dept. as well as NAR and we are getting those to you. Things have changed in our industry and not all for the bad. We've all had to step up our technology game to play and be vital. Will some of this become normal practice? It sure could be and it's not all bad.


As I close I want to remind you that even though the state has opened up a bit more to remember and keep social distancing, hand washing, and using disinfectant wipes regularly. Keep the property videos going, be respectful of your buyers and sellers as some may not want the usual way of doing business in the past to happen now. Find ways to make it work - it can be done and with interest rates where they are the market is still active.




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A Legal Review



Casey Chapman, Attorney at Law, NDAR Legal Counsel

Unfortunately, COVID-19 has the potential to create unavoidable problems with many real estate transactions.

Contract law has an established doctrine, called Force Majeure, which allows a party to a contract to suspend performance if such performance

would be impossible or impracticable, under circumstances which were generally unforeseeable at the time of contracting and are beyond the control of the party. COVID-19 events probably qualify as Force Majeure events.

The North Dakota Association of REALTORS® has developed a form for the use of members in addressing this issue. With this form, the parties have the opportunity to agree that, in the event that persons essential to the real estate transaction are affected by a COVID-19 event, such as quarantine, hospitalization, unavailability of necessary professional and government services, and other causes directly related to COVID-19, either party will have the right to trigger an extension, for a length as agreed by the parties at the time of signing the form, for any yet-unexpired deadlines in the purchase agreement and for closing. At the end of the agreed extension, if the COVID-19 event is not yet resolved, either party can terminate the agreement (subject, of course, to the right of the parties to agree to another extension).

The form can be used as an addendum in future purchase agreements but is also set up so that, if parties so desire, the form can be used as an amendment to an existing purchase agreement. In either event, members are reminded to make specific reference to the addendum form in the agreement.

ADDENDUM & MEMORANDUM – Can both be found at this link:

<https://www.ndrealtors.com/membership/services/>

**You will need your log in info for the NDAR site to access the forms, or can contact your local board office. Please note: The NDAR website user name would be your member ID Number & the Password is universal for all – which is: NDAR01701*

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North Dakota Association of REALTORS®

2020

Calendar of Events

Updated 4/21/20

- April 27** NDREC Mtg. Bismarck, ND
- June 24** NDREC Mtg. Williston, ND
- July 29-30** NDAR BOD & Cmte. Mtgs., Medora, ND
- Sept 16-18** REALTOR® Convention of the Dakotas, Grand Forks, ND
- Oct 14-15** NDAR BOD & Cmte. Mtgs., Valley City, ND
- Nov 11-16** NAR Convention, New Orleans, LA
- Dec 4** ND REALTOR® Ring Day, Statewide



Special Enrollment For This Exclusive Offer Is EXTENDED Until May 31!

NAR members' response to the recently announced NAR-funded, 2-month TeleHealthSM benefit has been so tremendous so they are now making the opportunity available through May 31

2 Months of TeleHealth Provided by NAR

<https://www.ndrealtors.com/consumers/members-telehealth/>

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North Dakota & Minnesota



Convention of the Dakotas

September 16-18, 2020

Grand Forks, ND

Special Events

More Details Coming Soon

- Education:** Mark Given
Jerry Anderson
- Entertainment:** Dining, Music, Dancing & FUN
- Golf:** Kings Walk Golf Course
Wednesday, September 16, 2020 – See Golf Registration Form
- Wednesday Afternoon Activities: TBD** – Guaranteed Fun!

Registration Fees

Full registration includes all convention activities & education except golf & special activities on Wednesday afternoon.

Early Bird Registration (9/13-10/1/2019)	\$230.00
Full Registration (10/1/2019-7/31/20)	\$260.00
Late Registration (after 7/31/2020)	\$280.00
Non-Industry Spouse/Guest	\$125.00
Affiliate	\$150.00
Golf Includes green fees, cart rental, lunch & prizes	\$100.00

Wednesday Afternoon Activities: TBD

Registration

Date of Registration _____

Name _____ NRDS # _____

Address (billing address of credit card) _____

City _____ State _____ Zip Code _____

Phone _____ Email _____

Spouse/Guest Name _____

Company Name _____

YES – Please Register Me For Golf

YES – I Am Interested in Wednesday Afternoon Activities

My Check # _____ is enclosed for \$ _____
Make Payable to GF 2020 Convention of the Dakotas

Charge \$ _____ to my Credit Card # _____

Expiration Date _____ 3 Digit Code _____

Signature _____

Please check here if you have a disability that requires special services.
Please attach a written description of your needs.

Refund Policy: Request for refunds must be made in writing & are subject to an administrative processing fee in the amount of \$40. Requests for refund should be sent to Grand Forks Area Association of REALTORS®, 1407 24th Ave S #340, Grand Forks, ND 58201 or email to gfaar@gfndrealtors.com. After July 31, 2020, ½ of the fee will be refunded. After September 9, 2020 no refunds will be made. All refund requests will be processed following the convention.

2020 ND NAR Committee Members



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Daryl Braham
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Amy Hullet
RPAC Major
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