

ND REALTOR®

April 2023

Spring Issue

Interview With Our 2024 President

1. **As the 2024 President of NDAR what is your vision for the future, and why is serving as President of the Association important to you?** Our vision is clear, and that will continue to hold true no matter what we face collectively as an organization. We are the trusted voice of real estate and the advocate for a better real estate future. Our value as the association needs to be articulated to you as members and in turn, our members need to articulate the value of a REALTOR® to the consumer. THIS is our time to do that, now more than ever. The foundation on which we have stood for many years is still solid. We may need to remodel from time to time, but the foundation is still solid. As your President, I believe that strong, steady, and calm leadership will be very critical in 2024. We are in a time where there are unknowns that we are looking for the answers to. I hope to be your voice of reason and guide us through these tumultuous times.

2. **In your opinion, what are the current challenges & opportunities for NDAR & the REALTOR® organization?** I think the challenges that we face as an organization are obvious. The class-action settlement agreement and the changes that will happen because of that plus the DOJ reopening investigations into NAR policies and procedures. Changes will have to happen, but this is also a great opportunity for us as a group to grow and articulate our value to our clients and the public. We have had



buyer agency since 1995 in the state, which is a great thing.

3. **What is your greatest professional achievement?** This is a hard question to answer. I am very proud of the number of people that I have helped buy and sell real estate, both on the consumer side and on the training side for agents. That would be the easy answer, but I do not like easy answers. I am very proud of my involvement and the giveback to the associations on which I serve. I served

2 years as President in Fargo due to Covid-19 in 2020 and 2021 and now President of NDAR in 2024, but I think my greatest achievement, in my eyes, was in 2022 when NAR President, Leslie Rouda Smith, personally called me to ask if I would serve as Chair of a newly formed committee at NAR, the Small Broker Committee. President Leslie had the ability to select any of the 1.6M members for that position and I was fortunate enough to be her selection. That was a great honor and one that I will not forget.

4. **If you could meet anyone in the world today, who would you meet? And do you have a role model?** I grew up loving Michael Jordan and watched many Chicago Bulls games as a child. What many people may not realize about him is that he failed to make his High School Varsity team and was placed on the Junior Varsity team. As a high school athlete, this could have sent him the wrong direction, but MJ used it as motivation to better himself and become, arguably, one of the best basketball players ever. (I personally think he IS the best to ever play) In our industry and daily lives, we face challenges and disappointment. I always remind myself that things could be worse and try to see the positive that will come out of the challenge.

5. **What do you love most about the real estate industry?** Our people. Simple as that. I have met some of my

Nick Olson see page 3

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President's Message



Nick Olson
2024 NDAR President

Hello NDAR membership and Happy Spring to you!

You might find yourself asking, what is NDAR doing for me or on my behalf as you are navigating life, business and everything happening in between. I can tell you that things have been nothing short of hectic and chaotic, but we have been working hard as a whole. I

cannot thank our wonderful staff enough; they go above and beyond every day on behalf of our membership. Jill Beck, Robyn O'Gorman, Sarah Caldwell and Nancy Deichert in the association office and our lobbyist, Lisa Feldner, THANK YOU for all that you do!

We kicked off our year with a planning retreat for our Board of Directors, NDAR staff, committee chairs and NAR Directors in Riverdale, ND in mid-January. This time was used to set up our goals and direction for the year. We have 4 Strategic Focus areas that guide us, which are Advocacy, Professional Development, Communication and Governance. From those pillars, we have 3 top priorities for this year that include: 1) Defeating the proposed property tax measure. 2) Developing better conduits for communication to our membership. 3) Reviewing policies and bylaws to ensure our integrity as an organization.

In February, a few weeks after our planning retreat, we held our Spring meetings in Bismarck for all committees and the Board of Directors. Your committees are hard at work to ensure that you continue to have the ability to do great things through real estate in our communities in which we serve across the state. The commitment of REALTORS® to promote home ownership, private property rights and more importantly, the role of a REALTOR®, is vital to the American Dream. Now, more than ever, we need to continue to articulate our value to the consumer.

March brought us some uncertainty with the announcement of NAR's proposed settlement agreement as a result of class-action lawsuits across the country. The proposed settlement agreement will bring about changes to our industry, many of which may not be known for a couple of months. The two biggest changes that we will see, in my opinion, will be that offers of compensation will no longer be able to be published through the MLS and that buyer contracts will need to be in place and signed PRIOR to showing property. With the introduction of Buyer Agency in North Dakota in 1995, this practice will not require much of an adjustment in the forms that we use, but it will require application of said forms to be employed possibly sooner than some were previously. We are a resilient group and we will continue to work through this as it develops.

In early May, a couple dozen of our members from NDAR, will travel to Washington, DC for the 2024 REALTOR® Legislative Meetings. We will meet with North Dakota congressional delegation to discuss real estate, private property rights, the National Flood Insurance Program, etc. We continue to strongly promote the need for housing affordability and protecting sustainable homeownership. NAR continues to advocate for our membership and the consumers in which we serve. This is a great opportunity for thousands of REALTORS® to have our voice heard by our delegation.

Finally, looking forward to June 25-26th, we will have our summer meetings for NDAR in Medora. Committee meetings will be held on the 25th with the Board of Directors on the 26th. I encourage you to attend if you have time, take in the musical and beautiful landscape in Medora, and network with your peers from across the state.

THANK YOU for all that you do, and I wish you the best in 2024!

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Meet Your 2024 NDAR Executive Committee!



Pictured L to R: Kevin Fisher (Past President), Jill Beck (CEO), Nick Olson (President), Jamie McLean (President Elect), Kristin Oban (Vice President), and Desri Neether (Director at Large).

Nick Olson continued from page 1

greatest friends from this industry and they will be lifelong friendships. Being involved has certainly helped those friendships grow and that is the best side effect of my time with my involvement.

6. **Is there one piece of advice you would give to the younger you?** Slow down and think. We all tend to be very reactionary without fully thinking about how our reaction will be perceived. I often would fall into that trap and react without fully thinking it through. Sometimes we do not have time to think if we are faced with a situation, but being mindful of how we react can be helpful.
7. **Current guilty pleasure? And how do you decompress?** LOADED question! Ok, I am kidding. I love many things outdoors and will give you 3 of my "things". 1) I love my lawn and all things grass. I view this as my opportunity to compete with the neighborhood for the nicest lawn. The problem I have is that my neighbors are not very competitive! 2) My

middle child, Keaton, loves to ice fish maybe more than I do. I love that time with him, watching him do something he loves. 3) My "reset" button item is to go drive tractor on my sister and her husband's farm near Crookston, MN. I grew up working on a farm, starting at the age of 14. In some capacity over the last 30+ years, I have worked on a farm.

8. **Any message to members who are considering getting involved in NDAR activities?** TRY IT! You will learn valuable things from being involved at the local, state, or national levels. Personally, I have been involved on all 3 levels and have great experiences from all three. I would urge you to start smaller and find what you are passionate about. There are many opportunities for you to grow as an individual and in return, bring that information into your daily life and business. If nothing else, I can almost guarantee that you will make a friendship that will make a meaningful impact on your life!

HOUSING EQUALITY STARTS HERE

FAIR HOUSING MONTH

BE THE CHANGE.

Every April, REALTORS® commemorate the passage of the Fair Housing Act of 1968 and reflect on housing discrimination and segregation, past and present. As community leaders, real estate professionals have an opportunity to be a part of equitable and inclusive change. Fair Housing Month signifies a recommitment to advancing equitable opportunities and expanding homeownership.

Reflect. Repair. Renew. Because That's Who We R®.

EARN YOUR
C2EX
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ANYTIME.
ANYWHERE.

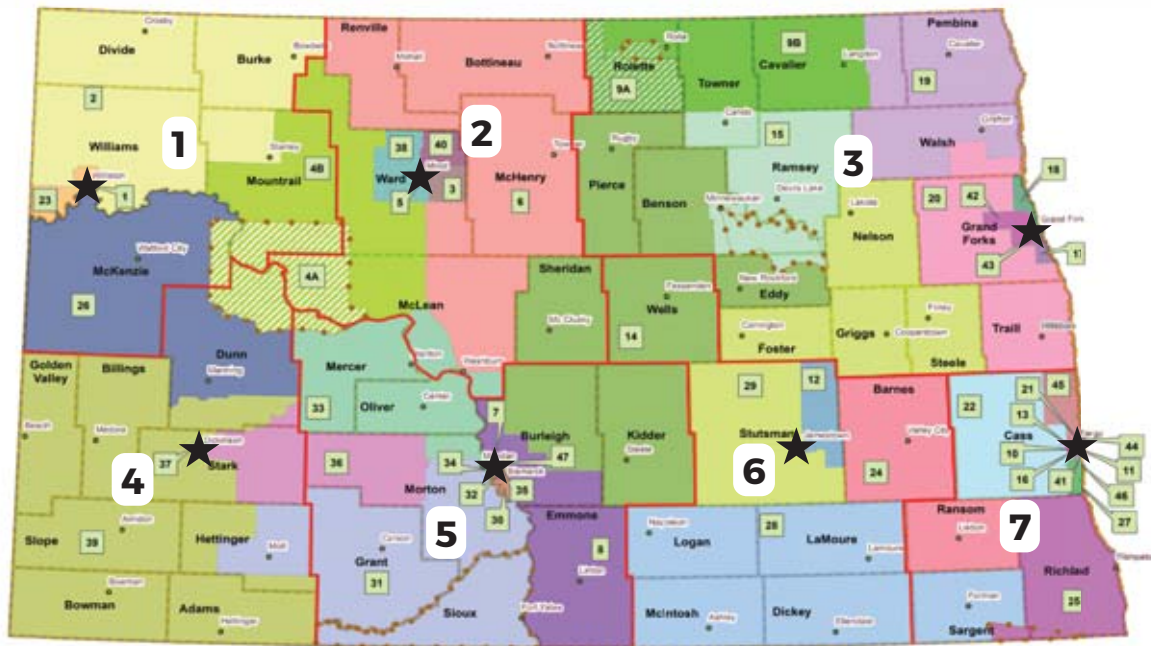


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C2EX REALTORS®
COMMITMENT
TO EXCELLENCE

NDAR Board Jurisdiction and Legislative District Map



1. Williston Board of REALTORS®

Legis Dist: 1, 2, 4A*, 4B*, 23, 26*
 PO Box 2372
 Williston, ND 58802
 701-502-1839
willistonbor@gmail.com

2. Minot Board of REALTORS®

Legis Dist: 3, 4A*, 4B*, 5, 6, 14*, 33*, 38, 40
 212 S Broadway, Ste 1
 Minot, ND 58701
 701-839-8217
mmls@srt.com

3. Grand Forks Board of REALTORS®

Legis Dist: 9A, 9B, 14*, 15, 17, 18, 19, 20, 29*,
 42, 43
 1407 24 Ave S #340
 Grand Forks, ND 58201
 701-775-4231
mike@gfndrealtors.com

4. Badlands Board of REALTORS®

Legis Dist: 26*, 31*, 36*, 37, 39
 135 Sims, Suite 214
 Dickinson, ND 58601
 701-483-0333
realtors@ndsupernet.com

5. Bismarck-Mandan Board of REALTORS®

Legis Dist: 7, 8, 14*, 30, 31*, 32, 33*, 34, 35, 36*,
 47
 1616 Capitol Way
 Bismarck, ND 58501
 701-255-0712
wendy@bmbor.org

6. Jamestown Board of REALTORS®

Legis Dist: 12, 14*, 24*, 28*, 29*
 PO Box 203
 Jamestown, ND 58402
 701-252-6264
scot@jbor.org

7. Fargo-Moorhead Area Assoc of REALTORS®

Legis Dist: 10, 11, 13, 16, 21, 22, 24*, 25, 27, 28*,
 41, 44, 45, 46
 1535 42nd St S, Suite 300
 Fargo, ND 58103
 701-235-6679
marti@fmrealtor.com

***Denotes more than one board jurisdiction**

Chips From The Board

Badlands BOARD OF REALTORS®

Current Membership Count: 122

Primary: 101

Secondary: 21



Badlands Board of REALTORS® held another successful Blood Drive on March 13th. Supplying Vitalant with 43 donations, going above and beyond their goal. Donations from this blood drive is enough to help up to 129 people! We are beyond thankful to Gina Wariner, the planning committee, and all the wonderful REALTORS® and Business Partners that made this event a success.

The Badlands Board of REALTORS® held our first RPAC fundraiser of the year on March 27th. For our first ever RPAC Bowling Fundraiser, we had an overwhelmingly positive turnout from REALTORS® and Business Partners alike. It was a great kick-off to our RPAC fundraising year and created excitement for the events to come throughout the year!

Our Annual Red & Black Night Social was held April 18th. Our Red & Black Night committee worked tirelessly on making this year's social event the best one yet. This year's local charity recipient is the Southwest Art Gallery and Science Center; an up-and-coming organization that strives to bring together a diverse range of people of all ages through cultural appreciation and education of arts and sciences for all ages. The Badlands Board of REALTORS® is honored to work with this organization and is excited for how it will help build our community.

Candace Ewald,
Association Executive

Bismarck-Mandan BOARD OF REALTORS®

BMBOR held its RPAC Social and Auction on March 26th at Sixteen 03 Main Events. The RPAC Committee picked a movie theme for this year's event. There was a pizza buffet along with popcorn and candy to go with the theme. NDAR President Nick Olson welcomed everyone, Daryl Braham and Lisa Feldner were also speakers at the event. We had a silent auction and a live auction raising almost \$19,000 for RPAC and Issues Mobilization.





together Zoom Hot Topics for 2024: Flood insurance, NDAR forms, NAR Update, MN Lending, What's Different about Buying or Selling a Condo?, Supra Tips & Tricks, REALTOR® Safety, ND Lending, and Improving Credit Scores. We also have some great CE scheduled. Check out our website for details.

Our MLS conversion to the NorthStar CDP finally began on March 25th. Thank you to our members for being patient during this time. Also, thank you to Jeannie Weismann for coming back from retirement to give us a hand during the transition. FMR contracted with NorthStar to offer our members additional MLS benefits: increased exposure of listings, not having to enter/update listing data into multiple MLSs, and not having to subscribe to multiple MLSs.



Members of the Community Impact Committee packed backpacks for kids in April.

The Program Committee delivered their appreciation to Administrative Professionals with Crumbl cookies!

Wendy Spencer
Association Executive

Fargo-Moorhead Area ASSOCIATION OF REALTORS®

Regency Title put on a wonderful party to honor our 2023 RPAC Major Investors. We had quite the crew this year with 34 Major Investors! Thank you for making a difference in our industry and thank you to Regency Title for the fun evening out.

Our Annual Party was held in March at the Holiday Inn and was a huge success. Entertainment featured a talent show "FMR's Got Talent" featuring Singers: Shane Cullen, Jason Carrier & Comedian: Lee Roggenkamp. The Annual Silent Auction & Live Auction broke our record this year raising over \$36,000 for RPAC & Issues Mobilization.

FM REALTORS® has some great upcoming education. The Professional Development Committee has worked hard putting



Member Appreciation week is coming up the week of July 22nd with lots of networking and new giveaways! Details are in the works!

Congratulations to Schuyler on her five-year work anniversary & Kelly on her seven-year work anniversary with FM REALTORS®. We look forward to Sarah Caldwell joining our staff in May.

Marti Kaiser,
Association Executive

Grand Forks Area BOARD OF REALTORS®

We moved into our new building on March 15th. We still have some little projects that need to be completed before we schedule our Open House.



Our Military Appreciation event was held on March 28th. We purchase, pack, and ship items to military personnel from our area that are stationed overseas.

We are holding our Affiliate appreciation event on May 23rd.

The education committee is in the process of scheduling our CE classes for this year.

We did hold the mandatory CE class for agents on February 28th. The class was held at the Spud Jr and sponsored by Wintrust Mortgage.

Our golf/cornhole tournament and supper is scheduled for July 17th. We will hold it at Valley Golf course in EGF again this year. We will also draw the winners of our raffle items after supper. Proceeds from ticket sales are going to RPAC.

Our agents and affiliates are always busy helping the community. Some of their recent and ongoing activities.

- Senior citizen center's "Meals on wheels" – We deliver meals to Grand Forks residents who are 60+ and homebound.
- Mission backpack program – Provides local elementary students with food every weekend during the school year.
- Upcoming events include:
- Feed my starving children.
- St Joseph's summer lunch program – Provide free lunches to local children during the summer, when children are out of school.
- Mission Barbecue – We purchase & grill food for residents from and around the Mission.
- Yard of the week.

Mike Thompson,
Association Executive

High Plains Association OF REALTORS®

Happy Springtime to everyone from the members of High Plains! Here's what we've been up to over the winter.

Our annual winter and affiliate appreciation event went very well. We raised enough money through our silent auction to give \$900 to four local charities and reached our RPAC goal for 2023! We





gave our affiliates a gift of chamber bucks to give back to them and our communities.

We hosted a Great North MLS Tips and Tricks Happy Hour event in Jamestown at the Gladstone Inn in February. Great food and great information was shared on FlexMLS, ShowingTime and Realist.

Our membership involvement committee has been busy. They planned a "Fill the Laundry Basket Challenge" to benefit The Safe Shelter in Jamestown in order to help that organization fill their shelves with supplies like laundry detergent, paper towels, Clorox wipes, toilet paper, etc. 56 laundry baskets full of items were collected along with some canned goods. Both member and affiliate offices participated and the office with the most baskets received a \$100 donation check for The Safe Shelter. Our affiliate, Brianna Tabor, from FCCU was the winner with 18 baskets!

We've got a few more events and community service activities planned for the summer. We'll tell you about those in the next newsletter!

Laura Stafslein,
Association Executive

Minot Association of REALTORS®

Welcome to spring 2024!

Our market continues to struggle with low inventory, but that means people are buying...right?

Thankful for a decent spring and hopefully better summer. This year is the earliest I can remember having no snow on the ground and I'm not going to jinx it this time.



On February 29th, we held our Q1 General Membership Meeting at the Roosevelt Park Zoo. Our featured speaker was Ryan Ackerman who gave us updates on the Souris River Flood Protection project. Great information as well on annual bat migration through our city and the impact on tree removal. Our next meeting is scheduled for May 23rd and we will hear from Scott Louser regarding the NAR Lawsuits and Settlement.

Our RPAC Trustees are conducting interviews of ND legislators. Legislative districts 4, 6, 14, 38 and 40 fall within our jurisdiction so the survey process has started. The RPAC Fundraising committee is in the planning stages of a Horse Race fundraiser and the annual Cornhole fundraiser to be held this summer. Good times!

We are excited for our annual Golf Social and Mixer on June 24th at the Minot Country Club. We are changing it up a bit and asking people to sign up in pairs instead of foursomes. Hoping to have a great turn out!

Beth Mayer,
Association Executive



Shirley Dukart



Real Estate Professionals

O: 701.483.6789 • F: 701.483.6770
 Cell: 701.290.2283
 269 16th Street W, Suite A
 Dickinson, ND 58601



shirleydukart@homeandlandcompany.com

**Williston
BOARD OF REALTORS®**

The Williston Board of REALTORS® held a continuing education class for their members at the beginning of April. The class on NDAR forms was very informative and struck very good conversation. We would like to thank Jill Lee for teaching the class for us. The Williston Board of REALTORS® President, Gabriel Black, has put an emphasis on education this year. Knowledge is power!

Williston has had many hot topics in the last few months. One being a bond referendum for a new school. The YES! Committee came and spoke to our membership and many questions and concerns were addressed.

WBOR's committees are busy planning many upcoming events for the year. We appreciate all of their hard work. With summer just around the corner they are preparing for the annual Don Bintliff Golf Tournament. The tournament will be held on June 20th. WBOR has begun the process of receiving nominations for the benefit.

We are looking forward to seeing what the rest of the year brings!

Abby Steen,
Association Executive

Diane Duchscher
ABR, CRS, GRI
Bus.: (701) 483-6789
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www.homeandlandcompany.com
dianeduchscher@homeandlandcompany.com



Congratulations

To the recipients of the
2023 Champion of Affordable Housing
Homeownership Performance Award

Aruna G. Hagen, Fargo
Olivia Wellenstein, Dickinson



**McKissock
Learning**

**Take the 2024 ND
Mandatory Topics Online!**

McKissock has the approved classes for ND Continuing Education this year. Link can be found at the ND REALTORS® website here Education – North Dakota Association of REALTORS® (ndrealtors.com) or you can go directly to the McKissock Learning Site set up for North Dakota here: North Dakota Real Estate Continuing Education - McKissock Learning.

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CENTURY 21 Morrison Realty	CENTURY 21 FINE HOMES & ESTATES. Morrison Realty	CENTURY 21 FARM & RANCH. Morrison Realty	CENTURY 21 COMMERCIAL. Morrison Realty
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Serving Bismarck, Dickinson, Jamestown, and surrounding areas.



Ready to get **groovy**?! Join us for the 2024 REALTOR® Convention of the Dakotas from September 11-13, 2024, at the Bismarck Event Center in Bismarck, ND. Break out your **tie-dye** and **peace signs** for this **totally radical** three-day event featuring education, speakers, golf & more!

ADVANCED PRICING

- REALTOR® Advanced Registration - \$200
- Non-Member Licensee Advanced Registration - \$250
- Business Partner/Unlicensed Guest Registration - \$130

Advanced pricing ends April 30, 2024.

Scan here to register:



REFUND POLICY: With a written cancellation before July 31, 2024, the North Dakota Association of REALTORS® will refund your full registration fee, minus the administrative processing fee of \$40. After July 31, 2024, one-half of the registration fee will be refunded, minus the administrative processing fee of \$40. No refunds available after August 15, 2024. No shows will not be refunded. All refund requests will be processed following the convention. All requests for refund must be sent to the North Dakota Association of REALTORS® at 1616 Capitol Way, Bismarck, ND 58501, or emailed to Robyn O'Gorman at robyn@ndrealtors.com.

SHOW COMMITMENT AND VALUE TO YOUR BUYER-CLIENTS

BECOME AN ACCREDITED BUYER'S
REPRESENTATIVE (ABR®) TODAY



NAR has announced that it will provide its members with no-cost access to the Accredited Buyer's Representative (ABR®) designation course, helping REALTORS® communicate their value to buyers in this ever-evolving real estate landscape.

The ABR® course, a \$295 value, focuses on "the key information and skills you need today when working with buyers, so you can

be prepared to articulate and demonstrate your value and help buyers understand written buyer representation agreements," says NAR President Kevin Sears.

From late February through the end of the year, members can complete the course via a live interactive webinar or online at their own pace.

ONLINE NORTH DAKOTA REAL ESTATE COURSES

90 Hour Salesperson Pre-Licensing Course

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Calendar of Events

2024

April 23 - May 2	NDAR Education Caravan	Statewide
April 25	NDREC Meeting,	Bismarck, ND
May 4-9	REALTORS® Legislative Mtgs.,	Washington, DC
June 11	Primary Election	Election
June 25-26	NDAR BOD & Cmte. Mtgs.,	Medora, ND
July 16-17	Region 8 Mtg., (<i>tentative</i>)	Sioux Falls, SD
Aug 5-8	REALTOR® Leadership Roadshow (<i>tentative</i>)	All Boards
Aug 26-27	Leadership Summit,	Chicago, IL
Sept 11-13	REALTOR® Convention of the Dakotas,	Bismarck, ND
Oct 15-16	October Education	Bismarck, ND
Nov 5	General Election	Election
Nov 6-11	NAR Convention,	Boston, MA
Dec 6	ND Ring Day	Statewide

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NDAR 2024 Education Caravan
 April 23rd – May 2nd

NDAR October Education - Bismarck
 October 15-16

2024 NDREC Meetings
 Jan 25th, March 21st, April 25th



NDAR EDUCATION CARAVAN APRIL 23 - MAY 2



Payment is required at time of registration.

BROKER RESPONSIBILITY - A FOCUS ON EARNEST MONEY, NDREC REQUIRED OFFICE POLICIES, AND ADVERTISING

3 Hours CE

ALL LOCATIONS:
9:00 AM - 12:00 PM

ND Mandatory Topic for all Brokers/Broker Associates
**Open to all for CE Hours*

Instructor: Casey Chapman

Dates & Locations: Broker/Broker Associate Mandatory Topic 2024
Tuesday, April 23 - Minot (Sleep Inn Suites & Conf)
Wednesday, April 24 - Williston (Grand Hotel)
Thursday, April 25 - Dickinson (TownPlace Suites)
Friday, April 26 - Bismarck (ND Heritage Center)

Tuesday, April 30 - Grand Forks (Canad Inn)
Wednesday, May 1 - Fargo (Holiday Inn)
Thursday, May 2 - Jamestown (Civic Center)

CONTRACTS - A FOCUS ON PURCHASE/PURCHASE AGREEMENTS

3 Hours CE

ALL LOCATIONS:
1:00 PM - 4:00 PM

ND 2024 Mandatory Topic for all Licensees

Instructor: Casey Chapman

Dates & Locations: All Licensees Mandatory Topic 2024
Tuesday, April 23 - Minot (Sleep Inn Suites & Conf)
Wednesday, April 24 - Williston (Grand Hotel)
Thursday, April 25 - Dickinson (TownPlace Suites)
Friday, April 26 - Bismarck (ND Heritage Center)

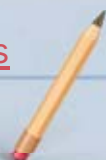
Tuesday, April 30 - Grand Forks (Canad Inn)
Wednesday, May 1 - Fargo (Holiday Inn)
Thursday, May 2 - Jamestown (Civic Center)

ONLINE REGISTRATION:

REGISTRATION LINK:

<https://rogorman.wufoo.com/forms/z1onx2hq0y7mj0k/>

If you plan on attending & need assistance relating to a disability, please contact NDAR.



NDAR REFUND POLICY:

Full refund may be returned only if cancellation is submitted in writing to NDAR five days prior to class. Refund of half the fee will be returned upon receipt of written cancellation no later than two days. No refunds or credits thereafter. Any refunds will be mailed after classes have taken place. Email: robyn@ndrealtors.com

A Legal Review



Casey Chapman, Attorney at Law, NDAR Legal Counsel

We've Got This

This article is another call for calm in the midst of a storm, which is not as big as some people fear.

For today, the issue is our response to the settlement requirement that, before taking a buyer on a tour of a home, there needs to be a written agreement with the buyer.

Over the course of several meetings, phone conferences, and the like, I have heard concerns raised about the difficulties which will arise from this requirement.

My responses quite simple.... you should be doing something akin to this already.

Under the Administrative Rules of the North Dakota Real Estate Commission, specifically Section 70-02-03-15.1, we recall that, at the time of "first substantive contact," an agent is required to provide disclosure of the various agency options available to the residential consumer. That is to be accomplished prior to the signing of any listing agreement or buyer agency agreement.

But, just as importantly, the Administrative Rules, Section 70-02-03-15.2, declare that, if the residential consumer with whom you are working is not your client, you are required to provide customer disclosure. That disclosure can be provided via the Non-

Representation Acknowledgment in the new statewide forms, "prior to the licensee performing any services for the customer." Ask yourself this question, if you are gathering information on a house for the residential consumer and then taking the consumer to tour the house, are you "performing any services?" The answer, it seems to me, is fairly straightforward.

A reasonable analysis of the interplay of agency disclosure at "first substantive contact" and the requirement for customer disclosure before "performing any services" tells me that, in North Dakota, the Administrative Rules already guide agents toward compliance with the standard set forth in the settlement. With a few possible exceptions, our Administrative Rules suggest that the decision on representation, i.e., client or customer, should be made prior to walking in the door of the house. If the consumer is not a client, the consumer is a customer and the Non-Representation Acknowledgment must be given, and the consumer is required to sign on the form. However, if the agent does not provide the Non-Representation Acknowledgment for the buyer's signature, then logic says that the intent is to make the buyer a client and, because a buyer agency for residential housing can only be created under the North Dakota Administrative Rules by a written agreement, there would need to be an Exclusive Right to Represent Buyer Agreement, also available with the statewide forms, or some similar agency agreement, signed by the time that the house is toured.

Once again, North Dakota is far ahead of the process, as compared to many states. We may need to refine our documents a bit, but the procedure is already in place.

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Dispelling 7 Myths About NAR's Proposed Settlement

April 17, 2024

NAR REALTOR® Magazine

You can help correct the record about the association's proposed settlement to resolve nationwide claims brought by home sellers.

National Association of REALTORS® leaders have been talking to reporters and members full-time over the past month to correct the record about the association's decision to resolve nationwide claims brought by home sellers. You can help by challenging inaccurate information that you see appearing in social media posts, news articles or elsewhere.

Myth 1: The proposed settlement covers only a fraction of members.

FACT: Nearly every real estate professional who is a REALTOR®, a member of NAR, is covered by the release that NAR negotiated in the settlement. The agreement would release NAR; more than 1 million NAR members; all state, territorial and local REALTOR® associations; all association-owned MLSs; and all brokerages with an NAR member as principal whose residential transaction volume in 2022 was \$2 billion or below from liability for the types of claims brought in these cases on behalf of home sellers related to broker commissions.

To be clear, NAR members are covered by the settlement unless:

- They are affiliated with HomeServices of America or one of its affiliates, or
- They are employees of a defendant in the remaining Gibson/Umpa lawsuits in Missouri. (*Note: All independent contractors affiliated with these defendants are covered.*)

Myth 2: NAR left large corporate brokerages and affiliated agents to fend for themselves.

FACT: NAR fought to include as many people and companies in the release as possible and achieved a release for everyone it could. Well over 1 million members are covered, as are tens of thousands of businesses operated by REALTORS®. But, despite NAR's efforts, the plaintiffs did not agree to include everybody. Those that are not released — the largest companies in our industry — are no worse off now than they were before the settlement. In fact, many are better off, as thousands of their independent contractor real estate agents are released by the settlement. Additionally, NAR's settlement provides an avenue for most large corporate brokerages with an NAR member as principal and more than \$2 billion in residential volume in 2022 that were not included in the settlement to pursue inclusion in the release. But the settlement does not obligate them to opt into the settlement. These brokerages will have 60 days after plaintiffs file the motion for preliminary approval of the settlement to complete Appendix C of the settlement agreement, which is required to opt into the settlement if they choose to do so.

Myth 3: NAR requires a standard 6% commission.

FACT: You know this is untrue, but it's a myth that has persisted

in the media. NAR does not set commissions — they are negotiable. The rule that has been the subject of litigation requires only that listing brokers communicate an offer of compensation. That offer can be any amount, including zero. And other rules throughout the MLS Handbook and NAR policy expressly prohibit MLSs, associations and brokers from setting or suggesting any such amount that should be included in that field.

Myth 4: NAR will raise dues to fund the settlement.

FACT: NAR will not change membership dues for 2024 or 2025 because of this settlement.

Myth 5: Brokers representing buyers now have to work for free.

FACT: Under the proposed settlement, the types of compensation available for brokers working with buyers would continue to take multiple forms, including but not limited to a fixed-fee commission paid directly by consumers; concessions from the seller (as long as such concessions are not conditioned on the retention of or payment to a cooperating broker, buyer broker, or other buyer representative); or a portion of the listing broker's compensation. NAR has long believed that it is in the interest of the sellers, buyers, and their brokers to make offers of compensation; however, using the MLS to communicate offers of compensation will no longer be an option. Compensation will continue to be negotiable and should always be negotiated between agents and the consumers they represent.

Myth 6: The practice change will do away with offers of compensation to brokers representing buyers.

FACT: Offers of compensation are an option consumers can pursue off-MLS through negotiation and consultation with real estate professionals. The settlement also expressly provides that sellers may communicate seller concessions — such as buyer closing costs — via the MLS, provided that such concessions are not conditioned on the use of or payment to a buyer broker.

Myth 7: NAR settled because the plaintiffs' allegations are true.

FACT: As the settlement makes clear, NAR denies any wrongdoing in connection with the MLS cooperative compensation model rule. Cooperative compensation arrangements facilitate the process of selling a home and help ensure equal opportunity for buyers. It has always been NAR's goal to resolve this litigation in a way that preserves consumer choice and protects our members to the greatest extent possible. This settlement achieves both of those goals and provides a path forward for the industry and the association.

**At press time on April 10, in addition to HomeServices of America and its related companies, the remaining defendants not covered by NAR's settlement are: At World Properties, LLC; Douglas Elliman, Inc.; Douglas Elliman Realty, LLC; eXp Realty, LLC; eXp World Holdings, Inc.; Hanna Holdings, Inc.; HomeSmart International, LLC; Howard Hanna Real Estate Services; Realty ONE Group, Inc.; Redfin Corporation; United Real Estate; and Weichert, REALTORS®.*

NDAR Board of Directors Meeting

The NDAR Board of Directors & Committees met in Bismarck this February for two days of meetings. Committees that met were: Forms Committee, RPAC Fundraising Committee, Communications Committee, Government Affairs Committee, and the Professional Development Committee.

Next up – Medora! Information will soon be released for the June meetings in beautiful Medora, ND. Stay Tuned!



Board of Directors Meeting



Government Affairs Committee



Kevin Fisher (Past President) receiving the Presidents Eagle for his service as NDAR President in 2023. Nick Olson – 2024 current NDAR President presented the award during the Board of Directors meeting.



Kristin Oban, Jamie McLean, Vicky Matson, Gabriel Black, and Gloria Palm Connor

Ross Powell at after meeting Social Hour



Professional Development



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sarah@nordaknorth.com

2023 NORTH DAKOTA ASSOCIATION OF REALTORS® YEAR IN REVIEW

EDUCATION, EDUCATION, EDUCATION!

The North Dakota Association of REALTORS® hosted a variety of continuing education across the state this year. Here's the breakdown:

23 classes taught on **4 topics** across **7 local boards** with **1,461 in total attendance**

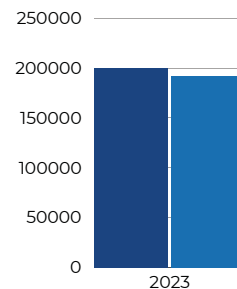
Members can expect more education in 2024, with caravans planned to cover the NDREC mandatory topics of Contract Law with a Focus on Purchase/Purchase Agreements (salespersons) and Broker Responsibility (broker/broker associates), as well as NDAR's October Education in the fall.

MEMBERSHIP



NDAR's membership currently sits at 2,127 strong, and has grown by nearly 300 members in the last 5 years.

2023 RPAC SUMMARY



Final reports show:

68 Major Investors

59% member participation in RPAC

\$200,278 in total investments on a goal of \$192,000

STATEWIDE FORMS

After a years long process, the North Dakota Association of REALTORS® Statewide Forms Library launched on August 1, 2023. The library, which consists of 29 forms, is free for NDAR members and is hosted on TransactionDesk, zipForm, and the NDAR website. Non-NDAR members who belong to a local board or local board MLS can access the forms for a fee. The forms are not mandatory to practice real estate in North Dakota. However, NDAR is excited to offer these forms as a benefit to members and as a way to raise the bar in our industry. The Statewide Forms Committee plans to introduce 25+ brand new forms in July 2024, including Commercial Purchase Agreement and Vacant Land Property Disclosure.

C2EX

For the third year in a row, the North Dakota Association of REALTORS® won a \$5,000 grant for the REALTORS® Commitment to Excellence Challenge. Thank you to all those who earned your endorsement and helped better our industry this year! The grant was split evenly among our seven local boards to promote C2EX on the local level.

NEW REALTOR® EMERTIS MEMBER

One new members has been recognized as REALTOR® Emeritus with the North Dakota Association of REALTORS®.

- Perry Weekes, Bismarck-Mandan

Congratulations on becoming REALTOR® Emeritus and thank you for your longstanding contributions to the industry!

2023 NORTH DAKOTA ASSOCIATION OF REALTORS® YEAR IN REVIEW

LEGISLATIVE REPORT

The 2023 Legislative Session was an eventful one. The 68th Legislative Assembly saw nearly a thousand bills and concurrent resolutions, on topics ranging from taxation to foreign land ownership. NDAR focused their efforts on two bills this session, helping pass legislation that would ban 40-Year Contracts (Spring Listings) in North Dakota and legislation that requires individuals practicing wholesaling in North Dakota to be licensed and disclose the practice to consumers. And, thanks to Senate Bill 2229, curling is now designated as the official state sport of North Dakota!



PROFESSIONAL STANDARDS

In 2023, NDAR saw two professional standards cases:

2 ETHICS COMPLAINTS

- 1 hearing held
- 1 dismissed complaint

This number is down from 13 professional standards cases in 2022.

RPAC HALL OF FAME INDUCTEE

Rita Schuster, of Greenberg Realty in Grand Forks Area Association of REALTORS®, was recognized at the REALTOR® Convention of the Dakotas as the newest inductee into the North Dakota RPAC Hall of Fame. Inductees are recognized for contributing an aggregate of \$10,000 to RPAC. Congratulations, Rita, and thank you for your commitment to the REALTOR® Party!

RIDING WITH THE BRAND

This past summer, NDAR leaders and staff spent three days traveling the state for North Dakota's leg of the national Riding with the Brand tour. From Aug. 7 to 9, the team host an event at each of the seven local boards, traveling more than 1,000 miles over nearly 20 hours. At each location, members had a chance to enjoy good food and good company, as well as try their hand at a game of cornhole. Greg Martin, NAR's 2023 Commercial and Industry Specialties Liaison, joined the events in Grand Forks and Fargo.

REALTOR® OF THE YEAR

At the 2023 REALTOR® Convention of the Dakotas in Sioux Falls, SD, NDAR recognized Vicky Matson, Coldwell Banker Element Realty, Fargo, ND, as REALTOR® of the Year (ROTY). Vicky has been a dedicated volunteer on the local, state, and national level for many years, and continues to push our industry forward. Congratulations, Vicky!

Other nominees for ROTY were: Kyle Kuntz, The Real Estate CO., Badlands; Heidi Hilzendeger, NextHome Legendary Properties, Bismarck-Mandan; Chris Greenberg, Greenberg Realty, Grand Forks; Jessica Clemens, CENTURY 21 Morrison Realty, High Plains; Cindy Harvey, Global Real Estate, Minot; and Amanda Ceynar, NextHome Fredricksen Real Estate, Williston.

2023 NORTH DAKOTA ASSOCIATION OF REALTORS® YEAR IN REVIEW

STATEWIDE FORMS COMMITTEE “RETREAT”

The Statewide Forms Committee joined staff at the NDAR Office from October 9-11, 2023, to work on expansion of the North Dakota Statewide Forms Library. Over the three day “retreat,” the committee drafted 20+ supplemental forms based on local board/member requests. Pending staff and legal review, these forms are set to launch on July 1, 2024.



LOCAL BOARD AE & STAFF TRAINING

NDAR hosted Association Executives and Staff from all seven local boards

REALTOR® NATIONAL BLOCK PARTY

On May 9, thousands of REALTORS®, members of Congress and their staff, and other housing industry partners and friends from across Washington gathered for the 2023 REALTOR® National Block Party at Nationals Park. REALTOR® members and staff from North Dakota were in attendance and helped to coordinate representation of Region 8 at the event. Block party attendees enjoyed food, drinks, music, and fun as the event took over the full stadium—from the stands to the field, the batting cages to the dugouts!

CLAUS LEMBKE POLITICAL INVOLVEMENT AWARD

At the 2023 NDAR Legislative Social, Representative Josh Boschee was recognized as the 2023 recipient of the Claus Lembke Political Involvement Award. This award was first created by the North Dakota Association of REALTORS® (NDAR) in 2003 to recognize REALTORS® who significantly advanced the legislative agenda of NDAR through political involvement in the public arena. Boschee, broker of REAL in Fargo, is well known for his political involvement. He has served nearly 10 years on the state level for NDAR’s Government Affairs Committee and serves as a member of the North Dakota House of Representatives. Congratulations, Josh!

2023 NORTH DAKOTA ASSOCIATION OF REALTORS® YEAR IN REVIEW

EVENTS SUMMARY

A comprehensive list of events in 2023.

Legislative Impact Day & Legislative Social

Dates: February 15, 2023

Location: Bismarck, ND

NDAR BOD & Committee Meetings

Dates: February 15-16, 2023

Location: Bismarck, ND

Association Executives Institute

Dates: March 17-20, 2023

Location: Seattle, WA

REALTORS® Legislative Meetings

Dates: May 6 - 11, 2023

Location: Washington, D.C.

Statewide Forms Education Caravan

Dates: May 22-25, 2023

Location: Various

NDAR BOD & Committee Meetings

Dates: June 13-14, 2023

Location: Bismarck, ND

Region 8 Planning Retreat

Dates: July 12-13, 2023

Location: Sioux Falls, SD

Contract Law Education Caravan

Dates: June 19-22, 2023

Location: Various

Broker Agency Education Caravan

Dates: July 17-19, 2023

Location: Various

Leadership Summit

Dates: August 14-15, 2023

Location: Chicago, IL

REALTOR® Convention of the Dakotas

Dates: September 12-15, 2023

Location: Sioux Falls, SD

ARELLO Annual Conference

Dates: September 18-22, 2023

Location: Montreal, QC

October Education

Dates: October 10-11, 2023

Location: Bismarck, ND

NAR NXT Meetings & Conference

Dates: November 12-17, 2023

Location: Anaheim, CA

2024 REALTOR® Party Training Conference

Dates: November 30 - December 2, 2023

Location: St. Louis, MO

North Dakota REALTORS® Ring Day

Date: December 1, 2023

Location: Various

2024 NDAR Broker Update

Date: December 7, 2023

Location: Virtual

2024 REALTOR® CONVENTION OF THE DAKOTAS

Join us for the 2024 REALTOR® Convention of the Dakotas: We R Family from September 11-13, 2024, at the Bismarck Event Center in Bismarck, ND. Break out your tie-dye and peace signs for this totally radical three-day event featuring education, speakers, golf & more! Go to www.realtorconventionofthedakotas.com to find out more.



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

Update from N.D. Real Estate Commission -- CE **April 15, 2024**

<https://www.realestatend.org/licensees/education-2/>

CE requirements – Nov. 16, 2023 through Nov. 15, 2024 (NDAC 70-02-04)

For -- North Dakota resident licensees who want to renew as active for 2025 (70-02-04-01)

Total CE hours required -- 12 CE hours total from NDREC-approved courses, including 3 hours on mandatory topics and 9 hours on elective topics. This cycle, salespersons have a different mandatory topic than broker associates and brokers. (70-02-04-02)

No limit on number of CE hours that can be taken in 1 day

CE cycle – Nov. 16, 2023 through Nov. 15, 2024 (70-02-04-02)

No grace period – There is no grace period to complete required CE. (70-02-04-02)

If required CE is not completed by Nov. 15 -- Licensees must renew as inactive for 2025 to avoid potential disciplinary action if CE was not completed as required. If the licensee renews as inactive due to late completion of CE, the licensee can transfer the license to active effective Jan. 1, 2025 or later, provided CE is completed. (70-02-04-01)

Salespersons licensed before Jan. 1, 2024 – Must complete mandatory 3 hours on contract law with a focus on purchase/purchase agreements, plus 9 hours on elective topics for a total of 12 hours

Broker associates – Must complete mandatory 3 hours on broker responsibility with a focus on earnest money, NDREC-required office policies, and advertising, plus 9 hours on elective topics for a total of 12 hours

Brokers -- Must complete mandatory 3 hours on broker responsibility with a focus on earnest money, NDREC-required office policies, and advertising, plus 9 hours on elective topics for a total of 12 hours

Salespersons first licensed in 2024 who completed the 90-hour pre-licensure course – Are exempt from CE requirements for their first renewal (70-02-04-15)

Brokers newly licensed after Nov. 15, 2023 – If new brokers passed the broker license exam this CE cycle, they are exempt from CE requirement for this CE cycle (70-02-04-15)

Non-resident licensees – Must meet CE requirements in their state of residence only (70-02-04-04)

Licensees who are CE course instructors – Can request 1 hour of CE credit for every hour as an instructor of a unique course, not to exceed 50 percent of CE required and not to replace any mandatory CE requirement (70-02-04-16)

Licensees who have been continuously licensed since Jan. 1, 1969 -- Are exempt from CE (43-23-08.2(3))

Approved courses – Licensees must take courses approved by the ND Real Estate Commission to earn mandatory and elective CE. (70-02-04-02) The ND Real Estate Commission also will accept CE credit for courses approved by other state real estate commissions. See a list of currently approved courses here: <https://www.realestatend.org/licensees/education-2/approved-courses/>

Course certificates of completion -- Licensees must receive and retain a certificate of completion from the course sponsor after each course, provided the licensee was present for at least 90% of the classroom hours. The certificate shall contain licensee's name, course title, course number, date, location of course, number of approved credit hours, and course sponsor or instructor. (70-02-04-21)

Licensees are responsible for their CE recordkeeping. -- The ND Real Estate Commission is not required to maintain a list of licensees and their CE. (70-02-04-21)

2023-2024 members of the North Dakota Real Estate Commission are: Tate Cymbaluk, chair; Scott Breidenbach, vice chair; members -- Sandra Meyer, Steven Bitz, Steven Link. Legal counsel: David Phillips. Executive director: Jeanne Prom.



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- [Experian Credit Freeze](#) or call 888-397-3742
- [TransUnion Credit Freeze](#) or call 888-909-8872

2

Other organizations to consider freezing

At a minimum, freezing the three major bureaus should be a top priority; however, there are a few lesser-known organizations worth considering.

- [ChexSystems](#) is a service many banks use when checking credit before opening new bank accounts– [ChexSystems Online Security Freeze](#) or call 800-428-9623
- [Innovis](#) is another credit bureau many consumers miss when freezing credit reports– [Innovis Online Security Freeze](#) or call 866-712-4546
- [National Consumer Telecom & Utilities Exchange \(NCTUE\)](#) is a credit reporting agency association within the utility industry– [NCTUE \(Exchange Service Center\) Online Security Freeze](#) or call 866-349-5355

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F.A.Q. on Continuing Education Requirements

1. How many hours of continuing education (CE) do I have to take?

Licensees with active licenses need a minimum of 12 hours of approved continuing education hours each renewal period. This must include three hours on the mandatory topic, plus another 9 hours on elective topics totaling 12 hours. Mandatory topic: Contract Law with a Focus on Purchase/Purchase Agreements.

Brokers & Brokers Associates must complete the 3 mandatory hours on Broker Responsibility with a Focus on Earnest Money, NDREC Required Office Policies, and Advertising and 9 hours on elective topics for a total of 12 hours.

Please see the ND Real Estate Commission website at www.realestatend.org for information on continuing education if you plan to activate an inactive license or were first-time licensed within the past 12 months, and for a list of all approved continuing education courses.

Note: CE hours must be taken between November 16, 2023 and November 15, 2024 to renew your license as active for 2025.

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

Licensees can take approved online/virtual live, classroom, or hybrid courses for continuing education hours. There is no restriction on the number of CE hours that can be taken.

3. 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.

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

YOU ARE. 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. **Click here** for a form to track your CE.

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

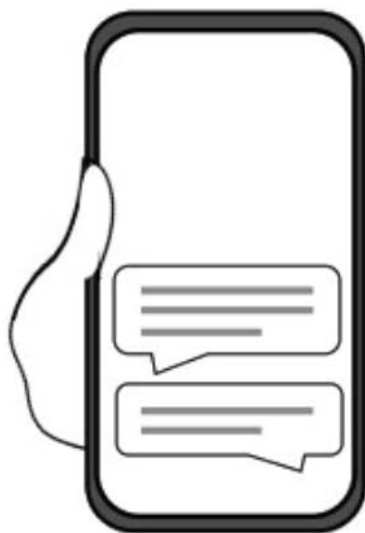
The ND Association of REALTORS®, other Boards of REALTORS®, and other affiliated entities provide continuing education opportunities for members (non-member licensees may attend for a higher registration fee). Courses are announced in newsletters, emails to members, information shared with brokers. Visit www.ndrealtors.com/education for information, as well as the ND Real Estate Commission website at www.realestatend.org/licensees/education-2 for all education information.

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, 2022 to December 31, 2024. All members must have completed an approved Code of Ethics course of at least 2 ½ hours by December 31, 2024 to continue their membership in the local, state, and national association.



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Kubik, Bogner, Ridl, & Selinger
ND Housing Finance Agency
Prairie Marketing Association
Stark County Development
The Dickinson Press
The Title Team
U.S. Bank

Bismarck, Mandan

Assure Home Mortgage
Baymont Inn & Ramada
BenchMark Mortgage
Bismarck/Mandan Chamber EDC
Bis-Man Home Builders
Bismarck Title/Morton Co Title
BNC National Bank
Bravera
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Alerus Mortgage
Alliance Mortgage
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Bremer Bank
Brookstone Property
Capital Credit Union
Cass Clay Community Land Trust
Cass County Abstract
Cass County Director/Equilization
Chapman & Chapman
Choice Bank
City of Moorhead
City of West Fargo
Country Financial (Andy Dunphy)
Country Financial (Nick Woodard)
Country Financial (Todd Clark)
Dakotah Bank
DJ Colter Agency, Inc.
Dwella Inspections
Edward Jones
Fargo City Assessor
Fargo Roofing & Siding
Financial Business Systems
First Class Mortgage
First Community Credit Union
First International Bank & Trust
First Western Bank & Trust
FM Title
Gate City Bank
Great North Insurance Services
Heritage Homes
Homes HQ

House Master Serving F-M
Jordahl Custom Homes
Lake Agassiz Habitat ReStore
Magnifi Financial Credit Union
Mountain State Financial
ND Housing Finance Agency
Nordic Home Inspections
Northern Title
Northwestern Bank NA
OnPoint Insurance Services
Park Co. Mortgage
Rebuilding Together F-M
Regency Title, Inc.
River Cities Home Inspection
Robin Swanson Insurance
Starion Bank
The Title Company
The Title Team
Thomsen Homes
Town & Country Credit Union
Trail Co. Equilization
TRN Abstract & Title
U.S. Bank
United Savings Credit Union
Valley Mortgage
VISION Bank
Western State Bank

NDAR BUSINESS PARTNERS

PLEASE PATRONIZE THESE BUSINESSES WHEN POSSIBLE AND THANK THEM FOR THEIR SUPPORT OF THE REALTOR® ORGANIZATIONS

Grand Forks

1st State Bank
 Alerus Financial
 American Family Insurance
 American Federal Bank
 Bank Forward
 BenchMark Mortgage
 Blue Door Home Inspections
 Bremer Bank
 Choice Financial
 Country Financial
 Farmers Insurance Agency
 Farmers Union Insurance
 First Class Mortgage
 First Community Credit Union
 First International Bank & Trust
 Frandsen Bank & Trust
 Gate City Bank
 Grand Forks City Assessor
 Insurance Brokers of MN
 Koda Bank
 National Property Inspections
 Nations Lending
 NextStep Home Inspection
 ND Housing Finance Agency
 North Star Inspections
 Northern River Home Inspection
 Priority Title
 Pro-Tech Home Inspections
 Sunrise Home Inspection
 The Title Team
 Trail County
 United Valley Bank
 Vilandre's
 Wintrust Mortgage

Jamestown

Bank Forward
 Dacotah Bank
 Fairway Independent Mortgage
 First Choice Home Inspection
 First Community Credit Union
 Gate City Bank
 Great North MLS
 ND Housing Finance Agency
 Ostlie Insurance
 Quality Title
 Stutsman/Barnes Title
 The Jamestown Sun
 Unison

Williston

701 Title
 American State Bank
 Benchmark Mortgage
 Eye Spy Inspections, LLC
 Fairway Mortgage
 First State Bank & Trust
 Great North MLS
 Major Mortgage
 U.S. Bank
 Western Co-op Credit Union
 Williams County Abstract

Minot

Allstate
 Aspire Credit Union
 Benchmark Mortgage
 Central Home Inspections
 Dacotah Bank
 Farmers Union Insurance
 Farmers Union Ins. Ressler,
 Sipma, Buechler
 First International Bank & Trust
 First Western
 Gate City Bank
 Great North MLS
 Guaranteed Rate
 Minot Commercial Appraisal, LLC
 ND Housing Finance Agency
 The Title Team
 Town & Country Credit Union
 Venable Enterprises



Through a network of lending and real estate partners, NDHFA provides low-cost financing, down payment and closing cost assistance, and supports homebuyer education. Over 40,000 North Dakota households have achieved their homeownership dreams with the agency's support.

Common Myths - **DEBUNKED!**

MYTH	FACT
NDHFA only does Federal Housing Administration (FHA) loans.	NDHFA does all loan types (FHA, VA, USDA-RD, and Conventional).
FHA regulations apply to all loans through NDHFA.	Each loan type has its own set of guidelines which are allowable to NDHFA.
You can't get an NDHFA loan if the condition of the property is in question.	FHA guidelines are more strict while other loan types are less strict.
A 20% downpayment is required to secure financing for NDHFA loans.	A borrower can purchase a home for as little as a \$500 cash contribution.
Renovation costs cannot be included in a loan with NDHFA.	Renovation costs can be included in certain instances.
NDHFA programs are only for first-time homebuyers.	There are programs that can be used for those who currently own a home and are looking to move up: Roots, HomeAccess.
Downpayment/closing cost assistance is only for first-time homebuyers.	Buyers who have owned a home before or currently own a home qualify for downpayment and closing cost assistance.
Financing is only available for single-family homes.	Financing is available for up to 4-unit properties. Buyer must occupy at least one unit.
You can only be a first-time homebuyer once.	As long as you have not owned a home as your principal residence in the last three years you qualify as a first-time homebuyer.

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hfaacquisition@nd.gov

Are you interested in learning more about NDHFA's programs and how they might help you sell more homes? Contact us to set up training for your team. We'd love to explain how our products can help your clients!

NDAR

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