

ND REALTOR®

May 2026

Spring Issue

Cheers to 118 Years: NAR Milestones and Impact on Real Estate in America

May 12, 2026

By: Eliana Block

A look through the decades at how the National Association of REALTORS® has supported members, promoted professionalism and advanced homeownership.

On Tuesday, the largest U.S. trade association celebrated another year—its 118th to be exact—of preserving, protecting and advancing the right to real estate.

The association has come a long way since 120 men gathered at a Young Men’s Christian Association (YMCA) hall in Chicago on May 12, 1908, with a vision “to unite the real estate men of America.”

Tapping into NAR’s centennial publication and Library & Archives, here’s a brief look at some of NAR’s milestones and contributions to the industry throughout the decades, many of which continue to this day.

1900s: Real Estate Professionalized

Historians point to the late 1800s as the beginning of organized real estate, with local boards popping up in major cities like Chicago, Cincinnati and New York, and state boards popping up in the early 1900s.

NAR was founded in 1908 as the National Association of Real Estate Exchanges, and its earliest leaders set out to distinguish ethical practitioners from untrustworthy amateurs, known then as “curbstoners,” by establishing professional standards.

When 120 delegates from 20 local and state boards met on May 12, 1908, they outlined their objective to raise the bar of professionalism and drafted the association’s constitution and bylaws. The group established an annual meeting, seen as a rare opportunity for entrepreneurs from around the country to discuss emergent issues concerning the industry.

1910s: Code of Ethics

In 1913, the organization adopted its first Code of Ethics to codify standards, articulate duties to clients and peers and differentiate

members from bad actors. Adopted at the organization’s annual conference held that year in Manitoba, Canada, the code spelled out 23 duties to clients—being “absolutely honest, truthful, faithful and efficient” among them—and other brokers.

1920s: Local, State and National Associations Work in Harmony

The 1920s saw the adoption of the organization’s federated structure of local, state and national associations, known colloquially as the three-way agreement. The arrangement equalized access of services for all members.

During this decade, the association recognized practitioners’ desire to specialize in various real estate fields and set up several divisions, many of which would go on to become affiliated organizations. Those divisions served as brokers, property managers, farmland specialists, industrial property specialists, appraisers and home builders.

The 1920s was also a time of great segregation and racial exclusion from mainstream economic opportunities in the U.S., and NAR played a role. As African American and immigrants poured into industrial cities looking for work, they faced discrimination and exclusion in employment and housing. In 1924, NAR introduced an article in its Code of Ethics stating: “A Realtor should never be instrumental in introducing into a neighborhood a character of property or occupancy, members of any race or nationality, or any individual whose presence will clearly be detrimental to property values of that neighborhood.”

Although NAR revised and renumbered the code in 1950, and removed the references to race and nationality, “many [members] continued to understand Article 33 as having a racial intent,” said Damian Da Costa, writing for NAR’s centennial book, “100 Years in Celebration of the American Dream.”

NAR Milestones see page 14

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President's Message



Kristin Oban
2026 NDAR President

As we move through 2026, the North Dakota Association of REALTORS® continues to make meaningful progress toward our strategic goals while strengthening the relationships and resources that support our members across the state. We have been diligently focused on identifying our strengths and opportunities, solving issues proactively, and fortifying relationships at the local, state, and national levels. One of the highlights of this year has been our Membership Connection Tour, where the leadership team has visited associations across North Dakota to connect directly with members, provide updates from the state association, gather feedback, and better understand the needs of our local boards and REALTORS®. During these visits, we have also been sharing valuable information regarding member benefits, demographic trends, REALTOR® Relief Foundation resources, and forms updates.

Our committees have entered the year with clear structures, measurable goals, and a strong sense of purpose. The Communications Committee is actively working on a comprehensive website overhaul while also focusing on better showcasing member value and improving communication resources. The Professional Development Committee continues to seek new educational opportunities, identify future continuing education priorities, increase member engagement, and the roll out of the Leadership Development Program designed to cultivate future leaders within our industry. The Government Affairs Committee is actively monitoring and identifying potential legislative issues anticipated in the upcoming session, including home inspection oversight, E&O insurance, broker lien laws, property tax credits, and evolving local and federal regulations impacting property ownership and real estate practice.

Our association's strength continues to come from the powerful connection between the local, state, and national REALTOR® Associations. In 2026, we remain committed to reinforcing those relationships while providing unmatched advocacy, education, and resources for our members and the communities they

serve. We are steadfast in our commitment to protecting and preserving the constitutional right of every individual to acquire, occupy, use, and dispose of real property as they choose within the law.

I am truly honored to serve as your 2026 State President and grateful for the trust, involvement, and dedication of our members across North Dakota. Together, we are building a stronger, more connected association focused on collaboration, growth, and meaningful progress for the future of our profession.

Kristin Oban
2026 President
North Dakota Association of REALTORS®

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A Legal Review



John Ward, Attorney at Law, NDAR Legal Counsel

When Do I Need To Use A Radon Disclosure?

The best advice that I can give is to always err on the side of disclosure, regardless of the subject matter. Having a frank and upfront conversation on the front end will save you frustration on the back end. It may even save you from a lawsuit.

Many Brokers and Agents have had questions about the Radon Disclosure requirement that was passed in the 2025 legislative session under Senate Bill 2204. SB 2204 became NDCC § 47-10-02.2. The enacted Radon Disclosure law requires the following statement:

RADON GAS IS A NATURALLY OCCURRING RADIOACTIVE GAS THAT, WHEN IT HAS ACCUMULATED IN A BUILDING IN SUFFICIENT QUANTITIES, MAY PRESENT HEALTH RISKS TO PERSONS WHO ARE EXPOSED TO IT OVER TIME. LEVELS OF RADON THAT EXCEED FEDERAL GUIDELINES HAVE BEEN FOUND IN BUILDINGS ON RESIDENTIAL REAL PROPERTY IN NORTH DAKOTA. ADDITIONAL INFORMATION REGARDING RADON AND RADON TESTING MAY BE OBTAINED FROM YOUR LOCAL PUBLIC HEALTH UNIT OR THE STATE DEPARTMENT OF ENVIRONMENTAL QUALITY.

NDCC § 47-10-02.2 also requires that “[b]efore executing an agreement to sell or transfer residential real property...a seller shall disclose in writing to the buyer any knowledge the seller has of radon concentrations in the property.” Let’s break that down.

The first question should be is the property residential? While NDCC § 47-10-02.2 does not define residential real property, generally a Broker or Agent should have a pretty good idea as to whether the property is residential. If you have any question as to whether or not you need to disclose, again, err on the side of disclosure.

If the buyer is buying vacant land, is it residential real property? Good question... If it is a sale of vacant land, it is not likely going to require a Radon Disclosure.

What if the Broker or Agent knows that the vacant land sold is where a single-family residence will be built? Might as well provide the Radon Disclosure. Even if the seller does not have knowledge of a prior radon test, it is probably better to have a signed Radon Disclosure form with a checkmark in the box indicating, “Seller(s) has no knowledge of radon in the property” than no form.

If it is new construction residential, do I need to use the Radon Disclosure? Might as well use the form. Certainly, the sale is a sale of residential real property. If there is no knowledge by the seller of the presence of Radon, it is still advisable to verify the lack of knowledge on the Radon Disclosure. There is a statewide form available for any REALTORS® use.

Lastly, if Broker or Agent uses provides Radon Disclosure, NDCC § 47-10-02.2 gives the seller or seller’s agent immunity and states: “A seller or seller’s agent complying with this section is not liable for any claim or action based on the presence of radon gas or radon progeny found in the residential real property subject to disclosure under this section.”

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Having trouble convincing your buyers to use TrustFunds electronic earnest money? We are here to help with useful information and tools you can use when talking to buyers about the safety and security of ACH earnest money payments. Utilize our handy ACH vs. Wire vs. Checks or our Buyer Payment Steps guides available in your TrustFunds Resource Center or share our full article. [Learn more here.](#)



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Agency honors outstanding partners with Champion Awards

BISMARCK, ND – North Dakota Housing Finance Agency (NDHFA) recently awarded Champion of Affordable Housing awards to fifteen outstanding loan officers, real estate agents, and lending institutions that consistently promote NDHFA’s homeownership programs. The state agency provides individuals and families, primarily first-time buyers, with low-cost financing, down payment and closing cost assistance.

“NDHFA’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 Brandon Dettlaff, the agency’s executive director.

The **Excellence in Homeownership Partner Award and Outstanding Homeownership Partner Recognition** honor lending institutions for their strong performance in production volume, loan performance, and program delivery. This year’s recognized partners include Fairway Independent Mortgage Corporation, Gate City Bank, First International Bank and Trust, Town & Country Credit Union, and First Community Credit Union.

The **Keys to Homeownership Impact Award and Recognition** for loan officers highlight individuals who demonstrate excellence in production volume, loan quality, and best practices. Honorees include Aaron Stoneberg of Fairway Independent Mortgage Corporation, Lisa Thuner of Town & Country Credit Union, Greg Dean of First Class Mortgage, Brianna Tabor of First Community Credit Union, and Katie Stockert of Guild Mortgage.

The **Keys to Homeownership Impact Award and Recognition** for real estate agents recognizes top performers based on loan production. This year’s honorees include Olivia Wellenstein of Continental Real Estate in Dickinson; Samantha Vigness of The Bakken Home Team — Realty One Group Caliber in Williston; Tammy Glasser of RE/MAX Integrity Realty in Dickinson; Amy Rogers of Brokers 12 in Minot; and Heather Stromme of Century 21 Morrison Realty in Bismarck.

“In 2025, NDHFA helped 1,898 households purchase a home — first-time buyers, as well as families who previously owned a home and needed assistance to buy again,” said Dettlaff. “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.”

Parties interested in NDHFA’s homeownership programs will find information online at ndhousing.nd.gov.

NDHFA is a self-supporting and mission-driven state agency dedicated to making housing affordable for all North Dakotans. The North Dakota Industrial Commission, consisting of Governor Kelly Armstrong as chairman, Agriculture Commissioner Doug Goehring and Attorney General Drew H. Wrigley, oversees the agency.

Is Your Business Compliant with the Revised Uniform Unclaimed Property Act (RUUPA)?

North Dakota Century Code Ch. 47-30.2 requires businesses to reunite abandoned property with its rightful owner and prevent misuse by holders.

What Does This Mean for You?

- Review your records annually for unclaimed funds, securities, or property.
- Report and remit unclaimed property to the State after the required abandonment period (varies by property type).
- All businesses and nonprofits must comply—no exceptions.

Need Help?

- Visit <https://unclaimedproperty.nd.gov/> for the holder reporting manual.
- Call the Unclaimed Property Division at (701) 328-2800, option 2.

Could You Have Unclaimed Property?

Search for your business at <https://unclaimedproperty.nd.gov/>.

Make Your Plan to Vote



Make sure you have valid North Dakota identification.



Choose how to vote - absentee, early, or on election day.



Check out a sample ballot to see what you're voting on.



Help Guide the Future of Your Industry

NDAR is accepting nominations for the 2027 leadership positions for your state association. If you want to have a part in elevating our industry and want to give some of your time to it, we encourage you to apply.

All members are welcome to apply for Vice President which would then advance to President Elect and President. Ben Kappel is currently Vice President and intends to apply for President Elect. Desri Neether is currently President Elect and will automatically advance to President.

All candidates for NDAR positions must meet the following criteria:

- At least three years as an NDAR member and current member
- Licensed as a broker, salesperson or appraiser
- No license law violation
- Demonstrated leadership in one or more of the following:
 - *prior or current director or officer of a local association
 - *prior or current president of an NDAR affiliated institute or society at the state level o demonstration of participation in NDAR

If you have any questions please reach out to NDAR, or any of the NDAR Nominating Taskforce members: Jamie McLean, Cindy Harvey, Ryan Bohn, Kristy Sagaser and Angela Cymbaluk.

Applications must be received at the NDAR office by May 26.



Housing Policy Is Gaining Momentum—Here’s What to Know

A major housing bill is moving in Congress, and it could shape the future of housing supply and affordability. In this episode of Advocacy Scoop, we discuss the status of the legislation and recognize Fair Housing month and NAR’s ongoing work to expand housing access. From nationwide outreach to updated training tools, this episode highlights the resources available to all members – including NAR’s Fair Housing Grant program. Listen now!

http://www.nar.realtor/advocacy/advocacy-scoop-podcast/housing-momentum-in-d-c-and-why-fair-housing-still-matters?utm_content=graphic_rowhomes&cid=int_adv_26_adv-scoop-pod-2&utm_campaign=adv_26_adv-scoop-pod-episode-26&audience=aes&utm_medium=internal&utm_source=owned

This is a promotional graphic for the Realtors Relief Foundation. On the left, there's a collage of images: a house with a roof made of bricks, a house with smoke rising from it, and a family (a man, a woman, and a child) smiling. In the center, the text reads "REALTORS RELIEF FOUNDATION" in blue and green, followed by "25 YEARS DRIVEN TO Give" in green and orange script. A QR code is positioned on the right side of the graphic. On the far right, there are two call-to-action sections: "Text NDRRF26 to 71777" with a mobile phone icon, and "Visit RRF.REALTOR/DONATE" with a globe icon. The NAR logo is in the bottom left corner.



Oh, for fun! Join us in Fargo, ND on September 16-18, 2026 for the REALTOR® Convention of the Dakotas as we celebrate the places, people, and even phrases that make the Dakotas our home. So bring your best hotdish recipe and your favorite flannel, because we are Dakotans, we are REALTORS®, and We are Legendary--You Betcha!

LATE/ONSITE RATE PRICING (NOVEMBER 1, 2026 -- JUNE 1, 2026)

- REALTOR® Registration - \$210
- Non-Member Licensee Registration - \$130
- Business Partner/Unlicensed Guest Registration - \$130



PAYMENT DETAILS

- My check made payable to NDAR is enclosed. Please mail payment to:
North Dakota Association of REALTORS®
1616 Capitol Way, Bismarck, ND 58501
- I am paying via credit card. Please scan the QR code above to be redirected to the online registration portal.

LOCATION

Holiday Inn
3803 13th Ave S, Fargo, ND
701.292.2700

REFUND POLICY: With a written cancellation before July 31, 2025, the North Dakota Association of REALTORS® will refund your full registration fee, minus the administrative processing fee of \$40. After July 31, 2025, one-half of the registration fee will be refunded, minus the administrative processing fee of \$40. No refunds available after August 15, 2025. 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 infoendrealtors.com.

Chips From The Board

Badlands BOARD OF REALTORS®

The Badlands Board of REALTORS® had an active and impactful spring season, marked by successful events and meaningful community engagement. In March, BBR hosted a well-attended blood drive, demonstrating our members' continued commitment to supporting vital community needs and giving back in a tangible way.



We also held our annual Red & Black Night Business Partner Appreciation Social, which proved to be a great success. The evening featured a silent auction and games, creating a fun and engaging atmosphere while raising funds for the nonprofit Bakken Paws. As part of the event, a special auction was held to name a new rescue; Ben Kappel, NDAR Vice President, won this opportunity and graciously chose the name "Badlands." We are proud to contribute to organizations that make a difference in our community and appreciate the generosity of all who participated.



In addition, 2026 marks a significant milestone as the Badlands Board of REALTORS® celebrates its 50th anniversary. We are honored to reflect on five decades of service, professionalism, and growth within our industry, and we look forward to celebrating this milestone in a special way with our members and community later this year.

Chloe Gunderson
Association Executive

Bismarck-Mandan BOARD OF REALTORS®

We held our first social of the year in March at the 5th Underground.

A great group of Members and Business Partners joined us. While the weather would have been perfect for a rooftop gathering, we took the opportunity to head downtown and check out 5th Underground Events & Theme Bar—and it did not disappoint.





From the creative, seasonally themed décor to the unique cocktails and mocktails, it's a fun and memorable spot.

BMBOR members packed backpacks for the United Way Backpack program on April 29th

This incredible group of volunteers came together to pick up, set up, pack, and deliver 1,628 bags for the **United Way Backpack Program**.

Volunteers:

Jackie Andahl, Roxie Auck, Jarrod Auer, Heidi Bergland, Liliana Bitz, Courtney Bryant, Amy Burkel, DeAnn Dingus, Jake Fisketjon, Tanya Fyfe, Steven Gerhardt, Pamela Hanson, Gina Hruby, Amy Hullet, Hailey Kilber, Kassy Landis, Jon Lengowski, Megan Maxon, Stephanie Michels, Shanda Morgan, Crystal Neumann, Ashley Nilsen, Lori Peter, Brianna Roth, Cheryl Schmidt, Jason Schmidt, Erin Schmitz, Peyton Schmitz, Tami Stecher, Austin Wald, Connor Weikum, Dawson Weikum, Laurie Wentz, and Katie Wirt.

New Member Onboarding was held on May 6th.

The Executive Committee and BMBOR staff were on hand to share their knowledge and expertise with our new members and to welcome them to our association.

Wendy Spencer
Association Executive

Fargo-Moorhead
REALTORS®



On March 12, FMR hosted the 2026 Annual Party: Casino Royale! The event was a success, bringing together members for an evening of (pretend) high-stakes fun, professional casino games, and competitive bidding during the live RPAC auction. Through both the silent and live auctions, more than \$27,000 was raised for RPAC and Issues Mobilization.



FM REALTORS® staff members Sarah Caldwell and Schuyler Froehlich were recognized at this year's AE Institute in Minneapolis for earning the REALTOR® Association Certified Executive (RCE) designation. Sarah and Schuyler now join FMR CEO Marti Kaiser as three of only 540 REALTOR® association professionals nationwide to hold this prestigious designation. [Image: RCE Sarah Schuyler]

At our April Connections event, attendees heard from a panel of local brokers who took a deep dive into today's evolving real estate industry. Hosted by Travis Skongseng, the panel featured Maureen Bartelt, Josh Boschee, Simon Irish, Bruce Johnson, and Katherine Kiernan. Panelists shared valuable insights on effective collaboration, professionalism, elevating client service, and clearly communicating the value of a REALTOR® in a rapidly changing market. [Image: Connections Broker Panel]

As we head into summer, we look forward to hosting our 37th Annual Golf Outing at The Meadows in Moorhead on Monday, June 22. Members and business partners will spend the day networking, enjoying 18 holes of golf, and competing for great prizes while taking part in one of FMR's favorite annual traditions!

Marti Kaiser,
Association Executive

Grand Forks Area Association of REALTORS®

Our Spring Fling event on February 17th was a great success! Attendees had a wonderful evening filled with bingo, music, dinner, and prizes.

On March 25th we unveiled our new building sign.

At the end of March, our CEO – Mike Thompson retired.

On April 6th, our NEW CEO, Vanessa Peters started.

The Education Committee had a class on April 9th.

On April 16th, we celebrated our outstanding affiliate members at our Affiliate Appreciation event, recognizing their dedication and contributions.

On April 24th, we volunteered with Feed My Starving Children to pack meals for those in need.



Vanessa Peters
CEO



Additionally, we have several upcoming community initiatives, including:

- June - St. Joseph's Summer Lunch Program: Providing free lunches to local children during summer break.
- July - Mission BBQ: Grilling and serving meals for residents from and around Northland's Rescue Mission
- August - Yard of the Week

Vanessa Peters,
Association Executive

High Plains Association OF REALTORS®

High Plains can't wait for Summertime! Winter lasted way too long. Here's what we've been up to so far in 2026.

During our January meeting we welcomed Darcy Herman from First Choice Inspections as our speaker. He informed us about new regulations for decks, a few electric panel recalls, along with radon, testing and mitigation systems. During our March meeting, we held a roundtable discussion with our membership about our community involvement, our events and fundraisers, our government affairs and RPAC, and our professional development and CE. There was great conversation and feedback for the board about items to continue and items to improve.





Also in March, we held a spring fundraiser for A Moment of Freedom and raised \$1260. Century 21 Morrison Realty contributed the most, and won a trophy! AMOF provides horse assisted activities and adaptive riding lessons for individuals with special needs. Their program features therapeutic benefits only horses can provide. They help create an environment tailored to each rider and their needs and learning styles to help one develop physical strength, coordination, mobility, self-confidence, peer interaction and social skills. They are located in Buchanan, ND.

We are looking forward to the rest of May. We are hosting interviews for the Jamestown Mayor candidates in a couple weeks. Michelle Neumiller from Gate City Bank will be presenting on their Neighborhood Revitalization Program at our membership meeting. Plus, we'll be doing a spring clean-up at Meindinger Park that we've adopted for 3 years through a Jamestown Parks and Rec program..

Laura Staflein,
Association Executive

Minot
Association of REALTORS®



Is it summer yet? Hopefully soon! You'd think this wind would bring nicer weather to us.

Our Social Committee hosted a Cinco De Mayo event on May 5th at Sports on Tap. It was a great afternoon to socialize.

Up next, the Social Committee is working on our annual Hammer and Keys Golf Social in partnership with the Minot Association of Builders. Scheduled for July 13th at Beowulf Golf Club, all are welcome to join! Judging from past events, we expect a great time to be had.

City elections are on the calendar for June 9th and we are hoping for a strong voter turnout. Of particular interest is the Half-Cent Sales Tax vote. On February 19th, Elly DesLauriers with the Minot Park District presented our members with the details and potential reduction of property taxes with its approval. As well, we recently conducted interviews of the District 3 candidates for North Dakota House of Representatives. Following the interviews, we are endorsing Tim Mihalick and Blaine DesLauriers and providing support for their campaign. Both candidates expressed strong support for the rights of private property owners, workforce development and accessible housing. Thank you to everyone that has invested in RPAC, allowing us to continue support our industry.

Beth Mayer,
Association Executive

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Did You Know?



Jill Beck
NDAR CEO

Be Kind!

As we enter the busy spring and summer market, we have experienced an influx of calls and emails regarding unprofessionalism within our industry. Please remember to treat others as you would want to be treated. Ask yourself: are you one of the individuals that could be generating these calls? Be

professional, and follow the Code of Ethics, rules, and regulations that guide our industry.

The real estate landscape has seen many changes over the past several years. Some practices that needed to be updated or implemented following the settlement of the NAR lawsuits have been part of North Dakota license law since the early 1990s. Buyer agency is one example. Imagine having to quickly scramble to implement these changes and establish new practices in a year without a legislative session. Fortunately, North Dakota already had these measures in place and had been practicing buyer agency for over 30 years. Often, we find ourselves ahead of other states, and that is something to be proud of. Our leadership and committees continually look toward the future and work to develop better practices for our members, helping keep you ahead of the game.

The housing shortage across the state, along with affordability

concerns, remains an important topic of discussion. NDAR is currently participating in the Governor's Sub-Cabinet on Housing, which is reviewing potential legislation for the upcoming legislative session. NDAR has also been advocating for the use of the term "attainable housing" rather than "affordable housing," as affordability can mean different things depending on an individual's financial situation. A draft of proposed legislation will be submitted to the Governor's office later this summer and may be refined before being introduced to the legislature.

Our Government Affairs Committee has been busy and will continue to be increasingly active as we move toward the end of the year and into the 2027 legislative session. We remain committed to championing policies that protect property rights and promote a healthy real estate market. This also includes opposing legislation that does not align with our values. During the last session, this included several rental-related bills that could have negatively impacted small, independently owned properties. We support legislation that benefits the public and consumers, in the ownership of real property.

Please remember to get out and vote in June and November this year. There are many candidates running in both local and state races, including legislative contests. Most of our local boards have already conducted candidate interviews and work hard and dedicate much of their time to support candidates who value and protect private property rights. If you are unsure who to support, consider speaking with one of your local committee members who participated in the interviews. They have dedicated many hours to evaluating candidates and identifying those who most closely align with protecting property rights. There is no excuse not to vote when you have many avenues to do so. There is absentee voting that is currently open, early voting polls and going to the polls on Tuesday, June 9th. Get out and vote!

And with that, I will close with one final reminder: be kind to others in our profession — and to everyone around you.

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SUBJECT: It is not too early to get your Continuing Education done for 2027

Make this the year you complete your continuing education early!

For those licensed in North Dakota, the current continuing education cycle is November 16, 2025, through November 15, 2026. To ensure your license is ready for renewal for 2027, all continuing education requirements must be fulfilled by **November 15, 2026**.

Non-resident and reciprocal licensees need to meet the CE requirements in their state of residence only.

There are NO mandatory topic hours or courses for this CE cycle. Brokers/Broker Associates/Salespersons must complete a total of 12 hours of elective topics of the licensee's choice.

License renewals for 2027 will open in October 2026. During your renewal you will be asked to upload your CE certificates of completion.

For a comprehensive overview of continuing education requirements, visit the North Dakota Real Estate Commission website at <https://www.realestatend.org/licensees/education-2/>.

There, you'll also find a list of approved classroom and online courses: <https://www.realestatend.org/licensees/education-2/approved-courses/>.

Happy learning!

Kory Hagler, Program Assistant
 ND Real Estate Commission
 1120 College Dr Ste 204 | Bismarck ND 58501-1225

2026 NDAR Calendar of Events



- MAY 12** NDAR MEMBER CONNECTION TOUR- GRAND FORKS
- MAY 13** NDAR MEMBER CONNECTION TOUR- FARGO & JAMESTOWN
- JUN 2-3** NDAR MEETINGS, VIRTUAL
- JUN 13-18** NAR LEG. MEETINGS, WASHINGTON, DC
- AUG 24-25** LEADERSHIP SUMMIT – CHICAGO, IL
- SEPT 16-18** CONVENTION OF THE DAKOTAS – FARGO, ND
- NOV 4-9** NAR NXT – NEW ORLEANS, LA
- DEC 4** REALTOR® RING DAY – NORTH DAKOTA

May						
S	M	T	W	F	S	S
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31						

June						
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NAR Milestones *continued from page 1***1930s: Making Loans More Accessible**

NAR also played an active role in debates about economic recovery following the Great Depression. It advocated for the formation of the Federal Housing Administration, which Congress established in 1934 in response to stagnation in the market and widespread foreclosures. The agency was designed to revive homeownership by insuring bank mortgages, thereby expanding access to financing and making homeownership attainable for a broader segment of the population.

NAR also pushed for the creation of the Federal National Mortgage Association, known today as Fannie Mae.

While these organizations were instrumental in building a strong base of homeowners in the U.S., they also played a role in institutionalizing discriminatory lending practices in the decades leading to the passage of the Fair Housing Act and other fair lending laws.

1940s: Solidifying Its Advocacy Presence and Trademark

In 1942, NAR established a Washington, D.C., office and formed the REALTORS® Washington Committee, solidifying its Capitol Hill presence. It was originally devised as a way to assist the country's World War II efforts; however, members of the committee frequently met with federal officials on issues concerning other matters, including rent control and gas rationing. Today, NAR is widely recognized as having one of the most effective lobbying organizations in the country.

NAR members also trademarked a title they had been using for decades. The word "Realtor" was coined by Minneapolis broker Charles Chadbourn in 1915 as a way to distinguish members from "rascals" of the time.

In "A Nation of Realtors," Jeffrey Hornstein chronicles Chadbourn's epiphany after reading about a fake real estate agent who swindled money from a widow:

"Why should not Real Estate Board members adopt some name by which to call themselves, which would distinguish themselves from such rascals? Why could we not adopt a title [that] would designate our members, would imply that we are vouched for by our Board as well as qualified and responsible and would confirm the confidence of the public in them?"

Between 1947 and 1950, NAR filed applications and ultimately registered its collective membership marks REALTORS® and REALTOR® with the U.S. Patent and Trademark Office.

1950: Urban Renewal

Following World War II, as many Americans flocked to newly built suburbs, NAR saw an opportunity to help blighted cities. In 1952 it launched a Build America Better Committee, where advisory groups traveled to cities across the country, making customized recommendations that included rehabbing existing houses, transportation, zoning laws and more. While the work of these advisory groups was often well-intentioned, much like the lending practices of the 20th century, the consequences were not always positive.

Writers like Richard Rothstein, author of "The Color of Law", have documented how policies dubbed as "urban renewal" or "slum

clearance" often resulted in razing communities of color to make way for the development of highways and more profitable land uses.

1960s: Consumer Advertising, National Flood Insurance and RPAC

The association launched its first national advertisement, taking out a full-page ad in "U.S. News & World Report" in 1962. Readers were encouraged to "look for the REALTOR® seal."

The late 60s also saw the creation of the REALTORS® Political Action Committee (RPAC). From its start, the organization was considered bipartisan, supporting both Democratic and Republican candidates who championed NAR positions.

Thanks to NAR's federated structure, the PAC also enabled NAR members to make an impact on state-level politics. "All funds collected were split—as they are today—between national and state REALTOR® associations, enabling REALTORS® to support like-minded candidates at all levels of government," reads the book, "100 Years in Celebration of The American Dream."

1970s: Fair Housing

For several years after the passage of the Fair Housing Act in 1968, which NAR had officially opposed, many NAR leaders remained at odds with the U.S. Department of Housing & Urban Development's proposed rules for implementing the law. That changed in 1975 when NAR joined HUD to adopt the Voluntary Affirmative Marketing Agreement (VAMA). The agreement clarified NAR members' responsibilities under fair housing law and signaling a shift toward proactive engagement on equal housing opportunity.

1980s: Becoming "The Voice for Real Estate"

During this period, NAR expanded its role as a data provider, introducing its Housing Affordability Index and formalizing Existing-Home Sales (EHS) research metrics. (EHS kicked off in January 1966, with 120 local boards participating.) In 1989, the board unanimously approved The Voice for Real Estate as NAR's unifying theme.

The association's lobbying efforts provided a crucial consumer benefit with the preservation of the mortgage interest deduction, which was on the chopping block during tax reform proposals.

1990s: Realtor.com and Limiting Bank Power

The rise of the internet reshaped real estate marketing and information access.

In a 1993 speech, NAR President Bill Chee urged the board of directors to act quickly to innovate and create consumer-facing listing products before tech companies swooped in:

"Consumer trends are driving the market to provide more and more services and more and more access, while NAR's MLS systems are positioned at the opposite end of this trend by having outmoded technology. By making the MLS an exclusionary database, we are not only running counter to the habits and expectations of the consuming public, we are opening vast opportunities to emerging 'lions.' If you believe, as I do, that the hungry lion is coming over the hill, the big question is. What do we do?"

Chee's speech galvanized NAR leaders and led to the launch of Realtor.com, one of the first national consumer real estate platforms. The site was launched through a partnership with a private company known as Homestore. (Today, Realtor.com is owned and operated by NewsCorp.)

Another significant development involved federally chartered banks. NAR actively lobbied Congress to draw a clear line between banking and real estate brokerages, a move to protect consumer choice and competition. In 1991, Congress approved legislation limiting the powers of federally chartered banks and rolled back existing authority of state-chartered banks.

The battle resurfaced in the new millennium with the passage of the Gramm-Leach-Bliley Act of 1999. The bill removed barriers put in place during the Great Depression that separated banking, securities and insurance. NAR fought successfully for nine years to keep large, national banks out of real estate brokerage and management, arguing that real estate is a commercial rather than a financial enterprise and that opening that door would undermine the important safeguards put in place to prevent another depression. For nearly a decade NAR achieved congressional moratoriums on funding the rulemaking that would have allowed banks to expand into real estate services. In 2009, NAR achieved a permanent victory—a ban on banks entering the real estate brokerage and management business—with the Omnibus Appropriations Act of that year.

2000s: REALTORS® Relief Foundation

Within hours of the tragic 9/11 terror attack, the association mobilized and established the REALTORS® Relief Foundation to help victims' families with mortgage and rent payments. NAR leaders provided an initial seed donation of \$1 million from the association's reserves, and REALTOR® agents delivered checks within days.

"I delivered checks to the wives of five victims," George Naylor Jr., a member from Southampton, Pa., said in 2002. "It was the first assistance they received, and it meant a lot. One was already behind in her mortgage payments. I don't know if we [the real estate industry] got much notice for what we did, and I don't know that we should. In our hearts we know we did the right thing."

More than \$8.4 million poured in to provide housing-related assistance and funds were raised and distributed within 100 days. The fund was transitioned into the REALTORS® Relief Foundation, which continues to aid victims of disasters across the country.

2010s: Showing Up After the Crash

In the early 2010s, NAR focused heavily on helping REALTORS® and consumers navigate the aftermath of the 2008 financial crisis, when foreclosures, underwater mortgages and short sales dominated many markets. In 2009, NAR launched its Short Sales and Foreclosure Resource (SFR®) certification course and offered no-cost resources and education through its Right Tools, Right Now program.

NAR was also instrumental in shaping the federal government's response, including working with Congress on provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act that tightened mortgage lending standards and strengthened

consumer protections, while seeking to ensure the law did not unduly burden REALTORS®.

2020s: Making Real Estate Possible During COVID

During the COVID-19 pandemic, while many businesses ground to halt, state REALTOR® associations fought to make sure real estate professionals' livelihoods weren't threatened. They helped ensure members were designated as essential workers in many jurisdictions, underscoring housing's central role in economic stability.

Additionally, NAR engaged policymakers and the courts in winding down eviction moratoria, which threatened property owners' bottom lines, as conditions changed.

The early 2020s also marked a period of intense scrutiny and antitrust litigation targeting the residential real estate industry. While the results of that litigation, including financial settlements and practice changes, are still being sorted out, throughout the process, NAR has worked to preserve consumers' ability to benefit from the services of a real estate professional, protect individual members from liability and communicate the value REALTORS® bring to the transaction.

So What's Next?

The association continues to build on the foundations laid over the last 118 years, while continuing to evolve. An organization founded exclusively for white men, now represents a membership that's majority female, and with both females and people of diverse background serving as leaders.

NAR's Executive Committee passed a three-year Strategic Plan in November 2025 designed to accomplish two priorities: build the future member experience and modernize the association.

"Our organization has been serving REALTORS® for more than a century, and I see this Strategic Plan as the first three years of our next 100 years of business," 2026 NAR President Kevin Brown recently said. "We're helping our members navigate the issues that impact their day-to-day business, like financing, inventory, insurance, zoning restrictions and other barriers to home and property ownership. It means leveling up areas that members already find valuable, such as our advocacy, research and tech tools. And it means finding new ways to help our members get to, and execute, their next transaction."

The ultimate goal is to help members of NAR continue unlocking the American dream, for many, many years to come.



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