### **NEWSLETTER**

December 9, 2020

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#### **Meet the Board**

Amanda Addington, President amanda@amandaaddington.com

Peter Murray, President-Elect peter@mcre.com

Terry La Scola, Secretary terry@welcomehomefrederick.com

Caron Kinsey, Treasurer caronkinsey@gmail.com

Maureen Nichols, Immediate Past President

maureen@bonnieandmaureen.com

Kevin Carey, Affiliate Board Member kevin@careylendingteam.com

Ashleigh Kiggans, Director ashleigh@macroltd.com

Tony "C" Checchia, Director tonyc@veritarealestate.com

Amos Martin, Director amos.martin@remax.net

Marie Lagos, Director marie.lagos@penfedrealty.com



## Virtual Installation of 2021 FCAR President & Leadership Team

FCAR is pleased to formally welcome 2021 President Peter Murray and the 2021 FCAR leadership team, including new board officers and directors, on January 5th, 2021, beginning at 11:30. The annual installation is normally a highlight of our social calendar in the real estate community. However, due to evolving COVID-19 regulations, case numbers, and positivity rates in our area, this year's event will be held virtually.

Image: 2021 President Peter Murray, 2019-2020 President Amanda Addington, and 2018-2019 President Maureen Nichols at last year's installation event.

#### **Continuing Education**

Don't wait to register for classes: While license renewals have been extended in Maryland due to COVID-19, you will still need to ensure all continuing education credits have been earned when the extension expires. AVOID THE RUSH - Register now!

Pursuant to DLLR authorization for online continuing education during the pandemic. To register for any course, visit your member portal at <a href="https://www.fcar.org">www.fcar.org</a>.

#### **MREC Brokerage Relationships & Disclosures**

Instructor: Terry La Scola Thursday, December 10

6pm-9pm

#### **Understanding the Contract of Sale**

Instructor: Jana Gantt Tuesday, January 5 1pm-4pm

#### How to Sell a HUD Home

Instructor: Jim Bass Tuesday, January 12 10am-11:30am

#### **Understanding Contract Addenda**

*Instructor: Marie Lagos*Wednesday, January 20
1pm-4pm

#### **Recognizing Mold**

Instructor: Bob McCutcheon Thursday, January 21 9am-10:30am

Want to attend a class for free? Volunteer as a class monitor! For details, contact shirley@fcar.org.

### MEMBERSHIP DUES NOW BEING COLLECTED

FCAR is now collecting membership dues for the 2021 fiscal year.

Renewals will not be considered late until January 16, 2021.

Here's how your 2021 dues break down:

• FCAR membership: \$312

Maryland Realtors membership: \$218
 National Association of Realtors membership: \$185

 RPAC minimum contribution: \$25 for members; \$99 for brokers

#### **FCAR Board Retreat**

Thanks to all who completed the member survey! FCAR's leadership will be reviewing the results during their upcoming retreat. The retreat will be led by Jim DeLizia, a national expert who has been providing facilitation, consultation and development services for more than a quarter century. The event will be held virtually over two days: the first on December 17th and the second on January 12th. Additional training will be provided committee leadership at a specialized retreat. If you missed the survey but would still like the board or committee leadership to consider your voice, please contact the FCAR office at 301-663-0757.



## Keep More of Your Money in 2020!

TAX-REDUCTION STRATEGIES FOR THE REAL ESTATE PROFESSIONAL

**DECEMBER 16, 9:30AM-12:00PM** 

This FREE program, offered for FCAR members by Bradford Tax Solutions, will address changes in tax deductions, last-minute year-end strategies that you can put to use NOW, how to maximize your 2020 Stimulus as it relates to taxes, deductions many real estate professionals miss, and more! Register at https://bit.ly/fcartax

#### **NAR Ethics Update on Hate Speech**

All real estate professionals should be advised that NAR has updated its ethics rules concerning hate speech and expanded the situations in which these rules may be invoked.

In essence, real estate professionals who engage in hate speech or discriminatory conduct, even outside of their professional role, could be subjected to disciplinary actions.

Per NAR's statement on the matter, "The new rules extend Article 10 of the Code, which already prohibits discrimination in professional services and employment practices, to include discriminatory speech and conduct. Article 10 prohibits REALTORS® from discriminating on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. The new Standard of Practice, 10-5, will now state: 'REALTORS® must not use harassing speech, hate speech, epithets, or slurs" against members of those protected classes."

In addition, "The board also approved a revision to NAR's bylaws to expand the definition of 'public trust' to include all discrimination against the protected classes under Article 10, as well as all fraud. Going forward, associations will be required to inform their state real estate licensing authority of final ethics decisions that hold REALTORS® in violation of the Code in instances involving real estate—related activities and transactions where there is reason to believe the public trust may have been violated."

For complete FAQ prepared by NAR, click here.

#### UNDERSTAND THE NEW RULES - TRAINING TO BE OFFERED BY NAR

NAR will offer monthly trainings to help real estate professionals better understand the new policies and how to implement them in their own practice. For a schedule of these trainings, <u>click here.</u>

#### Penalties for SentriLock Violations have increased.

Know the Rules and Regulations. Save yourself from suspension & up to \$15,000 in fines.

Modern lockbox systems such as SentriLock track entry in order to protect YOUR CLIENTS and YOU. When the integrity of the system is compromised, the system of protection fails. To keep everyone safe, FCAR is adopting a more aggressive stance toward alleged lockbox violations.

Please note that the following constitute violations of the lockbox user agreement:
Unaccompanied persons entering a listed property
Accessing a box without prior listing agent consent
Sharing of the SentriLock Key Card, pin or username
Opening a box while "off Premises" through the SentriLock Mobile App

Please be reminded, all subscribers agreed to very specific "terms of use" when initially subscribing to the service. The Lockbox User Agreement and Lockbox Rules and Regulations are very clear as to the "do's" and "DON'T"s of the system.

#### **Procedure for Handling Complaints of Lockbox Violations**

Three members of the Board of Directors will review and investigate complaints and will decide on issuing fines and/or suspending or revoking SentriLock service.

#### **Penalties**

As detailed in the SentriLock Contract, subscribers who violate any rules and regulations of the service are subject to a fine or penalty not to exceed \$15,000, and possible revocation of service.

A first offense violation could result in a \$3,000 penalty; a second offense, \$10,000; a third offense, \$15,000 and AUTOMATIC suspension or revocation from the service.

In addition, a notice of the violation will be forwarded to the broker/manager of the subscriber and any other FCAR member named in the violation. Non-payment of any imposed fine will result in suspension or revocation of services.

Please help FCAR help you by honoring the service agreement rules and reporting violations.

# Did you know there's a private Facebook group for FCAR members?



It's a safe space to share valuable information about events, business tips, articles, and RPAC activities. Search "groups" on Facebook for "FCAR MEMBERS AND AFFILIATES." Click here to request to join.

Not on Facebook? FCAR is also on Instagram and Twitter.



Looking for a unique stocking stuffer? FCAR's store has a number of REALTOR®-themed items to brighten your favorite real estate professional's day. All purchases must be made in office. Please call 301-663-0757 to arrange private shopping in our store.



## Professional Standards with National Expert Leigh York

#### January 8, 2021 9am-4pm

Start your business on the right path in the new year! FCAR is pleased to offer a free training on January 8th with Leigh York, a nationally-recognized expert in professional standards with a penchant for making the topic exciting and meaningful. Leigh has more than 20 years in the real estate industry and specializes in broker/agent coaching, strategic planning, and training for ombudsman, mediation techniques, and more.

FCAR's all-day event begins at 9am on January 8th. Register through your member portal at www.fcar.org.

Image: Leigh York, leighspeaks.com



### FCAR in the Community: Square Corner Holiday Lights

Here's a sneak peak of brighter things just around the corner - Square Corner, that is. This rendering, provided by Downtown Frederick Partnership, reveals plans for the new holiday light display FCAR is honored to sponsor this year!

Downtown Frederick Partnership reports that they hope to have the light installation fully set up by the weekend of December 18th. We'll let you know as soon as it's ready for viewing.

We hope members will take advantage of this opportunity to enjoy the illuminated scene with a sense of pride, knowing their organization helped make it possible. This is also a great time to support local businesses in downtown Frederick, which have suffered much during the pandemic. And of course, FCAR encourages those who are out to follow all safety protocols. For a complete listing of advice and assurances on safe distancing, parking, and more, visit <a href="https://downtownfrederick.org/covid-19/">https://downtownfrederick.org/covid-19/</a>.

Be sure to put this Downtown Frederick crossroads on your must-see list of holiday displays this year!





FCAR hosted a masked, socially-distanced New Member Orientation on December 9th. If you or a realtor in your office has recently joined the organization, these programs are an excellent opportunity to discover all the benefits, tools, and services FCAR members enjoy.

Our next orientation session will be soon in the new year! We'll publish details as soon as the event is scheduled.

#### **Legislative Breakfast Recap**

#### from Lisa May

On December 8, FCAR was pleased to welcome fifteen of Frederick's state and local elected officials for a first-ever virtual version of our annual Legislative Breakfast event.

Moderated by 2021 FCAR President Peter Murray and FCAR Government Affairs Director Lisa May, the program began with a briefing on REALTOR® legislative priorities. Bill Castelli, Sr. Vice President of Government Affairs for the Maryland REALTORS® presented three of the association's top issues for 2021: expanding housing opportunity and affordability, increasing broadband availability across the state, and creating a registration program for unlicensed property managers.

Elected officials then participated in a Q&A session on a variety of topics. One of the most difficult challenges of the upcoming year will be state and local budgets. While revenues have exceeded initial projections during the pandemic, the threat of a second wave of shutdowns and declining school enrollments adds further uncertainty. Officials will remain focused on maintaining current services, providing educational funding, and keeping economic development projects moving forward. They also expressed optimism for another round of federal stimulus to aid those efforts in the new year.

The program also included a discussion of COVID's impacts on the housing industry. Frederick's local governments have been able to leverage some of their stimulus funding toward rental relief, mirroring a top priority of the National Association of REALTORS®. Those officials are also working on several proposals to expand access to housing, including a rent buy-down for low-income seniors, amendments to the Moderately Priced Dwelling Unit (MPDU) program, and the use of Accessory Dwelling Units (ADUs). Members of the General Assembly also expect statewide legislation on rental housing, including the provision of legal representation to tenants to prevent unnecessary evictions.

Finally, the officials promoted some of their own legislative initiatives for 2021. In addition to the monumental task of pandemic response and vaccine distribution to Frederick residents, our state and local representatives will also be involved in: legislation to promote equity and inclusion in our communities, addressing large scale solar installations on agricultural lands, and implementing local land use plans, such as Livable Frederick and the City of Frederick's new comprehensive plan.

FCAR thanks all our elected officials for joining us for this informative event. Attending were:Senator Michael Hough, Senator Ron Young, Delegate Dan Cox, Delegate Ken Kerr, Delegate Carol Krimm, Delegate Jesse Pippy, Delegate Karen Lewis Young, County Executive Jan Garner, County Council President M.C. Keegan-Ayer, Council Member Jessica Fitzwater, Council Member Kai Hagen, Council Member Steve McKay, City of Frederick Mayor Michael O'Connor, Alderman Roger Wilson, and Frederick County Government Affairs Director Joy Schaefer.



## Spreading the Cheer: FCAR Reindeer Race Donations Delivered!

Thanks to the generosity of our participants and sponsors, the FCAR Community Service Committee was able to deliver donations to recipient charities over the past week. At left, Community Service Committee Vice Chair Jennifer Marsh with a representative from Blessings in a Backpack. Below left, Community Service Committee Wendy Friend at WFMD 930 Radio, delivering a donation for Christmas Cash for Kids to radio host Bob Miller.

Thanks again to all who helped make this event a success!



## License Extensions **During COVID-19**

Just a reminder that the Maryland Real Estate Commissionhas pushed out the expiration date for licenses that will expireduring the COVID-19 State of Emergency, as per Governor LarryHogan's order in March 2020. Licensees will have 30 days from the date the State of Emergency is lifted to renew their license.

The license expiration extension is temporary, and the Real Estate Commission is encouraging licensees to continue to take the necessary classes they will need to renew their license.

If you have questions about your license or the requirements, please log on to the DLLR website at <a href="https://www.dllr.state.md.us">https://www.dllr.state.md.us</a>, click on the Licensing link at the top of the page, click on Real Estate Commission on the list on the left (near the bottom, click on License Search in the left column, then click on Name, fill in your name and city and in the informationthat appears, you will find the date that DLLR has listed as the date that your license will expire.

## Let's Get Social! Connect with FCAR











### SentriLock Reciprocity in Maryland

In order for agents to access homes through SentriLock outside of their home association boundaries, a reciprocity agreement is necessary. FCAR members already have reciprocity with all associations in Maryland except for the Garrett and Coastal Associations. If you wish to show properties in the Garrett and Coastal Association boundaries, you must complete the appropriate reciprocity form prior to showing the property. The same rules SentriLock Reciprocity In Maryland and regulations for SentriLock users remain in effect. Anyone caught breaking these rules will be subject to fines set by each association. Processing these reciprocity agreements can take up to 2-3 business days to complete. Please plan accordingly to make sure there is enough time to complete the process before you plan to show the property. FCAR does not currently have reciprocity agreements with associations in Pennsylvania, Virginia, or West Virginia. If you plan to show properties in these states, please research how to obtain reciprocity agreements. Completed forms should be emailed to Kelley Burley at kelley@fcar.org. Please call 301-663-0757 with any questions. Forms for Garrett and Coastal Associations are available on the FCAR website.

# Real Estate Forecast Summit: Post-Election Outlook December 10, 2020 11am-2:40pm

click to register

The National Association of REALTORS® will be hosting a virtual summit on the post-election opportunities, challenges, and outlook facing the economy and the residential and commercial real estate markets. Panelists will discuss how policy and demographic factors will shape the real estate market in 2021 and how real estate can contribute to sustained and broad-based economic recovery and prosperity for all. Please note that all times are EASTERN STANDARD TIME (EST).