



# The Greater Lakes Association of REALTORS®



VOLUME 2019, ISSUE 1 REALTOR® ADVISOR JANUARY 2019

## MESSAGE FROM YOUR ASSOCIATION PRESIDENT

*Happy New Year GLAR Association Members!*

Let's kick off our 2019 with some information for all of us to be aware of as we go into our new year's business plans.

Important to understand NAR's President, John Smaby, strategic priorities for all our Associations:

1. Advancing Member and Consumer Communications
2. Redoubling of Efforts in Advocacy and Regulatory Monitoring
3. Heightening NAR's Role as a Steward of Data
4. Enhancing the Member Experience
5. Addressing Affordability & Supply Issues

NAR has been working hard to develop resources that work uniquely in each community to address the specific issues related to housing affordability and supply. Visit

**[realtorparty.realtor/supplyshortage](http://realtorparty.realtor/supplyshortage)** to learn more about the ways REALTORS® and REALTOR® Associations can offer a path forward.

At NAR National Meetings we discussed what are the Top 5 Current Impacts on Real Estate:

1. Interest Rates and the Economy
2. Politics and Political Uncertainty
3. Housing Affordability
4. Generational Change/Demographics
5. E-Commerce and Logistics

Now is the time for REALTORS® to Own our Story and go out and commitment and support our profession and communities that we live in.

*Much Success and Happiness in the New 2019 Year!!*



Sandy Swanson  
President of GLAR  
218-839-4390

## NEWS & UPDATES

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### NATIONAL NEWS

NAR is in regular communication with congressional leaders and the White House and is working with other organizations to ensure lawmakers are aware of the importance of keeping programs critical to communities operating without interruption.

There are three areas of concern for your business: 1) the availability of federal flood insurance under the National Flood Insurance Program, 2) delays in processing of FHA-backed mortgages, and 3) slower response times by IRS offices for tax information needed for real estate transactions.

#### *Flood insurance*

NFIP's authority to sell flood insurance policies expires at midnight tonight. Should the program lapse, NFIP will not be able to sell or renew policies. Existing NFIP policies will remain in effect until their expiration date. [Details and helpful links.](#)

#### *FHA programs*

Under a shutdown, FHA will furlough non-essential employees. Delays are possible in loan processing and approval. Mortgages backed by secondary mortgage market companies Fannie Mae and Freddie Mac are not affected, nor are mortgages backed by the U.S. Department of Veterans Affairs.

#### *Tax information*

To the extent taxpayer information from the IRS is needed, transactions can face delays as IRS offices, subject to furloughs of non-essential employees, take longer to reply to requests.

### STATE NEWS

From Chris Galler - Last week the Congress and President extended the National Flood Insurance Program (NFIP) until May 31, 2019. Although not permanent, it does provide some assurance to the lending community that flood insurance will be available to properties they give mortgages on.

**PROBLEM:** Today FEMA issued new guidance instructing insurers **NOT TO SELL or RENEW flood insurance policies** during the partial gov't shutdown. This, despite Congress and the President signing legislation reauthorizing the NFIP last Friday.

NAR is looking for property buyers affected by the FEMA decision to stop selling flood insurance policies. If you know of buyers that are impacted by this action - please contact Chris Galler directly @ 763-234-4391.

**\*HOUSING DAY AT THE CAPITAL IS MARCH 4, 2019\* [REGISTRATION IS NOW OPEN](#)**

### LOCAL NEWS

Effective **January 1, 2019** the Radon Licensing Act will take effect. Building Contractors, Plumbers and HVAC contractors that install radon systems receive referrals from real estate agents throughout MN. [See below for more information.](#)

- Mark your calendars for **FEBRUARY 7, 2018** for the annual **EXPO!** Enjoy a morning of continuing education followed by lunch and a few hours of getting to know your affiliate members. The special events committee is working diligently on making this one of the best EXPO's yet. Don't miss out.
  - We're revamping the Buzz, the Newsletter, and the website. The next few months are sure to bring some changes that we hope you'll find useful. If you have suggestions or ideas – please send them to: [Office@GreaterLakesRealtors.com](mailto:Office@GreaterLakesRealtors.com)
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## Radon Licensure and Work Standards

The Minnesota Radon Licensing Act (Minnesota Statutes 144.4961) was passed by the legislature and signed into law in May 2015. This act gives Minnesota Department of Health (MDH) the authority to write rules and enforce laws related to the radon industry in the state.

All licensing requirements will go into effect on **January 1, 2019**.

### Who needs a license?

Professionals that measure or mitigate radon and companies that mitigate radon or perform radon lab analysis, must be licensed by MDH.

- **Measurement professionals:** an individual who places or retrieves test device in buildings they do not own or lease.
- **Mitigation professionals:** an individual who installs or designs a radon mitigation system in a building they do not own or lease or provides on-site supervision of mitigation work.
- **Mitigation companies:** a business or government entity that employs one or more licensed mitigation professional and performs or authorizes employees to perform radon mitigation.
- **Radon Analysis Laboratories:** a business or government entity that analyzes passive radon test devices for the presence or concentration of radon.

### Who does not need a license?

No license is required for the following:

- Testing radon concentrations in a building that you own or lease
- Installing a mitigation system in a building that you own or lease
- Installing radon control systems in newly constructed homes, prior to a certificate of occupancy being issued
- Providing radon testing devices or information for general education purposes
- A building official or that person's designee
- Hardware stores that sell test kits
- Mitigation technicians if they are supervised on-site by a licensed radon professional

### Training

Measurement professionals must complete an initial measurement radon training course approved by MDH and pass the exam. Mitigation professionals must complete the initial measurement course and the initial mitigation course and pass exams for both courses. Courses can be taken in-person or online. A list of approved courses and associated exams can be found on the MDH website. License applicants must submit proof they have completed the initial training(s) and passed the exam(s) when they apply.

*Continue to next page....*

## Licensing Cost

All radon licenses are valid for one year.

- **Measurement Professional License:** \$150 per year
- **Mitigation Professional License:** \$250 per year (a mitigation professional license includes a measurement license)
- **Mitigation Company License:** \$100 per year (this fee is waived if the company employs or contracts one licensed mitigation professional)
- **Radon Analysis Laboratory:** \$500 per year (waived for government entity distributing tests kits to general public)

## Standards of Conduct and Work Practices

The key requirements are:

- Create and follow a Quality Assurance Plan for measurement approved under the license
- Use measurement devices approved by the two national industry associations and analyzed by Minnesota licensed laboratories
- Report measurement and mitigation work to MDH on a quarterly basis
- Comply with national industry protocols for conducting radon measurement and mitigation
- Complete continuing education and mitigation technician training annually

There are several other specific licensure requirements for licensees.

## Radon System Tags

All mitigation systems installed by professionals must have an MDH issued tag. Licensed mitigation companies and sole proprietor mitigation professionals can purchase tags (\$75 per tag). Tags must be purchased online from MDH. A licensed mitigation professional (employed or contracted by the company) or a sole proprietor mitigation professional must attach tags.

### Minnesota Department of Health Indoor Air Unit

PO Box 94975

St. Paul, MN 55164-0975

651-201-4601

[health.indoorair@state.mn.us](mailto:health.indoorair@state.mn.us)

[www.health.state.mn.us/radon](http://www.health.state.mn.us/radon)

10/10/18



Dolly Matten  
Executive Director of GLAR  
218-828-4567

## CONTINUING EDUCATION

For Online Continuing Ed,  
click below



DATES	CLASSES	TIMES	CREDITS
<u><a href="#">At GLAR</a></u>			
Jan 24	New Member Orientation	9:00am-12:00pm	3.00
Jan 24	Let's Be Professional-ETHICS	1:00pm-4:00pm	3.00
<u><a href="#">At Breezy Point Resort - EXPO</a></u>			
Feb 7	Required Module Risk Management	8:30am-12:15pm	3.75
Feb 7	Sellers Concessions	8:00am-10:00am	3.00
Feb 7	Identifying Comparable Sales	10:00am-12:00pm	3.00

These classes have been approved by the MN DOC for the number of hours specified for CE. All Meetings and Education are held at GLAR unless otherwise noted.

*Sometimes having the right tool for the job is half the battle! Knowing how to get the most out of those tools is the other half.*

#### Training Videos from NorthstarMLS

**For the Beginner** NorthstarMLS user:

<https://www.northstarmls.com/matrix-beginner-videos/>

**For the Advance** NorthstarMLS user:

<https://www.northstarmls.com/matrix-int-videos/>

#### Our Address and Phone

Greater Lakes Association of Realtors  
15344 Pearl Drive  
Baxter, MN 56425  
218-828-4567

#### Association Hours:

Monday thru Friday  
9:00am-5:00pm  
Closed Saturdays

### IMPORTANT INFORMATIONAL WEBSITES

\*Department of Commerce -  
[www.commerce.state.mn.us](http://www.commerce.state.mn.us)

\*Greater Lakes Association of  
REALTORS®  
[www.greaterlakesrealtors.com](http://www.greaterlakesrealtors.com)

\*Minnesota Association of  
REALTORS®  
[www.mnrealtor.com](http://www.mnrealtor.com)

\*National Association of  
REALTORS®  
[www.nar.realtor](http://www.nar.realtor)

Code of Ethics Required Every 2 Years.

## GLAR AFFILIATES

**COMPANY**

A.W. Research Labs  
 Alder Creek Custom Cabinets  
 Almost Home Inspections  
 American National Bank-Baxter  
 American National Bank-Brainerd  
 American National Bank-Pequot Lakes  
 Atlas Abstract & Title  
 B. Johnson & Associates, LTD  
 BlackRidge Bank  
 BlackRidge Bank  
 BlackRidge Bank  
 Brainerd Dispatch  
 Brainerd Savings & Loan  
 Brainerd Savings & Loan  
 Brainerd Savings & Loan  
 Brainerd Savings & Loan  
 Brainerd Weightloss & Wellness Center  
 Bremer Bank  
 Bremer Bank  
 Central Choice Insurance Group  
 Central Lakes Insurance Brokers  
 Central Water Testing Lab  
 Compeer Financial  
 Consolidated Telecommunications Co. (CTC)  
 Crow Wing County Abstract Co.  
 Crow Wing Power Credit Union  
 Cygneture Title Solutions  
 Deerwood Bank  
 Deerwood Bank  
 Deerwood Bank  
 Diversified Handyman LLC  
 Eagle Vision Home Inspection  
 Edina Realty Title, Inc.  
 Elite Environmental Services, LLC  
 Elite Title & Escrow  
 Fine Line Finishing  
 First American Title  
 First National Bank  
 Frandsen Bank & Trust  
 GR Promotions, A Vernon Company  
 HealthSource Chiropractic-Progressive Wellness  
 Hedlund Chiropractic  
 Hi-Tech Home Inspections  
 HomeTeam Inspection Service  
 Hubbard Radio-Brainerd  
 Insty Prints  
 Insurance Advisors

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 Sandy Bebler  
 Darlene Hardy  
 Tanner Rogers  
 Linda Hurst  
 Jennifer Carlson  
 Joseph Sparks  
 Maria Orłowski  
 Mike Kuck  
 Angela Remmick  
 Gary Johnson  
 Brandon Larson  
 Brian Sedlachek  
 Shane Paskey  
 Margaret Devorak  
 Jodie Garceau  
 Andy Isackson  
 Diane Junker  
 Scott Jackson  
 Suz Pohl  
 Becky Eckelman  
 Casey Kannel  
 Julie Mohs  
 Jed Jackson  
 Bill Anderson  
 Katie Bahma  
 Brad Johnson  
 Shayna McCulloch  
 Glen Burkhalter  
 Deb Kline  
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COMPANY

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 Klein & Fleming Insurance Services  
 Lakes Area Habitat for Humanity  
 Larson Abstract Co.  
 Leer Title Services  
 Mayo Creek Home Inspection Services  
 Members Cooperative Credit Union  
 Members Cooperative Credit Union  
 Mid MN Builders Association  
 Mid MN Federal Credit Union  
 Mortgage Lending Services, LLC  
 Navigator Home Inspections  
 Neighborhood National Bank  
 Noble Escrow & Title  
 Odor Eliminators  
 Pine Country Bank  
 PrimeLending  
 Pro-Tech Home Inspections  
 Property Source  
 Randall State Bank  
 Restoration Damage Experts  
 RiverWood Bank  
 ServiceMaster  
 Surety Home Inspection Team, LLC  
 The Blue i Group LLC  
 Tradition Mortgage  
 US Bank  
 Wells Fargo Home Mortgage  
 Whitebirch Home Inspection Services

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**Committee Members Wanted! Come Volunteer with us!**

Are you looking for something rewarding to do and would like to be amongst other great people? Not sure what it involves, ask any one of the volunteers on the next page for more information.



\*Come be on any of these committees...Budget, Bylaws, Education, Government Affairs, Membership, MLS, Public Relations, Special Events and/or Technology

\*We welcome new faces and embrace new ideas!

\*Next page lists our awesome group of people that already volunteer on one or more GLAR's Committees!

[Click here to fill out application](#)

## GLAR LEADERSHIP TEAM 2018-2019

President	Sandy Swanson	<a href="mailto:Sandra.Swanson@Century21.com">Sandra.Swanson@Century21.com</a>	218-839-4390
President Elect	Brad Wadsten	<a href="mailto:BradWadsten@EdinaRealty.com">BradWadsten@EdinaRealty.com</a>	218-821-2721
Past President Rep	Sheila Holley	<a href="mailto:SheilaHolley@EdinaRealty.com">SheilaHolley@EdinaRealty.com</a>	218-839-9058
Secretary	Theresa Bilben	<a href="mailto:TheresaBilben@gmail.com">TheresaBilben@gmail.com</a>	218-556-3980
Treasurer	Pete Thomes	<a href="mailto:PeteThomes@EdinaRealty.com">PeteThomes@EdinaRealty.com</a>	320-630-0994
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Director	Mark Pietig	<a href="mailto:Mark@Pietigproperties.com">Mark@Pietigproperties.com</a>	218-821-0767
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Director	Kevin Kruchten	<a href="mailto:KevinKruchten@EdinaRealty.com">KevinKruchten@EdinaRealty.com</a>	218-251-4949
Affiliate Director	Sandy Bebler	<a href="mailto:Sandy.Bebler@BlackridgeBank.com">Sandy.Bebler@BlackridgeBank.com</a>	320-295-9714
MNAR Director	Sandy Swanson	<a href="mailto:Sandra.Swanson@Century21.com">Sandra.Swanson@Century21.com</a>	218-839-4390
MNAR Director	Laurie Moe-Greer	<a href="mailto:LaurieM@UpnorthPropertySearch.com">LaurieM@UpnorthPropertySearch.com</a>	218-838-7816
GLAR Foundation	Associate Staff	<a href="mailto:Office@GreaterLakesRealtors.com">Office@GreaterLakesRealtors.com</a>	218-828-4567

## GLAR COMMITTEE VOLUNTEERS

<u>BUDGET</u>	<u>BYLAWS</u>	<u>EDUCATION</u>	
Kevin Kruchten, Liaison	Sheila Holley, Liaison	Angie Petersen, Liaison	Keith Schwankl
Pete Thomes, Treasurer	Matt Pecarich, Chair	Renee Nieman, Chair	Preston Peters
Albin Kuschel	Doug Zaske	Breanna Sheley	Ronda Bjornson
Galen Johnson	Mike O'Connell	Colleen Goedker	Sandy Swanson
Jim Ruttger	Tim Nelson	Dennise Sonnee	Traci Balder
T.J. Simon	Viny Van Roekel	Dinah Sundberg	
<u>GOV AFFAIRS - RPAC</u>	<u>MEMBERSHIP</u>	<u>MLS</u>	<u>PUBLIC RELATIONS</u>
Brad Wadsen, Liaison	Laurie Simonson, Liaison	Theresa Bilben, Liaison	Mark Pietig, Liaison
Gary Scheeler, Chair	Raelyn Borg, Chair	Jim Eisler, Chair	Bill Satre, Chair
Becky Rentz	Matt Przybilla	Galen Johnson	Anthony Koop
Bill Brekken	Steve Gall	Jack Antolak	Christy Potocki
Brian Wallin	Tanner Rogers	Jim Ruttger	Jenny Carlson
Carrie Raud		Rod Osterloh	Malissa Tandeski
Doug Kern			Suz Pohl
Kevin Goedker			
<u>SPECIAL EVENTS</u>		<u>TECHNOLOGY</u>	
Sandy Bebler, Liaison	Pam Braland	Sandy Swanson Liaison	
Mike Koop, Chair	Sam Horn	Matt Wadsten	
Ben Bergjuis	Shayna McCulloch	Shelly Satre	
Carolyn Olson	Sindy Shanks	Eli Kohorst	
Dan Evans	Traci Balder	Tom Sandelands	
Jodie Garceau			

## GLAR BOARD ACCEPTED MEMBERSHIP



Carrie Maurer-Ackerman of Gilchrist Realty  
Ed Simonson of Sandelands Realty  
Chad Moore of NextHome Horizons

GLAR Members Retired! Congrats!!

Rolland Nelson of RR Nelson Appraisals

New Brokers

Gregory Anselmo to Edge of Wilderness; Clinton Nelson to Positive Realty; Jeffrey Kaul of Century 21-Atwood to Century 21 (previously Mills Lacs Realty in Onamia, Isle, and Garrison)

New GLAR Applications

Sarah of Wells Fargo Home Mortgage-Brainerd

Members on The Move

Sarah Morrison to Kurilla Real Estate; Jerry Moore to Weichert Realty; Chad Moore to NextHome Horizons; Tina Anderson to Aspen Real Estate; Brandon Pederson to Edina Realty-Crosslake; Laura Pederson to Edina Realty-Crosslake

No Longer GLAR Members

Troy Loftus of Wells Fargo; Jamie Boesen of EXIT Lakes Realty Premier; Renee Johnson of Nor-Son Custom Builders; Sandy Drennen of Costco Wholesale

