

The Greater Lakes Association of REALTORS®



VOLUME 2020, ISSUE 4

REALTOR® ADVISOR

April 2020

A message from your GLAR Board President – Brad Wadsten

Confidence, a simple word with a very complex meaning, especially during these uncertain times. We all have heard the term "consumer confidence" and what a meaningful barometer that is as it relates to how our economy performs. I recently had a discussion with a small business owner, a provider of building products and services and when I asked him how the COVID-19 situation had impacted his business, he shared a story with me that I feel is worth repeating.

The business owner said that he was very concerned about the future of his business, until his father, also a partner in the business sent him an email the night before with this message: This situation will pass son, look ahead. This business has been in our family for 90 years and when your grandfather started the business, we were in a depression. We survived that, have gone through World War II, the Korean War, the assassination of a President, the Vietnam War, the oil shortages and gas lines of the mid 70's, the Gulf War, the recession of the early 1990's, Y2K, the recession and economic crisis of 2008 and many other challenges. Until a month ago the father said, our business had not only survived, but was in a very strong position. His message to his son was that this too will pass, our local market, society and the world population in general will move ahead and better times will be enjoyed by all.

Confidence in the future starts with us, look forward.



Thank you,

Brad Wadsten
GLAR Board President
218-821-2721



NATIONAL NEWS:

Putting Members First With the Right Tools, Right Now

SOURCE NAR.REALTOR

In light of the challenges presented by <u>COVID-19</u>, and its impact on the real estate industry, NAR is taking steps to support members through these uncertain times. The Right Tools, Right Now initiative, which was activated once before in 2009, makes new and existing NAR products and services available for <u>FREE or at significant discounts</u> – right now – and is available to REALTORS® and REALTOR® Associations.

The program includes products, resources and services from all areas of the Association, including:

- Webinars to help you manage your finances;
- <u>Education courses</u> to expand your skills;
- Timely <u>market reports</u> to inform your business and clients.
- <u>Digital tools</u> for transactions and marketing
- RESOURCE PAGE FOR YOUR "RIGHT TOOLS RIGHT NOW"





NAR Is Funding 2 Months of Telehealth Access

- In response to the current health crisis, NAR is funding 2-months of access to Members TeleHealth at no cost to our members, via the Right Tools, Right Now program.
- Members TeleHealth provides access to a network of more than 2,300 board-certified physicians,

who can address non-emergency medical issues via smartphone, tablet or computer.

- Enrollment in the NAR-funded benefit is limited, so we ask that you check first with your insurance provider, even if it's Medicare, as you may already have access to telemedicine.
- Learn more

STATE NEWS:

Please visit MNAR's website for the most current information as this ongoing situation evolves



Top 3 COVID-19 FAQs



Q: Is the MN Realtors[®] going to draft an addendum to the representation and facilitator contracts to indemnify brokers for COVID-19 related illness for brokerages who continue to show properties?

A: The MN Realtors[®] is not intending to adopt any indemnification language specific to COVID-19 at this time. The MN Realtors[®] listing contract already contains indemnification language.

Q: What real estate services are allowed as addressed in the Stay Home MN Order?

A: Governor Walz added Real Estate Transactions as "Critical Sector work," and is limited to workers who facilitate and finance real estate transactions and real estate services; including appraisers and title services.

Q: Will license renewal be impacted by the Coronavirus pandemic?

A: The real estate renewal application window opens May 1 and applications are submitted online. The deadline is June 30. The Minnesota Department of Commerce strongly urges real estate licensees to work with their brokers to complete renewal requirements and renew their licenses at the earliest opportunity.

For further explanation of these Q & As, and to view the full list of FAQs MNR is receiving, please visit our COVID-19 FAQs page, which is being updated on a regular basis.

READ MORE

REALTOR® ADVISOR



Guide to Federal and State COVID-19 Response Programs

The federal and state governments' responses to the COVID-19 pandemic have been swift, with several major response bills signed into law since mid-March.

MNR wants to provide you the most up-to-date and accurate information on programs that are available to small businesses, the self-employed, and independent contractors from a variety of sources.

READ MORE

Industry Resources

Fannie Mae Approach to COVID-19

Freddie Mac Guidance Related to COVIC-19

MN Multi-Housing Association COVID-19 Preparation

MNR COVID-19 Update

NAR COVID-19 Guidance

NAR Financial Wellness

SBA CARES ACT

State Resources

- Guide for Small Businesses: View this guide on the DEED website to see all the programs available now to businesses.
- ❖ MNSure: 30-day special enrollment period (SEP) for qualified individuals who are currently without insurance. The SEP opened on March 23 and runs through April 21 through MNsure.org.
- Small Business Assistance: The <u>program administered by the Department of Employment and Economic Development</u> will help Minnesota small business owners who need immediate assistance during COVID-19 closures.
- ❖ Deadline extensions: Minnesotans filing their state annual Individual Income Tax return have until July 15, 2020 to file and make payments. The deadline to apply for the REAL ID has also been pushed back by one year.
- Unemployment Insurance: The Governor expanded the state's unemployment insurance program, which can provide quick relief for employees who are unable to work as a result of COVID-19.
- Suspension of evictions: Landlords and financial institutions cannot begin eviction proceedings that would remove tenants from stable housing during the COVID-19 pandemic. If you or someone you know has been wrongfully evicted, you can contact the Attorney Generals' Office here or at 651.296.3353.

State of MN Executive Orders

MN Dept of Health Coronavirus Guidance

MN Dept of Revenue: Response to COVID-19

NAR and Federal Resources

- 4/8: USDA Implements Immediate Measures to Help Rural Residents, Businesses and Communities
- 4/7 NAR Video: Let's All Comply With COVID-19 Guidelines
- 4/1 NAR Offers TeleHealth to Realtors® who Lack Access to Service
- 3/29 FEMA Extends Grace Period for Flood Insurance Renewal Premiums
- 3/27 NAR CARES Act and Provisions for Realtors® and Their Consumers
- 3/23 FHA Authorizes Fannie Mae and Freddie Mac to Support Additional Liquidity in the Secondary Mortgage Market
- U.S. Small Business Administration (SBA) Disaster Loans Now Available
- 3/18 HUD Suspends Foreclosure & Evictions on Single Family Homeowners with FHA-Insured Mortgages for the Next 60 Days
- IRS Extending Federal Income Tax Payments to July 15, 2020
- NAR's COVID-19 Updates

LOCAL NEWS:

Now, more than ever, please take time to review the resources available from NAR and MNAR. The real estate industry has always been an evolving industry, but the COVID-19 pandemic has certainly impacted the way we practice real estate, market properties, and interact with one another, customers, and clients.

There are many resources that you can use to assist your clients through their current transactions and home buying processes; Information for agents regarding unemployment benefits; & Guides for brokerages and companies under 499 employees regarding SBA Loans to name a few.

As everyone adjusts to this new way of life, please know that we remain focused on providing you with support along with the necessary tools/resources for building knowledge and sharpening your skillsets. It is our goal to keep members updated with accurate, helpful information without overwhelming you with too much media.

We hope that you have been able to take advantage of the online courses provided by TheCE Shop and even some of the free courses by NAR as we understand that June will be fast approaching. (See above link NAR's "Right Tools Right Now.") We look forward to the day that that we can resume classes, but we will have to wait to see how things progress in the next few weeks.

The Association Office will remain closed during the Stay-At-Home Order; however, we will continue to work to serve our members in every way possible, from home.

Challenges inspire lessons within ourselves as well as those around us. There will be brighter days ahead and we will all be better because of our experiences.

Dolly Matten GLAR - Director 218-828-4567



SAFETY ALERT:

There has been a report of a woman peering into homes of a few listed properties and even walking into the living room of an occupied home. The police were called but as we attempt to make listings more available, virtually, please take time to educate Buyers that it is NOT ok to walk onto OR into someone's property just because there is a "For Sale" sign in the yard.

PLEASE contact the police if you or your clients experience any strange activities such as this. We need to make sure we do everything we can to protect our clients.



Baxter Community Blood Drive

Sponsored by: GLAR

Greater Lakes Association of Realtors®
15344 Pearl Drive - Baxter
Conference Room

Thursday, April 30, 2020 10:00am to 4:00pm

App/Info: Call 1-800-RED CROSS (733-2767) or visit RedCrossBlood.org enter Sponsor Code: GLAR



1-800-RED CROSS I 1-800-733-2767 I redcrossblood.org I Download the Blood Donor App



Availability of Donation Appointments

Register for your Appointment Here

To support social distancing, appointments are now required. With thousands of blood drives cancelled during the COVID-19 pandemic, we are working hard to open new donation sites. In the meantime, please search 14 days out or beyond. The need for blood is constant - patients need your help.

EFFECTIVE: March 6, 2020





UPDATE

CORONAVIRUS DISEASE 2019 (COVID-19)

The American Red Cross is closely monitoring the evolving situation regarding the outbreak of the coronavirus disease 2019 (COVID-19). While the risk of contracting any coronavirus through a blood transfusion is extremely low, out of the abundance of caution, we are taking actions to help ensure the safety of the blood supply, our donors, recipients, volunteers and staff.

The Red Cross is asking that individuals postpone their donation for 28 days following:

- Travel to China and its special administrative regions, Hong Kong and Macau, as well as Iran, Italy and South Korea.
- Diagnosis of COVID-19, contact with a person who has the virus, or suspected to have it.

There will be signage and donor educational materials on COVID-19 at all Red Cross blood drives and donation centers across the country.

BLOOD SAFETY FOCUS

- The Red Cross uses safety measures to protect the blood supply from all respiratory viruses including this
 coronavirus strain.
 - o In addition to the travel deferral, the health history screening also helps to protect the blood supply.
 - o Blood is only collected from individuals who are healthy and feeling well at the time of donation.
 - Red Cross employees follow thorough safety protocols at our blood drives including wearing gloves and personal protective gear, wiping down donor-touched areas after every collection, using sterile collection sets for every donation, and arm scrubbing.
 - Call back number, to connect with trained donor counselors, is provided if donor develops any symptoms of illness within the days following donation. Donations from such donors are immediately quarantined and not used for transfusion.
 - The Red Cross continuously monitors virus activity and takes proactive actions to safeguard the blood supply when necessary.
- During this public health emergency, donation information may change in the days and weeks ahead, so please
 be sure to consult with your Red Cross representative or staff at your blood drive with any questions.

HOW YOU CAN HELP

- Recruit a few additional donors to your blood drive to help offset any individuals that may postpone their donation due to travel to affected areas.
- Educate your donors who have traveled to China and its special administrative regions, Hong Kong and Macau, as well as Iran, Italy and South Korea to schedule an appointment for more than 28 days after their return to the U.S.
- Volunteers who are helping donors at check-in and registration at your blood drive may be given information onsite regarding this coronavirus. They may be asked to share the information with donors and help those who may need to postpone their donation.
- For detailed donor eligibility questions, please have your donors call 1-800-RED CROSS (1-800-733-2767) or visit <u>RedCrossBlood.org</u>. For more information on the COVID-19, visit the CDC website at https://www.cdc.gov/coronavirus/2019-ncov/.

Thank you for your support! Should you have any questions please do not hesitate to contact your Red Cross representative.

UPCOMING CONTINUING EDUCATION

Code of Ethics Required Every 3 Years.

Current Cycle: JANUARY 1, 2019 - DECEMBER 31, 2021

Future Cycles: January 1, 2022 - December 31, 2024

January 1, 2025 - December 31, 2027

Are you wondering what CE courses are required or what you still need to take? Go to Pulseportal.com. Here you will find that information and other services. Follow these simple steps...

1st Choose a Program "Minnesota Department of Commerce"

2nd Choose your Board (the profession you are in).

3rd To see what your current status is for licensing and class requirements, you will need your last name, Social Security#, and License#.

4th Scroll down to "Other Services" and click on "Review your CE Transcript" That will open a page that shows what you have taken and what is required.

The PULSE Portal offers online licensing capabilities for the Minnesota Department of Commerce in the following industries: Real Estate, Collections, Appraiser, Abstracter and Bullion Product Dealers.

If you have questions about specific licensing procedures, many of them can be answered by reviewing that specific license on our website: MN Department of Commerce - Licensing If you have any further questions, you may contact the Licensing Division at: Phone: 651.539.1599 E-mail: Licensing.Commerce@state.mn.us Education E-mail: Education.Commerce@state.mn.us





New Online Courses Now Available through NAR!

Click the photo link below to visit our online education options



EDUCATION CARD HOLDERS

As we experienced the cancellation of our classroom-education we were able to secure an agreement with TheCEShop for our card holders to complete their necessary CE hours online. Please use the link and the promo code listed below.

REGISTER HERE

Promo Code: GLAReducationcard

GLAR Education Card Holder:

Our records show that you may still be obligated to fulfill some CE Credits. <u>Please check Pulse Portal</u> to view your transcripts. (CLICK HERE)

If you are in need of credits to get to your required 15, you may now complete them by logging onto TheCEShop and entering in your information. The cost to complete the remainder of your credits will be included in your card and can only be used until May 15, 2020. Please note that this offer is not valid with any other online provider and is limited to a combined (classroom/online) total of 15 hours CE. You may continue to use your 2020 education card for classroom ONLY sessions once they've resumed but there is no guarantee that we will be able to reschedule in time for the 6/30/20 deadline.

For Non-Card Holders - that same link will get you to the correct site and you can save 40% by

using: **PROMO CODE:** Support40

**Please note all in classroom CE classes have been cancelled until further notice. There is no guarantee we will be able to resume classes in advance of June 30, 2020. Thank you for your understanding!



Best Practices for Using a SentriLock Lockbox During COVID-19

If you use a SentriLock lockbox, there is a key step you should take to reduce the possibility of viral contamination through the use of the lockbox. That step involves thoroughly cleaning the lockbox. If you are a listing agent, you should clean the lockbox each time you exit the property, as a courtesy to others entering your listing. If you are a showing agent, you should clean the lockbox before entering the property. Regardless of which model of SentriLock lockbox you own or you encounter during a showing, the process is generally the same.

You will need:

Rubber gloves

Antibacterial wipes, or antibacterial spray with a clean cloth

Note: During this crisis, you should keep a supply of rubber gloves and antibacterial wipes in your vehicle at all times. This is key to helping to protect yourself, your family and your clients.

Here's how to properly clean the lockbox:

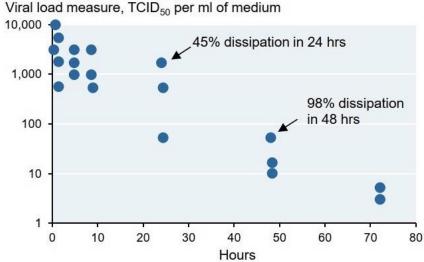
- 1. Put on rubber gloves for this process.
- 2. Remove an antibacterial wipe from its container and use it to thoroughly clean the lockbox keypad, sides, rear, and bottom.
- 3. Use a second wipe to clean the doorknob, the lockbox shackle, and the keyhole on the entry door.
- 4. Use your SentriKey® Real Estate mobile app to open the key compartment and thoroughly wipe the door key. While holding the key in one hand, use the wipe to clean the key compartment before placing the key back into the storage bin.

Follow Best Practices for Surfaces

Based on the information below, the COVID-19 virus can survive on plastic and stainless steel surfaces up to 70 hours.

Make sure to wash your hands after any contact with surfaces such as lockboxes and door handles.

Decay of SARS-CoV-2 on Plastic







"Your Lakes Area Concrete-Care Provider."

Lakes Lifting & Leveling LLC "Your Lakes Area Concrete-Care Provider." Proudly providing top-notch Concrete-Care to Minnesota's greater lakes area, Lakes Lifting & Leveling can help ensure more homes close with less delay! We can raise, level, and stabilize existing concrete for a fraction of the price of replacement. Our quick, permanent, and eco-friendly solutions can be completed in hours and the treated areas are ready for immediate use. By eliminating days of heavy intrusion on property and landscaping by replacement crews and equipment, Lakes Lifting & Leveling can get homes ready for inspection faster. We provide solutions for sidewalks, driveways, shop floors, basement slabs, interior slabs, stoops, stairs, patios, pool decks, boathouses, and so much more. Homes that are in tip-top shape sell faster, so let Lakes Lifting & Leveling help keep the closing process moving.

Visit our website www.LakesLiftingLeveling.com or Facebook page @LakesLiftingLeveling to schedule a free estimate. (Same day installs are available upon request.)





Board Approved March/April 2020



Members on the Move

Olga Archer - moved to Realty Group

Theresa Scherping – moved to Realty Group

Jim Flesch - moved to PMI Minnesota

NEW and RETURNING REALTOR MEMBERS:

STACEY WELLNITZ – EXIT LAKES PREMIER REAL ESTATE

SUSAN VANEK – EXIT LAKES PREMIER REAL ESTATE

BRITTANI HATFIELD – C21 BRAINERD REALTY

DAVID MOE – LAKEPLACE.COM

BLAKE BURGGRAF – WOODS TO WATER REAL ESTATE

CHRISTOPHER MUMM – WEICHERT REALTY TOWER PROPERTIES

AARON CLOMBE – EDINA REALTY

BRYAN BENNETT – THUNDER LAKE REALTY

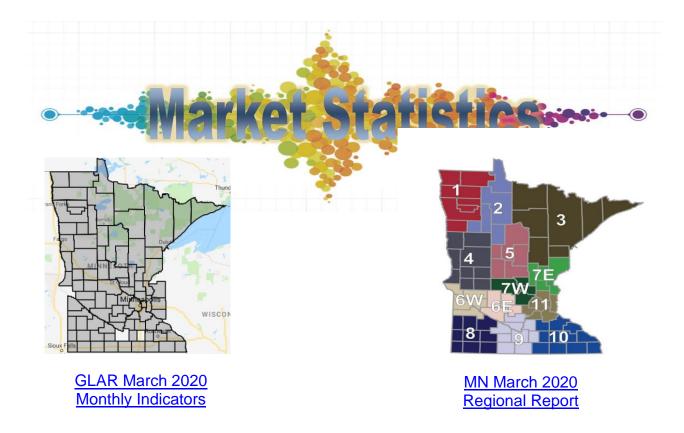
CHRIS FOY – EDINA REALTY, INC.

MATT FOY – EDINA REALTY, INC.

MIKE FOY – EDINA REALTY, INC.

New Affiliate Members – Welcome!

BRYAN BENEKE – B & C NORTHERN HOME INPECTIONS – 218-537-0681 JORDAN "JT" TIMOTHY – LAKES LIFTING AND LEVELING – 218-821-1611



Support Phone Numbers & Emails

ShowingTime or InfoSparks Support:

1-800-379-0057 or support@showingtime.com

NorthstarMLS HelpDesk:

1-877-251-5455 or email help@northstarMLS.com

Instanet Solutions for TransactionDesk/Authentisign:

1-800-668- 8768 or support@instanetsolutions.com

SentriLock, LLC.

1-866-736-2322 or support@sentrilock.com

Tech Support: 513-618-5800

Department of Commerce:

1-800-657-3978 or licensing.commerce@state.mn.us

Pulse Portal Link

Do not use your browser's back button or all your data will be lost.

Be sure to disable your pop-up blocker to view reports

REALTOR® ADVISOR

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HomeTeam Inspection	Kyle Holm	218-825-7372	lakesarea@hometeam.com
Home Warranty, Inc.	Peter Jackson	877-977-4949	peterjackson@homewarrantyinc.com
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April 2020

REALTOR® ADVISOR

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Mid MN Federal CU Ginger House 21	18-829-0371	ghouse@mmfcu.org
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RiverWood Bank Jaime Rowlette 21	18-828-8400	jaime.rowlette@riverwoodbank.com
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Wells Fargo Home Mort. Troy Loftus 21	18-546-3890	troy.loftus@wellsfargo.com
· ,		
Whitebirch Home inspect. Scott Ebriet 21		scottebnet@gmail.com

We encourage you to reach out to the participating affiliate members, listed above, as these members see the value in belonging to your association and working with REALTOR® members and their clients.

Know of someone you think would benefit from belonging to this membership – please refer them to: office@greaterlakesrealtors.com or by calling 218-828-4567

GLAR Contact Information

REALTOR® ADVISOR

Greater Lakes Association of Realtors 15344 Pearl Drive Baxter, MN 56425 218-828-4567 Association Hours:
Monday thru Friday
9:00am-5:00pm
Office@GreaterLakesRealtors.com



GLAR LEADERSHIP TEAM 2020

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AAC: Agent Advisory Committee

<u>What is the AAC?</u>: REALTORs® have a voice in helping to identify and prioritize NorthstarMLS® system improvements and enhancements. The Agent Advisory Committee (AAC) serves as that voice, representing all NorthstarMLS subscribers.

<u>AAC Mission Statement:</u> A group of systems users that partners with NorthstarMLS staff and validates the most relevant issues as they pertain to real estate agent tools.

NorthstarMLS Priorities: These are based on many sources, including the associations, brokers and your calls to their help desk. The AAC validates or invalidates those priorities, assists with enhancements where agent preferences are involved, and evaluates potential new agent tools.

YOUR 2020 AGENT ADVISORY COMMITTEE REPRESENTATIVES FOR GLAR:

Theresa Bilben, Tom Sandeland and Brad Wadsten

BUDGET

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.



BYLAWS

*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 complete the application

Your Association Committee Members

EDUCATION

	<u> </u>		
Pete Thomes, Liaison	Sheila Holley, Liaison	Molly Nelson, Liaison	Brad Wadsten
Kevin Kruchten, Chair	Matt Pecarich, Chair	Angie Petersen, Chair	Pete Thomes
Albin Kuschel	Doug Zaske	Dennise Sonnee	Theresa Bilben
Jim Ruttger	Mike O'Connell	Linda Steffen	Kevin Kruchten
TJ Simon	Tim Nelson	Sandy Swanson	Sandy Swanson
Brad Wadsten	Viny Van Roekel		Mark Pietig
	Dustin Kuschel		Molly Nelson
			Miranda Peterson
GOV AFFAIRS - RPAC	<u>MEMBERSHIP</u>	MLS	Sheila Holley
Brad Wadtsen, Liaison	Mandy Peterson, Liaison	Theresa Bilben, Liaison	Sandy Bebler
, Chair	Raelyn Borg. Chair	Jim Eisler, Chair	Laurie Moe-Greer
Doug Kern	David Jensen	Galen Johnson	
Bill Brekken	Melissa Whitted	Jack Antolak	
Brian Wallin	Amanda Cline	Jim Ruttger	
Doug Zaske		Rod Osterloh	
Matt Wadsten		**Debra Flam	
Molly Nelson		**Dustin Kuschel	
<u>SPECIALEVENTS</u>	SPECIALEVENTS-CONT	<u>PUBLICRELATIONS</u>	TECHNOLOGY
Sandy Bebler, Liaison	Jodie Garceau	Mark Pietig, Liaison	Sandy Swanson Liaison
Linda Hurst, Chair	Maria Orlowski	Brittney Boeder, Chair	Matt Wadsten, Chair
Ben Berghuis	Amye Miller	Ruth Ann Veith	Eli Kohorst
Mike Koop	Sam Horn		Tom Sandeland
Molly Nelson	Justin Fox		Trent Baumann
Ginger House	Shayna McColloch		
Jamie Wells	Annika Oʻbyrnes		
GLAR FOUNDATION			
Sandy Swanson, President	Amye Miller, Pres Elect	Laurie Moe-Greer, Sec/Tr.	Ruthann Veith, Director
Linda Hurst, Director	Angie Schultz, Director	Laurie Simonson, Director	

APRIL

Sunday	Monday	Tuesday	Wed.	Thurs.	Friday	Saturday
			1	2	3	4

All CE classes have been cancelled until further notice. There is no guarantee we will be able to resume classes in advance of June 30, 2020.

Please plan accordingly to complete your continued education requirements.

We appreciate your understanding!

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5	6	7	8	9	GLAR OFFICE CLOSED GOOD FRIDAY	11
12	13	14	15	GLAR Board Meeting 10:15am Zoom Meeting	17	18
19	20	21	22	23	24	25
26	26	28	29	P	reregistration equired Save a life Give Blood	