

HUMBOLDT ASSOCIATION OF REALTORS®
BROKERS MEETING
Thursday, November 7, 2013
2:00 p.m.

ATTENDANCE: Mikki Cardoza, Michelle Voyles, Noelle Metzler, Darus Trutna, Rahi Miraie, Andy Parker, Phil Lazzar, Joanie Frederick, Clyde Akamine, Sherilyn Munger, Victoria Copeland, Greg Anderson, Debbie Bindel, Robin Ronay, Jeremy Stanfield, Joshua Kinch and Dean Kessler

Staff present: Lois Busey, Executive Officer; Staci Bishop, Bookkeeper/MLS Administrator

NOTES: Notes from June 13, 2013 Meeting. Notes from the June broker meeting were in the packets.

HAR: HAR Realtor, Rookie & Affiliate of the Year Nominations. Please nominate people for Realtor, Rookie and Affiliate of the Year by November 18th. Member Services Committee votes on Rookie and Affiliate of the Year by ballot and three of the past Realtor of the Year recipients vote on the Realtor of the Year based on nominations received. Awards will be given at the Installation Dinner in January.

Updated MLS Notice of Exception. CAR updated the Notice of Exception in zipForms and we updated our version as well to include the same wording. Please be sure to use one of these forms and give a copy to HAR whenever you have a listing that the sellers do not want in the MLS.

New Grant Program. Our Scholarship Committee gives out annual scholarships to four year colleges, which is well received in the community, but the students often leave the area and don't return. The committee has come up with a Grant Program to reimburse new licensees up to \$250 for the required classes to obtain their license and another grant for up to \$250 to reimburse the fees to take and pass the licensing test. The committee will review applications and distribute grants quarterly, with the first review being in January 2014.

SentriSmart Mobile Access App Available. For an annual fee of \$24.00 plus tax, agents can use SentriSmart, a mobile app to access lockboxes instead of using a key. You must have cell service to generate the code you will be given to access a box. You still have to enter your card PIN on your mobile device, the lockbox serial number or location and then you are given an access code to open the box. This will also assign lockboxes as codes are generated.

Register on the upgraded HAR website: www.harealtors.com. If you haven't done so yet, check out the new HAR website and register to access the Members Only section.

2014 Committee Sign Ups. We are looking for 2014 Committee Volunteers, please sign up for at least one committee and encourage others in your office to volunteer as well.

County of Humboldt – Requirement for filing Preliminary Change in Ownership Report. Humboldt Land Title asked HAR to distribute information to our membership about the county's requirement for filing a preliminary change in ownership report. Agents need to remember to have their clients complete this form; there is a penalty of \$100 or 10% of taxes that can be enforced for failure to do so.

FEMA Flood Insurance Reform. Tom Ross of Ross Insurance Agency asked HAR to distribute the FEMA Flood Fact Sheet to our members. There are many changes to this program that affect our areas. Elevation Certs are being required if the property shows on the flood map or the insurance rates are extremely high. Elevation Certs run from \$600 to \$3000. Having a unified database would be ideal as right now there are no benchmarks set and engineers cannot use someone else's work, they have to start over every time a certification is ordered. It was noted the county has a FEMA file and you can ask for a copy of the certification. The FEMA website also has lots of great information. It would be great to have an engineer certify neighborhoods instead of on a case by case basis for a lower cost. Companies that provide NHD reports are: DisclosureSave, Property ID, PDQ and CAR has MyNHD in zipForms. It was suggested we take this issue to CAR to sponsor legislation for neighborhood certifications since lenders, insurance companies and FEMA all require certifications. Cert's

don't change the maps, but if we can get the maps changed based on the certifications, there would be no need for certs for neighborhoods. It was noted Lloyds of London can fund without certs as they don't follow all of California's guidelines.

There was discussion about having a library of Assessor Parcel Sheets at HAR. Every time an agent pays \$15.00 to get a characteristic sheet, they keep a copy at HAR for anyone to have access to. It was questioned how often they change, would they become outdated? We could keep a master with dates on them or agents can upload into the MLS documents. The fact that these aren't really reliable and are often inaccurate was mentioned. RPR was supposed to get this data into their database, but it hasn't happened yet. It was decided not to have a library at HAR.

BRE: Retention of Electronic Communications. Information on the BRE's retention of electronic communications was in the packets. Mikki reported there is an app that downloads texts into another format called SMSExport so you can store your texts online or print them. This is required for property managers and maintenance businesses as well. GoogleVoice also tracks all calls, texts and voicemails and they can be emailed.

CAR: State Directors Reports. The State Directors Reports booklets were passed out. These were given out at the General Membership Meeting as well. The CAR meetings were highly informative. Please use www.car.org, the legal tab alone is a wealth of information and it's very under-utilized. Each agent needs to set their own profile on the CAR website.

State Water Resources Control Board Water Diversion in Humboldt County. Southern Humboldt landowners received a letter from the State Water Resources Control Board regarding withdrawals; these were mostly for diversions from China Creek. They are asserting their control over ground and surface water. Be careful about water resources, you need to investigate if your property is not serviced by a municipal water district. No CAR forms cover this issue. We brought it up at CAR and they are looking at adding it to the SBSA along with another issue brought up from another area regarding wells drying up. Ask your sellers if they've letters from the State Water Resources Board and disclose to buyers. We were told by CAR not to add this to our local disclosure as it's a state issue.

NAR Realtor Emeritus Status. As of now, NAR requirements for Emeritus status are being a NAR member for 40 years. Emeritus status means you no longer pay NAR dues, you are an honorary member. NAR was looking at changing this to require the member to have served on a NAR Committee for one year. Both HAR and Palo Cedro Association of Realtors brought this issue to CAR. Victoria spoke against this change and CAR unanimously passed a motion to take to NAR to keep the requirements as they are.

New and Revised Forms as of November 2013. A list of new forms released in November was in the packets. Please be aware and only use the new forms. There was discussion, again, about agents using duplicative forms and how some think that distracts from the importance of the necessary forms. Agents should fill out disclosures with their sellers. Greg was encouraged to use the HAR Forum on the website to discuss this issue with other agents or to write something for the newsletter. It was suggested we have a brokers meeting to discuss forms only and have our local disclosure list available at the meeting. It was noted CAR's website has a list of required disclosures for each transaction type; some felt even the CAR list uses duplicative forms.

CAR Members can sign up for new health insurance for 2014. Information on CAR's health insurance options for 2014 was in the packets.

RealCare Insurance – Information on Health Insurance Law. Information from RealCare, CAR Insurance carrier, was in the packets.

2014 New Laws for California's Realtors. New laws for 2014 were in the packets for agent's information. As of July 2014, a smoke detector with a 10 year battery is required. There is an issue about contractor's licenses being needed for property managers of 16+ units and basically anyone arranging bids is considered a contractor. An issue about adjoining fences and disclosing to buyers is also addressed.

CAR Legal Webinars – Monthly. Be sure to sign up for the monthly CAR legal webinars.

NAR: Realtor.com changes – non Realtor listings, rental inventory, new homes. NAR recently made changes to Realtor.com where they are now allowing non-Realtor listings, rental inventory and new homes. This is all in an effort to compete with sites like Zillow and Trulia, to be a more comprehensive site for the public to get all the information they may be looking for. Realtor listings are listed before non-Realtor listings and the non-Realtor listings are pulled from MLS's, FSBO's are not allowed. Staff was questioned why RE/MAX's national franchise has a feed of our MLS, is this allowed? Staci will check.

HAR EVENTS:

- Recent:**
- General Membership Meeting & Affiliate Expo at Elk's Lodge – June 20th
 - Toys for Kids Quarter Craze – July 10th at Eureka Women's Club
 - Crabs Baseball Member Appreciation Mixer – July 24th
 - Day at the Races Mixer & Race Sponsorship – August 16th
 - Golf Dinner at Elk's Lodge – September 12th
 - Golf Tournament at Beau Pre – September 13th
 - Toys for Kids Spaghetti Feed – October 17th
 - General Membership Meeting at Baywood – October 23rd
 - 1031 Basic & Advanced Classes – October 29th
 - Marketing to Investors in Today's Market – October 30th
- Upcoming:**
- Tax Class & Obomacare Insurance – November 14th
 - Toys for Kids Mixer – December 12th
 - Installation Dinner at Eureka Women's Club – January 4th

Affiliate Directories were passed out along with flyers on the upcoming Tax/Insurance Classes and the Toys for Kids campaign.

OPEN FORUM. Phil reported he had a builder's exclusion from the supplemental tax for a spec house, so the taxation was on the land value only. The County is re-assessing the improvements along with the land as of January 1st each year. Some thought if you buy and sell before the supplemental tax is due, you are responsible for the full bill. Is it appropriate for HAR to address this with the Assessor? We will invite Mari Wilson to our next Brokers Meeting and let her know the issues we want to discuss with her: January 1st tax on improvements even when there is a supplemental exclusion, Prop 13, Commercial property rates possible increase, why can't the characteristic sheets be looked at without having to purchase them? Mikki has been talking to Mari about reviewing mathematically how people over 55 can't afford taxes on new properties and the need to keep lower rates; she showed Mari how the county loses money on sales and new purchases. Email Mikki any other questions for Mari and Mikki will contact Mari about coming to our February meeting.

There was discussion about CraigsList scams where people are renting homes to people that are not for rent. Agents should post no trespassing signs inside the windows of vacant listings as a deterrent. There are also title scams happening, warn your clients.

Adjourned: 3:50 p.m.