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JUNE 2009

A PUBLICATION OF THE ALASKA ASSOCIATION OF REALTORS®

Industry Issues Report

National Real Estate Summit

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President's Message

By Art Clark, GRI
2009 AAR President
Real Estate Brokers of Alaska



Greetings from Washington, D. C.

As most of you know the state and local Realtor associations were in Washington, D. C. from the 11th through the 17th at the National Mid-Year governmental meetings. This is an annual event where we gather to listen and share concerns regarding local, state and national issues that affect the way we do business.

Of course this year there have been some different issues than we have dealt with in the past. The state of the housing industry was and is on the minds of everyone in the Capital, not just the Realtors. This year NAR put on the first ever NAR Real Estate Summit. At the Summit some of the Keynote speakers were Former Representative Harold Ford, Jr. political commentator Patrick Buchanan, Dr. Robert Reich, former U.S. Labor Secretary of Labor, Shaun Donovan, U.S. Secretary of Housing and Urban Development, Dr. Alan Greenspan, Former Chairman of the Federal Reserve Board, and Sheila Bair, Chairman of the Federal Deposit Insurance Corporation.

These individual speakers were augmented by morning and afternoon round table discussion panels that dissected the events leading up to the market meltdowns and what has been done since to alleviate the problems. There was also discussion as to how to avoid similar problems in the future.

Others will discuss the summit later in this newsletter. However, if you wish to view some of the video clips from the summit you can do so by visiting the Realtor.org website at http://www.realtor.org/meetings_and_expo/midyear_and_trade_expo/real_estate_summit?lid=ronav0022. There is a great deal of insight in these clips and it would be well worth your while to review some of them. Of course the Mid-year meetings include a lot more than the Summit, which may well be a yearly event in the future.

(President's Message, continue on page 16)

Industry Issues Recap

"26th Legislative Session Comes to an End"

By Dave Somers
AAR Industry Issues Chair
Somers & Associates
Fairbanks



The first session of the 26th Alaska State Legislature has drawn to an end. Some of our missions have been accomplished, some are ongoing, and some are just starting up.

In a session where 440 bills were introduced and only 61 passed, we can consider our program a great success. Three of the four bills that we either introduced or backed were passed and will be signed into law. I wish to thank all of the committee members for their hard work. I also want to thank all those that took time to make the phone calls and to testify at committee hearings, and to all those that took time to read and analyze all the information in an effort to protect our industry. A special thanks to Sandy Eherenman for her extra efforts and to Wendy Chamberlain of Legislative Consultants of Alaska. Wendy is a real pleasure to work with and a great asset to the Alaska Association of Realtors. The following is an overview of these bills and those areas of importance that will be on our agenda for the balance of this year.

HB 49, our eminent domain bill, was passed this session. This law adds recreational properties to existing laws that strengthen an individual's private property rights from the exercise of eminent domain. This bill will afford the same protections to our recreational structures that we have for our primary residential structures. Thanks to Representative Craig Johnson for introducing this legislation.

HB 129 was introduced by Representative Ramras, who has been a strong supporter of

Realtor issues. This bill allows the Alaska Real Estate Commission to revoke a real estate license of a licensee for committing certain crimes. The commission can currently do this for brokers and associate brokers, but not licensees. As the commission had already had the authority to do this when licenses are renewed, this new law applies to the time in between license cycles. This law passed and will be signed into law.

HB 156, introduced by Representative Ramras, also passed. This law allows municipalities to partially or totally exempt the fee for using a landfill or dumping area to dispose of the waste materials from a deteriorated property. Encouraging owners and developers to dispose of derelict structures will make our neighborhoods safer and help maintain property values.

SB 129, the sprinkler bill, is where we ran into trouble this year. Without this bill, when the State of Alaska adopts the current national building code, ALL structures will be required to have a full blown sprinkler system. We are simply trying to exempt single family homes and duplexes from this law. The added cost to build and maintain a single family structure will greatly inhibit the dream of _____

"Three of the four bills that we either introduced or backed were passed and will be signed into law."

homeownership for many. Just imagine, after paying an extra \$10,000 or more for your house, trying to decide if you are going to glycol your sprinkler system before vacation, or do your yearly inspection or not. There will be an extra layer of inspections and costs for every sale. There will be numerous leaks and ensuing mold issues, as well as the difficulty in obtaining insurance after these failures take place. If you are not on public


(Industry Issues Report, continued from page 4)

utilities, you will need a separate water holding tank, a generator with pump and a self starting system attached in case the electricity goes out. This has not been thought out, except by the national suppliers of all the sprinkler system parts. While this bill stalled in the Senate, we expect to get it through next session. The key will be finding a way for the local municipalities to accept the exemption without opening the door for a pre-emption of the local municipality's rights.

We have also been following a number of bills as they progress. We will continue to monitor these bills as they are re-introduced next session. They deal with, among other things, foreclosure requirements, licensing of mortgage brokers and a bill that will define when a manufactured home is real property and when it is not. The preparations for the mandatory errors and omissions insurance law were derailed for a period this year due to a surprise ruling from the Attorney General's office regarding the involvement of the Alaska Real Es-

tate Commission. Most of this problem appears to have been fixed, but it is my opinion that logistically and legally, we will not have everything in place for the start date next year. The Industry Issues Committee will be monitoring the regulation project closely to make sure our members are protected.

The last item I will touch on is the subject of frivolous lawsuits. We tried to go this battle alone in the past and were not successful. It is our goal to pass legislation that will cause the attorney bringing a frivolous lawsuit to have to pay the attorney's fees, possibly with treble damages, of the offended party. We are taking a long term approach to this battle, and it will be a battle. We will be meeting with interested organizations from around the state to develop a strategy and common ground to launch our offensive from. More on this as we progress.

Again, thanks to all involved for a successful session. 

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National Director's Report

"Midyear Meeting in Washington, D.C."

By *PeggyAnn McConnochie*
National Director
ACH Consulting
Juneau



Although the cherry blossoms were gone it was a warm, beautiful, if a bit wet (meaning muggy) meeting in DC this year. There were many interesting events during our legislative meetings. I will touch on the highlights. If you have any questions, please contact me.

REALTORS® Federal Credit Union (RFCU) is open for business! <https://www.realtorsfcu.org/> Mike Brodie, chair of the REALTORS® Federal Credit Union, announced that the credit union was "open for business." Brodie introduced Thomas Glatt, CEO, who thanked the more than 200 NAR members and staff who've already joined. "We're America's newest credit union," he said, "but after only four days of operations, we are not America's smallest credit union." Glatt presented information on the RFCU during various meetings throughout the week and they had a booth at the Trade Show which was bustling with people getting information and signing up. Check out the information at the link above.

Changes to Code of Ethics and MLS Policies (For board owned MLSs) Important modifications were made to our Code of Ethics. I suggest that you read through these changes.

- False and misleading statements. Standard of Practice 15-2 was amended and a new Standard of Practice was approved to strengthen members' obligations to refrain from making false or misleading statements about competitors, including in use of social media tools. The new amendment includes the duty to publish a clarification about, or to remove statements made by, others on electronic media the REALTOR® controls once the REALTOR® knows the statement is false or misleading. For example, if you're publishing a blog and someone posts a false or misleading comment about a fellow REALTOR® on it, it's your duty

to remove the post or publish a clarification when you become aware of it.

- Separately, the board approved a change to the NAR Bylaws, imposing the same duties on associations and MLSs as on members to not make false or misleading statements against competitors, competitors' business practices, or competitors' companies.

- Land brokerage. Article 11 was amended to include land brokerage among the specialties that members should refrain practicing without training. (This change must be approved by the NAR Delegate Body in November.)

- Compensation for cooperating brokers. Standard of Practice 3-2 was amended to establish a clear definitional marker of the point in time at which a listing broker's offer of cooperative compensation is accepted. Any change in the compensation offered must be communicated to the cooperating REALTOR® before the REALTOR® submits an offer to purchase or lease the property.

- Brokerage contracts. Standard of Practice 16-20 was amended to clarify that if a REALTOR®'s relationship with his or her brokerage is terminated, he or she can't take any action to induce clients to cancel exclusive contractual agreements with the brokerage, regardless of who terminates the relationship.

- Short sale commission reductions. The Board gave MLSs the discretion of whether to permit participants to communicate to each other how any reduction in the gross commission established in the listing contract by the lender, as a condition of approving a short sale, will be apportioned between the listing and cooperating participants.

- Short sale definition. The board added the following definition of a short sale to the Handbook on Multiple Listing Policy: "a transaction where title transfers, where the sale price is insufficient to pay the total of all liens and costs of sale and where the seller does not bring sufficient liquid assets to the closing to cure all deficiencies."

(NAR Director's Report, continue on page 7)

(NAR Director's Report, continued from page 6)

- Details on these Professional Standards changes and MLS policy changes are available on REALTOR.org.
- RETS transition. The Board extended the RETS compliance deadline for MLS vendors to December 31, 2009. Once again this pertains to Board owned MLSs; however, non-board owned MLSs will want to take note.

Legislative Positions taken at the Board of Director's Meeting

- Seek federal regulation of appraisal management companies (AMCs) to ensure they operate within the same standards as independent appraisers. The role of AMCs stands to grow under Fannie Mae and Freddie Mac guidelines that went into effect May 1. The guidelines, the new Home Valuation Code of Conduct, were established to reduce appraisal fraud.
- Oppose federal legislation (H.R. 1020/S. 931) that would eliminate the enforceability of arbitration and

other pre-litigation dispute resolution methods in connection with real estate matters.

- Support legislation reinstating assumable loans by eliminating the "due on sale" clause for new and existing FHA and VA loans.

Grassroots and Broker Involvement Program

<http://www.realtoractioncenter.com/realtors/brokers/> The National Association of REALTORS® is calling on principal brokers to bring decision-making authority, strong leadership, and their agents' voices to Congress. NAR knows that when brokers alert their agents to key issues, the agents listen and take action. The Broker Involvement Program offers Brokers an opportunity to bring a strong and united REALTOR® voice to Members of Congress, REALTOR® influence in determining outcomes of legislation, key financial support for REALTOR®-friendly campaigns through RPAC and an easy-to-manage solution brokers approve, NAR does the work. For more information visit the link above, or contact Dave Somers.

(NAR Director's Report, continue on page 20)

Meet Our Anchorage Escrow Team



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Association News



Wayne Salmans, with Keller-Williams Realty, was selected as one of the 30 under 30 young professional by REALTOR® Magazine. Each June, REALTOR® Magazine features 30 rising young stars in the real estate industry.

Several factors are considered when selecting the finalists—business success, being just one. Community and professional leadership also are important factors along with compelling stories—such as interesting business strategies or obstacles overcome. Congratulations, Wayne!



Lisa Conner, with Dynamic Properties, graduated from the National Association of REALTORS Leadership Academy. The NAR Leadership Academy is a nine-month, five-session training and development program structured

around national REALTOR® meetings. Candidates are asked to complete an application that includes questions on issues and topics that impact the business of real estate, their civic involvement and leadership aspirations.



Sandy Eherenman earned the REALTOR® Certified Executive (RCE) Designation. RCE is the only professional designation designed specifically for REALTOR® association executives. The RCE designation exemplifies goal-oriented

AEs with drive, experience and commitment to professional growth. Candidates earn the designation by accumulating points through an experience and education based application form and a comprehensive written exam.

NAR Launches Right Tools, Right Now



The current state of the economy and housing market presents REALTOR® members with significant challenges - and many have turned to their association for help in addressing them. Members need valuable tools that can help them in their daily efforts - today.

How? The National Association of REALTORS® has developed an initiative that will provide a variety of publications, education, services, resources and tools for FREE, at cost, or at significantly reduced pricing, such as:

- 1 Day REBAC Foreclosure Class - FREE**
- Risk Reduction online course - at cost**
- “It’s a Great Time to Buy” brochure - FREE**
- RESPA Pocket Guide - FREE**
- Fair Housing Handbook - FREE**

Watch for monthly additions to the products and services. All the details and downloadable materials are available at www.realtor.org/RightTools.

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NAR Midyear Meeting & Summit

"NAR Real Estate Summit: Advancing the U.S. Economy"

By Russell Joyce, ABR, CRS, GRI
AAR President-Elect
Prudential Jack White Vista RE
Wasilla



As an attendee on your behalf at NAR's Mid-year Legislative Meetings in Washington, D.C. I must say what a privilege it was for me to attend the first Real Estate Summit. This was definitely the highlight of my visit to Washington with a lineup of invited keynote speakers that included: the Honorable Dr. Robert Reich - former U.S. Secretary of Labor; the Honorable Shaun Donovan - U.S. Secretary of Housing and Urban Development; the Honorable Dr. Alan Greenspan - Former Chairman, Federal Reserve Board; and the Honorable Sheila Bair - Chairman, Federal Deposit Insurance Corporation. All of these speakers were a pleasure to listen to on their own but all in one event and in one day, no less.

The day began with a rousing debate that featured Former U.S. Congressman Harold Ford and Political Commentator Patrick Buchanan. The

debate included commentary on what is currently taking place in Washington, D.C. and also some recaps to the recent Presidential election. This debate drawn around party lines ended way too quickly as it was quite entertaining.


Robert Reich was next to take the stage and explained much about the unemployment situation and expected recovery of the economy and a rebound of jobs in about 18 months. Housing must lead the recovery with employment lagging behind, numbers of unemployed are still growing but the pace is slowing substantially. Shaun Donovan was next with good news on the stimulus front, touting the likelihood of making the \$8,000 first time home buyer tax credit available for use in the down payment at the point of sale. (News of his department of Housing and Urban Development taking action on this issue was seen within hours of Secretary Donovan's announcement to NAR.) Additionally, loan modifications were a topic but these programs have seen little activity by the public and ways to create wider use are being sought. Several websites are available for loan modifications including; makinghomesaffordable.gov and hopeforhomeowners.gov, for the growing numbers of homeowners who find themselves upside down in their mortgages

and need help in making their mortgage payments. FHA will hold the line on cost increases with no higher premiums predicted for those obtaining FHA loans. Market share of FHA loan programs have grown from 3% 2 years ago to 35% today and climbing.

Next, Ron Insana, a Senior Analyst and Commentator for CNBC, moderated a panel of 13 high powered officials from many sectors of the economy in-

(Real Estate Summit, continue on page 15)

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2009 Convention

"September 15-19, 2009 in Fairbanks, Alaska"

The Greater Fairbanks Board of Realtors is excited to host the 2009 State Convention. This year is our license renewal year and we have some very dynamic speakers scheduled for our convention.

Our keynote speaker is **Troy McClain**. Troy is an



award winning international speaker, professional business coach and celebrated television host. Some of you may remember Troy from the television show "The Apprentice". Troy will present two one-hour classes in addition to his keynote address.

We are pleased to have **Marcie Roggow** join us this year. Marcie was licensed in 1972 and has worked in all facets of the real estate profession: broker-owner, developer, and educator. Marcie will provide six hours of elective credit. Her topic "Extreme Customer Service" will be a very interesting class.




Pat Zaby will also be joining us for convention. Pat Zaby began his real estate career in 1968 and has



been involved in sales, management, commercial, and property management. Pat has taught classes in Fairbanks and his courses are always very beneficial to our real estate career. Pat will provide six hours of elective credit on "No-to-Low Cost Marketing". This message is perfect timing, and is much needed during these economic times

Marcie Roggow's and Pat Zaby's courses are approved as a one-day CRS course.

At the end of convention on Saturday we will provide the **eight hours of required education**. Come join us at this year's convention, network with your fellow Realtors, and have fun completing your education requirements. 

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Convention Schedule

Tuesday September 15, 2009

2:00 - 5:00 PM Board of Directors Meeting
6:00 - 11:00 PM Ice Breaker

Wednesday September 16, 2009

8:00 - 9:00 AM Breakfast
9:00 - 9:15 AM Opening Ceremony
9:15 - 10:15 AM Troy McClain - Keynote
10:15 - 11:15 AM Troy McClain - Ethics Class
11:15 - 12:15 PM To Be Determined
12:15 - 1:30 PM PP/ROTY Luncheon
1:30 - 4:30 PM Marcie Roggow Class
5:30 - 6:30 PM Affiliate Appreciation Hour
6:30 - 8:30 PM Dinner/Affiliate Night
8:30 - 12:00 AM Affiliate Night/Dancing

Thursday September 17, 2009

8:00 - 9:00 AM Breakfast
9:00 - 11:00 AM General Membership Mtg.
11:00 - 12 noon Troy McClain
12:00 - 1:30 PM Lunch on Your Own
1:30 - 4:30 PM Marcie Roggow Class
4:30 - 6:30 PM Trade Show/Reception
7:00 - 8:30 PM Dinner/Auction
8:30 - 12:00 AM ARPAC Night/Dancing

Friday September 18, 2009

8:00 - 9:00 AM Breakfast
9:00 - 12:00 PM Pat Zaby Class
12:00 - 1:00 PM CRS Lunch
1:00 - 4:00 PM Pat Zaby Class
5:00 - 6:00 PM ARPAC Cocktail Party
6:30 - 8:30 PM Dinner/Awards Presentation
8:30 - 12:00 AM Awards Night/Dancing

Saturday September 19, 2009

7:00 - 8:00 AM Breakfast
8:00 - 12:00 PM Education Class
12:00 - 1:00 PM Lunch on your own
1:00 - 5:00 PM Education Class

2009 State REALTOR® Convention Registration Form

All Events are sold on a First-Come, First-Serve basis and are non-transferable.

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Office Name		
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Nickname for Badge	(Area Code) Office Phone	
Designations for Badge	E-mail address	

Guest Registration (Please Print)	
Last Name	First Name

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Room Reservations

A room block has been reserved at the Bear Lodge/Wedgwood Resort at \$80.00 a night. You can make your room reservation by calling 1-800-528-4916.

Please reference group code GFBRO9.

*Registration Day Rate

Registration Day Rate
 A day rate is available for \$99 for anyone who would like to attend only one day.
 Meal tickets can be purchased separately.

Cancellation Policy

All cancellations must be received in writing. If registration is cancelled before August 25th, there will be a \$25 cancellation fee.

If the request is received after August 25th, no refund will be made.

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	Circle Choice	REALTOR®	Aff/Guest
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Postmarked by 7/15/2009		250	200
Postmarked After 7/15/2009		275	225
At the Door		300	250
Registration Only - Included education & hosted events			
Postmarked by 7/15/2009		150	100
Postmarked After 7/15/2009		175	125
At the Door		200	150
Day Rate - Includes Education and hosted events			
		99	99
Tuesday, September 15, 2009			
6:00 pm	Ice Breaker Reception (hosted)		
Wednesday, September 16, 2009			
8:00am	Breakfast	\$15	\$15
12:15pm	Past President/REALTOR® of the Year Luncheon	\$25	\$25
5:30pm	Affiliate Appreciation Party (hosted)		
6:30pm	Dinner	\$40	\$40
8:30pm	Affiliate Night (costume contest: Gold Fever theme)		
Thursday, September 17, 2009			
8:00am	Breakfast	\$15	\$15
4:30pm-6:30pm	Trade Show & Reception (hosted)		
7:00pm	Dinner	\$40	\$40
8:30pm	ARPAC Night & Auction		
Friday, September 18, 2009			
8:00am	Breakfast	\$15	\$15
12:00 noon	CRS Luncheon	\$25	\$25
5:00pm	ARPAC Reception (hosted)		
6:30pm	Dinner	\$55	\$55
8:30pm	Awards Presentation		
Saturday, September 19, 2009			
7:00-8:00am	Breakfast	\$10	\$10
8:00am-5:00pm	8 Hours Required Continuing Education - Lunch on your own.		
REGISTRATION + OPTIONAL EVENT TOTALS		\$ _____	= \$ _____ + \$ _____

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Congressional Visits in DC

"Lobbying for REALTOR® Issues"

By *Cullen Wallace*
Federal Political Coordinator
Wallace, Wallace & Wakefield
Fairbanks



Recently a group representing the Alaska Association of Realtors attended the 2009 NAR mid-year meetings. The mid-year meetings are held in Washington, D.C. every year the week after Mother's Day. One of the main reasons for this trip is it allows us the opportunity to lobby our Congressional delegation on issues that are important to Realtors®.

Among the main topics discussed this year were: creating better access to commercial credit which will strengthen the commercial market; extending or making permanent the new higher loan limits for FHA, Freddie Mac, Fannie Mae; and the need to modernize Freddie and Fannie after the recovery.

The tax credit program for new buyers was also on the minds of most Realtors. In a speech to us, HUD Secretary Shaun Donovan expressed that HUD is trying to get the credit to be available immediately, which would allow buyers to use the credit as part of their down payment. We expressed our thanks for the current program but also asked that the government look to expand the program. We would like to see the program continued as well as being open to anyone who wants to owner occupy a house regardless of their income or previous ownership as well as to include Secretary Donovan's proposal.

There has been some talk coming from the White House that the administration will be taking a look at doing away with the mortgage interest deduction for people in certain high income tax brackets. We strongly oppose any such

action. Once this door is open, it is only a matter of time before it trickles down to most, if not all, brackets. This deduction is one of the major reasons people purchase homes versus renting.

The last several years we have asked the delegation to look at allowing small business owners (Realtors) to pool together across state lines to purchase health insurance. According to the latest NAR statistics, roughly 28% of Realtors nationwide are uninsured. There has been some movement in this area but it has taken a back seat recently to comprehensive national health care. We will continue to keep on eye on this issue.

One issue that is new this year deals with energy efficiency for both commercial buildings and homes. The House is looking at a bill that will require a Green Star labeling system for homes and buildings. Such labeling will be required at point of sale. This would mean that before any sale could be closed and recorded, the energy label would have to be attached to the property. This would cause long delays between contract and closing. We strongly oppose any such plan. The Senate is looking at establishing an incentive-based program similar to what AHFC has been doing the last couple of years. This is a much better program that we are pushing to get passed.

This year, as in years past, our delegation was very welcoming and is supportive of our issues. Senator Begich has been a licensee in the past so he understands a lot of our issues and concerns first hand. Those of us who were in Washington represented you very well. Now you can do your part by making sure you stay current on the issues and respond to the calls to action that come from NAR. If you are not currently set up to receive the emails notifying you of these calls, please sign up right away at realtor.org. Once you are enrolled, it literally takes two clicks to respond.



(Real Estate Summit, continued from page 10)


cluding government, higher education, media, financial and real estate. The panel proved very insightful with much agreement that the economy must stabilize for housing to begin to lead the nation out of recession in 2010. Following this panel we were able to break for 1.5 hours for various meetings.

The afternoon session began with Dr. Alan Greenspan discussing the economic conditions of the country and the world as \$35 trillion of paper value was lost globally from September to November 2008. He discussed how stock prices are really separate from the true economy we all live by day-to-day; however, stock values are such an indicator we all acknowledge and in fact a determinant of peoples' perceptions of our financial strength and viability. Mr. Greenspan offered that a good thing in the downturn was that the economy reached a bottom quickly due to the tremendous amount of fear. Since reaching a bottom, stocks have rebounded early this year and we have seen a gain in value globally of \$10 trillion. Two main indicators to watch in the housing sector that will affect chances of a rebound in the economy are falling housing prices and the key debt to value ratio many homeowners face. The current loss in home value and even another 5% loss is bearable; however, a deeper loss in value of say 15% or more will cripple chances for recovery. A large liquidation of REO properties can help the stabilization of home prices if done responsibly.

A second panel was convened with Jane Bryant Quinn, a Contributing Editor for Newsweek, as the moderator for officials of Wells Fargo banking executive Phillip Bracken, media types from Bloomberg Television and the Washington Post and National Journal, Jerry Howard CEO of the National Association of Home Builders, several university professors and commercial real estate interests. A main topic was the Short Sale bottleneck and what can be done. Mr. Bracken was inundated with a barrage of ideas including better staffing, streamlining of requirements and continuity with common document requirements for the 15,000 lenders nationwide. Many of the ideas presented can be instituted reasonably fast to get the

Short Sale bottleneck clearing and moving forward more quickly and save everyone money, including the banks. The commercial bubble is coming or, for many, has arrived with a lack of financing available for new loans or those loans that have principle calls. Commercial recovery is tied much closer to the retail economy and therefore a big concern, requiring a longer timetable to stabilize with predictions of 3-5 years for noticeable recovery. Land values are going to have to realize a correction and come down in price before we see any return by developers.

Last to address the several thousand in attendance the place was packed for the full day. Shelia Bair of FDIC, who gave some interesting information. One such fact is bank deposits have grown 11% in the past year which explains that we are saving vs. spending. Overall housing prices are expected to bottom out by the end of 2009 or early 2010. Foreclosures and short sales will likely reach 10 million units before returning to normal. Over 2 million units foreclosed in 2008, so there are many more to come or are currently working through the system.

Overall this was a tremendous event replete with excellent media coverage and favorable exposure for NAR and REALTORS as a whole. Days later, a morning meeting with President-Elect Vicky Cox Golder was insightful as to how the Summit evolved and that another Summit would be planned for 2010 Mid-year meetings and possibly be an annual event thereafter. It is this sort of presence that makes me so proud to be a member of NAR. Again I thank you for the opportunity to serve you, the membership. 

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(President's Message, continued from page 3)

There was a great deal of discussion regarding Realtor priorities and our visits to the Hill to talk with our various Legislators, and how best to present our issues. The Alaska Delegation was considered of special significance this year due to Senator Murkowski's position as ranking minority member on the energy committee.


Our priorities this year are to: Fortify Fannie Mae and Freddie Mac, to make permanent the FHA & GSA loan limits and loan limit formula from 2008 and expand the \$8,000 tax credit to include all homebuyers at all income levels; preserve the Mortgage interest deduction; enact health care coverage for the self-employed and small businesses; adopt reasonable approaches to energy efficiency; and, to provide stability and liquidity to the commercial real estate markets.

As usual our Congressional Delegation was very much in tune with the Realtors position on these issues. They all promised support as we outlined our positions and concerns on each of these issues. Although Senator Stevens was generally supportive of our issues, this year we found that we have a very

knowledgeable ally in Senator Begich. As a former Realtor®, Senator Begich was very quickly up to speed on all of our discussion points and certainly in agreement. Our national lobbyists have also indicated that Senator Begich has been available and helpful when they have called to discuss the issues.

The remainder of the meetings, for me, consisted of a Housing Opportunity Committee meeting, President/President-Elect open discussion, the Region 12 Caucus and the NAR Board meeting. All of these events were very informative, but space does not permit me to go into them at any length. I will try to go into them in more detail in the next newsletter.

I hope you all had an opportunity to visit with National Association of REALTORS® President Charles McMillan. The Association gave him a warm Alaska welcome for his first visit to Alaska. I hope you all have a great spring and summer and enjoy all the fishing, camping and golf that you can.

If you have questions or comments you can email me at artclark@alaska.net. I look forward to working with all of you in the coming year. 

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News Bites from Around the



Anchorage

The Anchorage board delegation completed hill visits in Washington, D.C., during the week of May 11th. Team members include: Kay DuBois, Michael McLane, DeEtte Owen, Eva Loken and Helen Jarratt.

The Military Committee met in April and will meet again in May.

REALTOR® orientation has included 10 new members in the last 60 days.

In May, a CCIM candidate took the NAR test in the Anchorage office.

ABR's new website is up and running!

One Grievance Committee meeting has been scheduled to hear an ethics complaint.

The annual RPAC auction is scheduled for Tuesday, June 2nd, at the Anchorage Petroleum Club. Helen Jarrett is chairwoman. Charles McMillan, President of the National Association of Realtors®, will be in attendance.

Please bring donated items for both live and silent auction to the board office. Small donations are encouraged as they can be combined into a collage with other small donations.

Southeast

The Southeast Board spent a sunny afternoon on May 19 getting some continuing education. Terry Bryan from First American Title gave an informative and lively class about title insurance issues. (Yes, it is possible!) The board also scheduled two more donations to the summer: \$250 to St. Vincent de Paul and \$250 to the Salvation Army. Our members have been encouraged to donate household items to either cause. More continuing education is in the works.

Valley

The Valley Board of REALTORS® has had a busy and productive Spring. Education has been a focus for VBR this year. In addition to offering Continuing Education on a regular basis, we've also started to build in new technology and social media classes. So far, we've offered Intro to Social Media, Intro to Facebook, and Intro to Blogging courses. Feedback from the classes have been very positive. We plan to continue to offer more technology-oriented courses. Check our website for new classes, www.matsurealtors.com. Also, check us out on Facebook "Julie Nolen and/or Valley Board of REALTOR® Group," and on Twitter "ValleyRealtors."

This May we awarded our Annual Education Scholarship. We had a terrific response, with lots of very

deserving applicants. Ultimately, our Education Committee selected two high-school seniors to receive the scholarship. The recipients are Jonathan Mastroyanis, Colony High School and Mikaela Bolling, Palmer High School. Checks were presented to the recipients by our Education Chair, Traci Barickman, at the Senior Awards Nights. Congratulations to both recipients.

Does your business or social group need a meeting space in the Valley? Remember, VBR has a 900 sq. ft. classroom available for rent. Our clean, bright facility is centrally located just minutes from downtown Wasilla. The classroom can seat more than 50 people comfortably. We have all the bells and whistles of other facilities without overpriced rates. Please call VBR today for more information 376-5080.

VBR still has two 900 sq.ft. commercial rental spaces available below the VBR office. \$1.55/sq. foot. Both offices are brand new construction with time to make tenant improvements. Features include: Brand new construction, tenant improvement available, convenient, central location, trash removal, snow plowing, shared classroom facility available. To view the spaces please stop by VBR or call 563-5080.

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The View From Here

*By Denny Wood, CRS, GRI
Alaska CRS Chapter President*



WHY I AM A CRS . . .

I take two days a week off, because sawing with a dull saw is ineffective.

I have balance, because working 80 hours a week to produce 'the good life' is not 'living the good life.'

I know how many appointments per week it takes produce my year-end goal.

I know the 'hard cost' to each listing and each buyer.

I spend less than what I earn.

I recognize when something is just not worth it.

I experience net profit and I know what percentage of gross it is.

I follow a plan.

I read my mission statement when I am conflicted about what to do.

I understand what it takes.

'Triple track budgeting?' Yes, I have heard the term before.

My actions are consistent with my values.

I follow a budget (spending plan)

I have taken CRS 200

I have a reputation for having clean listings that are priced right.

My days-on-market is way better than average.

Clients are relieved because we've already anticipated the issue.

I know when to walk away, and I know when to run.

I make promises with conviction because I know I'll do it.

My list-price to sales-price ratio is almost 100 percent.

I under promise and over deliver.

Most of my seller issues went away when I created more prospects than I could handle.

I have a flyer titled, "The 10 Questions to ask when interviewing a real estate agent."

I have Taken CRS 201

I only work under a buyer rep agreement.

I insist that all buyers are pre-approved, and selling pre-approval is never an issue.

I know what to say when they object.

I have fired more than one buyer, and it did us both a world of good.

I know the top ten counties in the USA that feed buyers to my marketplace

I know it's more profitable in the long run to take classes outside my local marketplace.

I listen and I know why some say, "buyers are liars," but that's not me.

I have taken CRS 202

I have created my own retirement plan because no one else will.

I know the difference between ROI and FMRR, or at least I did at one time.

I believe in what I do.

I know that selling a client one house every seven years is not as cool as selling them one house every year.

I practice what I preach.

I know what a pain in the rear the wrong tenant can be.

I know that property management may be the right answer, even for me.

I buy at least one house a year for myself.

I will NOT retire on the wrong side of the poverty statistics.

I have taken CRS 204.

After the @ sign, my e-mail address matches my Web site address.

I know just enough about search engine optimization to be dangerous.


I know how to find help.
 I look at my Google analytics Web site reports at least once a month.
 I use action plans for new listings, contract to close, buyers and SOI marketing.
 I have a presence on Facebook and LinkedIn.
 My CRS profile is linked to my social networking pages.
 Most say I am high-tech.
 I only use a notebook computer, but my docking station makes it look like a desktop.
 I have a smartphone.

I have taken CR S206, and I need to take it again.
 I know what one lead means to me.
 I know that I really don't have to do open houses after all.
 I know that a friend is more fun to work with than a stranger.
 I know that relationships trump collateral marketing every time.
 I know I don't have to work with strangers.
 I know what it means to reap the rewards over the long haul.

I am having fun, and it just doesn't seem as hard as it used to be.
 I have discovered that being the only "out of town" agent in a class gets me more referrals.

I have taken CRS 210.
 I know who gets things done and who just complains.
 I don't criticize, I volunteer.
 I am proud of what I do.
 I get involved.
 I am a dues-paying member of my local CRS chapter.
 I know what integrity is.
 I earn enough to help others, and I do.
 I know what it means to struggle for what's right.
 I always learn something.
 I am a CRS and I am proud!

This was written by Mark Porter, CRS and shows why 3% Of REALTORS® who have the CRS Designation make 25% of the earnings by all REALTORS®.

Remember to sign up for the next CRS Courses in August and October. 

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(NAR Director's Report, continued from page 7)

Ira Gribin Workforce Housing Grants

The Ira Gribin Workforce Housing Grants seek to provide state REALTOR® foundations and associations with resources and support to take the initiative to address workforce housing issues in their state. Workforce housing refers to safe, decent housing for working low- and moderate-income people who cannot afford to live in the communities in which they work. Workforce housing initiatives often focus on occupations that provide the bulk of vital services for communities—teachers, firefighters, police officers, nurses, health care workers—but these grants are meant to assist a broader range of working people including retail sales workers, restaurant workers, technicians, office workers, etc. Workforce housing initiatives may also include programs focused on households in certain income levels, or programs designed to address a uniquely defined workforce housing need. Over \$730,000 has been awarded to date. This is primarily for state associations. If you have an idea that Alaska can use to take advantage of this program, contact your Board President. For more information search “Ira Gribin Workforce Housing Grants” on www.realtor.org.

REALTORS® Property Resource (RPR)

For those who are not familiar with the RPR, its mission is to provide a comprehensive, catalogued database of real estate information on every parcel of property in the United States. Their vision statement is as follows: REALTORS® today face the challenge of technology empowered consumers who rely on research from multiple sources in order to educate themselves, sometimes months before beginning the process of buying or selling real property.


Professional brokers and agents are compelled to provide equal or greater levels of both valuable information about the property, and interpretation and guidance in an increasingly complex marketplace. REALTORS® are expected to be the trusted advocates for the consumers they serve. The purpose of the REALTORS® Property Resource (RPR) is to create the “gold standard” in real property information gathering, offering a comprehensive source of information for the benefit of NAR and its mem-

bers. Properly implemented, the RPR will result in the industry's most powerful information source, making NAR's members more efficient, and allowing brokers and agents to focus on customer service, generating more opportunities for the exchange of real property. More information and possibly the site will be rolled out at the November meetings. For more detailed information on the RPR and FAQs go to www.realtor.org and search “REALTORS® Property Resource.” I predict that this will be a hot topic in the weeks and months to come.

Realtor.com Update

Quickly, it is interesting to note that the site has expanded to include both commercial and investment properties. And it continues to boast more eyeballs and clicks compared to all other real estate sites combined.

REALTORS® Conference and Expo

November 13-16, 2009 San Diego, CA
Get registered ASAP! Sunny San Diego in November! Guest speakers include Secretary of State Condoleezza Rice plus an “entrepreneurial excellence series” that sounds fantastic as it includes Sugar Ray Leonard; and finally the Celebrity Concert will star Reba McEntire. Oh yea, important meetings and a huge Trade Show too! See you there! 

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NATIONAL ASSOCIATION OF REALTORS®

EYE ON THE HILL

By Jerry Giovaniello
Chief Lobbyist & Senior Vice President
of Government Affairs



Obama Administration Announces Financial Incentives and Uniform Process for Short Sales

Responding to the call of the National Association of REALTORS®, the Obama Administration announced incentives and uniform procedures for short sales under its new Foreclosure Alternatives Program (FAP). For borrowers who are unable to retain their home under the Making Home Affordable Loan Modification Program, the servicer may consider a short sale or, if that is not successful, a deed-in-lieu of foreclosure. Participating servicers must comply with program requirements so long as they do not conflict with contractual agreements with investors.

Borrowers (Homeowners). Borrowers/homeowners qualify under the FAP if they meet minimum eligibility requirements for the Home Affordable Modification program but don't qualify for a modification or do not successfully complete the three month trial period. Before proceeding with a foreclosure, servicers must determine if a short sale is appropriate.

Incentives. Incentives include: (1) \$1,000 for servicers for successful completion of a short sale or deed-in-lieu of foreclosure; (2) \$1,500 for borrowers/homeowners to help with relocation expenses; and (3) up to \$1,000 toward the cost of paying junior lien holders to release their liens (one dollar from the government for every \$2 paid by the investors to the second lien holders).

Standardized Documents. The program will include streamlined and standardized documents, including a Short Sale Agreement and an Offer Acceptance Letter. The goal is to minimize complexity and increase use of the short sale Option.


Property Valuation by Appraisal or BPO. Servicers will independently establish both property value and minimum acceptable net return, in accordance with investor requirements. The price may be determined based on an appraisal or one or more broker price opinions (BPOs), issued no more than 120 days before the date of the short sale agreement.

Timeline. In the Short Sale Agreement, servicers must give borrowers/homeowners at least 90 days to market and sell the property, or up to one year, depending on the market conditions. Property must be listed with a licensed real estate professional with experience in the neighborhood. No foreclosure may take place during the marketing period (at least 90 days) specified in the Short Sale Agreement.

Commissions. The Short Sale Agreement must specify the reasonable and customary real estate commissions and costs that may be deducted from the sales price. The servicer must agree not to negotiate a lower commission after an offer has been received.

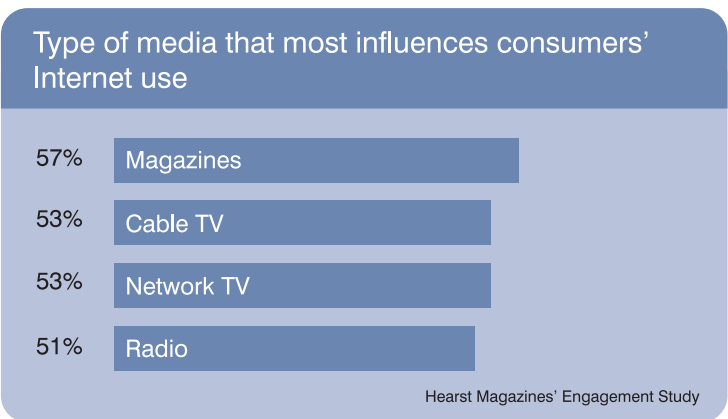
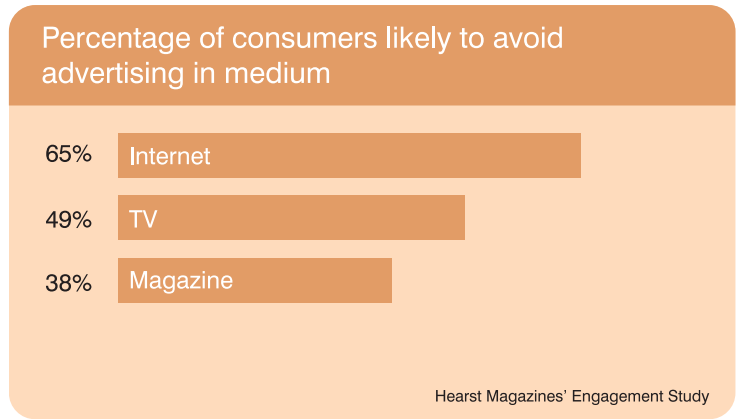
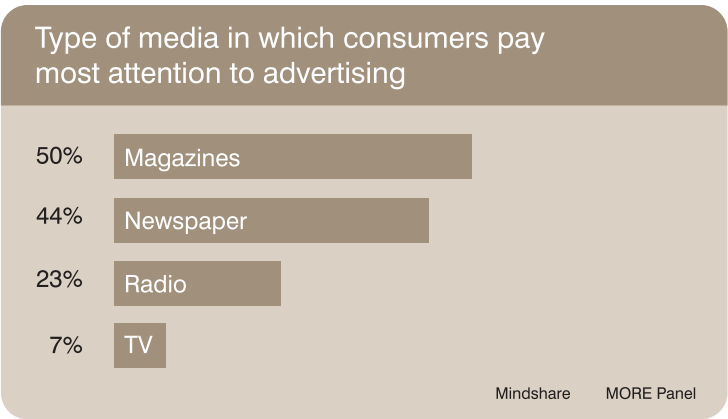
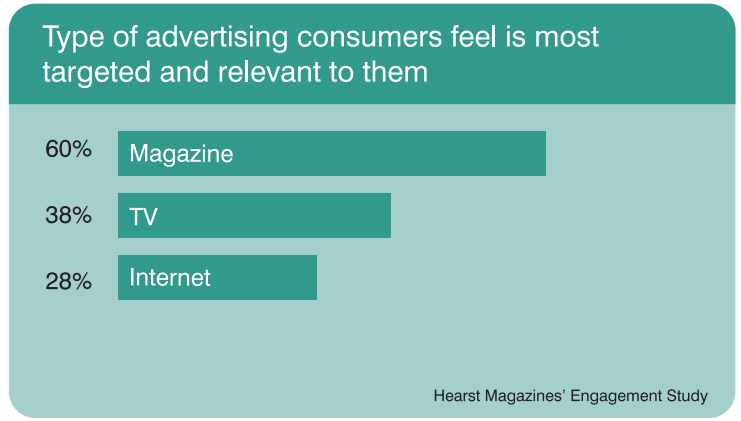
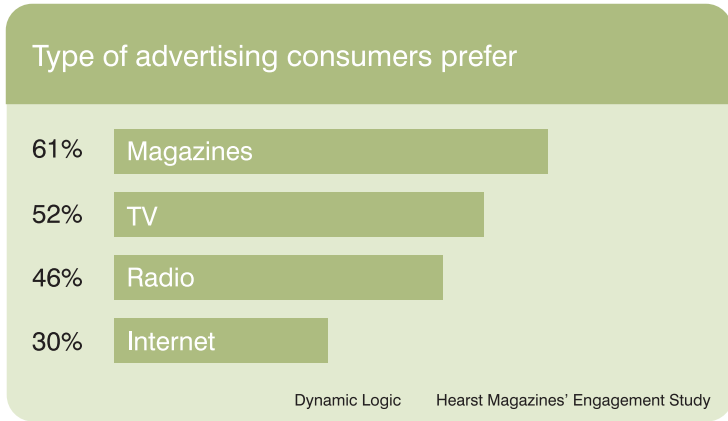
No Borrower Fees. Servicers may not charge fees to borrowers/homeowners for participating in the FAP.

Program Expiration. The program is in effect through 2012.

Deed-in-Lieu of Foreclosure Option. Servicers have the option to require the borrowers/homeowner to agree to deed the property to the servicer in exchange for a release from debt if the property does not sell within the time allowed in the Short Sale Agreement (plus any extension). 

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 - 20 cross media studies found magazines are the most successful part of the media mix
- Magazine Publishers of America

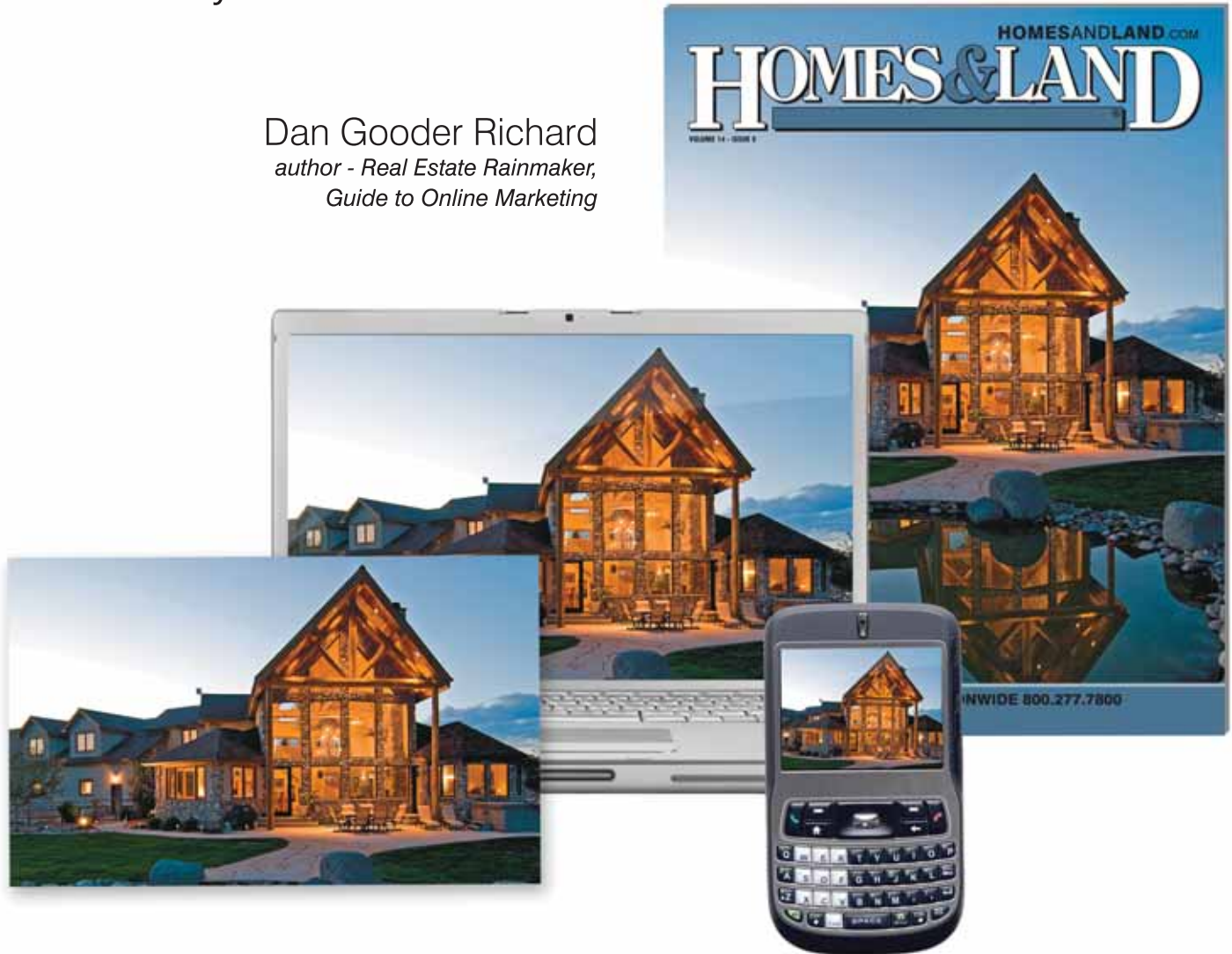


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Dan Gooder Richard
author - Real Estate Rainmaker,
Guide to Online Marketing



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