



North Dakota Association of REALTORS®

318 West Apollo Avenue – Bismarck, ND 58503-1404
Phone: 701-355-1010 or 800-279-2361 – Fax: 866-665-1011
www.ndrealtors.com info@ndrealtors.com

2015 BOARD OF DIRECTORS

PRESIDENT

Greg Larson, GRI

PRESIDENT ELECT

Cindy Harvey, ABR, CRS, ePro, SRES

VICE PRESIDENT

Lyn Dwyer, GRI

DIRECTOR AT LARGE

Lorrie Nantt, ABR, SFR

PAST PRESIDENT

Vicki Roller, CRS, GRI

NATIONAL DIRECTORS

Daryl Braham, CRB, GRI
Dewey Uhler, ABR, CRS, GRI

REGIONAL VICE PRESIDENT

Jeff Nelson

LOCAL BOARD REPS

Badlands:

Shirley Dukart, CRS, GRI
Ninetta Wandler, ABR, CRS, GRI

Bismarck-Mandan:

Bob Johnson, GRI
Amy Hullet
Kristin Oban, GRI, SFR
Mary Shelkey Miller, SFR, GRI, SRES, ABR

Fargo-Moorhead:

Todd Anhorn
Kevin Fisher, CRS, GRI
Peggy Isakson, ABR, CRS
Bob Lee, ePRO, GRI, SFR
Ben Schroeder
Jeff Shipley, GRI
Jodi Tollefson, GRI

Grand Forks:

David Blumkin, ABR, CRS, GRI
Phil Vanyo

Jamestown:

Brandon Culver

Minot:

Joyce Kuntz
Brad Livesay

Wahpeton-Breckenridge:

Steve Diederick, GRI, CRS

Williston:

Kassie Gorder

STAFF:

Jill Beck, *Chief Executive Officer*
Jill@ndrealtors.com
Jane Marum, *Admin/Membership Services Director*
jane@ndrealtors.com
Robyn O’Gorman, *Admin Assistant*
robyn@ndrealtors.com
Nancy Willis, *Gov’t Affairs Director*
nancy@ndrealtors.com

Minutes

2015 Government Affairs Committee

June 10, 2015 9:00 a.m.

Hilton Garden Inn, Fargo

Present: Dave Lanpher, Chair; Tricia Schlosser, Chair-elect; Greg Larson, Past Chair; Cindy Harvey, Director-In Charge; Scott Breidenbach; Shirley Dukart; Lyn Dwyer; Kevin Fisher; Rep. Ben Hanson; Bob Lee; Steve Lunde; Sharon Lunski; Lorrie Nantt; Vicki Roller; Mary Shelkey-Miller; Mary Splichal; Mike Swartz; Dewey Uhler; Phil Vanyo.

Absent with prior notice: Daryl Braham; Carol Lindsey; Rep. Scott Louser; Rep. Tom Beadle; Rep. Josh Boschee.

Absent: Todd Fettig, Thomas Kading; Neil Messer; Naomi Rossow; Jeff Shipley; DeLynn Weishaar.

Guests: John Colter, Nancy Deichert, Marti Kaiser, Barb Lupo, Beth Mayer, John Ostlie, Ben Schroeder, Ninetta Wandler, Pat Jergenson.

Staff: Jill Beck, Jane Marum, Nancy R. Willis

1. Dave Lanpher, Chair, welcomed everyone and introductions were made.
2. The April 24, 2015 minutes were approved as distributed.
3. Nancy Willis reviewed the document summarizing the legislative session. Everyone agreed it was a good session for NDAR and REALTORS®. She provided information on the upcoming one-day session to deal with SB 2022 “the PERS bill” dealing with public employee health insurance, which was left unresolved when the 2015 Legislature adjourned. The committee also discussed the appropriation for the Fargo Diversion project and the concern about getting things started and getting Federal funding, as the state funding hinges on that.
4. Willis also reviewed the ND Legislative Score Card. She said three items to note: (1) Absences are counted as no votes; 2) Because the majority of the GOP voted against SB2279, the “anti-discrimination bill,” and 3) because of the stomach bug that hit Legislators early in the session, the number of legislators with a 100% score is less than in past sessions.
5. Lanpher reviewed candidate contributions 2012-2015 for information.
6. Lanpher asked members who attended the NAR Legislative Meetings and Trade Expo in D.C. in May to share any advocacy information from their national committees.
 - a. Mary Splichal, FPC, said we shared our talking points with our delegation, but Sen. Heitkamp interviewed us about the status of the housing market in ND! The meetings were good.
 - b. Greg Larson, FPC, said he is on Insurance Committees. He said there are two rates currently for flood insurance – coastal and riparian and that FEMA wants to go to one rate – either flood plain or not, without using



actuarial data. NAR is pushing for the use of actuarial tables to establish rates. The legislation NAR and members were successful in passing delaying high flood insurance premium rates expires in 2017. Bob Lee said new FEMA flood maps in Fargo have added 20,000 additional homeowners required to have flood insurance plus 800 in Moorhead.

- c. Kevin Fisher reminded everyone that if they are going to convention in San Diego, they need to stay through the Sunday caucus so they can vote for Dewey for Region 8 VP. He said he attended NAR economist Yun's presentation. Fisher said Yun said the two big factors affecting the real estate market are lack of labor and lack of inventory.
 - d. Lanpher said he serves on the Real Property Valuation Committee. He said the big issue discussed there was Collateral Underwriting. Collateral Underwriter™ by Fannie Mae is a proprietary risk assessment web-based app "designed to support management of appraisal quality." CU is intended to assist lenders in underwriting appraisals. Lanpher says appraisals are scanned and run through a computer and rated. The appraisal is supposed to meet CUs minimum standards or get flagged for additional scrutiny. However, Fannie Mae won't tell your appraiser what the rating is. The appraiser sends in the appraisal, it goes through the CU and he/she gets something back asking why things weren't done a certain way. It is delaying closings in a number of markets, especially the secondary market. Someone asked if CU gives the lender the right to adjust the appraisal? No. Only the appraiser can adjust the appraisal. But if the CU flags the appraisal as high risk, the lender could have a discussion with the appraiser which might result in the appraiser adjusting the appraisal.
 - e. Lyn Dwyer serves on the Business Issue Policy Committee and not much of the discussion related to advocacy; however, she said one state had done a video of their Legislative Impact Day and that might be an idea for us.
 - f. Vicki Roller serves on the Membership Policy and Board Jurisdictions Committee and said there was an interesting discussion of boards' jurisdictions. As boards are merging or dissolving as a result of Core Standards requirements, requests have been made for name changes. The discussion involved making sure the new name reflects the board's jurisdiction accurately. She said in the case of the request that came before their committee, it was not approved.
 - g. Cindy Harvey serves on the Risk Management Committee. She said the committee's discussion was about drones. NAR does not support the use of drones for commercial photography. She said Safety also was discussed and she mentioned the Beverly Carter family appearing at the NAR 360° to give tips to REALTORS® based on what they learned from their mother's death.
7. Lanpher asked Lorrie Nantt to talk about a wind farm issue affecting the Badlands Board of REALTORS®. Nantt said a wind farm was planned close to Dickinson and as a result of citizen objections, the company proposed that it be close to Gladstone instead. Negotiations still are underway as the county has concerns. She said a group called Concerned Citizens of Stark County, had asked the Badlands Board of REALTORS® to take a position and advocate in opposition to the wind turbines. Nantt said she is part of the group and the group plans to go to the zoning commission to request setbacks of 2,000 ft. from a property line, as opposed to the current 2,000 from the home. She said studies the group has seen regarding health hazards related to wind turbines make even this distance dangerous, but this would be a first step. She also said there are concerns with the height of wind turbines and the ice that forms in the winter time and is flung long distances when the turbine rotates. Cases do exist where this flinging ice has damaged animals, vehicles and structures in its path. She said she brought it to the Government Affairs Committee because she does not think the issue exists only in Stark County and because she thinks NDAR should advocate for statewide standards, rather than county by county standards. Willis said information

had been distributed to committee members. One handout simply described what a wind turbine is (how it's constructed, height, weight, how it operates, etc.). The other document was a study completed in Massachusetts by an engineering firm at the request of a law firm representing individuals who claimed they were forced to move from their home because of health issues experienced as the result of nearby wind turbines. Willis said in doing preliminary research on information from NAR and other sources, it appears that studies have not been able to definitively state that the proximity of wind turbines affects property values, because the impact on property values has been different from case to case and location to location. She also said that studies done to date also have not been able to definitively assign health issues of individuals living in proximity to wind turbines to the wind turbines, without taking into account other pre-existing conditions. However, the particular study handed out did find a correlation between the very low level sound frequency emitted by wind turbines, called "infrasound" and migraines or severe headaches and sleeplessness. Lanpher said due to the limited meeting time, we would not address the issue at this meeting. He said he would appoint a subcommittee of himself, Tricia Schlosser, Nantt and Willis to do further investigation and bring information to the next meeting so the committee could determine a course of action.

There being no other business, the meeting was adjourned.

Respectfully submitted,

Nancy R. Willis, GAD