

Harford County Association of REALTORS® Update
April 24, 2020

Hello Member,

Message from President George B. Hall-

Last October when I took over as President, I didn't envision conducting my real estate business and Association duties as President via video platforms. Attending regular video conferencing of the Association Executive Committee, Board of Directors, committee meetings with staff, meetings with local Association Presidents of Maryland REALTORS® (MR) and various NAR meetings has become my new norm. That's just the Association activities. As REALTORS®, you know how drastically "doing business" has changed. I am grateful that our industry has been deemed essential, but WE MUST follow the guidance set forth by Governor Hogan's Executive Order. As you know, MR has been working tirelessly with the Governor's staff to provide the best practices for REALTORS®. The health and safety of you, your family, and your clients is paramount during this time.

The welfare of our Association members is always at the forefront of my mind and actions. The leadership team has had to be creative and think outside the box to continue how we do business in this global Pandemic. I would like to hear how the Association can best serve you during this time. Please reach out to me at gbhall@cbmove.com.

Yours in service, George B Hall President

Update from CEO Kathy McFadden –

I hope you and your families are all staying well as we navigate through this new way of how we live each day.

Under Governor Hogan's Executive Order, the real estate industry is essential. However, while the Association's physical office may not be open to our members or staff because of Governor Hogan's Executive Order to stay-at-home, we are all working remotely to service our members. A question that has been asked of me many times, "when is the Association office going to be open?" I wish I had a crystal ball for that answer. All I can tell you is we must abide by Governor Hogan's Executive Order for now. That means all physical classes and events will be postponed or canceled until further notice. As soon as we have the "all clear," we will be back in the office. We miss not seeing our members every day in the office and holding events! Staff is working with committees and individual members to implement various ways that we can still provide services remotely.

Board of Directors – The Board of Directors are still hard at work for the Association and met on April 16th via Ring Central. The Board approved two donations: 1. A donation to the Boys and Girls Club of \$2000; and, 2. A donation to the Harford County Association of REALTORS® Charitable and Educational Foundation of \$3,000.

Previously, at this time, the Association had participated in “Give-a-Buck” campaign that benefited the Boys and Girls Club. Unfortunately, that has been postponed until a later date. During a regular school year, the Boys and Girls Club average 600 to 700 children a week. Currently, due to Governor Hogan’s Executive Order, only 60 to 70 children of essential employees are allowed at the Boys and Girls Club a week. They have implemented continuous cleaning of buildings for health safety of children and workers. The facilities have the most caring adults who want to do the right things for the children. They have begun distance learning and mentoring programs as well as partnerships with outside groups to deliver meals to those impacted by loss of income. Executive Director Derek DeWitt was overwhelmed by the Association’s generosity.

Another great community service organization is the Harford County Association of REALTORS® Charitable and Educational Foundation. With the cancelation of the annual Bull Roast, one of their major fundraisers, the Foundation is in jeopardy of not being able to award as many scholarships to local recipients this year. The Foundation means a great deal to the Harford County community. HCARCEF’s President Diane Mahaffey was so grateful for our Association contribution, and said, “It couldn’t come at a better time!”

Please review [NAR's COVID-19 FAQs](#) and which are frequently updated along with the NAR Comparison [Infographic for PPP vs EIDL](#)

Maryland Unemployment Opened Up Today, March 24! – Apply now for your Maryland Unemployment if you are self-employed. Best to apply early in the morning or later in the evening. It is my understanding the Maryland system has been overloaded and shut down twice today. Keep in mind, you are eligible for unemployment the day you become unemployed or your income significantly decreased.

<https://www.dllr.state.md.us/employment/unemployment.shtml>

Paycheck Protection Program (PPP) – Yesterday Congress provided \$320 billion in another round of funding for the Paycheck Protection Program. The President signed the bill today. Another flood of applications will be hitting the financial institutions as soon as SBA opens up the applications again. I have been advised by financial institutions that they are processing applications that had applied for during the first funding.

Quick Guidance for REALTORS® on the PPP and EIDL:

- **If you’ve already applied for an EIDL:** The SBA is processing applications already in their system on a first-come, first-served basis. You do not need to reapply.
- **If you have not already applied for an EIDL:** Check back at the SBA application page once the additional funding is signed into law.
- **If you’ve already applied for a PPP loan through an SBA lender but have not been approved yet:** Check with your lender to see if they are maintaining a queue of applications during the lapse or if you will need to reapply when the renewed funding comes through.

- **If you have not applied yet for a PPP loan through an SBA lender:** Have the application form filled out and your documentation ready to provide to your lender. (For businesses with employees, have payroll documentation; for independent contractors, have your 2019 Form 1040, Schedule C, and 1099-MISC.) If you have an existing relationship with an SBA lender, you should go to that lender first once the program reopens, but be prepared to try multiple lenders, which you can find on the [SBA site](#).

NAR – “Right Tools. Right Now” NAR is offering a suite of services and resources to help support REALTOR® members during these uncertain times. Visit the [website](#) for more information. Currently included in the Right Tools, Right Now program is two months of Telehealth Access at no cost to members in response to the current health crisis. Telehealth Access 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.

Events Update Director of Operations Laura Metz –

The Young Professionals Network (YPN) held their first virtual committee meeting yesterday. A “Brunch & Learn” event was in the works before COVID-19 hit and forced a cancellation. The YPN will be bringing that program to you ... virtually! Look for the “Virtual Mastermind Panel” scheduled for May 20th. A flyer with all the details will be coming out next week. The YPN Committee also began planning for a summer Cornhole Tournament, but will be moving that to September, which will be a great time of year to hold an outdoor tournament. Stay tuned for more information on that.

Save the Date Association Happy Hour Friday, May 1– The Association will be hosting a “Happy Hour” next Friday from 4:00 to 5:00 p.m. George Hall, Chris Drewer, Heather Schafer Adkins, Kathy McFadden, and I are coordinating the event. Look for the announcement next week!

Update from Government Affairs Director Veronica Rolocut –

2020 Legislative Wrap-up - For only the 2nd time in the 440-year history of the MD General Assembly, and the first time since the Civil War, the MD General Assembly ended its 90-day session early on May 16th due to COVID-19. Before adjourning, the General Assembly passed more than 650 bills in three days, many without committee or public hearings.

Prior to the end of session, REALTORS® across the state sent a clear message that HB 1628 (taxing service industries like real estate) was not acceptable and it failed.

However, other legislation like including a professionalism component in CE and prohibiting landlords from discriminating against renters who pay using government benefits – known as source of income – passed.

For a complete list of the status of bills reviewed by the MD REALTORS® Legislative Committee, please go to their website at MDrealtor.org, click on Legislative tab, Current session, and then 2020 legislative status report.

Harford County Council - There has been an explosion of information coming from every level of government since COVID-19 began. Legislators are trying to act in the best interest of the citizens in these difficult times. In an effort to abide by the Centers for Disease Control (CDC) social distancing guidelines, the Harford County Council ended public meeting sessions and began live streaming their public hearings and legislative sessions. They can even take citizen input.

But possibly the best part of what they have been doing recently is providing a weekly update on COVID-19 from Dr. Moy, the Director of the Harford County Health Department. Sometimes, it's easy to feel overwhelmed by hearing about the entire world and it's nice to hear what is happening right here with us.

The Harford County Council meets the first three Tuesdays of every month when in session. If you are interested in watching, go to <http://www.harfordcountymd.gov/>. Move your mouse over (do not click on) the GOVERNMENT tab at the top of the page. You will see a screen of site listings, but click on COUNTY COUNCIL. Scroll down to UPCOMING COUNCIL MEETINGS & PUBLIC HEARINGS. Click on LEGISLATIVE SESSION under the date you will be viewing. Then click on PUBLIC NOTICE TO VIEW AND PARTICIPATE. This will direct you to their live streaming site and you can watch the legislative session.

Website - But, if getting information about the bigger picture is important to you, please note that the Harford County Association of REALTORS® website has links to COVID-19 information from a variety of resources including MD REALTORS® and the National Association of REALTORS®. Also, be sure to like us on Facebook.

Education Update Director of Education Latipha Silver –

In compliance with the State of Emergency (SOE) declared by Governor Hogan, the Harford Association has been unable to offer in-person continuing education classes to our members. However, the MD Real Estate Commission has advised that **All** license expiration dates have been temporarily extended to May 1st. Per the Executive Order from Governor Larry Hogan, professional licenses that expire during the State of Emergency and Catastrophic Health Emergency have been extended to the 30th day after the State of Emergency has been terminated. This is subject to being extended as the response to the coronavirus develops.

I encourage members to continue taking continuing education courses online through the Association website with the CE Shop. The National Association of REALTORS® is also offering various free online education at www.onlinelearning.realtor.

During the Education Committee meeting this week, we are exploring various ways we can conduct Sharper Professional Classes via a video platform. Additionally, Sandy Smith and Deb

Hutson are discussing how they can modify the materials for the New Member Orientation and present it virtually, too. We will keep you posted as we move through this process.

Please visit the Association website at <http://www.harfordrealtors.org> and like the Association Facebook page to watch Education Chair Dave Stromberg video updating the members educational information.

We want you to know that we are here for our members during this time. The Education Committee in conjunction with myself, will be scheduling additional in-person Continuing Education classes to those already in place. Once the date for ending the State of Emergency is known, the schedule will be released for registration. However, we will be giving priority to those members whose license expired during or within 60 days after the lifting of the State of Emergency. All reasonable efforts will be taken to assure that the Association will provide a safe environment for its members. Thanks!

Administrative Services Professional Debbie Gantert –

New member applications are still being processed. Please email them directly to me at debbie.gantert@harfordrealtors.com. If a new member needs a Sentricard, after the initial process is complete as we are not able to physically give you the card until the office reopens, we are asking the new member to use the Bluetooth app. Also, Mid Atlantic Realty Services (MARS) rules do not allow us to mail cards out. If you are a new member and need to get your Sentricard, please contact me at 410-569-0750 for additional information. Also, we are currently unable to issue replacement cards. So, if your card is lost or damaged, please use the SentiKey app found in the app store on your phone. If you have any questions about SentiKey, please call me. Finally, lockboxes are still not available for purchase. We appreciate your understanding on this matter.

The Harford County Association of REALTORS® Board of Directors, committee volunteers and Staff are working hard to serve you. Please don't hesitate to contact us by phone (410) 569-0750 or email info@harfordrealtors.org. Visit our website and Facebook for the most up-to-date information. Be safe and stay healthy.