

Calendar of Events:

2023

- 3 / 17 Happy St Patrick's Day
Mid County Caravan Tour
- 3 / 18 Arcata Marsh Pop Up Hike @ 10 AM
- 3 / 20 MLS Committee @ 1 PM
- 3 / 21 South Bay Caravan Tour
Recreation Committee @ 1 PM
- 3 / 22 CMA Class @ 11 AM
- 3 / 23 North Bay Caravan Tour
HAR Cares for Youth @ 12 PM
Member Services Committee @ 2 PM
- 3 / 23 Mid County Caravan Tour
Skate Night @ 6:30 PM
- 3 / 27 Lender Class @ 9 AM
- 3 / 28 South Bay Caravan Tour
- 3 / 29 GRC @ 1:30 PM
- 3 / 30 North Bay Caravan Tour
GRC: Board of Supervisors Lunch with
Michelle Bushnell & Bob Bronkall @ 12 PM
- 3 / 31 Mid County Caravan Tour
Facilities Committee @ 11 AM

[CLICK HERE](#)

To view the 2023
Calendar of Events!

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6. Come Recreate with Us
7. REGISTER: Lender Panel March 27th @ 9AM
8. JOIN US: Quarter Craze & Spaghetti Dinner on April 13th
9. MLS Hot Topics
10. Nominate the 2023 Golf Tournament Benefactor!
11. RPAC: Your Best Investment in Real Estate
12. Log into your Member Portal on our website!



**HAPPY ST.
PATRICK'S DAY**

WISHING YOU THE BEST OF LUCK

Updated Sewer Lateral Information 3/14/2023

The City of Eureka reached out earlier this week with a few updated Sewer Lateral Resources. Make sure you review this updated information!

To access all available sewer lateral resources - login into your member account on the Humboldt Association of Realtors Website. - www.harealtors.com/login/

If you have not logged into your account since before 5/01/2022 - when our website platform was updated - you will need to create an account.

Once you are logged into the InfoHub, find the Resources tab on the menu, click on the Sewer Lateral Folder, go into the City of Eureka folder, and you can access all documents pertaining to the new ordinance.

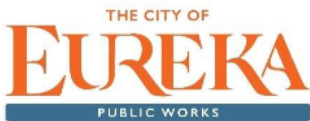
Questions? Contact Elena at the HAR office at 707-442-2978 or Elena@HARealtors.com



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531 K Street • Eureka, California 95501-1146
Administration: 707-441-4203
Engineering: 707-441-4194
Utility Operations: 707-441-4364
publicworks@eurekaca.gov • www.eurekaca.gov

Unusual Lateral Scenarios and Solutions 3/14/23



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Sewer Lateral Certification Process



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NEW SEWER LATERAL REGULATIONS (EFFECTIVE 1/6/2023)

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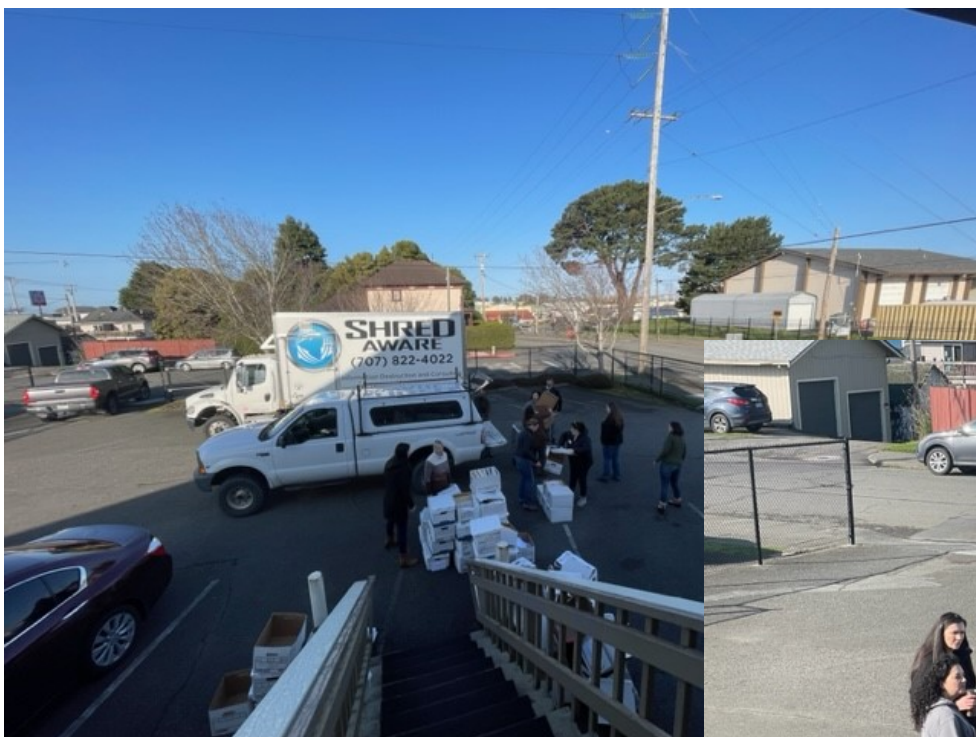
Shred Day Recap



The Humboldt Association of Realtors would like to thank **ShredAware** and the **HAR Affiliates Committee** for coordinating our Shred Day fundraiser on March 15th, 2023 from 9AM—11AM at the HAR Office!

Members were able to participate in attend the event via our drive through drop off in the parking lot. The cost to shred was \$5.00 per banker box, a special discount extended to us by **ShredAware** (usually \$14 per box).

The event raised almost \$800 to be put towards the July Membership Appreciation Mixer at the Crabs Baseball Game! Thank you to all who volunteered & attended. We appreciate you!



Broker Involvement Program

[Legal Resources](#) [Safety Resources](#) [Broker Involvement Program](#) [More](#)

The Broker Involvement Program provides broker-owners with a quick and effective tool to rally their agents on critical legislative issues affecting the real estate industry.

What Does the Broker Involvement Program Offer?

Voice on Capitol Hill

The program is an opportunity to bring a strong and united REALTOR® voice to members of Congress. With over 16,000 broker owners and 450,000 agents in the program, the REALTOR® voice will be heard loud and clear.

Easy-to-Manage Solution

Nothing needs to be downloaded and there is no cost to the broker. NAR gives the broker-owner or managing broker access to the Broker Portal.

Proven Results

Calls for Action response rates are significantly higher when agents receive their message from their broker. Nearly 40% of all responses on Calls for Action were from agents in the Broker Involvement Program.

Broker Involvement Program Enrollment

The Broker Involvement Program is designed for Broker Owners and their managers to bring decision-making authority, strong leadership and your agents' voices to Congress.

Complete the form below and check your inbox for an e-mail from the NAR staff containing important instructions on how to complete your enrollment.

Questions? Contact [Jim MacGregor](#) at 202-383-1188.

Broker Engagement Program & Grant ^A

The Broker Engagement Grant allows local and state associations to create Broker activities which align with the Broker Engagement Committee's and Broker Engagement Council's purpose: increase broker engagement, representation and feedback regarding NAR's programs, services and strategic priorities. State and local associations may apply for a grant of up to \$5,000 for broker engagement purposes annually.



Agent Education Corner



CALIFORNIA ASSOCIATION OF REALTORS®
Legal Department
Realegal®
March 17, 2023



Buyer Representation Agreements -- Misconceptions and Corrections

There are lots of misconceptions out there about the new buyer representation forms and especially a new provision that was added to the Residential Purchase Agreement ("RPA") in December 2022. This article attempts to correct some of those common misconceptions.

Misconception # 1. Buyer representation agreements are required by law starting with the December 2022 release of new C.A.R. forms.

False. Buyer representation agreements have many benefits. They can promote good communication and transparency between the licensee and buyer regarding the buyer's property needs, the services to be performed by the licensee, and compensation to the licensee. In addition, buyer representation agreements may assist the licensee if there is a procuring cause dispute, and there can be risk management benefits for the licensee. However, there is not a legal requirement to use a buyer representation agreement.

Misconception # 2. New paragraph 3G(3) in the December 2022 RPA which asks the seller to pay a commission to the buyer's broker is mandatory.

False. Paragraph 3G(3) is optional. If the box is not checked, it will not be part of the agreement. Furthermore, it is important to understand that the buyer can *only* make this request if two conditions are met:

- First, the buyer must have already entered into a written agreement to pay their own broker (Form BRBC, Broker Representation and Broker Compensation Agreement) and
- Second, the buyer commission obligation in the BRBC exceeds the amount that is offered in the MLS.

Even if the above two conditions are met, a buyer's request that the seller pay his own agent's commission would still be optional.

Misconception # 3. If paragraph 3G(3) is checked, the seller must pay the buyer's broker.

False. The seller can counter out that term, just like a seller can counter out any other term in a buyer's offer.

Misconception # 4. If the seller agrees to paragraph 3G(3), the seller must pay the entire buyer's broker's commission.

False. The seller is only agreeing to pay the difference between the buyer's commission obligation and what the listing broker has agreed to pay the buyer's broker through the Multiple Listing Service ("MLS"), or otherwise. For example, if we assume that the buyer has agreed to compensate their own agent 3%, but the MLS offer of compensation is only 2%, then the buyer may use 3G(3) to request the additional 1% from the seller.





Agent Education Corner



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Misconception # 5. If the seller agrees to paragraph 3G(3), the seller no longer has to pay their own listing broker.

False. The seller's obligation to pay their own broker pursuant to a listing agreement is unaffected by 3G(3).

Misconception # 6. If the seller agrees to paragraph 3G(3), the listing broker has no obligation to pay the buyer's broker.

False. The listing broker's obligation to pay a cooperating broker pursuant to the MLS is unaffected by 3G(3).

Misconception # 7. Paragraph 3G(3) violates the NAR Code of Ethics and MLS Rules which prohibit an agent from using the terms of an offer to try to modify the MLS offer of compensation. It is also an interference with exclusive agency relationships.

False. Standard of Practice 16-16 of the NAR Code of Ethics only prohibits a buyer's *broker* from using the offer to modify the listing broker's offer of compensation through the MLS. It does not prevent the *buyer* from making a request under 3G(3). In fact, there is an NAR published case interpretation which addresses this scenario (See [NAR Case Interpretation #16-17](#)).

Misconception # 8. Listing brokers no longer have an obligation to offer compensation to buyer's brokers through the MLS.

False. Model MLS Rule 7.12 requires a listing broker to make a unilateral offer of compensation to other MLS Broker Participants. However, there is no minimum amount or percentage that is required. That rule has not changed.

Misconception # 9. This is a new and dramatic change to how commissions work in the real estate industry.

False. Buyer's agents have always been able to enter into buyer representation agreements with buyers and many already do. Some agents have already incorporated this buyer commission cost into the agreement in the form of seller credits. 3G(3) provides more transparency and a straightforward spot in the agreement to ask for that expense to be paid, similar to other costs in the transaction.

This article was adapted from our Quick Guide "[Buyer Representation -- Misconception Corrections](#)."

CMA CLASS

22
MARCH

at 11:00 AM



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COME RECREATE WITH US!

Join the HAR Recreation committee for our upcoming association events

Saturday, March 18th

Hike / Walk @ Arcata Marsh from 10:00 AM–11:00 AM

This is a family friendly event. Bring your friends, family and/or pets to join us as we walk the trail at the Arcata Marsh. This walk may get a little muddy so wear your sneakers.

We hope you can join us!

Friday, March 24th

Skate Night @ Blue Lake Roller Rink from 6:00 PM - 9:00 PM

This is a family friendly event. Bring your friends, family, or favorite HAR buddy & come join us for roller skating. Admission & skates will need to be purchased at the door.

We hope you can join us!

Saturday, April 1st

Walk. Bike, Run, etc. @ Prairie Creek Parkway Closure

This is a family friendly event. Bring your friends, family, or favorite HAR buddy & come join us for some outdoor fun. October–May the parks & rec services close down the scenic drive at Prairie Creek, just past Orick, for the public. Meet us at the welcome center at 11:00 AM.

We hope you can join us!

Thursday, April 6th

Trivia Night @ Hum Brews in Arcata from 5:45–8:30 PM

This is an adults only event. Grab your favorite HAR buddy & come join us for trivia night. Last Trivia night our teams, Home Team & HAR You Ready, had a blast answering trivia questions & hanging out. We hope to have more teams at this event.

We hope you can join us!

Tuesday, April 18th

\$2 Twosday Bowling @ Bear River Family Fun Center 5:00 PM–7:00 PM

This is a family friendly event. Bring your friends, family, or favorite HAR buddy & come join us for bowling & more at the Bear River Family Fun Center. Games & shoes will need to be purchased at the door.

We hope you can join us!

Lending Panel

provided by the HAR Education Committee



SIT DOWN WITH OUR LOCAL LENDERS & LEARN ABOUT...

1. LENDING FROM A BUYER AND SELLER'S PERSPECTIVE
2. 2023 MARKET UPDATES
3. APPRAISAL INFORMATION YOU NEED TO KNOW
4. FED DECISIONS UPDATE AND A LOOK AHEAD
5. UNDERSTANDING THE APPRAISAL PROCESS FROM START TO REBUTTAL
6. DEALING POSITIVELY WITH BUYER FATIGUE
7. COUNSELING THE SELLER ON THE BUY FIRST OR SELL FIRST CONUNDRUM
8. AVOIDING BUYERS DISQUALIFYING THEMSELVES



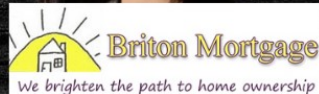
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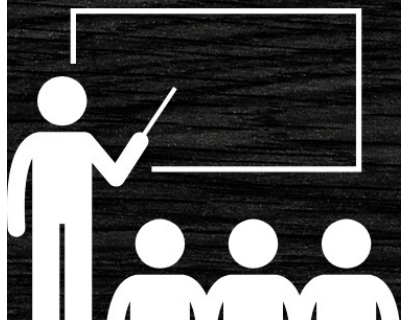


MARIA HERRERA

MONDAY - MARCH 27, 2023
9:00 AM - 11:00 AM
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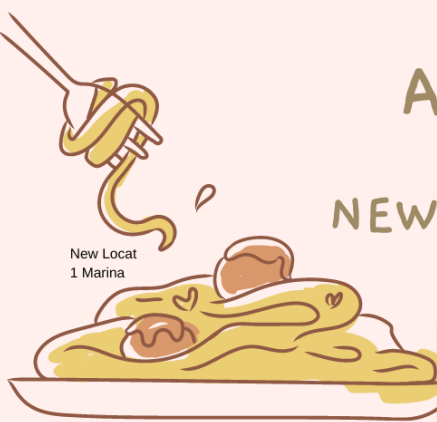
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5:30 PM - 7:30 PM

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MLS HOT TOPICS

MLS Rule Reminder

8.6 Exempted Listings: If the seller refuses to allow their property to be listed on the MLS, the listing broker will submit within one (1) business day, a Sellers Instructions to Exclude Listing from the Multiple Listing Service and Days on Market form.

8.10 Contingencies: All properties with accepted offers must be pending. For contingent offers, the first line of the public remarks must state "accepted contingent offer with seller right to cancel with __ days notice." These listings can be marked C for contingent and will show on active search results. There is a 3 field in the pending screen for properties awaiting third party approvals and this must also be notated in the public remarks, such as "Awaiting third party approval, accepting offers" or "Awaiting third party approval, no further offers will be accepted". There will be a two-email warning regarding the pending status' C and 3 having the required wording in the public remarks, after which a \$10.00 fine is assessed

MLS FAQ

Q1: How do I change incorrect information for an off-market listing?

A1: Typically, off-market listings can be changed only by MLS staff. If you need to make a change but are unable to, please contact your MLS.

Q2: How do I extend an Expired Listing?

A2: An Extend or Expire option may be available in the Status section of the Change Listing page, as long as it has only been 30 days since the listing expired,. If you do not see this option, you cannot change the expiration date of the listing yourself, please contact your MLS administrator.

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Jesse Gabriel
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Humboldt Association of Realtors®

Dinner & Auction Fundraiser: September 14th, 2023
Golf Tournament: September 15th, 2023

2023 GOLF BENEFICIARY NOMINATION FORM

ORGANIZATION INFORMATION			
Name of Organization:		Fax:	
Address:		Email:	
City/State/Zip		Tax ID: (must be a non-profit)	
Phone Number:		Name of organization holding tax exemption	
ORGANIZATION DETAILS			
<p>Give a brief description of organization: (mission statement, etc...)</p> <p><i>NOTE</i> – Attach additional sheets if needed.</p>			
<p>How will funds be used (please be specific)?</p>			
<p>Will a representative from the organization be available to attend & present at the Dinner & Auction on September 14th, 2023 @ The Elks Lodge in Eureka ?</p>			
SPONSORING MEMBER			
Name:		Office:	
Phone:		Date:	

All completed nomination forms must be received by April 14th, 2023.

Send forms to:

Humboldt Association of Realtors
527 W. Wabash Avenue
Eureka, CA 95501

Phone: (707) 442-2978

Email: Elena@harealtors.com

Last five year beneficiaries are ineligible: Food for People, CASA Humboldt, Wild Souls Ranch, and Humboldt Animal Rescue Team.

The HAR Golf Beneficiary Ballot will be emailed to HAR members April 21st, 2023 for voting.



2023

RPAC

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**NATIONAL
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RPAC 101



I invest in RPAC to protect those we serve every day in the communities we work, live and play. REALTORS® stand firm, advocate and give our personal funds to ensure we have a seat at the table to protect the people we serve. Our investments protect property owners who've worked hard to achieve the dream of ownership.

– **Jonathan Dolphus** // RPAC Participation Council Chair

For more than 50 years, the REALTORS® Political Action Committee (RPAC) has been one of the strongest and most successful advocacy organizations in the nation. And there's one reason for that: REALTORS® like you.

RPAC recognizes that an industry that shies away from politics is an industry whose future is unstable and uncertain. Your voluntary investments in RPAC earn us a seat at the table with legislative and policy decision makers on Capitol Hill, statehouses and city halls across the country. Your continued support and engagement allow us to shape the size, scope and success of the real estate industry for REALTORS® and business, property, and home owners alike. Together, we're protecting the future of real estate in America.

NAR laid out three major advocacy goals for 2022 and achieved incredible results on all fronts:

1. Improve Access to Homeownership, Increase Housing Inventory and Encourage Adaptive Reuse of Commercial Properties
2. Ensure Fair Housing for All
3. Help Inform Policymaking through NAR Research Products

Advocating for the protection of private property rights and the future of the American dream should be a priority for every REALTOR®. Investing in RPAC is how we ensure our advocacy continues to be so impactful. We are the guardians of the American dream and RPAC is our greatest instrument for achieving that goal.

– **Deborah Spangler** // RPAC Major Investor Council Chair

\$15

All it takes to be an **RPAC** Investor.
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MAJOR INVESTOR LEVELS

PLATINUM R

\$10,000 (sustain \$5,000)

GOLDEN R

\$5,000 (sustain \$2,000)

CRYSTAL R

\$2,500 (sustain \$1,500)

STERLING R

\$1,000

When RPAC supports REALTOR®-friendly candidates and issues, we give them a leg up. It makes a strong statement for a candidate to have the support of one of the nation's top PACs.

Major Investors are the backbone of RPAC, making up more than one-third of the funds we receive. As such, they receive special benefits and recognition.

PRESIDENT'S CIRCLE

What really sets REALTORS® apart from any other group on Capitol Hill is the President's Circle program. President's Circle members are RPAC Major Investors who invest an additional \$2,000 directly to candidate and party committees.

PACs are limited to contributing \$5,000 per election to a candidate. The collective strength of the President's Circle program makes us true political players in the nation's capital.

Candidates chosen to receive President's Circle funds have met stringent criteria, and these exceptional leaders are called REALTOR® Champions. President's Circle members are asked to invest in these Champions throughout the year.

In order to fully impact the political process, these investments must be completed by Sept. 30 of each year.

PRESIDENT'S CIRCLE MAJOR INVESTOR LEVELS

PC PLATINUM R

\$10,000 + \$2,000*
(sustain \$5,000 + \$2,000*)

PC GOLDEN R

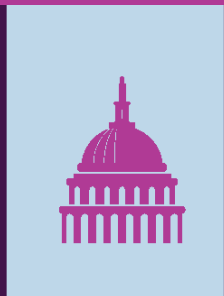
\$4,000 + \$2,000*
(sustain \$1,000 + \$2,000*)

PC CRYSTAL R

\$2,000 + \$2,000*
(sustain \$1,000 + \$2,000*)

PC STERLING R

\$1,000 + \$2,000*



LANDMARK LEGISLATION IN WASHINGTON

2022 brought more landmark legislation to Washington and a year of action on housing supply and affordability.

In August, President Biden signed the Inflation Reduction Act into law. Sometimes what *doesn't* become law has the most significant impact.

Earlier versions of this bill contained tax proposals that could have devastated the real estate economy and investment in affordable housing. But NAR educated lawmakers for more than a year on these proposals, and nearly a dozen harmful tax provisions on real estate were stripped from the bill.

Perhaps the biggest save came from NAR's successful campaign to protect the 1031 like-kind exchange.

Fair housing took center stage as one of NAR's top issues at the May legislative meetings. From increased funding for fair housing programs to our participation in the Black Homeownership Collaborative's campaign to add three million net new Black homeowners by 2030, fair housing will remain a top priority.

With NAR's help, the National Flood Insurance Program avoided lapsing through multiple extensions in 2022, ensuring that 40,000 home sales per month continued to close on time. And new funding for disaster mitigation and flood mapping is helping communities prepare for future disasters.

NAR supported funding for a variety of programs in 2022, including homelessness assistance, housing counseling, affordable and rural housing, distressed neighborhoods, rental assistance and state and local recovery funds.

We also helped establish a Violence Against Women Prevention Office at HUD—a longtime priority.

Another top advocacy focus in 2022 was promoting how NAR research can inform policymaking. NAR's skilled economists produce and analyze a wide range of data that is a valued resource for both REALTORS® and policymakers.

Our landmark Rosen report continues to be at the center of the housing supply discussion. In 2022, our paper *The Double Trouble of the Housing Market* detailed the “two troubles” simultaneously impacting the real estate market: record home prices and record low inventory. And our *Obstacles to Home Buying* report broke down barriers by race/ethnicity.





AFFORDABLE HOUSING SUPPLY OFFENSIVE

NAR worked with Congress, the Administration and our industry partners and friends throughout 2022 to tackle the affordable housing and supply crisis. It was a year of action, building consensus among policymakers that decisive steps are needed.

- **MARCH:** Following a landmark NAR report sounding the alarm on the supply crisis, the White House submits a historic funding request for affordable housing.
- **MAY:** Thousands of REALTORS® hand-deliver to Congress a comprehensive list of actions to address the housing shortage. A couple weeks later, the Administration releases the President's Housing Supply Action Plan filled with NAR recommendations.
- **JULY:** NAR endorses the Treasury Department's move to allow the use of \$350 billion in American Rescue Plan funds for developing, repairing and operating affordable housing units. And NAR Chief Economist Lawrence Yun testifies before the Senate Banking Committee on housing inventory and affordability.
- **SEPTEMBER:** NAR President Leslie Rouda Smith participates in a White House meeting on affordable housing supply.
- **OCTOBER:** NAR sends the National Economic Council a policy road map.
- **NOVEMBER:** NAR CEO Bob Goldberg meets with White House officials to discuss the Biden administration's response to housing supply and affordability constraints. NAR President Kenny Parcell follows up with a letter outlining numerous priorities to help address these ongoing challenges.

There is no other trade association in Washington like NAR for one reason: **our members.**

We are poised to lead the discussion on housing accessibility, affordability and availability in 2023 like no one else. Together, we'll bring lasting change to the housing sector and help more Americans access the American Dream.

When we stay nonpartisan and issue-focused, everyone wins—our members, consumers and the American economy.



For more information, visit realtorparty.realtor

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"I would give a thousand furlongs of sea for an acre of barren ground"


- Shakespeare

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<input checked="" type="checkbox"/>	22779	Jane Test	1/1/2023	<div><input type="checkbox"/> 25 <input type="button" value="v"/> \$25.00 1 Housing Affordability Fund† (Voluntary)</div> <div><input type="checkbox"/> 49 <input type="button" value="v"/> \$49.00 1 Realtor Action Fund†** (Voluntary)</div> <div><input type="checkbox"/> 148 <input type="button" value="v"/> \$148.00 1 Realtor Action Fund†** (Voluntary)</div>	\$705.00	\$705.00

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
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