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# GRAND COUNTY REALTOR

THE OFFICIAL PUBLICATION OF THE GRAND COUNTY ASSOCIATION OF REALTORS®

Look Inside for Tips on Keeping You and Your Agents Safe



FALL 2021



Association of REALTORS® since 1974

P.O. Box 466 | Granby, CO 80446 Phone: 970.887.9588 | Fax: 970.887.9517 www.gcbor.com

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Nicola Dixon – *Chairman & CAR Director* Keller Williams Advantage Realty 970-531-3422 nicoladixon7@gmail.com

Carrie George – *Chair-Elect* Keller Williams Top of the Rockies <u>970-485-2520 carrie@kwgr</u>andcounty.com

Tim Myers – *Past-Chair* Byers Peak Realty 970-531-3868 tim@timsmyers.com

Carrie Flynn – Secretary/Treasurer Real Estate of Winter Park

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Andrea Cox – *Director* Re/Max Resorts of Grand County 970-531-0804 andrea@rkymtnhi.com

#### 2021 GCAR MLS COMMITTEE

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Monica Anderson – *Member* RE/Max Peak to Peak <u>970-531-9680 monica@</u>monicadanderson.com

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#### **GCAR STAFF**

Debra Brynoff – *CEO* eo@gcbor.com Wendy Bourn – *MLS Director* mls@gcbor.com Sallie Arnold – *Admin Support* admin@gcbor.com FALL 2021

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### CHAIRWOMAN'S MESSAGE



NICOLA DIXON, 2021 GCAR CHAIRWOMAN

It is hard to believe that 2021 is almost over! I am sure you all agree that the year just flew by!

As we entered the fall season, we finally were able to hold our installation banquet in person. It was a bowling banquet that was also a fundraiser for Habitat for Humanity of Grand County. At that banquet we installed our new Board of Directors:

Chairwoman of the Board – Carrie George, Broker at Keller Williams Top of the Rockies Real Estate

Chair-Elect – Carrie Flynn, Broker at Real Estate of Winter Park

Secretary/Treasurer – Andrea Cox, Broker/owner at Re/Max Resorts of Grand County

Immediate Past Chair – Nicola Dixon, Broker at Keller Williams Advantage Realty

Director at Large – Monica Anderson, Broker at Re/Max Peak to Peak

Director at Large – Angela Sandstrom, Broker at West and Main Homes

We also presented two awards to very deserving members. Brenda Freeman received the Distinguished Service Award for her many contributions to the community last year. Brenda's work with victims of the East Troublesome Fire was highlighted. Andera Cox was named as our 2021 REALTOR® of the Year. Andrea has been in the real estate business for over 31 years and has displayed the highest level of REALTOR® Spirit and Professionalism! Her accomplishments are too numerous to list here. Please check out the articles about our award recipients in this edition.

This edition is dedicated to REALTOR<sup>®</sup> Safety, as October is national safety month. There is an article on safety tips for rural REALTORS<sup>®</sup> from NAR that is well worth your time as well as REALTOR<sup>®</sup> Safety in cyberspace.

There are also big changes coming to our lockbox system! Don't forget that the cards are being retired as of January 2021. Get ready by becoming familiar with the new mobile application. Again, we have an article for you, giving pointers on the mobile App that you will want to take a look at.

GCAR is another victim of the supply chain issues. We were told we would have all of our new Bluetooth boxes by November for distribution. We have now been told that we will not get them until the end of first quarter in 2022. GCAR staff will do everything they can to assist you in getting by with our old boxes until the new ones arrive. We also have about 70 Bluetooth boxes on hand that we will be able to give out, especially for those locations with poor service. As with all things these days we need to apply our patience.

As in all of our newsletters there are MLS tips that will help you make more efficient use of your FLEX MLS system. In the issue make sure to note the changes coming to mandatory submission and status changes that will be effective on November 1, 2021. We are moving from 3 days to 1 calendar day for submission and under contract status changes. You will definitely want to take note of those changes.

One more big change happening with GCAR is that after 22 years of leadership and service to our board, our CEO, Debra Brynoff will be retiring on December 31, 2021. We will be sad to see Deb leave, although she will continue to work for us on a consulting basis, taking care of some of the special projects we have going on. Deb has set up her transition well and we thank her for that because we think the transition will be seamless. Sallie Arnold, who has been working for GCAR for over a year will be taking over as our new CEO on January 1, 2022. Sallie comes to us with many years of experience. Sallie most recently had a consulting business in which she consulted for the Aurora Board of REALTORS® and the Builder Realty Council of Metro Denver. Prior to that Sallie worked for the South Metro Denver Association of REALTORS® for 8 years and for CAR for 3 years. Many of you have already spoken to Sallie and have experienced how professional and helpful she is. We will be planning a special event in January so you can get to know her more and also to give your best wishes to Deb.

As always, there is so much happening in our fast-paced world of real estate. We want to take this time to remind everyone to enjoy the upcoming holidays. Take time to relax and reconnect or better yet disconnect! Make time for family and friends and do your best to slow down a bit. As always, your REALTOR® family is here for you and we wish you all the best as 2021 comes to an end.

# Grand County REALTORS® Installs New Board; Awards REALTOR® of the Year and First-Ever Distinguished Service Honor

Granby, Colo. – September 16, 2021 – Grand County Association of REALTORS® has sworn in the incoming Board and presented awards during the annual installation banquet held at The Foundry in Fraser on September 16, 2021. Congratulations to the 2021-22 Board of Directors:

Chairwoman of the Board – Carrie George, Broker at Keller Williams Top of the Rockies Real Estate

Chair-Elect – Carrie Flynn, Broker at Real Estate of Winter Park

Secretary/Treasurer – Andrea Cox, Broker/owner at Re/Max Resorts of Grand County

Immediate Past Chair – Nicola Dixon, Broker at Keller Williams Advantage Realty

Director at Large – Monica Anderson, Broker at Re/Max Peak to Peak

Director at Large – Angela Sandstrom, Broker at West and Main Homes

CEO (ex-officio) – Debra Brynoff, Grand County Association of REALTORS® Since 1974, GCAR has provided real estate professionals with the resources they need to be successful in the real estate business. Not all real estate agents are REALTORS<sup>®</sup>, only members of the National Association of REALTORS<sup>®</sup> voluntarily pledge to a strict Code of Ethics and Standards of Practice. The annual election of the Board of Directors is held each year in August. The Board represents the 323 REALTORS<sup>®</sup> and MLS Participants of the Grand County Association of REALTORS<sup>®</sup> and its MLS.

### 2021 Realtor® of the Year - Andrea Cox

Our 2021 REALTOR® of the Year was named at the annual installation banquet! Andrea Cox, Broker/Owner of Re/Max Resorts of Grand County has been in the real estate business for over 31 years. She has always displayed a high level of REALTOR® Spirit, professionalism, and cooperation. Andrea has served 4 years on the MLS committee and 3 years on the GCAR Board of Directors. Throughout her career she have often attended CAR and NAR functions even when not serving on the local Board. She is also diligent in keeping up with the ever-changing trends in the real estate industry.

Andrea has been very generous over the years supporting GCAR events like the Annual Shop Off, Backpack Drive, and Festival of Trees. She is extremely active in the local community and beyond and is well loved!



Left to Right: Brenda Freeman (2021 Distinguished Service Award Recipient), Andrea Cox (2021 REALTOR® of the Year and Board Director), Nicola Dixon (Immediate Past Chairwoman/Board Director), Carrie George (2021-22 Chairwoman of the Board), Tyrone Adams (Colorado Association of REALTORS® CEO), and Debra Brynoff (GCAR CEO).



Andrea Cox, Broker/Owner of Re/Max Resorts of Grand County announced as 2021 REALTOR® of the Year

- Member of the National Sports Center for the Disabled for 25 years
- Organizer for fire clean up and relief funds after the East Troublesome Fire in 2020
- Longtime supporter of Children's Hospital in Denver and knows the value of that institution through personal experience
- Member of the Grand Lake Historical Society
- Volunteer for the Grand Lake Yacht Club
- Board member for the Grand County Arts Council and has headed up Tombstone Tales for over 10 years along with Music in the Park and Art and Architecture tours and has organized the Nativity scenes in the Grand Lake Town Park for many years.

The 2021 REALTOR<sup>®</sup> of the Year is kind, generous, hardworking, resilient, and a role model for REALTOR<sup>®</sup> Leadership. Congratulations, Andrea!



Left to Right: Debra Brynoff CEO, Nicola Dixon Immediate Past Chair, Andrea Cox Secretary Treasurer, Carrie George Chairwoman, and Betsy Laughlin CAR Mountain District Chair and installing officer. Not pictured Carrie Flynn, Chair-Elect; Monica Anderson and Angela Sandstrom, Directors at Large.

### Grand County Association of Realtors® Presents First Ever Distinguished Service Award



Brenda Freeman, broker at LIV Sotheby's International Realty receives the first-ever GCAR Distinguished Service Award

The Grand County Association of REALTORS® has presented its first-ever Distinguished Service Award to Brenda Freeman, REALTOR® at LIV Sotheby's International Realty. The GCAR Board of Directors felt Brenda's contributions to the Grand County community over the last year were more than deserving of this recognition.

Brenda has been a GCAR member since 2007 and has been a generous supporter of GCAR events and fundraisers. Last year, during and after the East Troublesome Fire, she went above and beyond. Some of Brenda's exceptional activities include:

- Volunteering with DiAnn Butler on a "housing drive" to help get displaced fire victims into temporary housing
- Organized the East Troublesome Fire Adopt-a-Family Committee with Andrea Cox, Renee Valentine, Shannon Schliep, and Jennifer Brown to help with food and clothing needs to get back on their feet after the fire.
- Created East Troublesome Fire 9 to distribute \$27,000 in gifts to 9 Grand County Firefighters who lost their homes
- Started #ForeverGrand to collect donations totaling over \$5,000 earmarked by Grand Foundation to help Grand Lake businesses with beautification efforts after the fire
- Served on the CAR Wildfire Grant Committee reviewing applications to help dozens of people affected by wildfires in Colorado

Brenda has always been generous with Grand County Association of REALTORS<sup>®</sup> as well. She participates with Shop Off, Backpack Drive, and contributes to the GCAR Scholarship Fund. Thank you for your service to the Grand County Community, Brenda!

# **Rural Safety Tips**

By: Terri Jensen, ALC Advanced 2015 REALTORS<sup>®</sup> Land Institute National President Investor Relations and Appraisal Manager, Farmers National Company

Safety involves humans, animals, weather, situations, and more. Below are safety points from land professionals on safety in the rural environment. Some of these suggestions are appropriate for real estate professionals in all areas of real estate.

### Driving

- 1. Don't talk on the phone, write, and drive at the same time. Likewise, don't drive, look at a map, or take photos while driving with your knee.
- 2. Use DOT construction maps/road updates to save time and prevent ending up in an unfamiliar area, being in an area where one prefers not to be, or being on a road closed due to snow or other natural disaster.
- 3. Always have car keys easily accessible and lock car doors. All equipment, briefcases, and other items should be placed in the trunk.
- 4. Don't crest a hill on a gravel road while on a cell phone in the middle of the road.
- 5. Drive a vehicle that can handle rough terrain and mud.

#### Dogs

- 1. When driving into a rural area, wait a bit before getting out of the car to give dogs plenty of time to come to the truck and adjust. Talk to them out of the window before departing the vehicle.
- 2. Some might find comfort in carrying a weapon to protect themselves in case they encounter an extremely aggressive situation. This might happen in the woods or rural areas.
- 3. When making an appointment to view a rural property, ask if the owner has dogs, if the animals are friendly, and what their names are. Ask the owner to put the dogs in a barn, kennel, or other shelter if he believes the dogs are not friendly. Consider asking the owners to be on the premises when arriving to property with dogs.

#### Snakes

- 1. Wear boots and keep them available in your truck or vehicle to wear for protection.
- 2. If a rock needs to be turned over, pick up the side facing away.
- 3. Consider carrying a weapon, such as a firearm.

#### **Ticks**

1. During the tick season, apply permethrin to your clothes. Here is a link to explain what permethrin is. If placed on clothing -- not skin -- it will last through six washings.

#### Hunters

 During hunting season, wear bright colored clothing and, at least, a bright hat. Do not go out during firearm deer season. A 30.06 bullet can carry two miles. Wear red, blaze orange or glow-in-the dark green.

### **Personal Safety**

- 1. Use common sense and do not get close to animals who do not know you.
- 2. Have a cell phone in hand with safety numbers plugged in for easy dialing.
- 3. Attempt to obtain names, residence—city and state—cell number, office, home phone numbers, occupation, and make, model and color of vehicles for unknown prospective buyers or lessees land. Inform them in advance of the make, model and color of the practitioner's vehicle.
- 4. Share this information with someone you work with, including the property location and time of appointments.
- 5. A female should try not show alone.
- 6. Always have your phone charged.
- 7. Carrying a can of hornet spray is a good defense, easy to use, and very effective when sprayed in the face. Carry mace or a weapon.

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- 8. If it doesn't feel right, get out of there!
- 9. When going into a basement, let the client go downstairs first or let them go alone and stay on the main floor. Always leave yourself an exit strategy.
- If you feel uncomfortable in doing something -- your intuition is an asset -- don't do it. Trust your instincts.
- 11. Besides giving a colleague, friend, or partner a map, address, and owner's name, have that person call you 10 minutes after you should have arrived for the appointment; have a code word that would signal a problem, but that wouldn't give away that you are using the code if someone is listening.
- 12. When working with strangers, have them walk in front of you.
- 13. Know what some of the materials are to make meth and what they look like. If you see evidence of this type of material, leave and contact law enforcement.
- 14. If a firearm is carried, make sure that lessons have been taken and the appropriate licenses have been applied for and granted. Only use when you know that your life is in danger.

#### Weather

- 1. Have a weather app on our phone that will send a warning in the event of a tornado, hail, blizzard or other weather hazards.
- 2. Be prepared for winter weather. Have a survival kit in your trunk -- a blanket, extra hats, gloves, boots, non-perishable food, and water.

### Take safety seriously!

Terri Jensen, ALC Advanced, 2015 Institute National President of REALTORS® Land Institute, is the Investor Relations and Appraisal Manager for Farmers National Company. She earned the prestigious Accredited Land Consultant (ALC) designation in 2005, an indication of the most knowledgeable, productive, and trusted land professional. As a result of her completion of professional development to stay current in the profession, she has earned recognition as an ALC Advanced Jensen has been active in Government Affairs and protection of the 1031 Like-Exchange tax code and has worked together with the National Association of REALTORS® and other professional organizations on the matter.



# Division of Real Estate License Renewal Notification



The Division of Real Estate license renewal period starts November 1, 2021 and continues through December 31, 2021. Expired licensees may not conduct any business that requires licensure. If your license is on an inactive status, you must still renew your license if you wish to maintain the inactive status and avoid reinstatement fees.

As a reminder many E&O insurance policies expire on January 1, 2022. Please be sure to check your policy's expiration date and renew your policy before it expires. A failure to renew your insurance policy could result in license inactivation and/ or loss of prior acts coverage.

#### **Continuing Education Requirements**

Real Estate Broker licensees who received their initial license in 2021, will not need to complete any CE prior to renewing December 31, 2021.

Full CE Requirements: <u>https://dre.colorado.gov/broker-</u> continuing-education

#### **Renewal Fee**

\$8 dollars.

There is a 31 day grace period for renewal submission without incurring penalty fees. To avoid late fees, please renew your license prior to your renewal expiration date.

#### **Deadline Reminder**

January 31, 2022 is the last day to renew your license. Failure

to renew on or before this date will result in the expiration of your license.

Online License Management Renewal Steps and Login Instructions

Login in to your online license management account to start the renewal process.

- 1. Select "Online Services" from the upper right hand corner of the screen. From that menu, select "Renew/Reinstate Your License".
- 2. Follow the prompts. Once payment has been submitted, print your receipt. A receipt will also be emailed to the address designated during the payment process. The Division will not provide payment receipts.
- 3. Please allow 24 to 48 hours for your new license to generate in the online portal. You may confirm the update to your expiration date within your E-license account by selecting the "License Information" tab in the "Home" area of your account.

License Renewal Link: <u>https://apps.colorado.gov/dre/</u> <u>licensing/</u>

To prevent renewal notices from going into spam folders, licensees can add the "<u>no-reply@www.colorado.gov</u>" email address to their email whitelist. Renewal notices and other licensing database notifications will always come from this email address.



# SentriLock Retires the SentriCard

SentriLock announced the retirement of SentriCards earlier this year. To ensure you are able to access lockboxes, you must download the SentriKey Real Estate mobile app.

#### It's as easy as 1 − 2 − 3!

1. Visit the Apple App Store or Google Play Store and search for SentriKey Real Estate Mobile App

2. Login with your current SentriLock username and password

3. Access lockboxes!

#### Don't throw away your SentriCard just yet!

In Grand County, we have many older lockboxes (nonbluetooth) that may still require the SentriCard for some programming and ownership activities. Please download the app TODAY and CLICK HERE to access the FAQs for SentriCard retirement to learn more.

\*\*Coming soon! GCAR will be upgrading all of the lockboxes available for use early in 2022. The new boxes will all be Bluetooth and access will no longer require cell service to be available. Watch for more information soon.

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# **FlexMLS Pro Tip:**

Save Time by Customizing Your Dashboard to Include Saved Searches Gadget

The top comments and questions from GCAR members lately involves Coming Soon listings. Where do they go after they fall off the Hot Sheet? How can I find Coming Soon listings later? Is there a way to remind me there may be Coming Soon listings?

We made a few changes to the defaults in FlexMLS to help you with this! Now Quick Searches automatically default to search for Active and Coming Soon listings. We have also reorganized the Status selection list, to show Coming Soon after Active.

🗮 Menu	Quick Search	Office/Member	Reports - C
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-	See All and Select D	ate Ranges	
Current Price	9		x
Year Built			x
Total Bedroo	ms		x
O = ( ) = (			X

# Saved Searches Gadget can help with Coming Soon Listings too!

The FlexMLS platform is a system designed to work for YOU. And that means it is designed full of customizations, so the system is catered to your needs. Now, hopefully you already know that you can customize your dashboard, but did you know that when making customizations you can include a Saved Searches gadget? The Saved Searches gadget lets you view all search results for a previously saved search. Through this gadget you are also able to see new listings in the saved search (listings from the past month that meet search criteria) or edit the search. All the information you need about your saved searches is easy to view as soon as you login. Check out the resources below to learn about how to save a search and customize your dashboard!

#### Step By Step Guided Tours In The FlexMLS System:

- <u>Save Customized Search</u>
- <u>Access Saved Searches</u>
- Create a Customized Dashboard

#### **Recorded Trainings:**

Work Smarter: Time Saving Customizations

#### Short Tip Video:

• The Dashboard

#### Written Help:

- Dashboard Customizations
- Home Dashboard
- <u>Saved Searches Radius Searching in FlexMLS</u>

# **EDUCATION**

Ongoing TUESDAYS 9:00AM OR THURSDAYS 1:00PM FREE! No CE

SENTRILOCK WEBINARS SentriKey Showing Service Training All MLS Participants get MLS Integration level at no extra charge! Tuesdays 9:00am Mountain <u>REGISTER HERE</u> Thursdays 1:00pm Mountain <u>REGISTER HERE</u>

#### **NOVEMBER 17**

8:30am – 12:30pm \$30 GCAR Members \$60 All Others 4 hours CE Instructor: Connie Tremblay

NAR ETHICS Live Zoom Class <u>REGISTER HERE</u>

#### **NOVEMBER 17**

1:00pm – 5:00pm \$50 GCAR Members \$60 All Others FREE! No CE Instructor: Connie Tremblay

2021 ANNUAL COMMISSION UPDATE (ACU) Live Zoom Class <u>REGISTER HERE</u>

### **REGULAR MEETINGS**

Agendas are prepared in advance. If you have items that may require Board or MLS Committee consideration, please notify GCAR staff in writing at least 7 days in advance.

**BOARD OF DIRECTORS** 4th Wednesday each month

MLS COMMITTEE 2nd Tuesday each month

# **EVENTS**



2021 NAR REALTOR® CONFERENCE AND EXPO Celebrating You & Everything You DO: RISE & SHINE! San Diego, CA NOVEMBER 12 – 15, 2021 REGISTER HERE! In-Person and Virtual Events available!



# MEMBERSHIP QUARTERLY REPORT

# Welcome New Members!

#### **REALTORS®**

#### July 2021

Michael Aden – Colorado Home Realty Shanna Evans – Colorado Home Realty Eugene Lucero – Colorado Premier Ventures, LLC James Keith – Compass – Denver Thomas Dallman – eXp Realty, LLC Amy Jardee – Real Estate of Winter Park

#### August 2021

Bret Weinstein – BSW Real Estate LLC William Wiegner – Colorado Home Realty Darren Fogel – Colorado Realty Source Shelly Vincent – eXp Realty, LLC Scott Sutcliffe – Keller Williams Advantage Realty, LLC Shurie Anderson – Madison & Co Properties Shannon Schliep – Re.Max Alliance Matthew Hendricks – Zillow, Inc.

#### September 2021

Karen Beauvais – Coldwell Banker Distinctive Properties Karen Seitz – Coldwell Banker Distinctive Properties Tammy Miller – Coldwell Banker Realty Jessica Nelson – Gingery and Associates Vivi Gloriod – HomeSmart Realty Group Stacie Staub – West and Main Homes

### **APPRAISERS**

August 2021 Juanita Edge – Maverick Appraisal Group, Inc Sadey Stillman – Maverick Appraisal Group, Inc

### AFFILIATES

August 2021 Staci Millington – Vacasa

September 2021 Aneta Paulk – Front Range State Bank

### **MEMBERSHIP STATS**

REALTORS® - 163 Primary - 146 Secondary - 17 Affiliate Members - 53 Property Managers - 3 Appraisers - 33 All Others - 20 MLS Only Participants - 107 SentriLock Users - 115

Through the GrowthZone InfoHub, you can manage your membership with us to view member only events and education, share your contact information with other members, access vital resources, and use our site to pay your dues and monthly fees now with Auto-Pay settings you control!

### LOGIN TO UPDATE YOUR PROFILE



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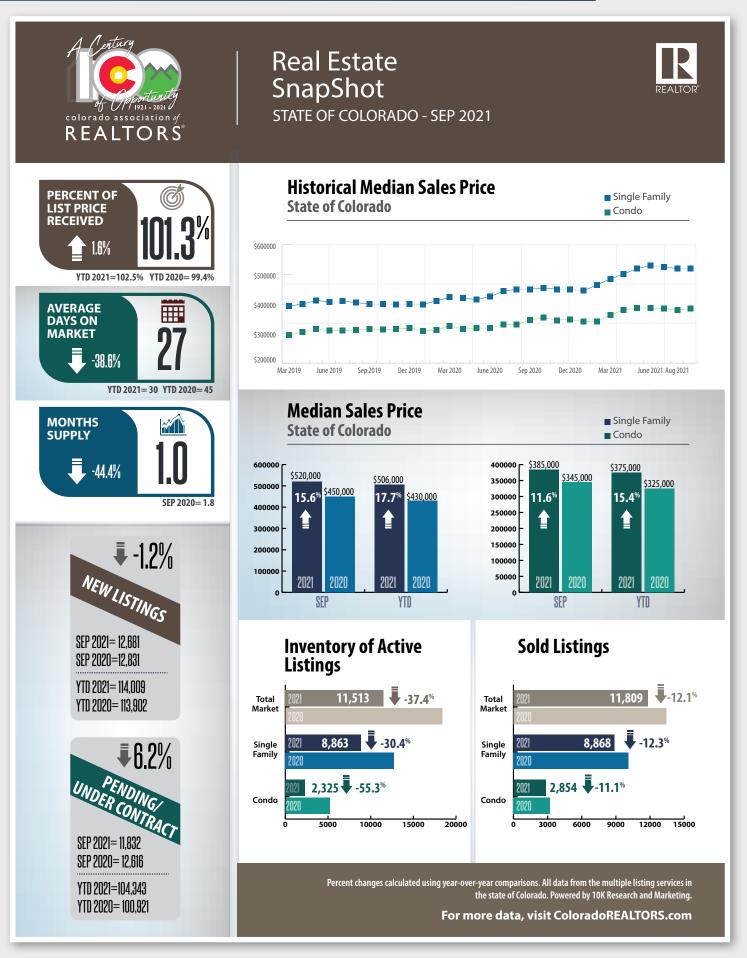
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## Local Market Update for September 2021

A Research Tool Provided by the Colorado Association of REALTORS®



# **Grand County**

Contact the Grand County Board of REALTORS® for more detailed local statistics or to find a REALTOR® in the area.

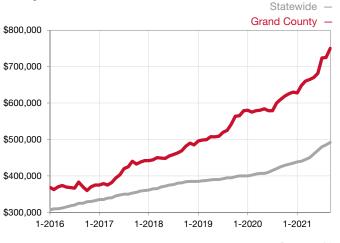
Single Family		September			Year to Date		
Key Metrics	2020	2021	Percent Change from Previous Year	Thru 09-2020	Thru 09-2021	Percent Change from Previous Year	
New Listings	62	81	+ 30.6%	619	653	+ 5.5%	
Sold Listings	100	66	- 34.0%	452	444	- 1.8%	
Median Sales Price*	\$679,000	\$814,500	+ 20.0%	\$602,500	\$765,000	+ 27.0%	
Average Sales Price*	\$905,628	\$949,228	+ 4.8%	\$777,696	\$965,325	+ 24.1%	
Percent of List Price Received*	99.0%	100.4%	+ 1.4%	97.9%	100.6%	+ 2.8%	
Days on Market Until Sale	97	48	- 50.5%	99	62	- 37.4%	
Inventory of Homes for Sale	161	131	- 18.6%				
Months Supply of Inventory	3.0	2.5	- 16.7%				

\* Does not account for seller concessions and/or down payment assistance. | Activity for one month can sometimes look extreme due to small sample size.

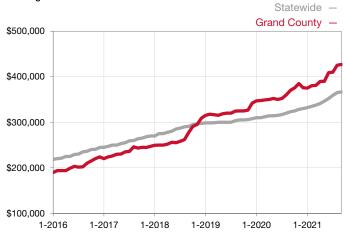
Townhouse/Condo	September			Year to Date		
Key Metrics	2020	2021	Percent Change from Previous Year	Thru 09-2020	Thru 09-2021	Percent Change from Previous Year
New Listings	51	59	+ 15.7%	488	531	+ 8.8%
Sold Listings	84	49	- 41.7%	363	383	+ 5.5%
Median Sales Price*	\$417,000	\$460,000	+ 10.3%	\$365,000	\$440,000	+ 20.5%
Average Sales Price*	\$426,453	\$515,190	+ 20.8%	\$405,462	\$496,386	+ 22.4%
Percent of List Price Received*	98.9%	102.3%	+ 3.4%	98.3%	103.3%	+ 5.1%
Days on Market Until Sale	65	37	- 43.1%	81	55	- 32.1%
Inventory of Homes for Sale	85	79	- 7.1%			
Months Supply of Inventory	1.9	1.7	- 10.5%			

\* Does not account for seller concessions and/or down payment assistance. | Activity for one month can sometimes look extreme due to small sample size.

#### Median Sales Price – Single Family Rolling 12-Month Calculation



#### Median Sales Price – Townhouse-Condo Rolling 12-Month Calculation



Current as of January 6, 2021. All data from the multiple listing services in the state of Colorado. Report © 2021 ShowingTime

# Protect yourself from the #1 crime in the U.S.: identity theft

Identity theft is a serious and costly crime. People whose identities have been stolen can spend months or years cleaning up the mess thieves have made of their good name and credit record. In the meantime, victims may lose job opportunities, be refused loans, housing or cars, or even get arrested for crimes they didn't commit.

The following tips can help you lower your risk of becoming a victim.

# 1. Protect your accounts against fraud.

Contact the fraud department of any of the three consumer reporting companies— Equifax<sup>®</sup>, ExperianSM and Trans Union<sup>®</sup>—to place a fraud alert on your credit report. The fraud alert automatically lets credit card companies and other creditors know they must contact you before opening any new accounts or making any changes to your existing accounts.

### 2. Don't get caught by "phishing."

Scam artists "phish" for victims' information by posing as representatives of banks, stores or government agencies. This is done over the phone, through regular mail, and especially via e-mail. Don't respond to a request to verify your account number or password. Don't give out your personal information unless you made the contact. Legitimate companies will not request this kind of information in this way.

# 3. Keep your identity from getting trashed.

Invest in a paper shredder and shred all papers with personal information

before you throw them away, including unwanted credit card applications and "convenience checks" that come in the mail, credit card receipts with your account number, outdated financial papers and papers containing your clients' personal information.

# 4. Control your personal financial information.

Many states have laws requiring banks and other financial institutions to get your permission before sharing your personal financial information with outside companies. You also have the right to limit the sharing of your personal financial information with most of your companies' affiliates. Write to your companies that you want to "optout" of sharing your personal financial information with their affiliates.

# 5. Shield your computer from viruses and spies.

Use passwords with at least eight characters, including a combination of letters, numbers, and symbols. Use firewall and virus protection software and update it regularly. Download free software only from sites you know and trust, and don't install software without knowing what it is. Set browser security to at least "medium." Don't click on links in pop-up windows or in spam e-mail, and don't download any file from an e-mail address you don't know.

### 6. Click with caution.

When shopping online, check out a Web site before entering your credit card number or other personal information. Enter personal information only on secure Web pages with "https" in the address bar and a closed padlock symbol at the bottom of the browser window.

# 7. Check your bills and bank statements.

Open your credit card bills and bank statements right away. Check for any unauthorized charges or withdrawals and report them immediately. Call if bills don't arrive on time. It may mean that someone has changed contact information to hide fraudulent charges.

# 8. Stop pre-approved credit offers.

Stop most pre-approved credit card offers by calling toll-free 888-5OPTOUT (888-567-8688) to have your name removed from credit bureau marketing lists.

### 9. Ask questions.

Ask questions whenever you are asked for personal information that seems inappropriate. Ask how the information will be used and if it will be shared. Ask how it will be protected.

# 10. Check your credit reports — for free.

One of the best ways to protect yourself from identity theft is to monitor your credit history. You can get one free credit report every year from each of the three national credit bureaus. Order your free annual credit reports by phone, toll-free, at 877-322-8228, or online at www.annualcreditreport.com.

(Sources: The Federal Trade Commission, The Office of Privacy Protection in the California Department of Consumer Affairs) This article is part of the NATIONAL ASSOCIATION OF REALTORS<sup>®</sup> REALTOR<sup>®</sup> Safety Resources Kit.

# Solutions for staying safe with social media

**Problem:** Savvy real estate professionals like yourself frequently update your presence on Facebook, Twitter, and LinkedIn. However, because of the nature of your work, you are likely to have "friends," followers, and connections whom you don't know.

**Solution:** Following these basic steps can help you avoid exposing yourself or your data to risk through social media tools. It is vital to consider what you are sharing through the Internet!

#### Keep business separate

One way that you can make sure you are not revealing too much personal information is simple: set up a business account on each platform. Sure, anyone can figure out that Sally Field, REALTOR<sup>®</sup>, is the same person as Sally Field but Sally will only accept requests to connect to strangers on the business account, whether Facebook or Twitter. Her personal account stays private (especially once she familiarizes herself with privacy settings), protecting her family photos, links to her kids' pages, and personal posts from people she doesn't know.

### Tag! You're it!

When a friend posts your photo, you may be "tagged" against your will. If you don't want clients or others to find a reference like this—such as a less-thanflattering photo taken at a late night party—you can remove the tag and/or ask the person who posted it to do so. And be sure to follow up and ask friends to check first before tagging!

### Don't give away passwords

**Consider this:** One way that hackers manage to crack personal

passwords is by searching Facebook for easy answers. They know they may find answers to common security questions such as "What high school did you attend?" and "What are the names of your children?" So keep information about family members, household details, and past events to a minimum in order to help prevent this.

### Guard against identity theft

These days, anyone can find all kinds of personal information about anyone else. That doesn't mean you have to make it easy! For example, if you want to post your birthday, don't include the year. (And delete any public comments that indicate their exact age.)

### Tweets are forever

Social media usage has an impact on your safety, as well as your reputation. Carefully consider each item you share, and be aware that old posts, even if they've been deleted, may be copied or saved—and the Library of Congress is actually recording every single Tweet.

As a savvy real estate professional, you can maximize the businessbuilding potential of social media while minimizing the unique risks it poses. Just follow these basic steps to help safeguard yourself, your data, and your reputation.

To learn about more safety strategies, and access free safety resources, including safety expert Andrew Wooten's webinar "Social Media and Cyber Safety," visit <u>www.REALTOR.org/</u> <u>Safety.</u>

(Sources: Andrew Wooten's REALTOR® Safety webinar "Social Media and Cyber Safety"; www.ftc.gov/infosecurity).



Effective November 1, 2021, the "three-day rule" is changing to bring the GCAR MLS Rules & Regulations into sync with the Clear Cooperation rule.

Closed sales (Section 2.5 Reporting Sales to the MLS) will remain three (3) days.

Below are the rules that will be updated to reflect one (1) calendar day effective November 1, 2021.

#### **Section 1: Listing Procedures**

Listings of real property of the following types, which are listed subject to a real estate broker's license, and are located within the service area of the Grand County Association of REALTORS®, and are taken by Participants or Subscribers on Colorado approved listing forms, or other legally acceptable individual forms which contain the Seller's Authorization to submit the agreement to the MLS, shall be delivered to the MLS within three days one (1) calendar day after all necessary signatures of seller(s) have been obtained.

# Section 1.1.1: Listings Subject to Rules and Regulations of the MLS

Any listing taken on a contract to be filed with the MLS is subject to the Rules and Regulations of the MLS upon signature of the seller(s).

Note: All listings taken within the jurisdiction of the GCAR MLS must be filed with the service within three days one (1) calendar day from the begin date of the listing. The begin date is considered the last signature date of the seller(s) or the begin date in the listing period section on the contract which ever comes last.

#### Section 1.4: Change of Status of Listing

Any change in listed price or other change in the original listing agreement shall be made only when authorized in writing by the seller. The change shall be filed with the MLS no more than three days one (1) calendar day after the listing broker has received Seller's written authorization.

#### Section 2.6 – Reporting Resolutions of Contingencies

The listing broker shall report to the MLS within three days one (1) calendar day after the last authorized signature date, by using the proper online procedure that a contingency or a pending sale (under contract) on file with the MLS has been fulfilled or renewed, or the contingency agreement has been cancelled.

# Section 2.8 – Reporting Cancellation of Pending Sale (Under Contract)

The listing broker shall report within three days one (1) calendar day to the MLS, the cancellation of any pending sale, and the listing shall be reinstated immediately.

Find the complete GCAR Rules & Regs on FlexMLS (MLS Intranet) or in your GrowthZone InfoHUB (Resources).





# FALL INTO SAFETY

### **REPLACE** YOUR SMOKE DETECTOR BATTERY

Keep safe this season by replacing the battery in your smoke detector. This is also a good time to invest in a carbon monoxide detector as your furnace will be used more often in cold weather, which may increase the risk of a carbon monoxide leak.

### **SECURE YOUR HOME BY KEEPING A LIGHT ON**

This will deter potential criminals from attacking your house or vandalizing property. You don't have to run up the electric bill; even leaving a small light on may be enough to discourage intruders.

### **PROTECT YOURSELF WHILE IN YOUR VEHICLE**

Protect yourself from dangers like carjacking by always being aware of your surroundings. Keep your doors locked and windows rolled up, and call the police if you feel threatened. Keep an emergency pack in your trunk with non-perishable food, water and a blanket. And don't forget a phone charger!

Stay safe on the job, year-round with tips and tools from NAR at www.REALTOR.org/Safety







# **STAY SAFE ON THE JOB YEAR-ROUND**

WITH TIPS AND TOOLS FROM NAR AT NAR.REALTOR/SAFETY



### SAFETY PRESENTATION MATERIALS

PowerPoint presentation template, talking points, handouts and more



**ARCHIVED SAFETY WEBINARS** Open Houses, Social Media, Identity Theft and more



OFFICE FORMS For REALTORS<sup>®</sup> and clients



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**VIDEOS AND MONTHLY ARTICLES** Watch and share the new video, "Safety Tips for Real Estate Professionals"

**MARKETING MATERIALS** Flyers and web banner ads

**SOCIAL MEDIA CONTENT** Follow @nardotrealtor on Twitter, Facebook and Instagram for weekly safety tips to share

For questions about NAR'S REALTOR® SAFETY PROGRAM, contact **safety@nar.realtor** 



