

IOWA REALTOR® BENCHMARK

A publication by the Iowa Association of REALTORS®
Winter 2019

Legislative Meetings

2018 RPAC Success

Ring Day Recap

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 On the cover: Iowa State Capitol



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purpose statement

"To be Iowa's trusted voice in real estate and empower members and associations to achieve excellence."

2019 Congress and the Outlook for Real Estate



Gridlock is expected to come from the November elections, in which Democrats seized a majority in the House and Republicans tightened their control of the Senate. For one, the housing market, unlike the stock market, does not make sudden moves based on events like elections. Buyers will still purchase homes and sellers will still list their houses.

However, longer term public policy can play an important role, as we have learned with actions by the Federal Reserve, starting three years ago when it began raising interest rates and more recently in the last month. The tax reform that passed last year impacted the real estate industry.

Tax reform rollback?

Last November, much of Washington was focused on the first major piece of legislation from the Republican Congress: the Tax Cuts and Jobs Act, which passed in December along party lines.

The tax reform bill included some major changes for real estate, including capping mortgage interest deductions at \$750,000 for both primary and secondary residences (down from \$1 million previously), and capping state and local tax deductions at \$10,000 (no previous cap). It also allowed pass-through entities and S-corporations — which some real estate agents and brokers may qualify as — to claim a 20 percent deduction on their business income. There is unlikely to be a major roll back of this policy anytime soon.

Flood insurance will likely not be reformed

The National Flood Insurance program, an ailing 49-year-old insurance plan has had short term renewals but needs a permanent fix. The bill has been stuck in the Senate since late last year - ever since the GOP-led House voted in favor of the bill 237-189 despite significant opposition from coastal Democrats, who believe premiums on high-risk properties could skyrocket under the reform initiative.

Under the terms of the “21st Century Flood Reform Act,” premiums, which on average cost homeowners \$650 annually but can spin out of control in coastal regions, would be capped at \$10,000. Additionally, new mapping technology authorized in the new legislation would reduce rates by calculating the true risk of flooding farther inland.

Mortgage finance

The mortgage finance system is unlikely to be overhauled entirely. Under a Trump administration plan to end the conservatorship of Fannie Mae and Freddie Mac, first floated over the summer by the Office of Management and Budget, both government-sponsored entities would be tossed into the private market, requiring each to raise their own capital and compete with traditional lenders. For such an endeavor to pass muster in Congress, Democrats would likely demand key concessions to buoy affordable housing. Under Trump’s proposal, HUD, which would take responsibility of all affordable housing objectives, would be untethered from the traditional mortgage market.

Executive orders by the President are expected to continue, such as moves to further wipe out punitive financial regulations and easing environment enforcement.

President's Message

Warning: if you read this article, you will be exposed a few of my favorite sayings. When starting any endeavor, it's entirely appropriate to step back, take stock of the situation and look at the big picture. First, find the "Why". Once answered, the "Who" and "What" will follow.



See the ball. Hit the Ball.

The job of any Board of Directors and Leadership team is to determine the direction of the organization and make course adjustments from time to time. Defining and re-defining our purpose, or 'the ball'.

Why

It has been said that there are two great days in a person's life, "when you are born and when you know why." The Why for the Association is to professionally promote the practice of real estate sales and management to the betterment of our clients, our community, and our nation. Our IAR Purpose Statement is *"to be Iowa's trusted voice for real estate and empower members and associations to achieve excellence."*

Who

Once you know "Why", then the next step is finding "Who." Finding the right person or group to take on a task, see the big picture, and make suggestions to make our industry better is the ideal. Fortunately, our IAR family has thousands of agents that are bright, energetic and knowledgeable. I know that members of our leadership team are grateful for the opportunity to contribute.

How

How am I doing? How can I do it better? For many agents, this question, or one like it, is asked daily. What can I do to improve myself, my business, my family, my community, my profession?

When I was asked about my goals for the year, it really came down to looking for ways for our members to be able to contribute their time and energy in such a way that we promote professionalism and quality service for our clients and industry. as well as have a healthy dose of fun in the process.

What

A good idea bears review. We are reviewing all aspects of our committee and governance structure so we can offer even better service to our members. The challenge is of course, what is our "next best step"? Luckily, we are real estate professionals, a group that is never short of ability and suggestions! *Give a REALTOR a phone and a full tank of gas and they can solve any problem!* That's the beauty of this coming year. We have a great organization. If we make no changes, we are a great organization. However, the satisfaction of doing your best and helping to make our world, albeit local, state or national is too attractive to ignore. We are highly trained in listening, clarifying situations, and seeking a "Win-Win" solution. Put your skills to use.

Where

If you don't know where you are going, at least know where you're at. I'm pleased to say that your Iowa Association is in a good place. We have great staff, an energetic leadership team, and 17 healthy local Boards, each with dedicated officers and members. Nationally, we have dozens of members on NAR committees.

Hire good people and get out of the way!

Our staff is top notch, offering stellar service in lobbying, education, communications, legal advice, real estate forms, MLS management, local board support, technical support, event planning and management, and 'being there' for our members. We may have the best staff, person to person in the nation. And finally, an invitation to make your REALTOR experience even more satisfying.

Wax On, Wax Off

Mr. Miyagi, of the movie Karate Kid, has it right. Even the smallest contribution of time or effort will garner a great payback of satisfaction. There will plenty of opportunities to 'join in' for a brief time. Strongly consider attending some or all the

winter meetings February 5th – 7th. Participate in Bus-In day February 6th. Pay special attention to possible Board Consolidation, MLS data sharing and updated flood mapping. Check out our new Real Estate Stats program and all the great online education classes offered. Attend a local Board meeting or volunteer to help in a small local Board project. It's your livelihood, your industry. Do yourself a favor, get involved in some small way.



John Goede

2019 President

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Why

should you
work with an IMA lender?



IMA members are committed to help Iowans purchase homes and realize their dreams. Members pursue ongoing education to help homeowners make the best decisions about a loan as they guide them through the closing process.

When you refer your buyers to a lender, make sure they have the best possible loan closing experience, and refer them to a member of the Iowa Mortgage Association. The IMA is dedicated to representing the housing and mortgage financing initiatives in Iowa, and so are our members.

For a complete list of IMA member institutions, see the IMA website at iowama.org.



Iowa Mortgage Association
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What have NAR legal funds been up to?

By Paul McLaughlin

In November 2018, the NAR Committee voted to award \$60,000 in the following two combined cases:

- Designworks Homes, Inc. and Charles Lawrence James v. Susan Horax DBA The Susan Horak Group RE/MAX Boone Realty and Boone Group LTD. DBA RE/MAX Boone Realty
- Designworks Homes, Inc. and Charles Lawrence James v. Columbia House of Records Realty, Inc. DBA House of Brokers Realty, Inc., Jaqueline Bulgin, Shannon L. O'Brien, Carol S. Dennighoff, Nicole Waldschlager, Deborah Ann Fisher

The plaintiff is a home designer and the defendants are listing agents and brokerages for homes built using the home designer's design. Defendants physically measured and created floorplan drawings of the homes or engaged third-party entities to create floorplans of the homes. The home designer alleges that these floorplans violate his **copyrights in the home design and technical drawings.**

Spring 2018 - NAR provided funding of \$340,000 in one case as follows:

C.A.R. v. PDFfiller

CAR sued PDFfiller and its principals for copyright infringement based on the fact that PDFfiller's website includes CAR's copyrighted real estate transaction forms without CAR's authorization, and further, that PDFfiller unlocked CAR's forms to allow users to edit the forms' contents. In response, PDFfiller filed an antitrust-based counterclaim against CAR and its subsidiaries, REBS and zipLogix, asserting that they engaged in an unlawful tying arrangement by requiring that CAR members exclusively use zipLogix to complete the CAR forms. CAR filed a motion to dismiss, which was denied because PDFfiller's counterclaim entails questions of fact.

Following the meeting, the parties dismissed the case with prejudice by mutual agreement and without admission of liability.

In the fall of 2017, NAR provided funding of \$336,666 in three cases as follows:

a. State of Washington v. United States of America

The Washington Association of REALTORS® is participating in a coalition with other industry associations to support the State of Washington's request for U.S. Supreme Court review of the Ninth Circuit Court of Appeals decision in this case. That decision ordered the State of Washington to reconstruct or remove culverts beneath roadways throughout the State of Washington because those culverts allegedly interfere with salmon migration, in violation of certain 19th century Indian treaties. The estimated cost of such culvert remediation is approximately \$2.00 billion.

b. Texas Association of REALTORS® v. PDFfiller, Inc.

In December 2016, TAR sued PDFfiller for copyright and trademark infringement for making certain TAR real estate forms available on the PDFfiller website for use with PDFfiller's forms-filling software. This is the same defendant as in the California Association of REALTORS® litigation now pending in Massachusetts. The case is now in discovery.

c. Waldo v. Cousins and South Carolina Association of REALTORS®

Waldo challenged the arbitration award issued by the South Carolina Association of REALTORS® in favor of Sperry Van Ness/Michael Cousins. Waldo claims that the award was not supported by evidence demonstrating that Cousins was procuring cause, and that the arbitration panel's award was arbitrary, capricious, and contrary to law. The Master-In-Equity designated to decide the case vacated the arbitration award on the basis of her conclusion that the award was made in "manifest disregard of law." She held that South Carolina co-brokerage agreements must be in writing, and because there was no written agreement to share the commission the arbitration panel made an error of law in granting an award to Cousins. Typically, the "error of law" standard is narrow, and requires arbitrators to know and intentionally disregard the applicable law. Cousins and the South Carolina Association of REALTORS® are appealing the ruling.

May 2017 NAR provide funding of \$500,000 in four cases as follows:

C.A.R. v. PDFfiller

CAR sued PDFfiller and its principals for copyright infringement because the PDFfiller website includes certain of CAR's copyrighted zipform real estate transaction forms. PDFfiller refused to take the forms off its website and claims that inclusion of those forms on the PDFfiller website is not infringing. PDFfiller filed an antitrust-based counterclaim against CAR and its subsidiaries REBS and zipLogix, asserting that they engage in an unlawful tying arrangement by requiring CAR member form users to use exclusively the zipLogix forms-completion software to complete the forms. CAR moved to dismiss those antitrust counterclaims, and discovery has commenced.

Oregonians for Floodplain Protection

In April 2016, the National Marine Fisheries Service ("NMFS") issued a Biological Opinion ("BiOp") concluding that FEMA's implementation of the National Flood Insurance Program (NFIP) in Oregon violates the Endangered Species Act ("ESA") by allowing and encouraging real estate development in floodplains and jeopardizing sixteen species of endangered fish and one species of killer whale. Relying on the BiOp, NMFS directed FEMA to change its floodplain mapping protocols and expand floodplain maps to include areas never before classified as floodplains and severely restrict nearly all development in floodplain-designated areas, unless such development would have no adverse effect on fish species categorized as endangered pursuant to the ESA.

In response, the Oregonians for Floodplain protection intends to initiate litigation to challenge FEMA's implementation of the NMFS BiOp. The Coalition will assert that FEMA lacks authority under the NFIP to limit development in floodplains for reasons other than public safety and that the BiOp's analysis of the effects of floodplain development on the ESA-listed species is scientifically flawed and "grossly overestimates" the impacts of the NFIP on endangered species and their habitats.

Owen v. City of Portland

In 2015, the City of Portland adopted an Ordinance requiring landlords to pay “relocation assistance” (\$2,900 for a studio unit, \$3,300 for a one bedroom unit, \$4,200 for a two-bedroom unit, and \$4,500 for a three bedroom or larger unit) to tenants who: (a) leave a tenancy after receiving notice of a rent increase of 10% or more within a 12-month period; (b) have received a 90-day no-cause lease termination notice; or (c) are not offered a renewal at the end of a fixed term lease under substantially the same terms as the prior lease. Landlords who violate the Ordinance are liable to the tenant for an amount up to three months’ rent, actual damages, relocation assistance, and reasonable attorney fees and costs.

Plaintiffs filed suit against the City seeking invalidation of the Ordinance. They claim that the Ordinance amounts to impermissible rent control in violation of Oregon’s statutory prohibition of rent control in non-emergency situations, that the Ordinance impairs existing contracts in violation of the U.S. Constitution, and that it exceeds the City’s authority to establish a cause of action in state court.

Guam Contractors Association v. U.S. Department of Homeland Security

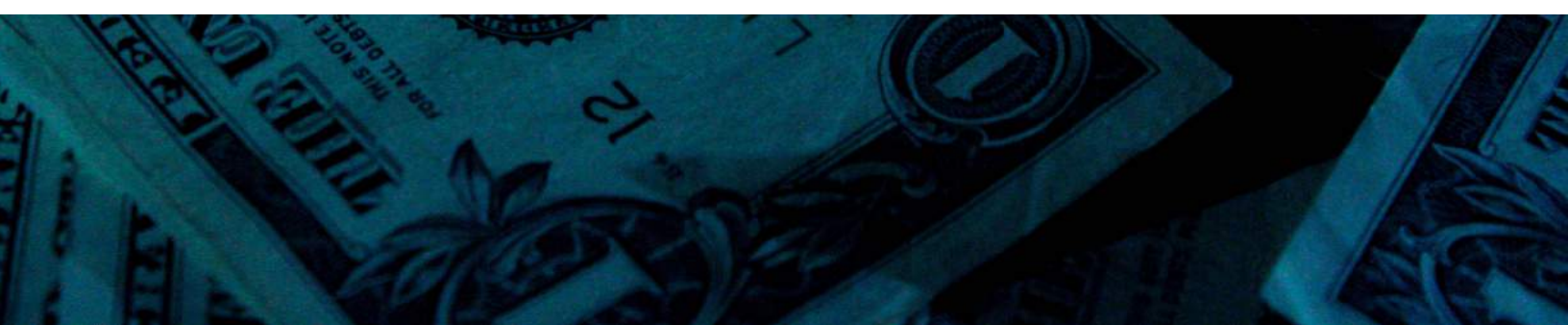
An employer may petition the U.S. Citizenship and Immigration Service (USCIS) to issue H2B visas to permit admission of temporary (nonimmigrant) nonagricultural workers for limited periods of time where there are insufficient United States workers available and the work to be done is temporary one-time, seasonal, peakload, or intermittent need work.

Plaintiffs allege that USCIS reduced the approval rate for such petitions by employers in Guam from 95% in 2015 to 6.8% in the year ending May 2016, and that this reduction is the result of an unlawfully arbitrary change in USCIS policy or practice in issuing such visas, including a change in interpreting or applying the definition of the statutory term “temporary.”

The Guam Contractors Association, a nonprofit membership organization of contractors, subcontractors, material suppliers, equipment lessors, and others, brought this case challenging USCIS’ reduction in issuing H2B visas. They claim that this substantial reduction in the number of visas available to permit temporary workers seriously and adversely affects their opportunity to secure labor for their operations, and that their businesses and the Guam economy generally suffers seriously as a result. The Guam Association of REALTORS® and its members are concerned about the impact on the real estate industry resulting from the unavailability of workers, including delays in or termination of real estate construction and development projects, and an overall “slowdown” of the Guam economy that results in other adverse impacts in the real estate market.



Paul McLaughlin, Legal Counsel



SET YOURSELF APART

CRS ONE DAY COURSE:



7 Things Successful Agents Do Differently: A Proven Business System



February 19, 2019
8:00 am – 5:00 pm

Presented by
Iowa Association of
REALTORS®

Course location:
IAR New Office
5950 Village View Drive #100
West Des Moines, Iowa
50266

education@iowarealtors.com
515-453-1064
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This course demonstrates those things that successful agents do different from the average agent. It gives specific strategies and marketing systems to move their business to the next stage of success both professionally and financially. Attendees will learn how to organize their real estate career like a business, learn how to leverage their market statistics, learn how to plan for retirement and learn how to implement marketing to make these things happen. Agents of all experience level will find benefit in discovering how to take their business to the next stage of success.

Upon the successful completion of this course, you will be able to:

- Identify the differences in treating a real estate career like a business versus acting like an employee in order to take control of the business decisions, treat all customers and clients consistently, and produce a consistent profit.
- Determine the goals for their business for three, five and fifteen years from the date of the course to develop specific strategic plans that will lead to business success.
- Realize the importance of understanding the local and regional real estate market statistics and their personal statistics in order to better establish goals and develop sales strategies.
- List the five stages and barriers of business growth to give the ability to transition business at the appropriate time.
- Establish a personal, business and marketing budget to guide the real estate business spending plan.
- Recognize the retirement needs of a real estate agent in order to have enough savings.
- Draft a complete marketing plan to properly promote the business for consistent and calculated growth

Individuals who take this course will earn 8 CRS Education course credits toward the CRS Designation. This course will also earn you 8 hours of elective CE credit toward your Iowa license.

ABOUT RRC The Residential Real Estate Council is the largest not-for-profit affiliate of the National Association of REALTORS®. We are a professional network of over 31,000 residential real estate professionals, and we provide the industry's best education, resources and networking opportunities. RRC also awards the Certified Residential Specialist® (CRS) Designation to top-producing REALTORS® who have met specific requirements related to experience, transactions and education.

Register today at iowarealtors.com/education.



For more information on other RRC courses or obtaining the CRS Designation, the premier Designation for residential real estate professionals, visit www.crs.com.



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- Habitat for Humanity North Central IA
- Indian Creek Nature Center
- Maquoketa Community Cupboard
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- Puppy Jake Foundation
- The Job Foundation

Do Your Part!

For more information on how you can support the REALTOR® Foundation of Iowa through giving options such as memorials, gifts, trusts, grants, wills and bequests, trust accounts, and donations, please contact us today. Your contribution will make a difference!

Amazon Smile

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Project Jack

The fourth year of Project Jack is under way. Applications were accepted from 4th and 5th grade teachers at the end of November. We will have classes working on projects in communities across Iowa over the next few months. Several Local Boards pitched in additional funds to ensure more pay-it-forward projects would be done in their part of the state. Thank you to all who have supported and shared Project Jack! Watch our Facebook page for photos and visit ProjectJack.org.

Contact Us for More Information

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Call for Nominations!

Do you know a high school senior who plans on furthering their education? Nominate someone you know (including REALTOR® family members) who are worthy of consideration for scholarship. These scholarships are not based on academic or athletic abilities, but will be evaluated upon a general sense of the student, including qualities such as good character, community service, volunteerism, work ethic, etc.



Nomination open February 12th and are due March 12th, 2018.



REALTOR®
Foundation of Iowa
 REALTORS® Helping Iowans in Need

Thank you to the following individuals who purchased items at the auction.

Michael Allmon	Roger Flink	Don Marple	Margie Robinson
Joan Ballantyne	Bob Hackney	Krystal McClain	Marion Sharp
Susie Banks	Melissa Ihnen	Jesse Meyer	Mary Shileny
Lorraine Bowans	Jo Jenkins	Kathy Miller	Matt Sievers
Kris Brend	Regen Johnson	Nancy Miller	Katie Slater
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Thank you to the following individual donors for your contributions to the auction.

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Welcome, Kris Brend!

Kris joined us at the end of October as our new Director of Education! She was formerly CEO of Central Iowa and Heart of Iowa local REALTOR® boards. Kris brings over 25 years of REALTOR® Association experience to IAR and we are excited to have her!

She grew up in Churdan Iowa and attended Iowa Central Community College. She and her husband, Joe, live on an acreage outside of Ogden, Iowa. Their daughter, Abby, lives in Madrid and works at Renewable Energy Group and their son, Brandon, lives in Rochester, MN working at IBM. In her free time, loves good IPA, junk shopping, and being surrounded by family.

“I love the challenge of learning new things, yet still being surrounded by her REALTOR® family,” she says of joining IAR. Kris’ goals for the organization include adding additional instructors, expanding education opportunities for members, and getting REALTORS® excited about taking classes.

Her favorite part about working at IAR? “I enjoy the people! Who wouldn’t like working with Dotty?”



Our New Location!

In February, we will be moving into our new headquarters in West Des Moines. We are proud new owners! After 20 years of leasing our current space, we will be practicing what we preach. The new space will allow us to better serve our 7,500 members across the state. We will have state-of-the-art classrooms and meeting space.

New IAR Office
5950 Village View Drive Suite 100
West Des Moines, IA 50266



2018 RPAC Investors

Golden R Investors - \$5,000



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Lori Sprout
Kimberly Staub
Willam Staud
Michael Taylor
Cheryl Thompson
Bonnie Tiernan
Jessica Tiernan
Daniel Van Houten
Wendy Votroubek
Bruce Wingert
Gwen Wixom

2018 RPAC Updates

Iowa RPAC Hall of Fame

Congratulations to the newest members of the prestigious Iowa RPAC Hall of Fame! Thank you for your continued support of RPAC and RPEC. The Iowa RPAC Hall of Fame was established in 2010 to recognize individuals who have given a significant amount to RPAC or RPEC in their lifetime. Their contributions must result in the aggregate lifetime total of at least \$10,000.



Kim Bakey



Jennifer Clark



Krista Clark



Brad Gibson



Mary Godwin



Dale Gross



Mark Kamps



Timothy Lehman



Jon Loquist



Byron Menke



Tammy Stuart



Les Sulgrove



Rick Tollakson



Robin Von Gillern

RPAC gives you a *voice!*

The REALTOR® Political Action Committee (RPAC) is a fair, legal, and vital way for REALTORS® to speak in a unified voice. RPAC raises and spends money to elect candidates who understand and support REALTOR® interests. The REALTORS® Political Education Committee (RPEC) works to further the political education and awareness of our membership and the public. RPEC contributions are used for issues mobilization, coalition building, and development of position papers (but not campaign contributions). Invest by credit card online at: iowarealtors.com/political-affairs/rpac or send a **personal check payable** to RPAC or RPEC to: Iowa Association of REALTORS® Attn: RPAC 1370 NW 114th St, Suite 100 Clive, IA 50325. For more information on RPAC, visit: iowarealtors.com/political-affairs.



NATIONAL ASSOCIATION OF REALTORS

The Few and the Proud: RPAC President's Circle

The President's Circle is an influential group of REALTORS® who contribute directly to REALTOR®-friendly candidates at the federal level. The President's Circle Program supports REALTOR® Party Champions - members of Congress who have made significant achievements in advancing the REALTOR® public policy agenda. The President's Circle allows REALTORS® to contribute beyond RPAC dollars and increase the strength of the REALTOR® voice on Capitol Hill by individually selecting the candidates they choose to support.

Being an RPAC Major Investor is a prerequisite for participating in the President's Circle Program.

In addition to a greater voice for REALTORS® in the federal legislative process, President's Circle members enjoy exclusive benefits beyond what they already receive as an RPAC Major Investor. President's Circle membership is a \$2,000 yearly commitment of personal funds (no corporate funds allowed by law) in addition to your RPAC Major Investor investment. President's Circle members receive "special savings" on their Crystal and Golden R membership rates and have full control over the candidates they support. They are also invited to an exclusive President's Circle conference each year. The 2019 PC Conference will be held in Palm Springs.

For more information on the President's Circle and how you might join this group, visit <https://realtorparty.com/recognition/presidents-circle.html>.



Lana Baldus



Gavin Blair



Travis Bushaw



Ken Clark



Krista Clark



Jennifer Clark



Verne Folkmann



Robert Hackney



Lance Hanson



Monica Hayes



Megan Hill Mitchum



Carlton Jackson



Jennifer Jansen



Jo Jenkins



Mark Kamps



Richard Koestner



Joseph Krage



Shaner Magalhaes



Donald Marple



Byron Menke



Kathleen Miller



Lisa Nolan



Larry Pickering



Tammy Stuart



Alan Swanson



Rick Tollakson



Mark Vos



Scott Wendl



Linda Westergaard

2019 Legislative Agenda

Jennifer Kingland, IAR Lobbyist

The Legislature convenes on January 14 and legislators are paid for 110 days of per diem which ends May 3. There are many issues already on the docket for the legislators such as, water quality, sports betting and property tax reform. The IAR Legislative Committee held a meeting in early October to discuss potential legislative issues the IAR may deal with during the 2019 legislative session.

- **Electronic notarization legislation** - Several states are considering legislation that will allow for the remote electronic notarization of documents including those documents used in real estate closings. E-notarization is a process that allows a certified public notary to use video technology to interact with parties to a real estate transaction and record the notarization process remotely, as opposed to a face to face interaction. The National Association of REALTORS and IAR support and will be engaged in the discussions surrounding legislation on this issue in 2019.
- **Fees for recording documents** - The County Recorders will be charging a fee for the recording of the Groundwater Hazard Statement starting July 1, 2019. The IAR legislative committee will discuss these changes and what, if any, changes need to be made legislatively to the filing of this document.
- **Rental caps on property** - Some Iowa communities have passed ordinances which limit a real property owners ability to rent property by enforcing rental cap limits for certain areas. The IAR supports private property rights and will actively work with landlord associations on legislation to prevent these local ordinances.
- **Service animal legislation** - IAR will support and work on clarification and definitions for service animals in rentals.
- **Rural workforce housing** - IAR will work with others to continue discussions on the need for rural workforce housing and how to best address these issues.
- **Liability for REALTORS on disclosures and statute of limitations** - IAR is looking at legislation that will limit a real estate licensee's liability for sellers disclosure documents, and also lowering the statute of limitations on real estate documents.
- **Real estate teams** - the IAR will research legislation from other states regarding real estate teams and how they are licensed.
- **Appraisers** - The IAR will work with other interested parties to address concerns with the shortage of appraisers in rural areas.

FIRST TIME HOME BUYER TOOLKIT

Downloadable Resources Available

We have compiled a toolkit to help promote the availability of Iowa's new First Time Home Buyer Savings Account. Resources include shareable infographics, sample email messages to both stakeholders and consumers, sample social posts and photos, and a customizable, printable postcard. We encourage you to download any or all of these resources to share with your peers, colleagues, and clients.



For digital and print!



IowaFirstHome.com/Toolkit



REALTORS® IN THE COMMUNITY



Des Moines Area Association of REALTORS®

The Des Moines Area Association of REALTORS® Foundation hit a milestone in December 2018. After donating \$70,000 to local organizations that assist in housing and support the community, more than \$600,000 has been donated since the year 2000.

16 DMAAR members and affiliate members joined together with Rebuilding Together to repaint and clean up a house of an older gentleman in Des Moines. "It was great to see the transformation of the house and to see the gratitude on the homeowner's face at the end of the day," Linda Westergaard, Past President of DMAAR, one of the painters.



Cedar Rapids Area Association of REALTORS®

A group of volunteers from CRAAR fed 144 people at the Mission of Hope Shelter to donate food, make the meal, and serve. Members also volunteered for the Cedar Valley Habitat for Humanity.



Southwest Iowa Association of REALTORS®

SWIAR held an old-fashioned Christmas breakfast in December and auctioned items to benefit local food banks. The event raised over \$4,000 from the live auction with the proceeds going to the Council Bluffs Area Food Pantry Association.



Iowans Serving on National



LANA BALDUS
Diversity Committee



JOAN BALLANTYNE
Board of Directors



GAVIN BLAIR
AEC | Recommendations and
Recognition Advisory Board



JEN BURKAMPER
Member Communications



TRAVIS BU
Risk Management



RENAE FORSYTH-CHRISTY
Housing Opportunity



JOHN GOEDE
Board of Directors
Professional Standards Committee



KYLE HANSEN
Commercial |
Insitute Advisory



RANDALL
Executive C



DICK KOESTNER
Real Property Valuation



ANNA MACK
Membership Policy and
Board Jurisdiction



SHANER MAGALHAES
RPAC Participation Council
RPAC Trustees Fundraising



DON MAR
Membership P
Board Juris



KENNETH RIGGS
Commercial Real Estate
Research Advisory Board



AMY SCHAFER
Leading Edge Advisory Board



JOHN STARK
Professional Standards



LES SU
Rese

Committees in 2019



KEN SHAW
Membership Policy and Board Jurisdiction



KEN CLARK
Membership Policy and Board Jurisdiction



KRISTA CLARK
RPAC Trustees Fundraising Committee



JOHN C. DUNN
Housing Opportunity



MARK HERTZ
Committee



CARLTON JACKSON
State and Local Issues Policy



JO JENKINS
Commitment to Excellence



MARK KAMPS
Board of Directors Broker Involvement Council



BYRON MENKE
Policy and Research



BYRON MENKE
Research



KATHY MILLER
Multiple Listing Issues and Policies



JAMIE RIX
Board of Directors Housing Opportunity



SCOTT WENDT
Research



SCOTT WENDT
Board of Directors RPAC Major Investor Council



LINDA WESTERGAARD
REALTOR® Party Member Involvement



JON YOCUM
Federal Financing & Housing Policy

RRC ONE-DAY COURSE



Tax Strategies for the Real Estate Professional

February 20, 2019
8:00 am – 5:00 pm

Presented by
Iowa Association of
REALTORS®

Course location:
IAR New Office
5950 Village View Drive #100
West Des Moines, Iowa
50266

education@iowarealtors.com
515-453-1064
iowarealtors.com/education



Tax laws have a major impact on the business of real estate. REALTORS®, principal residence and investment property owners are all impacted every year by taxes, and both agents and their clients will benefit from an understanding of tax implications. With the recent Tax Cuts and Jobs Act of 2017, there are significant changes that every REALTOR® should understand.

In this course, you will learn what tax laws and changes impact REALTORS®, the implication of taxes on primary residences and how taxes affect residential investment properties. The REALTOR® who desires to be the best real estate professional will find this information is exactly what is needed to step above their competition and provide the best services that will result in a growing business with multiplying referrals.

Upon the successful completion of this course, you will be able to:

- Compare and contrast the changes in tax law as a result of the Tax Cuts and Job Act of 2017
- Identify the tax laws that impact a REALTOR'S® personal and business taxes
- Explain the implications of tax law on residential real estate
- List the tax laws relevant to real estate investment properties
- Compile business changes to implement to optimize returns under the Tax Cuts and Jobs Act of 2017

Individuals who take this course will earn 8 credit hours toward the CRS Designation. This course will also earn you 8 hours of elective CE credit toward your Iowa license.

Register at iowarealtors.com/education.

About

The Residential Real Estate Council is the largest not-for-profit affiliate of the National Association of REALTORS®.

With more than 34,000 agents, the Council is the leading education and networking organization for residential real estate agents.

It also awards the prestigious Certified Residential Specialist Designation® to top-producing REALTORS® who meet education, experience and transaction requirements.

Learn more about the Residential Real Estate Council and how the organization can help you today.

CRS.com



For more information on other RRC courses or obtaining the CRS Designation, the premier designation for residential real estate professionals, visit CRS.com.

Meet your FPC's!

These are the REALTORS® making our voices heard on Capitol Hill.

Every member of Congress is assigned a REALTOR® FPC. FPC's are a specially selected group of 535 REALTORS® who are the voice and the face of real estate to our federal lawmakers, playing a pivotal role in REALTOR® Party Outreach.



Travis Bushaw
Congresswoman
Abby Finkenauer



Les Sulgrove
Congresswoman
Cndy Axne



Jo Jenkins
Congressman
Dave Loebsack



Dale Gross
Senator
Joni Ernst



Dick Koestner
Senator
Chuck Grassley

In addition to regular contact with the assigned Member of Congress, there are several specific tasks that are required to fulfill the role of FPC.

- Attend each annual REALTORS® Legislative Meetings & Trade Expo in Washington, D.C.
- Contact their assigned member of Congress at least once per quarter.
- Advocate on behalf of all REALTORS® and the REALTOR® Party.
- Participate in online or in-person training as required.
- Support only their assigned member of Congress.
- Use and deliver all RPAC investments.
- Respond to all NAR Calls for Action.





#IowaRealtorRingDay

Iowa Realtors® Ring Day Recap

Iowa REALTORS® teamed up with colleagues throughout the nation to ring the bell for those in need. On December 7, 2018, over a hundred REALTOR® associations supported the Salvation Army across the country including each of our 17 boards in Iowa through Iowa REALTORS® Ring Day.

REALTOR® Ring Day originated from a REALTOR® member in Fargo, N.D., who wanted to give real estate professionals an opportunity to support a cause familiar to them - housing. The Salvation Army is the perfect fit because it offers so many housing-related programs and has many locations across the country.

This is IAR's seventh year participating in this great event joining over 25 other states ringing the bell for the Salvation Army. Hundreds of Iowa REALTORS® representing all parts of our state participated in this event. Thank you to all those that participated and supported Iowa REALTORS® Ring Day! We helped raise thousands of dollars for people in need.

“ Ringing the bell is always a great time to get a group of agents together to give back to such an amazing organization and to spread a little Christmas cheer. We always come away with smiles on our faces! ”
- Jen Stanbrough, Des Moines

“ I enjoy being able take time during the holidays to ring the bell for Salvation Army. People are so eager to give to this charity and always leave thanking us. ”
- Les Sulgrove, West Des Moines

Legislative Days

February 5 - 7

This year, we are combining our December Winter Meetings and YPN and RPAC events with the traditional Legislative Bus-In Day. RSVP for this FREE event today and see detailed schedule at IowaRealtors.com

REALTORS® are the defenders of home ownership.
Do your part. Get Involved. Make a difference.

ATTEND IAR's Legislative Bus-In Day February 6 in Des Moines.

LOBBY for the protection of private property rights.

DISCUSS the important issues with people who make laws that
impact homeowners and the real estate industry.

HEAR legislative leaders.

NETWORK with colleagues.



join hundreds of
REALTORS®
at **IOWA'S** capitol

Tuesday, February 5th

IAR Committee and work group meetings

REALTOR® Foundation Soup Luncheon

Office Ribbon Cutting 4:00 pm

RPAC Reception 4:30

Iowa Young Professionals Network (YPN) Poker Run

Wednesday, February 6th

IAR Committee and work group meetings

Legislative Lunch with Kevin Madden and Iowa Update
with Jennifer Kingland at River Center Downtown

1:00 pm - 4:30 pm Hill Visits with our Iowa Representatives
and Senators

4:30 - 7:00 pm Evening Reception with Legislators at River
Center Downtown

Thursday, February 7th

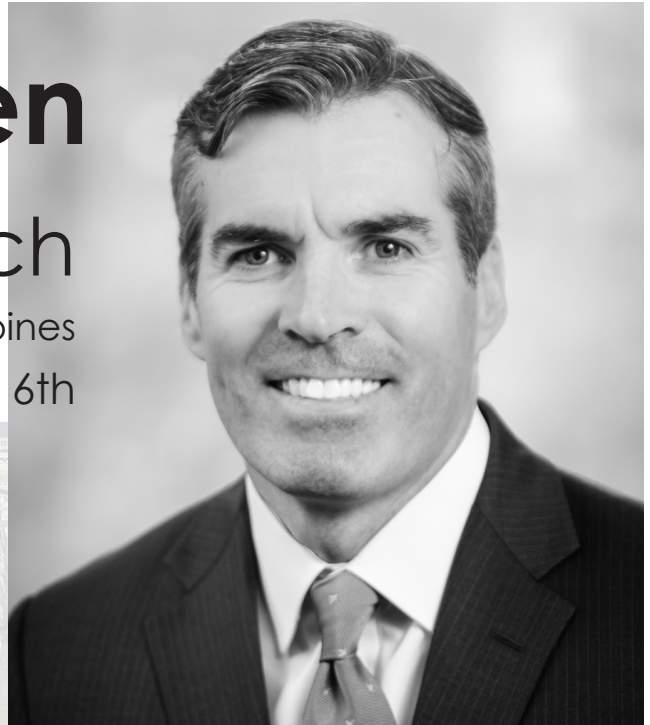
IAR Committees and work group meetings

IAR Board of Directors Meeting - finished by 1:00 pm

Kevin Madden

Legislative Lunch

River Center Downtown Des Moines
Wednesday, February 6th



We are very excited to announce Kevin Madden as our featured speaker at the 2019 Legislative Days! Kevin will provide great insight into the US Presidential race and all the major happenings in D.C.

Kevin is an American pundit and public relations professional in newspapers and magazines and appears regularly on television news and talk shows, largely on cable news programming in the United States. He was a senior advisor to and spokesman for Mitt Romney's 2012 U.S. presidential campaign.

What a year!

Iowa REALTORS® far exceeded our goal of \$327,000!

126 of these dedicated individuals are Major Investors (\$1,000 + investment) and 26 are part of the prestigious President's Circle.

Year after year, Iowa continues to grow its RPAC culture and the generous investments follow. RPAC is the number one protector of our profession, 47% of members invest, but 100% of members benefit.

Let's get this to 100% participation in 2019!

2018 RPAC Recap

Statewide Total: \$339,464

7 'Golden R' investors
(\$5,000 to RPAC)

17 'Crystal R' investors
(\$2,500 to RPAC)

119 'Sterling R' investors
(\$1,000 to RPAC)

26 'President's Circle' members
(\$1,000 to RPAC and \$2,000 to congressional
candidates of choice)

47% of IAR Membership Invested





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Proud to enhance
the quality of life
for **IOWANS**



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AUTHORITY**

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WE HAVE TOOLS FOR YOUR SUCCESS!



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Find out more at www.iowaRealty.com/JoinOurFamily





A COUNCIL MEMBERSHIP IS SIMPLY THE BEST WAY TO BUILD YOUR BUSINESS

Get best-in-class training with your choice of classroom courses, e-learning, webinars and events. CRS Designees also get exclusive listing in the CRS Referral Network, including our “Find A CRS” online directory and the *Qualified Consumer Leads* program.

Not to mention, complimentary subscriptions to Inman Select (a \$199 value) and our award winning magazine, The Residential Specialist. And every RRC Member also has access to a State RRC for additional local events, classes, support and networking.

Contact Us and Get Involved

Mike Franey, CRS | Carroll | President | mike@mikefraney.com

Upcoming Classes in Iowa

Zero to 60 Home Sales a Year (and Beyond) | January 9, 2019 in Coralville | Instructor: Mark Porter, CRS

7 Things Successful Agents Do Differently: A Proven Business System | February 19, 2019 in West Des Moines | Instructor: Dale Carlton, CRS

Tax Strategies for the Real Estate Professional | February 20, 2019 in West Des Moines | Instructor: Dale Carlton, CRS

Congratulations to the following new CRS Designees

Andrea Sue Boeye, CRS | Mel Foster Co | Davenport

Laura Kemble, CRS | Lake Panorama Realty | Panora

Jeff Kinion, CRS | Iowa Realty Jordan Grove | West Des Moines

Natasha Ratliff, CRS | Platinum Realty | West Des Moines

Laura Soride, CRS | RE/MAX Affiliates | Coralville

Marilyn Vos, CRS | Hoiyen Realty | Spirit Lake

 Like us on Facebook – Search “Iowa RRC”
Check out the Iowa RRC website at iowa.crs.com

