FAIR HOUSING
Learn how you can take action!

PLUS:
- Local market stats
- Member award winners
- New Code of Ethics rule
- Networking opportunities
- Suncoast Global Council highlights
  ...and more!
As we dive into the new year, we are expanding the ways we connect with you. In addition to this bi-monthly magazine that’s delivered to your mailbox (and now available online at PinellasRealtor.org/realtor-view-magazine), our REALTORVIEW Weekly email, and Facebook page, we established an Instagram page, and have ramped up content on our LinkedIn page and YouTube channel.

We launched two new video series so far this year. One is the monthly Association Highlights, which gives a brief update on what is happening at PRO/CPRO and what’s on the horizon. It is a quick way to stay informed about our educational offerings, council and committee updates, what we’re working on in the community, and any other pertinent information we think you’ll enjoy and benefit from. The second is Industry Insights, which is more of a Q&A style video where you’ll hear Glen Richardson, our current President, interview industry and association stakeholders, such as members from our Public Policy Committee, local mayors, the President of Stellar MLS, and more. Also look for short bite size video clips highlighting your membership benefits, and other helpful tips.

Here is where you can find us in the digital sphere:

Facebook.com/pinellasrealtor
Instagram - @procporealtors
LinkedIn - LinkedIn.com/company/pinellas-realtors-organization
YouTube – YouTube.com/pinellasrealtor


For agents in Florida, the knowledge provided in these two courses is incredibly relevant and valuable!

GREEN - April 27 & 28 - 9:00 a.m. to 5:00 p.m. - 8 CE
Learn about issues of energy efficiency and sustainability.
Day 1 - The Resource - Efficient Home
Day 2 - Representing Buyers & Sellers of Resource - Efficient Homes

RSPS - April 29 - 9:00 a.m. to 5:00 p.m. - 7 CE
Learn about buying and selling homes in a vacation destination for investment, development, or retirement.

What’s with all the crazy squares?

These QR codes take you directly to relevant web pages with your mobile device! Most smartphones require no special app: just point your camera and get instant access to more information.

Pinellas REALTOR® Organization and Central Pasco REALTOR® Organization (PRO/CPRO) is one of Tampa Bay’s largest professional trade associations, representing the interests of over 10,000 real estate professionals in the Tampa Bay area. It was established in 2002 as the result of a merger between the St. Petersburg Suncoast Association of REALTORS® and the Greater Clearwater Association of REALTORS®, and merged with the Central Pasco Association of REALTORS® in 2018.

Pinellas Office
4590 Ulmerton Road
Clearwater, FL 33762
(727) 347-7655

Pasco Office
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Lutz, FL 33549
(813) 948-6966

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President-Elect: Manuela Hendrickson
Secretary: Carolina Conner
Treasurer: Michael Wyckoff
Past President: Cyndee Haydon

CPRO CHAPTER CHAIR
Lars Kier

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CPRO CHAPTER
Robert Barnes, Glendora Merchant, Lyndie House, Mollyana Ward, Chris Light, Barb Battaglia

CEO
David B. Bennett, CMLX, RCE, CAE

PUBLICATION
Editor: Kim Simmons
Layout: Dylan Marvin

Q: My seller told me she doesn’t want a certain agent from another brokerage showing her property, let’s call him Jim. I know him personally, and he’s an honest and professional person. Not only that, but she doesn’t want ANYONE from that office showing her house. She had a bad experience with an agent from there years ago and it left a bad taste in her mouth. I cannot afford to give this listing up, although I know I should probably walk away. Somehow I’m hoping this is a Code of Ethics violation, which I would be able to educate her about. What can I do?
A: Believe it or not, Article 3 is on the seller’s side. The obligation under it says REALTORS® shall cooperate with other brokers except when cooperation is not in the client’s best interest. Your seller is telling you it’s not in her best interest to cooperate with this office based on past dealings. As early as possible, you should tell Jim that your listing is off limits so he can inform his fellow associates. It’s nothing personal - you’re simply following your seller’s instructions. With plenty of advance notice, Jim and his fellow agents could refer their buyer(s) to another brokerage if they happen to be interested in your sellers property.

Q: At my buyer’s closing last month, the listing broker took $250 right off the top of MY commission and kept it! I asked the listing agent about it, and she attributed it to a ‘transaction fee.’ She couldn’t explain it any further, but said it was noted in the MLS. Can they do this?!
A: Unfortunately for you, they can. Within the MLS, this might have been indicated in the commission field or the broker remarks. On the other hand, if it wasn’t stated in the MLS, that’s another story. That’s why it’s a good idea to print every listing to obtain a date stamp before and after you submit an offer. If there wasn’t a remark about the $250, you would have proof on your side. The listing broker could change the offer of compensation if changed after your offer is submitted, the listing broker could end up in violation of the code. (See Standard of Practice 3-2 for details.)
Each April, we celebrate Fair Housing Month to observe the anniversary of the passage of the Fair Housing Act of 1968, which was enacted to prohibit discrimination concerning the sale, rental, and financing of housing based on race, color, religion, and national origin. Since the passage of the act, we’ve seen additional protected classes added including sex, disability, familial status, and most recently, sexual orientation and gender identity.

The topic of fair housing is still very important, and discrimination in this area is still prevalent. More than 15% of U.S. consumers have personally experienced housing discrimination, according to a Homes.com survey. 60% of U.S. consumers have personally experienced housing discrimination in this area is still prevalent. More than 15%

FAIR HOUSING: TAKING ACTION

More than 50 years after the original passing of the Act, President Biden signed an executive order announcing additional measures to combat housing discrimination. It focuses on the historical patterns of racial segregation and discrimination, and although it most directly impacts work at the national level, the attention to this topic will be felt locally. Paul Valenti, Director of the Pinellas County Office of Human Rights said “President Biden’s Memorandum for the Secretary of Housing and Urban Development, dated January 26, 2021, continues a long history of bi-partisan support for fair housing rights. The Pinellas County Office of Human Rights stands ready to investigate concerns of housing discrimination, and we encourage persons who believe they have been subjected to housing discrimination to file an on-line inquiry with our office at pinellascounty.org/forms/housing-discrimination.htm, or to call us at 727-464-5671.” In Mid-February, the U.S. Department of Housing and Urban Development announced that the Fair Housing Act prohibits discrimination on the basis of sexual orientation and gender identity.

As a real estate professional, how can you expand your knowledge of this topic? How can you have a role in combatting discrimination? The first step is to get educated. PRO/CPRO and NAR offer a variety of ways to do that. We challenge all members to take advantage of at least one of the following in honor of Fair Housing Month:

Fairhaven
Fairhaven is the name of the town in this interactive and immersive simulation that will help you identify and confront discrimination in homebuying. You’ll work against the clock to close four deals while confronting various scenarios where discrimination enters into the transaction. It’s a fresh approach to the traditional fair housing training. Cody Limberger with Future Home Realty recently participated in the simulation and said, “I thought the simulation was a great reminder that we need to be actively and tenaciously defending fair housing. For example, in a few of the scenarios I was presented with, I recommended the path of least resistance and to keep looking for additional homes or avoid the confrontation. The simulation made a great point in that silence is compliance and it doesn’t prevent discrimination from happening in the future. Going through the simulation was also a great reminder that overhearing discriminatory water cooler conversation should not be tolerated, and should be reported to managing brokers."

TAKE ACTION:
Head to fairhaven.realtor to enter the simulation.

Fair Housing Symposium
This annual event is organized by PRO/CPRO and the Tampa Bay Fair Housing Consortium and is a day of workshops and speakers who will provide you with info on current fair housing topics likely to have an impact on your business. This is ideal for agents, property managers, attorneys, and even homeowners and the general public. Join us on April 20.

TAKE ACTION:
Register to attend at PinellasRealtor.org/calendar

At Home With Diversity
AHWD is a certification offered by NAR and the class, which is offered on April 22 and May 25, will teach you how to work effectively within our rapidly changing multicultural housing market. It will help you learn diversity sensitivity, how it applies to fair housing laws in your business, and gives you ways to develop professional guidelines for working with people from other cultures. Cody went on to say, “The Fairhaven simulation coupled with this class has definitely been eye opening, and has made me a better advocate for fair housing. Both of them gave me helpful tools to put an end to discriminatory practices on the spot.”

TAKE ACTION:
Register to attend at PinellasRealtor.org/calendar

Understanding Fair Housing and Implicit Bias
Held in April, July, and October this year, this training will help you uncover your own implicit bias (and yes, we all have it!) and how it impacts your interactions with people. This training is provided by the Pinellas County Office of Human Rights and also includes education on the Fair Housing Act, its provisions, and the local laws that prohibit housing discrimination. We recommend taking this training prior to participating in Fairhaven so you can apply the knowledge you gained to the scenarios in the simulation.

TAKE ACTION:
Register to attend at PinellasRealtor.org/calendar

CONFUSED ABOUT HEALTH COVERAGE? I CAN HELP!

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January 2021

Combined Single Family Homes & Townhomes/Condos

<table>
<thead>
<tr>
<th>Summary Statistics</th>
<th>Jan 2021</th>
<th>Jan 2020</th>
<th>% change year over year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Closed Sales</td>
<td>1599</td>
<td>1395</td>
<td>14.6%</td>
</tr>
<tr>
<td>Paid in Cash</td>
<td>613</td>
<td>554</td>
<td>10.6%</td>
</tr>
<tr>
<td>New Pending Sales</td>
<td>2252</td>
<td>2094</td>
<td>7.4%</td>
</tr>
<tr>
<td>New Listings</td>
<td>1948</td>
<td>2343</td>
<td>-16.9%</td>
</tr>
<tr>
<td>Pending Inventory</td>
<td>2773</td>
<td>2344</td>
<td>18.3%</td>
</tr>
<tr>
<td>Inventory (Active Listings)</td>
<td>2455</td>
<td>4631</td>
<td>-47.0%</td>
</tr>
</tbody>
</table>

Absorption rate estimates the rate at which active listings are selling in a given market. It’s calculated by dividing the number of closed sales by the number of active listings.

A low absorption rate means that homes are selling slowly (suggesting a buyer’s market) while a high absorption rate means that homes are selling quickly (suggesting a seller’s market).

Jane

Townhouses & Condos

<table>
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Recognizing members for their dedication to improving their communities, their association, and their career is an important function of the Pinellas REALTOR® Foundation. In addition to our Good Neighbor Awards that are given out every September, we bestow other types of honors upon members every winter. Join us in congratulating this year's honorees:

- **Homeowner Hero Award**
  - Kathleen Peters
  - Pinellas County Commissioner

- **Advocacy Champion Award**
  - Frank Gregoire
  - Gregoire & Gregoire, Inc.

- **Real Estate of the Year Award**
  - Kevin Badtford
  - Badtford & Associates, Inc.

- **Real Estate Achiever Award**
  - Tom Steck
  - Century 21 Real Estate Champions

- **Rookie of the Year Award**
  - Amber Dunshee
  - Otta Ion

- **Resilience Award**
  - Douglas Dodd
  - Keller Williams Realty

- **Rising Star Award**
  - Corina Silva
  - Tampa Bay Key Realty

**The Most Refined New Address on the Bayfront**

The only new residential tower currently under construction in downtown St. Pete, Saltaire offers your clients the luxuries of personalized services, elevated amenities and designer finishes. Open floorplans feature glittering walls of glass, oversized terraces and impressive owners’ suites – with sweeping bay and city views in every direction. The ideal 1st Street South location puts your clients steps from the new Pier district and everything that makes this walkable waterfront downtown the place to be.

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**Introduce Your Clients to Saltaire Today!**

**Sales Gallery Open Daily**

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**Broker participation is welcomed and encouraged.**

**Oral Representations cannot be relied upon as correctly stating representations of the Seller. For correct representations, or oral or written, refer to the documents required by Section 718.503, Florida Statutes, to be furnished by a Seller to a Buyer or Lessee, prior to the making of a sale or lease.**

**Prices, terms and availability are subject to change at any time without notice. Actual improvements, including furnishings, fixtures, recreational facilities and amenities, may vary from those shown and views may not be available from all units. This is not an offer to sell or solicitation in any state where such offer or solicitation requires prior qualification. For New York Residents: THE COMPLETE OFFERING TERMS ARE IN A CPS-12 APPLICATION AVAILABLE FROM THE OFFER OR.**

**FLORIDA REGISTRATION #20-04-0010.**

**Exclusive Sales & Marketing by Douglas Elliman Development Marketing.**

**Over $140 Million in Sales | Construction Underway**
### PASCO MARKET STATS

#### PASCO STATS SUMMARY

**Single Family Homes**

<table>
<thead>
<tr>
<th>Year</th>
<th>Median Price</th>
<th>Sales</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>$245,000</td>
<td>907</td>
</tr>
<tr>
<td>2020</td>
<td>$276,965</td>
<td>954</td>
</tr>
</tbody>
</table>

**Townhouses & Condos**

<table>
<thead>
<tr>
<th>Year</th>
<th>Median Price</th>
<th>Sales</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>$166,500</td>
<td>178</td>
</tr>
<tr>
<td>2020</td>
<td>$189,500</td>
<td>212</td>
</tr>
</tbody>
</table>

#### Need more data?

Visit [pinellasrealtor.org/stats](http://pinellasrealtor.org/stats) for comprehensive monthly year-over-year reports and videos, including foreclosure and short sale figures. You’ll also find DAILY market snapshots of five Tampa Bay area counties!

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**Summary Statistics**

<table>
<thead>
<tr>
<th>Category</th>
<th>Jan 2021</th>
<th>Jan 2020</th>
<th>% change year over year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Closed Sales</td>
<td>937</td>
<td>784</td>
<td>19.5%</td>
</tr>
<tr>
<td>Paid in Cash</td>
<td>254</td>
<td>245</td>
<td>3.7%</td>
</tr>
<tr>
<td>New Pending Sales</td>
<td>1264</td>
<td>1243</td>
<td>1.7%</td>
</tr>
<tr>
<td>New Listings</td>
<td>1123</td>
<td>1298</td>
<td>-13.5%</td>
</tr>
<tr>
<td>Pending Inventory</td>
<td>1749</td>
<td>1500</td>
<td>16.6%</td>
</tr>
<tr>
<td>Inventory (Active Listings)</td>
<td>1066</td>
<td>2621</td>
<td>-59.3%</td>
</tr>
</tbody>
</table>

A low absorption rate means that homes are selling slowly (suggesting a buyer’s market) while a high absorption rate means that homes are selling quickly (suggesting a seller’s market).

**Source:** Stellar MLS Live Data 2/18/2021
Last November, the Board of Directors of the National Association of REALTORS® approved several changes to the Professional Standards rules, including the addition of Standard of Practice 10-5. It says “REALTORS® must not use harassing speech, hate speech, epithets or slurs based on race, color, religion, sex, handicap, familial status, national origin, sexual orientation or gender identity.” You will notice that it doesn’t specify that this speech is limited to real estate business or transactions. That is completely intentional.

BACKGROUND AND PROCESS

During the social unrest throughout the nation last spring and summer, NAR received an unprecedented number of complaints about members posting discriminatory speech and conduct on social media. Concerns were presented to NAR’s president, as well as requests that NAR consider the Code of Ethics’ applicability to this type of speech and conduct. A meeting of the NAR Professional Standards Committee was held, and they ended up referring the issue to the Interpretations and Procedures Advisory Board for review. After meeting five different times, that board created a set of recommendations and passed it back to the Professional Standards Committee, who approved them.

Six of the eight recommendations required approval by the NAR Board of Directors. All of them were approved.

MORE ON 10-5

Standard of Practice 10-5 stands for the idea that any REALTOR® who engages in bigoted activity is likely not going to be able to provide equal professional services to members of protected classes as required under Article 10, regardless of the context of the bigoted activity.

A SECOND CHANGE

The second change from NAR is an amendment to Policy Statement 29 of the Code of Ethics and Arbitration Manuel. Previously it stated that REALTORS® were only subject to discipline with respect to real estate-related activities and transactions, and now it states they are subject to discipline with respect to ALL of their activities.

EFFECTIVENESS DATE

The changes to Policy Statement 29 and Standard of Practice 10-5 went into effect immediately upon final approval by Board of Directors on November 13, 2020. The Grievance Committee would consider the timing of a social media post. A post made prior to November 13 could be problematic if it was reposted or shared after the 13th.

“What about my right to free speech?”

NAR is a private association and does not exercise any governmental function. The First Amendment to the US Constitution doesn’t preclude NAR from imposing ethical duty as a condition of membership.

“Why is what I say on my personal social media subject to the Code?”

A REALTOR® speech and conduct reflects on the REALTOR® organization whether said publicly or privately. When a REALTOR® engages in hate speech, those actions demonstrate to consumers that they represent the actions of REALTORS® collectively. The brand is built on ethics and integrity. “When you’re a REALTOR®, you’re a REALTOR®, day or night, online or offline. You can never take that hat off. NAR has solidified that with this new rule. REALTORS® pledge to abide by their Code of Ethics, even if they’re ‘off the clock’” said Angela Emerson, Vice President of Professional Standards at PRO/CPRO.

“Aren’t these policies a knee jerk reaction?”

Recent events have merely shed a light on discrimination that has persisted historically. Many people were not in a position to experience it, or see it happening. The Code of Ethics has embodied principles of fair housing for decades, and these new policies are consistent with the intent of the Code.

“I’m worried about someone using this to hurt my career.”

As with any alleged Code violation, ethics complaints alleging a violation of Standard of Practice 10-5 will be processed consistent with our professional standards enforcement process, which affords all parties a full and fair opportunity to present their case, defend themselves, provide evidence and witnesses, and be represented by counsel. A burden of proof must be met by the complainant in order to find a violation of the Code of Ethics.

Diane Dishbrow, national real estate trainer whose area of expertise is professional standards and ethics said, “The adoption of the new Standard of Practice under Article 10 and the change to Policy Statement 29 sends a very strong message that we will not tolerate this type of behavior and are committed to the highest ethical standards for all REALTORS®. As of press time, PRO/CPRO has not received any ethics complaints involving these new changes.
Looking for ways to make new connections and expose your listings to a wide-ranging audience of industry professionals?

Look no further! Take advantage of Pitch Session meetings and Connect speed networking events:

**Pitch Sessions on Zoom**  
Once a month

- Share your listings
- Announce buyers wants and needs
- Promote open houses
- ...or just introduce yourself to a group a well-connected industry professionals!

**BONUS:** These sessions include an ‘Affiliate Expert Panel’ segment where you will hear from industry business people about their area of expertise and how it impacts the transaction.

**RSVP:** Head to PinellasRealtor.org/calendar and look for “Pitch Session” listings

**Connect Speed Networking**  
3 times a month

1st Tuesday of the month in Clearwater  
2nd Thursday in Lutz  
3rd Tuesday in St. Pete

- Make multiple connections
- Complimentary appetizers
- 5 REALTORS® will win a free drink

**RSVP:** Head to PinellasRealtor.org/calendar and look for “PRO/CPRO Connect”

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**Kelly Team**  
NMLS#230304 | (727) 214-6454

**Peggy Bradshaw**  
NMLS#320507 | (727) 244-1374

**Dylan Dengeleci**  
NMLS#1759984 | (813) 956-9095

**Dan Magnano**  
NMLS#37396 | (813) 992-5626

**David Kelly**  
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**Kevin Walker**  
NMLS#324582 | (727) 418-4881

**Donaldson Team**  
NMLS#506528 | (813) 230-3433

**Kim Harestad**  
NMLS#224710 | (727) 458-2821

**Sean Moore**  
NMLS#244413 | (727) 455-4768

**Jeffrey Starnes**  
NMLS#493480 | (727) 433-1617

**Cynthia Walker**  
NMLS#320523 | (727) 460-3171

**Diane Harvey**  
NMLS#1208474 | (727) 458-2005

**Kevin Mark**  
NMLS#1573072 | (727) 455-8807

**Elizabeth Hole**  
NMLS#757232 | (813) 928-0126

**Chance Unger**  
NMLS#1827331 | (860) 929-4052

**Stacey Van Schenck**  
NMLS#657366 | (727) 439-3288

**Pam Paulsen**  
NMLS#820149 | (727) 296-7244

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Be on the lookout for two new video series we are producing this year!

Videos will be pushed to members via email and through our social channels.

**Association Highlights**

This monthly video will clue you in to what happened at PRO/CPRO each month and give you a preview of what’s to come. We’ll highlight special information members need to know, upcoming events, and local industry news.

**Industry Insights**

PRO/CPRO President Glen Richardson talks to key players in our industry to provide deep insights about various aspects of the business and how it impacts members.
Federal Update

Access to Credit for All Americans
Homeownership is an integral part of the American Dream that should not be out of reach for low-income, rural and minority borrowers who lack access to traditional forms of credit. Unfortunately, many responsible Americans with “thin” credit files have been kept out of the housing market. NAR supports alternative credit scoring models aimed at responsibly expanding mortgage credit for millions of hardworking families.

Reauthorize and Reform the National Flood Insurance Program and Reduce Barriers to Private Flood Insurance Options
Congress must pass a long-term reauthorization of the NFIP and include meaningful reforms that open the door to private market flood insurance and modernize flood mapping and mitigation investments. Flood insurance is required for a mortgage in more than 20,000 communities nationwide. While there is a growing private market for flood insurance, millions of small businesses and homeowners currently depend on the NFIP to protect their property against flooding, the most costly and common natural disaster in the United States. Without flood insurance, property owners would have to rely on the Federal government for taxpayer-funded disaster relief after major floods.

State Update

Great American REALTOR® Days Has Gone Virtual
This year, our annual event is being held virtually, making it easier than ever to be part of our advocacy efforts. Florida REALTORS®, Great American REALTOR® Days (GARD) event is held annually during Florida’s legislative session in Tallahassee.

Under normal circumstances, REALTORS® visit the Capitol to meet with lawmakers on pending real estate legislation, help promote legislation that protects private property rights and promote the American Dream of Homeownership.

The virtual GARD event happened during the March 15th – 17th legislative week.

Getting involved in state public policy just makes dollars and sense. In past years, REALTORS® who participated in Great American REALTOR® Days have advocated for legislation that:

• Reduced the Business Rent Tax
• Funded affordable housing programs for home buyers and renters
• Allocated significant funding for the environment
• Capped community association fees for estoppel certificates
• Protected homeowners from excessive flood insurance increases
• Stopped a proposed sales tax on your commissions
• Authorized online/remote notaries
• Curbed emotional support animal online certificate abuses
• Provided new tools for closing open/expired permits

Local Update

2021 RPAC Investment Goal
The 2021 Total Goal is $228,662.
As of February 1st, we have raised $31,621 or 13.8% of goal.
Our participation goal is 25%. We are currently at 8.86%.

For more information on RPAC, please visit:
pinellasrealtor.org/rpac

Thank You Investors!

With Your Help, Florida Realtors® PAC Raised Over $4.9 Million in 2020
Our BIGGEST Fundraising Year Ever
The Most Of Any State In The Country

With Florida Realtors® PAC, Invest In Your Profession.

If you have questions, please contact Joe Farrell at:
jfarrell@tampabayrealtor.com
If you've never considered the international real estate niche before, those numbers should provide you with motivation to do so! While numbers are down due to the pandemic, international buyers are still very much interested in real estate opportunities in Florida. This data is in regard to transactions closed between August 2019 and July 2020.

Not sure where to start?

Our award-winning Suncoast Global Council welcomes all members with open arms. Their mission is to enhance the professionalism of REALTORS® serving international buyers and American customers engaged in international real estate transactions. How do they do that? Mostly through education and networking opportunities. You’ll find our professional development calendar packed with relevant classes and events!

Join Suncoast Global Council

$25 affords you SGC membership for the year. Head to PinellasRealtor.org and search for Suncoast Global Council. Membership comes with discounted rates on classes, access to virtual trade shows, an exclusive bi-weekly newsletter, and so much more.

“Do I have to join to take their classes?”

No, but SGC members receive a discount on programming that more than pays for itself!

Statistics: FR and NAR’s joint report ‘2020 Profile of International Residential Transactions in Florida’

Learn more and register for these and other international real estate offerings at PinellasRealtor.org/calendar
Annual MLS Subscription Fee - Due May 17

Key dates to know:

April 1  MLS fee* invoices will be posted to your Stellar MLS online account.

May 17  Due date - a $50 late fee will apply if the invoice is paid after 5:00 p.m. on this day.

June 2  Suspension date - Those with unpaid invoices will be suspended and a $125 reinstatement fee will be applied.

*The annual subscription fee had not been determined as of press time