



MTAR Member News

NFIP Funding Still at Risk

The National Flood Insurance Program (NFIP) provides up to \$350,000 of flood insurance coverage where required for a federally backed mortgage in 22,000 communities nationwide. It also provides an alternative to taxpayer-funded disaster assistance, which averages \$5,500 per household but more often means an SBA loan that must repaid with any underlying mortgage. While there is a growing market for private flood insurance, for many, the NFIP continues to be the primary source of asset protection against flooding, the most common and costly natural disaster in the United States.

However, as currently structured, the NFIP is not financially sustainable over the long run. According to the Congressional Budget Office, the program is not charging enough in premiums to cover expected claims in catastrophic loss years, and has already borrowed over \$30 billion from taxpayers to make up the difference. For these reasons, NAR supports a strengthened NFIP coupled with a robust private market to offer choices and maintain access to flood insurance in all markets at all times. NAR believes:

- NFIP reauthorization should be long term.
- Flood mapping should be done at higher resolutions with a streamlined and less expensive appeal process.
- Premiums should be more accurately priced to the property specific risk, but any rate increases should be gradual and phased in over many years.
- Private flood insurance options should be encouraged where cost effective, provided that NFIP remains a viable option for property owners.
- To keep rates affordable, the federal government should also provide pre-disaster risk mitigation options – including guaranteed loans, grants and buyouts for property owners to build stronger or relocate to higher ground.

There should be better oversight and training of insurance companies marketing NFIP policies, and an adequately supported FEMA Office of the Flood Insurance Advocate to assist policyholders with flood map and rate disputes.

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FAIR HOUSING FOR ALL

BEFORE THE FAIR HOUSING ACT

THE HISTORY OF FAIR HOUSING RIGHTS

1789 **Private Property Rights**
5th Amendment to the Constitution protects property rights. Slavery, court cases and legislation denied these rights to African Americans, Latinos, Asian Americans and other minorities.

1866 **The Civil Rights Act of 1866**
Provides that all citizens have the same rights to real property as white citizens. Court cases, immigration laws and racially defined zoning deny those rights.

1917 **Racial Zoning Outlawed**
The Supreme Court voids zoning based on race. Property owners, real estate interests and local governments empty deed restrictions based on race and religion. Laws and practices continue to deny property rights based on race.

1948 **Restrictive Covenants Not Enforceable**
The Supreme Court ends federal court enforcement of racially restrictive covenants. A growing fair housing movement passes first fair housing laws in New York City and Colorado in the 1950s.

1968 FAIR HOUSING ACT

1968 **FAIR HOUSING ACT**

NAR firmly believes in equal opportunity in housing. No person in this country should have the right to rent or purchase shelter of choice denied because of race, color, religion, sex, handicap, familial status, national origin, sexual orientation or gender identity. Furthermore, these rights should not be limited because of existing or disabled ethnic, racial or religious prejudices in any defined area.

NATIONAL ASSOCIATION OF REALTORS®

SOMEONE SAID THANKS: WE SAY

WELL DONE!

YOU HAVE BEEN RECOGNIZED FOR LIVING THE GOLDEN RULE!
WE ARE PLEASED TO PRESENT YOU THIS "GOLDEN RULE(R)!"

Have you received YOUR 2018 Golden Rule(r) yet? In just three weeks, six MTAR members and affiliates got a great big Thank You for a job well done., one –twice! Send one; get one ~ share the GOOD news about professionalism & great service! Go to the MTAR website, click on the box on the front page, and send it in. We will get them out to the brokers or Affiliate leader for presentation.

MTAR Calendar of Events

Feb. 21-March 8

Early Voting for Special Called Election for TN Senate Dist. 14

Tuesday, March 6

1:00-2:30—Member Services Committee meeting, MTAR

Wednesday, March 7

1:00-2:30—RPAC Committee meeting, MTAR

Thursday, March 8

2:00-3:30—Community Relations Committee meeting, MTAR

Monday, March 12

9:00-4:00—TREC Core Class, Tullahoma, D.W. Wilson Community Center, \$45, 6 CE

Tuesday, March 13

7:00am-7:00pm—Election Day of Special Called Election, Senate

race, District 14, to fill Sen. Tracy's seat. GO VOTE!

Wed-Fri, Mar. 14-16

8:15-4:00—New Member Orientation, MTAR office, 11 CE hours

Wednesday, Mar. 14

9:00-10:30—MTAR Board of Directors meeting, MTAR office

Wed-Thu, Mar. 14-15

10:00-2:30—RealTracs training clas-

ses, MTAR office

Wednesday, Mar. 14

9:00-12 noon—RPAC Bowling, Murfreesboro and Tullahoma. Register today, co-ed team required.

Mon-Tue, Mar 19-20

TN REALTORS Spring Conference, Cool Springs Marriott Hotel, register online for classes and meetings.

Code of Ethics—A Duty of Due Process

The obligation imposed upon REALTORS® to subject themselves to the jurisdiction of this private judicial system imposes a corresponding and reciprocal obligation on the system itself. That obligation is to function in a manner that assures “due process.”

The obligation to assure “due process” in the resolution of disputes is a strict one, allowing no deviation or departure. The right of a private judicial system to function is conditioned by the law on its unequivocal commitment to due process and its capacity to fulfill that commitment. Courts do not surrender their jurisdiction to resolve controversies, even by agreement of the parties, unless it can be demonstrated on an ongoing basis that the tribunals to function in their stead are capable of providing an equivalent or superior “fairness,” or, as it is more technically described in the law, “due process.”

The Five Elements of “Due Process”

In assessing whether this demonstration has been or can be made, the courts look to the five elements, which, over the centuries of judicial experience, have come to be recognized as the sine qua non of “due process.”

- **Equality.** The system must not discriminate procedurally between parties. If one party is entitled to counsel, then all are entitled. If notice is provided one, it must be provided for all. The essential requirement for Equality is that the system provide a “level playing field” for the disputants. Discrimination in appearance or fact is an anathema to the Equality required to satisfy due process.
- **Economy.** The cost of access to the system must not be a barrier to its use or operate to the disadvantage of one or the other parties. This means that grievance and arbitration proceedings should not be made a Board profit center and, in fact, may have to become subsidized to assure open access.
- **Expedition.** As “justice delayed is frequently justice denied,” there is an affirmative obligation on the part of the system to expedite ethics and arbitration proceedings. This does not foreclose orderly procedure with adequate time to ensure notice, time to prepare, opportunity to identify and gather witnesses, and otherwise develop facts and arguments. It does, however, foreclose dilatory tactics, unreasonable extension of time, and protraction of hearings.
- **Evidence.** The system must be designed and function to elicit evidence, not assumptions; proof, not presumptions. While strict rules of evidence in the judicial sense do not apply, there must be control of what is admitted as relevant and judgment as to what is mere speculation and hearsay designed to prejudice rather than inform.
- **Equity.** The system must produce decisions that reflect a sense and substance of “rightness” and “reasonableness.” In matters involving unethical conduct, the punishment should fit the offense. The judgment should reflect consideration of extenuating circumstances and a balancing of competing values and objectives. Moreover, the predictability, consistency, and uniformity of the system’s performance is an important measure of Equity.

Training & Educational Choices for MTAR Members!

MARCH CE CLASSES

March 7 & 8—RealTracs training, register online at RealTracs.com

March 12—TREC Core Class, 9:00-4:00, 6 CE, D.W. Wilson Community Center, Tullahoma, \$45

March 14-16—New Member Orientation classes, MTAR. Sponsors include Nitro Home Inspections, Old Republic Home Warranty, & 1st National Mortgage Services

March 19 & 20—TN REALTORS Spring Conference, Cool Springs Marriott, register at TNREALTORS.com

March 22—”Working with Home Buyers 101”, MTAR office, 1:00-4:00 pm, 3 CE—\$25, sponsored by Lawyers Land & Title Services.

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Purchase your online real estate education with The CE Shop

promo code: FEBRUARY20

The CE Shop

Enroll today:
<http://mtar.theceshop.com/>
Promotion expires February 28, 2018

MTAR EDUCATION CANCELLATION POLICY

MTAR follows the Murfreesboro City Schools weather policy. If the City Schools are closed for inclement weather conditions, classes are cancelled and a make-up date will be announced at a later date, schedule and instructor time permitting. Check the MTAR website and Facebook page for updates and notices.

DIG DEEP. DOWN TO THE CORE!

TREC Core Class

Monday, Mar. 12, 2018
9 am - 4 pm

D. W. Wilson Community Center
501 N. Collins Street, Tullahoma

6 CE - \$45

TREC RULES | ADVERTISING | PROPERTY MGMT
CONTRACTS | ESCROW | COMMERCIAL | DISCLOSURE

TO SIGN UP,
[HTTP://WWW.MTAR.ORG/FILES/EDUCATION/FORMS/MTAREDCATIONREGISTRATIONONLINE.HTML](http://www.mtar.org/files/education/forms/mtareducationregistrationonline.html)



Tuesday, March 22
1:00-4:00
MTAR office
3 CE - \$25

Register now at
<http://mtar.org/education-registration>

Working With Buyers 101

*Buyer Representation/Agency
Prospecting
Buyer Consultation
Field Work
Offers
Closings*





Last week MTAR took their annual trip up to the capitol for their 2018 Day on the Hill. MTAR met with legislators from all of our eight counties and spoke to them about four key issues were facing here in Tennessee– Short-term Rentals, Professional Privilege Tax, Service of Process– Repossession of a Landlord’s Property, and the Uniform Commercial Real Estate Receivership Act.

Thank you to all of our realtors that went to the hill– **Joe Chittaphong, Virginia Pappafotis, Stephanie Tellez, Scott Matuk, Missy Peterson, Danielle Moore, Christopher Wilson, Kimberly McKnight, Matt Sargent, Stephen Wilson, Gabby Courier, Marty Davenport, Janet Nettles, Bill Jakes, Lynn Tede, Chris Garrett, Angela Brooks, Katrina Waldrip, Candy Joyce, Clint Nadeau, Yolanda Ruffin, Jeanne Hoechst, Greg Myers, Chuck Shaw, and Jose Martinez.** Thank you for sharing that home ownership isn’t a special interest, it’s a common interest.

Next RPAC meeting– March 7. 1PM-2PM at MTAR.

Next Government Affairs meeting– February 21. 2PM-3PM at MTAR.



**Middle Tennessee
Association of**

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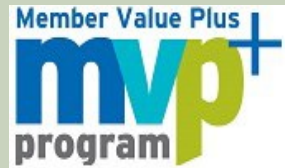
- 26-Feb Kathie Meadow
- 26-Feb Kimberly Thomas
- 26-Feb Kristi Miracle Miller
- 26-Feb Gabrielle Garner
- 26-Feb Amanda McGriff
- 26-Feb Victoria G. Duff
- 27-Feb Rhesa Cox
- 27-Feb Doug Austin
- 27-Feb Lisa Elliott
- 27-Feb Vance Clay
- 27-Feb Vandy VanMeter
- 28-Feb Angie Miller
- 28-Feb Demetrios Lambidonis
- 28-Feb Kristen Holmes
- 29-Feb Stephanie Parnell
- 29-Feb Kevin Bromley
- 29-Feb Lisa S. Hayes
- 1-Mar Lisa Ford
- 1-Mar Bob Elliott
- 1-Mar Lynne Davis
- 1-Mar Cara Chadwick
- 1-Mar Chip Walters
- 1-Mar John Green
- 1-Mar John C. Jones, III
- 1-Mar Sally B. Wrather
- 2-Mar Bill Wilson
- 2-Mar Mark Ryder
- 2-Mar Cassandra Wilson
- 2-Mar April Ochieng
- 2-Mar Ashley Bauer
- 2-Mar Billy Thornhill
- 2-Mar Raymond Schklar
- 3-Mar Bud Saunders
- 3-Mar Dale Patterson
- 3-Mar Steven J. Pulk
- 3-Mar Esther L. Wallace
- 3-Mar Johnny H. Williams
- 3-Mar Amy Barry
- 3-Mar Jaylon Patton
- 3-Mar Shanelle Gray
- 4-Mar Jim O'Brien
- 4-Mar Michael Maxon

MTAR MEMBER BULLETIN BOARD

YOUR OFFER DATES: February 16-28, 2018

YOUR ACTION: Sign up for free 30-day trial of QuickBooks Self-Employed

YOUR REWARD: A free copy of Tax Tips, and Need-to-Know Deductions Webinar, PLUS a chance to win a Phantom 4 Drone Value—\$1499



QuickBooks® Self-Employed can save you time and money with features like mileage and expense tracking and receipt capture. Users find on average \$4,340 in tax savings a year with QuickBooks® Self-Employed. Explore it now with a 30-day free trial. Contest is only available to new users. There is no commitment to pay after the free trial ends.

QuickBooks® Self-Employed provides automatic mileage tracking, receipt capture, and expense categorization – all in a single app. Take the busy work out of organizing your finances, so you can focus on your business. QuickBooks® Self-Employed helps you claim every deduction – so you keep more of what you earn.

The 8th Annual RPAC Bowling Tournament

9:00am, March 14th & 21st, 2018

(Regionals 3.14 in Murfreesboro & Tullahoma, Finals 3.21 in Murfreesboro)

Join MTAR for the return of our popular RPAC Fundraising event, the 8th Annual RPAC Bowling Tournament! We're bringing the fun to you by having the first round in two separate locations across our membership area: Murfreesboro & Tullahoma, with finals being a week later just down the street from MTAR! It's a great way to have some fun & raise money for RPAC (your career partner on Capitol Hill) at the same time! Be the team that takes home 2018's RPAC bowling trophy by signing up today!

Team Members

- All players must be a current REALTOR® member or a full-time employee of a current MTAR Affiliate business.
- All teams must be co-ed.
- Registration is \$20 per player

Player 1 _____

Player 2 _____

Player 3 _____

Player 4 _____

Please specify your first-round location:

- Murfreesboro (at "Lanes, Trains, & Automobiles", 450 Butler Dr)
- Tullahoma (at Tullahoma Lanes, 900 S Anderson St)



Due to federal rules governing events such as this, each player's registration fee must be paid separately; **one person CAN'T pay for all players.** Registration forms may be returned without payment if the players intend to pay on the day of the event. Otherwise, please send cash or four separate personal (not business) checks payable to RPAC along with this form.

Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. The amount suggested is merely a guideline and you may contribute more or less than the suggested amount. You may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. 70% of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after the state PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates.

**RPAC BOWLING—FUN WAY TO INVEST
IN YOUR CAREER!
Send registration to Clint@mtar.org**