OFFICIAL PUBLICATION OF THE ASPEN BOARD OF REALTORS®



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The Voice For Real Estate In The Roaring Fork Valley

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The Voice For Real Estate In The Roaring Fork Valley

BACK TO BASICS AND TO RESPECTING YOUR FELLOW REALTORS®

Recently I attended a convention in Chicago and heard some of the top names in real estate on a panel. They covered many topics such as technology and the changing world in which we practice.

They were asked what key components they feel are most important to our clients and contacts one on one, by phone or in person. Caring about what you do, how you do it, and providing value to your clients were some of the top take-a-ways.

I want to touch on how this needs to come back into our relationships between our peers and fellow brokers, the foundation of the community in which we practice.

Recently, there was a situation where there were two lunch properties being advertised through the B2Bs. When you are booking an open house luncheon you must first schedule it with the ABOR office so that the staff can put it on the calendar. We only allow one luncheon per day (regardless of the location) so please be RESPECTFUL to those members who spend the money, time and marketing to host the luncheon.

Article 16 in our Code and Ethics states two basic types of solicitations that are unethical. First being, telephone or personal solicitations of property owners who are identified by a real estate sign, MLS or other information service as having an exclusive listing on their property with another Realtor is a big NO NO!

Secondly, mailings or other forms of solicitations of prospects whose properties are exclusively listed with another Realtor[®] when such solicitations are not part of a general mailing but are directed specifically to property owners identified through compilations of current listings or other sources of information is not acceptable.

Both actions above would be in common terms "Sign Crossing". Lately it has been more of an issue and perhaps this gentle reminder to again be respectful of your fellow brokers will be enough to keep this from becoming more of a litigated issue.

Last but not least, if you so desire to market another broker's property, please make sure to get in touch with the listing broker and request permission to advertise. Giving them the recognition of their name and company is also required and just good business practice. No one wants to be taken advantage of and misrepresented.

We are all in the same business and at one point or another may end up doing a deal together so please keep your ethics close to your business practices.

Article 16 of the code of ethics is intended to recognize as unethical two basic types of solicitations: First, telephone or personal solicitations of property owners who have been identified by a real estate sign, multiple listing compilation, or other information service as having exclusively listed their property with another Realtor[®] and second, mail or other forms of written solicitations of prospects whose properties are exclusively listed with another Realtor[®] when such solicitations are not part of a general mailing but are directed specifically to property owners identified through compilations of current listings, "for sale" or "for rent" signs, or other sources of information required by Article 3 and Multiple Listing Service rules to be made available to other Realtors[®] under offers of sub agency or cooperation. (Amended 1/04)

All my best, Brenda

Brenda



CALENDAR OF EVENTS

ASPEN BOARD OF REALTORS®

2016

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Nick Bokone ABOR Governmental Affairs Director



ABOR HEADLINES

Government Affairs Corner



Pitkin County May Hold Bond Referendum for New County Building

Pitkin County has plans to scrap its current 17,000 square foot Courthouse Plaza building at 530 E. Main St. to a shell and start over again for necessary improvements and expansions to provide services. It also plans to add a 24,000-square-foot addition to the back of the building that will create an L-shape, with Veteran's Memorial Park serving almost like a courtyard between the new building and the historic courthouse. The new building also will house an 8,000-square-foot, underground parking garage.

To do it, Commissioners are considering asking voter approval for referendum either using traditional sales tax revenue backed bonds or Certificate of Participation bonds that could possibly have a lower interest rate. We'll continue to monitor the possible referendum closely and any impact it might have on the real estate industry.

Aspen Citizens Academy Accepting Applications

A wonderful way for the Aspen Board of REALTORS® to further engage in city's decision making process would be to get a few members to participate in a brand new endeavor designed to engage residents in the fiber of Aspen.

The city is debuting a new citizen education and engagement program this fall called the Aspen Citizens Academy. The academy will give the public the opportunity to get a more intimate look at local government, including its policies, staff and operations.

The Academy is organized into 10 sessions that will run from Sept. 21 through January. Sessions will be held from 5:30 to 8:30 p.m. twice a month at the Pitkin County Library and will end with a graduation celebration.

Each session will be facilitated and moderated and will include several guest speakers from various city departments. Topics for the sessions include city services, government structure, leadership philosophy, record laws, intergovernmental relations, council goals, citizen engagement, financing Aspen, land use, community policing, affordable housing and in-depth looks at such departments as utilities, parks, water, street and transportation.

Applications are being accepted through Aug. 15. If accepted, the admission fee to participate is \$59. Sign up at <u>www.cityofaspen.</u> <u>com/citizensacademy</u> or contact Michelle Holder at 970-429-2756 or <u>michelle.holder@cityofaspen.com</u>.

Land Use Discussion Continues

Aspen is continuing to seek citizen (and visitor) input on the future of land use in the city center and other parts of town. As the very basis for development, the land use code provides regulations for what type of buildings are allowed, what they can be used for, and what they look like. Two recent citizen petitions were directly related to new growth in Aspen — last fall's ballot question on the Base 2 Lodge, and the previous spring's referendum about giving developers breaks from the code. Currently, parking has moved to the forefront of the discussion.

Ideas for solutions to the congestion felt today range from putting a parking garage under Wagner Park to designating more oneway streets. Almost four hundred people have given their opinion about the moratorium since it was put in place this past winter.

According to a preliminary report done by city hired consultants, locals said they don't drive into town, instead electing to commute by bike or on foot. This counters the recent complaints from parents, who point out walking is out of the question with multiple young children and multiple bags of groceries. This also might be contrary to what members of the real estate community do on a daily basis.

The current moratorium on new developments is expected to last into the early parts of 2017. The city's website allows for any feedback or comments you might have on the subject: <u>http://www.aspencommunityvoice.com/</u>

Federal News: HR 3700 Passes Senate, Heads to the President

H.R. 3700, sponsored by Reps. Luetkemeyer (R-MO) and Cleaver (R-MO) and through companion legislation, Senators Menendez (D-NJ) and Scott (R-SC), passed the Senate under unanimous consent is on the way to the President for his signature. This legislation previously passed the House by a vote of 427-0. This legislation:

- · Solves a number of concerns regarding FHA's condo rules:
- o Reduces the FHA condo owner occupancy ratio to 35%, unless FHA takes alternative action within 90 days.
- o Directs FHA to streamline the condo re-certification process.
- o Provides more flexibility for mixed use buildings.
- o Mirrors the Federal Housing Finance Agency's (FHFA) rules regarding private transfer fees for FHA condo lending.



- Provides permanent authority for direct endorsement for approved lenders to approve Rural Housing Service (RHS) loans.
- Makes reforms to federally assisted housing programs to streamline the programs.

REALTORS® worked hard on this legislation, bringing it to Capitol Hill as part of the REALTOR® Legislative Meetings and Trade Expo, and with a Call for Action. Nearly 140,000 REALTORS® participated in the Call for Action with a response rate over 15%. This clearly made a difference on Capitol Hill. We expect the President to sign the legislation shortly.

EPA Spending Bill Good for NAR

The House approved a \$32.1 billion FY 2017 spending bill last week that would cut U.S. EPA's budget next year and restrict the Agency's ability to implement several regulations, including the Waters of the U.S. rule and the Clean Power Plan. The bill also funds the Department of Interior, fully funds the Land and Water Conservation Fund and provides additional resources to fight wildfires. It now moves to the Senate, which has yet to act on its version of the bill. Current political realities make it unlikely for many of the riders to remain in the legislation.

Other riders in the bill prevent implementation of the administration's National Ocean Policy, delay implementation of the Lead Paint Renovation, Repair and Rule until an accurate lead paint test kit is developed, and stop the Fish and Wildlife Service from treating the gray wolf as an endangered or threatened species in the continental United States after next June.



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REAL ESTATE IN THE NEWS

News in the Roaring Fork Valley of Particular Interest to the Real Estate Community

Aspen -

Building Permits Double in Valuation

By the end of May, the value of the building permits in the city of Aspen was up to \$187.8 million, or more than double the \$91.4 million in permit valuation on May 31, 2015, the Aspen Daily News reported. The city had issued 246 commercial and residential building permits through the same date, which is the date of the most current building department report, up slightly from 220 at the same time last year...MORE

City Hall Fate Still Unknown

After a year of voting in favor of plans for a new, one-roof city hall building, Mayor Steve Skadron instead expressed his preference for keeping the municipal government seated in its historic downtown building at July meeting, the Aspen Daily News reported...<u>MORE</u>

New Lift 1A Moves 70 Feet

In its current state, the Gorsuch Haus development proposal moves the entrance to a new Lift 1A up approximately 70 feet up and to the east from the loading area of the existing chairlift, the Aspen Daily News reported....<u>MORE</u>

Snowmass

Snowmass to Get First Hardware Store in Decades

Local Matt Pine will open a hardware store on the second floor of the Snowmass Center, the Aspen Daily News reported. The town has operated without a place to buy simple building tools for more than 30 years.

He plans to opened Ajax Supply in early August in the former town council chambers above Taster's Pizza (which housed the town's last and short-lived hardware store). The town's population has increased by 60 percent since the Base Village agreement was approved in 2004, and demand for construction supplies has also risen...<u>MORE</u>

Ice Age Center Stalled Until Lawsuit is Over

Litigation that threatens to further stall the completion of Snowmass' Base Village may also hamper the development of the Ice Age Discovery Center, the Snowmass Village Town Council told the nonprofit in July, according to the Aspen Daily News.

Discovery center representatives were hoping to make headway on a memorandum of understanding with the town so they could forge ahead with fundraising and recruit additional board members. They instead heard that agreements tied to Ordinance 9 — which gave the go-ahead to restarting Base Village last year — haven't been finalized because of the lawsuit between Base Village owner Related Colorado and spurned partner Sunrise Company....<u>MORE</u>

Basalt

Basalt to Get an Underpass

Pitkin County approved \$640,000 toward the completion of an underpass in Basalt that officials say is needed to ensure the safety of pedestrians crossing busy Highway 82, the Aspen Times reported...<u>MORE</u>

Durango Company Receives Whitewater Park Contract

Pitkin County has awarded a construction contract worth \$770,000 to a company in Durango to build a whitewater park in the Roaring Fork River near Basalt's Elk Run subdivision, the Aspen Daily News reported. The in-channel work, to be completed by next February, includes extensive rock work in the channel and on the riverbank and the installation of two wave-producing concrete structures anchored into the riverbed...MORE

Carbondale

Broadband Questions Coming to Voters in November

Carbondale voters will likely be asked if the town should actively work to provide unlimited broadband Internet service to its residents, in keeping with a Garfield County-wide broadband examination that has been underway for months, the Sopris Sun reported...<u>MORE</u>

Glenwood Springs

Bustang Ridership Surpasses Expectations

The Colorado Department of Transportation's express bus service that runs from Glenwood Springs to Denver and along the Front Range celebrated its one-year-anniversary with the announcement it surpassed expectations, the Glenwood Springs Post reported...<u>MORE</u>

Pitkin County⁻

Real Estate Sales Experience Slump

Real estate prices in Aspen are beginning to feel downward pressure after six months of slower-than-expected sales that followed a \$2-billion-plus year, according to the Aspen Daily News...<u>MORE</u>

County Airport to Get Busier

As many as 40 commercial flights are scheduled to fly through Aspen this winter, up from 34 last year, the Aspen Daily News reported. The scheduled peaks of activity are anticipated from 7 to 9 a.m., and again from 11 a.m. to 1 p.m...<u>MORE</u>

8/

6 Things You Should Do When Your Email Gets Hacked

Getting your email hacked can happen to any of us, and it can be alarming. The most popular way people realize that their email has been hacked is when a friend or family member lets them know that they received a strange email from them.

Email hackers target the public to take money from them fraudulently. One popular way they take people's money is by getting unauthorized access to your email account and sending an email to your contacts. The email may state that you are on vacation overseas and suddenly need help and money – could they please send money right away to the mentioned account.

Unaware that it wasn't really you who sent the email, and because it seems like a legitimate email from you, some contacts do send money to the fraudsters.

If you ever recognize that your personal email has been hacked, do these six things to mitigate risk:

1. Change your email password right away – Log into your email provider's web mail portal and go to your account settings. Typically, there is a Security section where you have the option to change your password. Choose a new, strong password that does not resemble the previous one.

If you no longer have access to the account, use the 'Forgot Password' option to create a new one and recover access to your account.

If you used this password in other sites/accounts, change those passwords as well and don't use the same password in multiple sites.

2. Review your account Settings – Review your settings, including your login history, contacts, linked Mail accounts, Signatures, Mail Forwarding, Banned Addresses, and Filters; delete anything that you don't recognize.

3. Scan for Viruses, Malware, and Spyware – There is a possibility that your computer/laptop may have contracted a virus, malware, and/or spyware in the process. Running a virus scan like Norton, Kaspersky, Avast, and AVG is highly recommended. Additionally, running anti-malware software, such as Malwarebytes, has shown great results extracting these malicious infections.

4. Alert your contacts – Use another medium to let your contacts know that your email has been hacked (text message, phone, a different email address) and request that if they recently received an email from you, they delete it without opening it, clicking on any links or downloading attachments. If you are sending an email, the Email Subject should be a warning that grabs the reader's attention. For example: Please do not open any emails from XXX date to XXX date. (You may even want to send them this list of helpful tips).

5. Report the hack to your provider – Different providers have different methods for reporting these incidents; search their website for their instructions.

6. Continue to monitor your email, financials, and other sensitive information – Over the years, you may have sent sensitive information which may still be in your email history. Hackers could have accessed it. Continue to monitor carefully the activity on

your credit cards, including your real estate transactions and other sensitive areas, to ensure no one else is accessing them.

How did this happen to me?

There are multiple ways it could have happened. One possible way is that your email was hacked while you accessed your email using a public Wi-Fi. A common approach that hackers use is called Evil Twin, and it works like this: Say you are at your favorite local coffee shop named "Strong Joe", and you want to take advantage of their free Wi-Fi. What hackers will do is set up a second hotspot in that location, naming it similar to the authentic hotspot for that business. For example: The authentic hotspot for the business may be "Strong Joe," while the hacker's hotspot may be "Strong Joe FASTEST." Sometimes business patrons will not notice that there are more than two hotspots with the name, and inadvertently use the hotspot that is set up by the hackers. While using the hotspot trap that hackers created, you may decide to log into your email and catch up with work, friends or family. When you do this, the hacker's hotspot can grab the email's security packets, which contain your credentials. And there you have it. You've been hacked without realizing it.

Should I stop using public hotspots?

Not necessarily – just be careful when logging into free, Wi-Fi hotspots. Ask an employee for the correct Service Set Identifier (SSID) and password so that you are not inadvertently using one that a hacker has set up, and use public hot spots only for web browsing – not for online shopping, banking or accessing anything that requires entering your user name and password.

Beyond the Personal Email Hack: Reporting Real Estate Fraud

In addition to the email scams that the general population can experience, real estate professionals are also vulnerable to professional fraud when their emails get hacked because real estate transactions often require the transfer of significant sums of money. These types of scams are more sophisticated than what the general public will experience, and rather than covering the details in this article, we will provide you the link to a video that the National Association of REALTORS® has created to educate REALTORS® on this issue.

WATCH THIS VIDEO about Cyber scams targeting the real estate industry.

This video will show you prevention, damage control, as well as two identifiable areas of fraud in the real estate industry. We highly recommend you watch it and follow their recommendations.

As always, if you have any doubts, or wish to make sure you have followed all these steps above correctly; please be sure to contact us.

Contributions to this article were made by Marcos Zayas, Tech Helpline Team





ABOR BRIEFS



SHOA, TOSV, Pitkin County team up for wildfire mitigation with Neighborhood Chipping Day.

The Snowmass Homeowners Association was the grateful recipient of a pilot test program from Pitkin County and the Wildfire Council. The county provided a large wood chipper along with manpower that was supplemented by Town of Snowmass Dump Trucks. On July 24th and 25th these combined crews, along with the Snowmass Fire Department, helped the Melton Subdivision in Snowmass Village with wildfire "defensible space". Homeowners were encouraged to remove brush slash and dead tree limbs from around their homes with the county providing free chipping and removal of the vegetation debris. Over thirty homeowners signed up for the initial test program.

In related news...

Over 1500 dead and dying aspen trees were removed from the Ridge Run Subdivision on SHOA Commonly owned property in Snowmass Village. A matching grant from the Stemmons Foundation, headed by a part time owner in the Snowmass area, formed a partnership with the Town of Snowmass Village and the Snowmass Fire District to complete the massive project of removing the ugly dead standing trees that were a danger and "eyesore" to the



Faraway Road area. Many homeowners also took advantage of crews in the area to eliminate the wildfire fuels and improve the beautification of the forest that surrounds their home sites. "The neighborhood looks beautiful with all the dead trees removed", said Fire Marshal John Mele, "This also shows how neighborhood pride is keeping the area safer while maintaining property values by continuing prudent forest management."



TAMAL

The Aspen Board of REALTORS® 44th Annual Inaugural and Awards Celebration

Date: September 15, 2016 Time: 5:00pm – 8:00pm Place: The Limelight Hotel

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20	10:00 - 12:00 pm	HOA Presentation Where: Aspen Square Instructor: Gary Kujawski, DORA, HOA Information Officer	FREE 2 CE's		
27	8:30 – 12:30 pm	NAR Mandatory Ethics for REALTORS® Where: Limelight Instructor: John Wendt Click Here to Register	\$50 4 CE's		
27	1:00 pm – 5:00 pm	2016 CREC Annual Update Where: Limelight Instructor: John Wendt <u>Click Here to Register</u>	\$50 4 CE's		
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18	9:00 - 1:30 pm	New Member Orientation/Ethics & MLS Training Where: ABOR Instructor: Adrian Rippy-Sheehy/Suzanne Frazier <u>Click Here to Register</u>	FREE 3 CE's		
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13	8:30 - 12:30 pm	2016 CREC Annual Update Where: Limelight Instructor: John Wendt <u>Click Here to Register</u>	\$50 4 CE's
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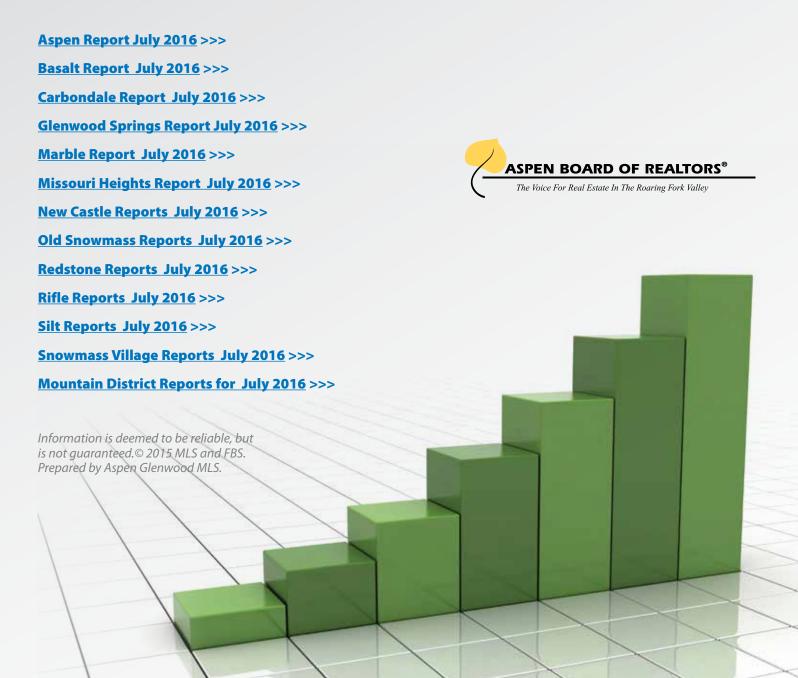
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Dear Member,

As a benefit of membership, the Aspen Board of REALTORS[®] is proud to present CAR's latest local monthly housing statistics based on sales in our FlexMLS program. These reports are released to the media and published for the public to view on the CAR website. The Local reports are shared by each area board and are posted on ABOR's website as well as below.

The reports are broken down by major area for the Aspen/Glenwood MLS listings. The links are provided here for your convenience. Please feel free to share this valuable information.



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