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ASPEN BOARD OF REALTORS®

The Voice For Real Estate In The Roaring Fork Valley

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MISSION: As the Voice for Real Estate in the Roaring Fork Valley, the Aspen Board of REALTORS® is a trade Association that provides professional support to its members and is collectively committed to advocating for property rights and thriving communities.

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Karen
Peirson
2020 Chair



CHAIRWOMAN'S MESSAGE



ASPEN BOARD OF REALTORS®

The Voice For Real Estate In The Roaring Fork Valley

Dear Members,

The Aspen Board of REALTORS® has many talented, professional, and successful REALTORS® in our organization. Many of these agents choose to give back to their industry, communities and to the Aspen Board of REALTORS®. We could not be the force we are in Colorado Real Estate without the amazing volunteers that serve their industry on committees, task forces and our Board.

Annually, the Election and Nomination Committees meet to develop and recommend a balanced Board of Directors based on a variety of real estate firms, business areas, years of experience etc.

I am honored to announce your newly elected Board of Directors who will be representing the membership of ABOR in 2020-2021. These individuals will be representing your business interests and striving to bring you the latest and greatest business tools, education, programs and technology. The new directors will take office on December 1st, 2020.

Chairwoman of the Board & CAR Director – Ashley Chod Douglas Elliman Aspen

Chairwoman of the Board Elect – Alexandra George RFC Properties, LLC

Treasurer – Colter Smith Christie's International Real Estate Aspen Snowmass

CAR Director Legislative & Political Affairs – Jackson Horn Douglas Elliman

Director – Melissa Temple Engle & Volkers

Director – Krista Klees Slifer Smith and Frampton

Director – Jason Hodges Coldwell Banker

Director – Catie Fleming Slifer Smith and Frampton

CAR Director & Immediate Past Chair – Karen Peirson Aspen Snowmass Sotheby's Realty

Appt. Past Chair – Ed Foran Douglas Elliman

Appt. MLS Director – Becky Dombrowski Aspen Snowmass Sotheby's International Realty

Please join me in a warm welcome for the leaders of the Aspen Board of REALTORS®

Karen



CALENDAR OF EVENTS



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AGENTS WHO MARKET RENTAL PROPERTIES IN THE B2B RE-RENTALS.

We are receiving a high volume of complaints regarding "re-rentals".

Re-rental definition: If a tenant cancels a lease, in writing, and requests the listing and co-op broker attempt to find a replacement tenant for the period of current lease to recoup rental funds.

Violations to this rule – established to improve rental postings will be fined & possibly suspended from B2B usage.

Please call ABOR with any questions.

B2B Guidelines: [CLICK HERE](#)

SEPTEMBER

- ~~10 Scholarship Golf Tournament [Click Here for Details](#) CANCELED~~
- 11 MLS Board of Directors
- 28 Scholarship Golf Tournament [Click Here for Details](#)

OCTOBER

- 01 2021 ABOR/CAR/NAR Dues Out
- 12-14 Virtual CAR Fall Forum
- 20-21 Budget Committee Meeting

NOVEMBER

- 11-16 NAR Virtual Convention

SUPPORT THOSE WHO SUPPORT YOU!

This edition of the Aspen REALTOR® is made possible by the following businesses:

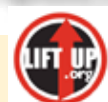
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ASPEN BOARD OF REALTORS®

The Voice For Real Estate In The Roaring Fork Valley

YOU ARE MAKING A DIFFERENCE

As a member of the ASPEN BOARD OF REALTORS® you are helping the community and supporting the following causes.



MANDATORY MASK ZONE

What you need to know about masks in Aspen



The City of Aspen has been very proactive in addressing COVID-19 and has worked very hard to keep residents and visitors healthy. Aspen has done so by putting in sensible regulations that keep businesses open and allow our social, economic, and civic lives to be as active as possible. One of the reasons for our success is that our residents and guests practice social distancing, wear masks, and follow local ordinances.

In order to keep Aspen safer and open, to maintain the life we are enjoying - even during a global pandemic - the City Council has instituted a mandatory mask zone where all individuals must wear masks at all times, inside and outside in public places. In addition, outside of the mask zone, masks are required in all public places indoors and outdoors if social distancing can't be maintained

[CITYOFASPEN.COM/MASKINFO](https://cityofaspen.com/maskinfo)

Where should a face covering be worn?

- ✓ Indoors & outdoors in public spaces
Aspen's Mandatory Mask Zone
- ✓ Everywhere else outside of the Zone indoors & outdoors in public places when a 6' distance cannot be maintained from others
- ✓ On public transportation

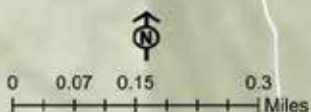
CITY OF ASPEN MANDATORY FACE COVERING ZONE



BOUNDARIES
West: Aspen Street
East: Original St./Neal Ave. to Herron Park
South: Aspen Mountain
North: Roaring Fork River
Highlands transportation and commercial zone



For exemptions, penalties, downloadable maps and flyers, and more scan QR code or go to cityofaspen.com/maskinfo



NOTE: The entire right-of-way of any street set forth as a border of the Zone is included within the Zone.

Rivers
Source: City of Aspen GIS

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

Aspen

Marijuana Lounges Tabled by Council

Consumption laws for smoking lounges in the state of Colorado are to be presided over by local municipalities, but Aspen City Council recently decided that talking about indoor smoking lounges in the midst of a pandemic — particularly as COVID-19 is known as a respiratory disease that spreads within enclosed spaces — is not a priority for them, the Aspen Daily News reported....[MORE](#)

City Sales Tax Drops 16% First Five Months of 2020

Aspen's overall retail sales through the first five months of the year were \$280.59 million, a 16% decrease compared with the January-to-May period of 2019, the Aspen Daily News reported....[MORE](#)

Hundreds Apply for 10 Housing Units

The Aspen-Pitkin County Housing Authority has not added new rentals to its holdings in about 20 years, and the demand shows it, the Aspen Daily News reported....[MORE](#)

Building Permits Still on Fast-Track

The city's effort to fast-track building permits in order to boost the local economy due to the impacts of COVID-19 has allowed more projects to get approved quicker, which is a trend elected officials want to continue, the Aspen Times reported....[MORE](#)

Snowmass

New Medical Clinic Finally Opens

When the Base Village development was originally approved in 2004, a new medical clinic was included in the plans, which called for opening the facility within two years. Sixteen years later, the new Snowmass Medical Clinic finally opened its doors on July 1, the Aspen Daily News reported....[MORE](#)

Basalt

Romero Group Purchases Lakota Canyon

The Lakota Canyon Golf Club and a significant amount of developable land in New Castle were acquired recently by Basalt-based The Romero Group for \$1.5 million, the Aspen Daily News reported....[MORE](#)

Tree Farm Receives Final Approval

After 27 years of development back-and-forth, Ace Lane received final approval for his Tree Farm, the Aspen Times reported....[MORE](#)

Car Wash Eyes Vacant Land

The Basalt Town Council gave the first of two approvals needed for an automated car wash at 115 Southside Dr., which is currently vacant land at the intersection with Cody Lane on the east or up valley side of Big O Tires, the Glenwood Springs Post Independent reported....[MORE](#)

Carbondale

Corby Anderson Names KDNK Executive Director

Longtime Roaring Fork Valley resident and radio voice Corby Anderson has been selected to take the helm of community radio station KDNK in Carbondale and is the first station chief with the title of executive director, the Glenwood Springs Post Independent reported....[MORE](#)

Coffman Ranch Closer to Preservation

Major headway was made in the effort to conserve the Coffman Ranch when Great Outdoors Colorado (GOCO) awarded a \$2.5 million grant to Aspen Valley Land Trust (AVLT) to help purchase and conserve the 141-acre property, the Sopris Sun reported....[MORE](#)

Glenwood Springs

More Mountain Bike Trails Being Built

Mountain bikers will soon have more options for single-track fun in western Garfield County as the city of Rifle and the Rifle Area Mountain Bike Organization start moving forward on carving a new trail system through the pinyon and juniper trees north of Rifle, the Glenwood Springs Post Independent reported....[MORE](#)

Pitkin County

Draft Distillery Proposal Receives Pushback

Pitkin County commissioners are delaying the first reading of the proposal for the agricultural-centric spirits distillery in the midvalley until late August, the Aspen Daily News reported. They made the decision during a contentious meeting that saw a range of concerns surrounding the proposal — from light and noise pollution to upticks in truck traffic relating to inventory deliveries to future implications of rezoning the currently lone unzoned parcel in the region — but water rights and usage remained the undercurrent of trepidation....[MORE](#)

CORE Act Passes House

The U.S. House passed the CORE Act, which aims to protect hundreds of thousands of acres of Colorado public lands and waters, as a rider to a national defense bill, the Aspen Daily News reported. The Colorado Outdoor Recreation and Economy Act, which includes protections for the Thompson Divide area west of Aspen, passed as part of the National Defense Authorization Act. The act also would designate Camp Hale, where the 10th Mountain Division soldiers trained during World War II, as the nation's first National Historic Landscape. It now moves on to the Senate.

RFTA Goes Cashless

Cash is no longer accepted on RFTA buses starting Aug. 1, in the valley's continuing continuous response to COVID-19, the Aspen Daily News reported. There will be no more free rides on regional routes in the Roaring Fork Valley and west to Rifle, where fees were suspended during COVID. Buses in the city of Aspen and town of Snowmass Village remain free. And the Ride Glenwood route is an exception to the new cashless policy....[MORE](#)



No matter what size home you're looking to cut out for yourself, we'll help make your dream a reality.

Contact one of our Carbondale Loan Officers today or visit us at our convenient Carbondale location at 791 Hwy 133.



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AUGUST 2020

MEMBERSHIP REPORT

New REALTOR® Members

Charles Johnson III - Slifer Smith & Frampton Real Estate
Emilee Kelloff - Aspen Snowmass Sotheby's International Realty
Sarah Thompson - The Aspen Agency, Inc.
Landen Saks - The Agency
Montana Crady - Douglas Elliman Real Estate
Glenn McCuen - eXp Realty, LLC
Ashley Eaton - Engel & Volkers
Stephen Heath - The Agency
Jennifer Voorhees - Douglas Elliman Real Estate
Devlin Petrillo - RE/MAX Signature
Volha (Olga) Kharkhal - RE/MAX Signature

New Offices

Gregory Davis Real Estate
Porchlight Homes & Land
Premiere Realty LLC (MLS Only)
Vollmer Realty
Resort Management Services (Reinstated)
Real Estate Valuation Service
Home Waters Real Estate Group (Reinstated)

New Secondary Members

Gregory Davis - Gregory Davis Real Estate
Pamela Haynes - eXp Realty, LLC
Cody Ullman - Christie's International Real Estate Aspen Snowmass
Frank Coley - Porchlight Homes & Land
Katherine Coleman - Coldwell Banker Mason Morse
Melanie Courtney - Real Estate Valuation Service
Scott Reece - United Country Colorado Brokers, Inc.
John Todd Harris - Real Estate Valuation Service

Reinstated Members

Milton Stewart - Stewart Real Estate
Adrienne Zatorski - Slifer Smith & Frampton Real Estate
John Cahill - Resort Management Services
Alden Richards - Weaver & Briscoe

Company Changes

Ann Wilkinson - Slifer Smith & Frampton Real Estate
Tracy Sutton - RE/MAX Signature
Christopher Burley - Slifer Smith & Frampton Real Estate
Robert Vollmer - Vollmer Realty
Mike Shook - Home Waters Real Estate Group
Tommy Kearsey - Home Waters Real Estate Group
Kiki Peisach - Aspen Snowmass Sotheby's International Realty

New Affiliate Members

Aspen Home Consignment
SkyRun Aspen LLC.
Appraisal Services At Telluride, LLC

Membership Stats

Thank you for your business!

REALTOR® Members - 684

Primary - 650

Secondary - 53

Non-Members - 2

Affiliates - 54



WELCOME



ASPEN BOARD OF REALTORS®

LET'S SEE WHO HAS THE
CUTEST FURRY SIDEKICK!

CLICK ON THE ICON TO VOTE:



FURRY FRIENDS CONTEST



*RPAC FUNDS ARE USED TO
PROTECT & PROMOTE THE
REAL ESTATE INDUSTRY AND
ARE SOLELY DEPENDENT ON
DONATIONS FROM REALTORS.

[CLICK HERE TO DONATE TO RPAC](#)

RPAC: WHY I INVEST

REALTORS® POLITICAL ACTION COMMITTEE

PRE-COVID-19 LEGISLATIVE SESSION JANUARY TO MARCH 2020



YOUR BEST INVESTMENT

The REALTORS® Political Action Committee (RPAC) is one of the strongest advocacy organizations in the nation. For more than 50 years, RPAC enables us to advocate for REALTOR® interests at all three levels of Government. RPAC is supported by voluntary investments made by REALTORS® and affiliates who understand that it's critical for REALTORS® to have a seat at the policy table.



REALTORS® Advocate for Property Rights in Short-Term Rentals

CAR's Government Affairs division advocated to protect the private property rights of homeowners for short-term rentals by defeating one damaging bill and narrowing a broadly drafted bill:

SB20-109: Short-term Rentals Property Taxes *(Died in Committee)*

- This bill would have quadrupled property taxes on homeowners overnight by classifying a short-term rental as a commercial property statewide which fundamentally interferes with private property rights.
- CAR strongly opposed this bill because it didn't have a long-term vision for critical elements of our state's economy and would have negative ripple effects for residents throughout our state for decades to come.
- Local communities should have the autonomy to create fiscal policies that fit their needs, a statewide mandate is the wrong approach.
- Mountain resort communities that depend on travel and tourism dollars would have been especially impacted.

HB20-1093: County Authority to License and Regulate Business *(Signed into Law)*

- As originally drafted this bill would have given counties full authority to license and regulate all aspects of any businesses within the county.
- CAR worked with lawmakers to narrow the scope to include only short-term rentals.
- CAR also narrowed the amendment to limit the authority counties have over short-term rentals, to regulation of fees and other operational terms such as regulations to remove snow or stow trash to deter bear activity near properties rather than the ability to reclassify taxing rates.



REALTORS® Understand the Importance of Wildfire Mitigation

- CAR defeated an interim session bill that would have implemented a fire resistant building mandate on all new construction, increasing the cost of housing when inventory is already low across the state.
- CAR supported a bill to improve the wildfire tax deduction for homeowners that wish to mitigate their properties:

HB20-1057 – expands the grant program another 7 years, extends access to the program to non-profits and fire protection districts and enables cost-sharing for up to 75% of the mitigation cost so that those with fewer economic resources can still prioritize wildfire mitigation for their property. **Signed into Law!**



**Invest in RPAC
to Find Policy
Solutions!**



Continuing Claims

First-time unemployment claims fell to 963,000 for the week ending 8/8/20, the first time they have been under a million in 20 weeks. Moreover, continuing claims declined to 15.5 million and like first-time claims have been steadily falling. Despite the steady falloff in first time claims, the improvement in continuing claims is slowing! Over the last four weeks they've shrunk by 1.8 million, during the prior four weeks, 2.5 million.

Dollar Disturbances

Because investors value the dollar as a particularly safe asset, in turbulent times there is a run to the dollar, and more turmoil makes the rush that much greater. However, the rush itself creates assorted stresses and shortages in global dollar markets. These stresses are so severe that only the Fed can resolve them. Of course, eliminating these various breakdowns only reinforces investor faith in the safety of the dollar.

Trade Trouble

Regrettably, America's three largest trading partners will be of no meaningful help in recovering from this recession. Canada's economy will recover unusually slowly because of very weak energy prices. Mexico's economy will mend particularly slowly due to a complete lack of fiscal assistance on top of it already being in a recession before Covid-19. Lastly, China will be of no help due to profoundly deteriorating bilateral relations on numerous fronts.

Laborious Labor

July's job growth of 1.8 million was strong and brought unemployment down to 10.2%. But, outside of the last three months it remains higher than at any time since 1983 and payrolls remain 12.9 million below their 2/20 level. Moreover, job growth is well below June's 4.8 million and May's 2.7 million and is slowing. Most worrisome, the number of unemployed over 14 weeks is eight million. Congressional assistance please!

Stalled Spending

In yet another indication of a stalling national economy, after rising by ten percentage points a month in April, May and June, credit card purchases were flat in July and are now ten percent below their pre-Covid-19 level. This

flatlining is probably due to rising coronavirus cases and subsequent behavioral changes in addition to state-imposed restrictions. The lack of continued improvement has primarily hurt restaurants/bars, gas stations, lodging, and airlines.

Delicious Dogs

The Friday File: This past July 4th, Joey Chestnut broke his own record by eating 75 hot dogs and buns in 10 minutes. Miki Sudo set a woman's record of 48.5. Professor James Smoglia recently showed that 83 is the maximum number that can be eaten under such conditions. His paper further shows that adjusted for body mass, competitive hot dog eaters eat as fast as grizzly bears.

Executive Extension

President Trump's executive orders deferring payroll taxes, extending unemployment benefits, halting evictions and waiving interest on student loans will help, but by much less than expected. Taxes will remain due, and the \$300/week in federal unemployment benefits depends on funding that will be exhausted by early October and requires states to pay \$100/week. Hopefully, Congress and Trump reach a real deal, needing to pass a budget by 9/30/20 may help.

Monetary Move

Over the next months we are quite likely to hear the Fed speak about monetary policies such as forward guidance, explicit forward guidance, open-ended forward guidance, calendar-based forward guidance, yield curve control, price-level targeting, symmetric inflation targeting, asymmetric inflation targeting, temporary price-level targeting and more. Which policy or policies are pursued is irrelevant. The aim of the new approach is to convince markets that rates will really stay lower longer.

Vaccine Variation

In a survey of healthcare experts, 1% expect a Covid-19 vaccine to be available by 12/31/20, 25% more believe one will be ready during 20H1, and another 41% project having a vaccine in 20H2. Financial experts are decidedly (and I suspect mistakenly) more optimistic. 12% believe a vaccine will be accessible by 1/31/21, 44% more see a working vaccine by 7/31/21, and 33% more see one ready by 1/31/22.



"The Group"

NAR has spent much of the past 12 months emphasizing and leveraging industry partnerships to strengthen its advocacy efforts. After a four-year gap, NAR hosted a reunion in March of "The Group," the informal name given to the four key industry trade leaders – the National Association of Home Builders (NAHB), American Bankers Association, Mortgage Bankers Association (MBA), and NAR. The Group met several times throughout the year and will meet throughout 2020 to continue building policy consensus and convey a united real estate industry.

Condo Rule

After nearly a decade of NAR advocacy efforts, the Department of Housing and Urban Development released new Federal Housing Administration condominium loan policies. NAR is hopeful the changes will yield thousands of new homeownership opportunities and help increase access to credit, as condominiums are often the most affordable option for first-time homebuyers, small families, and those in urban areas. The rule extends certifications from two years to three and allows for single-unit mortgage approvals, among other reforms. After being officially implemented on October 15, 2019 the changes are already being felt in many parts of the country where affordability and inventory concerns are the most significant.

For additional information, visit the [Condominiums page](#).

Flood Insurance

NAR worked closely with Congressional leaders to ensure reauthorization for the National Flood Insurance Program (NFIP), which was extended through September 30, 2020. NAR also lobbied for H.R. 3167, the "NFIP Reauthorization Act of 2019." This legislation includes a longer, 5-year extension for the NFIP along with significant reforms to improve mapping, enhance mitigation, and remove obstacles to private flood insurance policy. NAR believes the legislation "strikes a delicate balance between NFIP sustainability and affordability." The bill was unanimously approved by the House Financial Services Committee and is awaiting action in both chambers of Congress.

For additional information, visit the [National Flood Insurance Program page](#).

Veterans Home Loans

On the heels of the 75th anniversary celebration of the GI Bill, the Blue Water Navy Vietnam Veterans Act was signed into law in late June 2019, increasing well-deserved resources for America's veterans. This legislation eliminates the cap on home loans issued by the Department of Veterans Affairs and helps ensure our nation's veterans have greater access to the American Dream of homeownership. NAR, along with other housing industry trade groups and veterans affairs associations, had been actively engaged in Capitol Hill negotiations to ensure veteran health benefits could be extended without increasing unrelated VA home loan guarantee fees.

For additional information, please visit the [Veterans Affairs page](#).

GSE Reform

NAR hosted its first Policy Forum, which focused on Housing Finance Reform. The February 7, 2019, event brought together hundreds of academics, industry stakeholders, and policy leaders to discuss the future of the government sponsored enterprises and the impact on the consumers and the economy. NAR unveiled its whitepaper on GSE reform, "[A Vision for Enduring Housing Finance Reform](#)," developed in collaboration with Susan Wachter of the Wharton School and Richard Cooperstein of Andrew Davidson and Company. NAR's policy recommendations ensure that responsible, creditworthy Americans can secure a mortgage in all types of markets. The utility model proposed in the whitepaper outlines the best possible path forward for the GSEs, and 2020 advocacy efforts will be shaped by NAR's collaboration with policymakers to secure these positive, pragmatic system reforms.

For additional information, visit the [Government Sponsored Enterprises page](#).

Opportunity Zones

NAR participated in a White House event on the Qualified Opportunity Zone ("QOZ") program on April 17. The second round of proposed rules for the program, released in connection with the event, provide more specific details on how investors can participate in the program, and receive the full tax benefits it offers. NAR also participated in a Department of Housing and Urban Development (HUD) Policy Development & Research Stakeholder "HUDdle" on Qualified Opportunity Zones (QOZs). At the event on June 20, HUD Secretary Ben Carson gave the opening remarks, and he highlighted the goal of the program to draw long-term investment, jobs, and economic growth to the distressed communities designated as QOZs. In August 2019, NAR released the [QOZ Toolkit](#) that included info on RPR QOZ tool and the Community Planning Grant for QOZ events.

For additional information, visit the [Qualified Opportunity Zones page](#).

Cannabis Banking


The Secure and Fair Enforcement (SAFE) Banking Act passed the House in September 2019 by a vote of 321-103. The bipartisan legislation provides a clear framework for cannabis businesses to access financial services. NAR sent a letter to the full House supporting the bill and in late July NAR sent a letter to the Senate Banking Committee supporting the Senate version of the legislation.

Commercial Real Estate Investment

NAR participated in the Department of Commerce SelectUSA Investment Summit in Washington, DC in June 2019. Dr. Lawrence Yun, NAR's Chief Economist, presented the "State of the Industry: Real Estate" segment.

Terrorism Risk Insurance

NAR scored a major victory, primarily for its commercial members, with the seven-year reauthorization of the Terrorism Risk Insurance Program. Terrorism risk insurance is often required to secure necessary financing for the thousands of commercial practitioners nationwide. NAR repeatedly called on Congress to reauthorize TRIP before its scheduled expiration in 2020, publicly supporting Chairwoman Maxine Waters' Terrorism Risk Insurance Program Reauthorization Act of 2019.



For additional information, visit the [Terrorism Insurance page](#).

Tax

In December 2019, Congress passed a spending package funding the federal government for fiscal year 2020. Included in the package are temporary extensions of three tax provisions directly impacting the real estate industry: 1) the exclusion of forgiven mortgage debt from gross income, meaning that owners of primary residences who sold them short and had part of their mortgage debt written off will not have to pay tax on the amount forgiven; 2) the deductibility of premiums for mortgage insurance; and 3) the deduction of the cost of improvements to commercial buildings that make them energy efficient. These provisions had all expired at the end of 2017, but the bill extends them, retroactive to the beginning of 2018, and through the end of 2020. NAR also advocated strongly for H.R. 5377, “the Restoring Tax Fairness for States and Localities Act,” which would provide a temporary two-year repeal of the \$10,000 cap imposed on state and local tax deductions (SALT). The bill passed the House at the end of December.

For additional information, visit the [Mortgage Debt Cancellation Relief page](#) and the [Tax Reform page](#).

Fair Housing Act

NAR continues to promote the importance of the Fair Housing Act and encourage member compliance with the law. [NAR's Fair Housing Toolkit](#) offers resources to expand understanding of and compliance with fair housing responsibilities. NAR also supported HR 5, “the Equality Act,” a bill that would protect LGBTQ people from discrimination in housing and other settings. In May 2019, HR 5 passed the House by a vote of 236 – 173. NAR also worked closely with the Department of Housing and Urban Development to develop policies that protect those who rely on the assistance of companion animals while preventing individuals from exploiting the system.

For more information, visit the [Fair Housing page](#).

WOTUS Repeal and Replace

Since 2015, NAR has supported efforts to repeal and replace the “Waters of the U.S.” (WOTUS) regulation, which would have swept more water bodies under control of the federal government and resulted more burdensome and expensive regulation. These efforts came to fruition in 2019, when EPA finalized the repeal of the WOTUS regulation. NAR continues to support the second step of this process, which is to develop a common-sense WOTUS rule that provides consistency, predictability and a bright line on which waters are regulated by the federal government and which are regulated by state and local governments.

For more information, visit the [Clean Water Act page](#).

Association Health Plans

On June 10, 2019 NAR jointly filed an [amicus](#) (friend of court) brief with five local boards to defend the US Department of Labor’s (DOL) rule enabling working owners (including NAR members) to participate in association health plans. Over 200 state and local REALTOR® associations signed in support of this effort. NAR and several state and local associations also met with Department of Labor (DOL) and White House officials to discuss the industry’s strong support for AHPs in

May. NAR built a toolkit and resources for state associations to work with their state legislature and insurance commissioner to better understand and seek opportunity with adopt DOL’s association health plan rule into state law and continues to meet with the Secretary of Labor to support these state efforts.

For more information, visit the [Health Care Reform page](#).

Access to Credit

NAR is working to ensure the American Dream of homeownership is not out of reach due to an inaccurate determination on willingness and ability to repay a mortgage. NAR has supported several bills affecting federal credit policy and student loan debt, including H.R. 123, “the FHA Additional Credit Pilot Program Reauthorization Act,” which passed out of the House Financial Services Committee in September 2019. The bill would allow HUD to create a pilot program to automate alternative credit.

Consumer Financial Protection Bureau

On December 12, 2019, NAR jointly filed a neutral [amicus](#) (friend of court) brief with MBA and NAHB in the Supreme Court case examining the structure of the Consumer Financial Protection Bureau (CFPB) that requested the least disruptive remedy possible to ensure market stability and certainty. The Brief argues that if the Court finds the restrictions on the President’s ability to remove the Director of the CFPB unconstitutional, it should sever the restrictions rather than strike down the entire Consumer Financial Protection Act. This would prevent significant disruption to the economy including substantial uncertainty in our housing markets.

U.S.-Mexico-Canada Agreement (USMCA)

NAR supported the USMCA, the recent agreement with Mexico and Canada in the renegotiation of the North American Free Trade Agreement (NAFTA). The USMCA will bring North American trading activity into the 21st century through groundbreaking reforms on digital trade, agriculture and the environment, among many others. The agreement also preserves and strengthens the strong trade ties between Canada, Mexico, and the U.S.

Loan Limits

The 2020 mortgage loan limits for FHA and Freddie Mac and Fannie Mae (the GSEs or the Enterprises) increased in high-cost areas. The baseline (national) limit increased to \$510,400 from \$484,350 in 2019. In high-cost areas, the limit will go up to \$765,600 (from \$726,525). The loan limits are based on the Federal Housing Finance Agency’s (FHFA) Housing Price Index, which increased by 5.38% since last year. NAR has strongly advocated that the FHFA allow the GSEs to meet their public mission of supporting liquidity and broad access to mortgage credit. This includes adjusting the loan limits each year for the GSEs to reflect the change in the average U.S. home price, required under the Housing and Economic Recovery Act (HERA).



VOLUNTEERS NEEDED:



We wanted to share an update that the Basalt Vista job site is now able to welcome volunteers on Wednesdays through Saturdays. Please read below for volunteering details and contact us if you are interested in setting up a build day or just bring a few friends out to volunteer for a day.

WHERE: Basalt Vista, behind Basalt High School - 600 Southside Dr, Basalt 81621

WHEN: Every Wednesday, Thursday, Friday, and Saturday. Arrive by 9:00am at the job site trailer (located at the entrance of the neighborhood) and work until 3:00pm with a lunch break mid-day.

WHAT TO KNOW: We are thrilled to welcome volunteers to support our mission to build homes, build hope, and build community in the Roaring Fork Valley. Currently, we have a few protocols to keep in mind to keep you, our staff, and our neighbors healthy:



- Volunteer groups are welcome up to 8 people. Minors between 16 - 18 years old must be accompanied by a guardian.
- Please bring a face covering, water bottle, and lunch.
- Parking is available in the dirt lot across from the job site trailer at the entrance to the neighborhood.
- You will be required to participate in a safety presentation at the start of the day to familiarize yourself with construction site operations.
- Hard hats and new gloves will be available to you as needed.

Your coordinator for the day will be Rhett Ernst or Trent Marshall - please call if you have trouble on the day of. Otherwise, please reply here or work with Jenny Luu until the day of your volunteer shift.

Rhett Ernst: 504-275-9276

Trent Marshall: 303-330-3167

Jenny Luu: 970-355-4689



Volunteer Coordinator

(970) 948-7207 | HabitatRoaringFork.org

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Aspen, Basalt & Snowmass Debut E-bike Sharing Program

As reported in the Aspen Times, Aspen and Basalt are stepping up efforts to help mitigate traffic flow as well as comply with the area's desire to consider climate-friendly programs.

WE-cycle, the area's bike-share program, has ratcheted up a few gears as it has added e-bikes to its fleet, as well as made its debut in Snowmass Village this summer. Six e-bikes, which are motorized, pedal-assisted bicycles, rolled out Wednesday, three of which are in Aspen and three in Basalt.

The e-bikes, which are distinctively green, can be found alongside the silver pedal-powered WE-cycle bikes in docking stations around town.

Both the city of Aspen and the town of Basalt each spent \$5,000 toward this year's pilot program, according to Mirte Mallory, co-founder and executive director of WE-cycle.

Riding the e-bikes is free for the first 20 minutes, and 30 minutes for the traditional pedal-powered bikes, as they are designed for quick trips around town and getting people to use alternative modes of transportation other than cars. A fee of \$5 a minute will be implemented past the 20-minute threshold for the e-bikes. It is 50 cents a minute after 30 minutes on the regular silver-colored bikes.

This is the third year that WE-cycle is offered for free to the community. Riding at no charge is made possible by subsidies provided by the city of Aspen, the Elected Officials Transportation Committee, the town of Basalt, Eagle County and the Roaring Fork Transportation Authority. The total subsidy for this year is \$482,000 and the WE-cycle operating budget is \$660,000.

Aspen City Council Reflects on Changing Priorities in a Pandemic

In late July, Aspen City Council spent some time considering what they intended to accomplish and what has happened since their goal setting session soon after elections in the Spring. City Council set some lofty goals for 2020 when they adopted them March 10, but two days later, the city manager declared a state of emergency as the COVID-19 pandemic hit the area.

As a result, the focus on affordable housing and childcare, along with environmental initiatives and other goals, went by the wayside and new initiatives were adopted April 9 that funneled millions of dollars into relief

efforts. City staff assigned to champion specific council goals had to shift their focus to supporting the city's response and recovery efforts, or to backfilling for colleagues who had to do so.

Roughly two-thirds of the \$6 million relief package passed by council has been committed or spent to support small businesses, rent and mortgage assistance for residents, along with financial assistance to the county's relief fund and childcare.

The latest program to roll out is the city's small-business loan program, which allows businesses to borrow as much as \$30,000 at an 1% interest rate. Businesses can apply beginning this week, and the city has budgeted as much as \$200,000 for what officials hope becomes a revolving loan program that lasts in perpetuity.

Council agreed that while its original goal was to analyze opportunities to retain and attract essential, small and local businesses, its COVID-19 relief efforts are doing that at the moment but in a different way than previously envisioned.

What council also agreed to keep as priorities, albeit at a slower pace due to staffing constraints and COVID-19, are a focus on affordable-housing maintenance and capital reserves for an aging inventory; a waste-management plan to divert solid waste from the landfill; expanding child care facilities; energy conservation in commercial and multi-family buildings; developing a citywide communications strategy; and financing an old storm-water system through either property taxes, development fees or as a utility charge.

What council agreed to drop was evaluating the decision-making authority for the city's quasi-judicial boards like the planning and zoning and historic preservation commissions, as some believe they wield too much power.

Council also backed off on its plan for staff to establish a financial advisory board to help with affordable housing and other city expenditures.

State News — Positions Available on CAR Advocacy Committees

The Colorado Association of REALTORS® is seeking applicants for two important committees that have a huge impact on legislation that affects the real estate industry as well as candidates and issues that appear on the ballot. I encourage anyone who is so inclined to apply for one of these positions.

LEGISLATIVE POLICY COMMITTEE (1-year term):

The Legislative Policy Committee monitors all legislation considered by the Colorado General Assembly; promotes or opposes any and all legislation which would have a favorable or negative impact on the real estate industry; proposes legislation that will improve the real estate industry's operation; communicates on a regular basis with members and Boards of REALTORS® on legislative issues; and issues Calls-to-



Action on state legislative matters. LPC members are appointed by the President. Local Associations are requested to make recommendations of members from their association who wish to serve. Application deadline is September 14, 2020. - <https://www.coloradorealtors.com/wp-content/uploads/2020/07/2021-LPC-application.doc>

CAR POLITICAL ACTION COMMITTEE (4-year term):

CARPAC is comprised of 19 members appointed by the CAR President. It consists of two members from each CAR District plus seven at-large appointments. In general, CARPAC will aid the local boards in providing political contributions to local candidates and issues. CARPAC will also make endorsements and political contributions to state-level candidates and issues; except that CARPAC will only provide a recommendation to the CAR Board of Directors for statewide constitutional officer candidates. Application deadline is September 14, 2020. <https://www.coloradorealtors.com/wp-content/uploads/2020/07/2021-LPC-application.doc>

National News – NAR Supports Infrastructure Bill in Congress

In late July, NAR sent a letter supporting H.R. 2, a wide-reaching infrastructure bill with a number of NAR-supported provisions. This bill combines significant investment in surface transportation and mass transit, broadband access, water infrastructure, affordable housing, and other important provisions to make these systems more resilient and sustainable.

NAR supported traditional infrastructure issues such as significant increases in direct federal investments in surface transportation and mass transit systems; an extension of the Highway Trust Fund through October 1, 2025; incentives to encourage high-density, transit-oriented development; streamlining the costly federal permitting process while continuing to provide critical environmental protections; resources for

communities to develop systems to better manage, utilize, and control their water, wastewater, and drinking water resources; and resources for communities to make their transportation and infrastructure systems more resilient and sustainable.

In addition, NAR supports a number of provisions related to affordable housing including: reform and modernization of the Low-Income Housing Tax Credit; private investment in community development and affordable housing through private activity bonds and the New Markets Tax Credit; and resources to preserve, protect, and expand affordable housing in rural communities.

Lastly, NAR supported expanded broadband, as well as energy efficiency measures to extend and expand the 179D Energy Efficient Commercial Building Deduction and Home Energy Savings Retrofit Rebate Program.

The measure passed the House largely on a partisan basis. The Senate is expected to consider an infrastructure proposal later this summer, and NAR will work to see these provisions included.

PLEASE [CLICK HERE](#) TO CONTRIBUTE TO RPAC.
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CAR OPPOSES HUD ACTION TO RESCIND THE AFFIRMATIVELY FURTHERING FAIR HOUSING RULE

The Colorado Association of REALTORS® (CAR) is opposed to the Department of Housing and Urban Development's decision to rescind the Affirmatively Furthering Fair Housing Rule, a 2015 regulation implementing the 1968 Fair Housing Act's mandate that governments take affirmative steps to address segregation. In step with the National Association of REALTORS®, CAR agrees that eliminating this rule strips away a vital tool for fulfilling the original civil rights purpose of the 1968 Fair Housing Act.

Colorado has long been a pioneer of fair housing. In 1959, we became the first state in the U.S. to pass anti-discrimination laws governing private property—beating the federal Fair Housing Act of 1968 by almost a decade.

Our vision at CAR is to advance opportunities for property ownership for all Coloradans as we position REALTORS® as trusted advisors and community advocates. We recognize that affirmative fair housing rules are essential to fostering access to inclusive, prosperous communities across Colorado.

We know that Colorado REALTORS® still have much to do as we work within our communities, with lawmakers and business leaders to find solutions to remove the barriers to homeownership. Issues of affordability and fair housing track across all of CAR's core operations. These types of programs touch on all of our services including consumer awareness, education, industry leadership, public policy, property management issues, and Foundation giving.

CAR and its members continue to work on all levels and use all tools and resources available to ensure our we strongly protect fair housing laws and advocate for inclusive communities.



REALTORS® are members of the National Association of REALTORS®

UNFAIR HOUSING? NOT IN OUR HOUSE.

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Explore [Right Tools, Right Now](#) program offerings on finance, technology, skill-building toolkits and more to help your business. You'll find dozens of webinars, training courses and other tools designed to give you an edge in this uncertain time, including:

- [Center for REALTOR® Development](#) – Enhance your skills and earn specialized credentials with a certification or designation, take CE-approved REALTORS® Code of Ethics training, and more. All online courses are discounted by 30% through August 31, 2020.
- [Center for REALTOR® Financial Wellness](#) – Utilize the free live and recorded webinars like the Financial Tips for Challenging Times webinar designed to help you understand financial topics on a deeper level, no matter your career stage or level of financial planning.
- [REALTOR® Store](#) – Gain valuable insights into real estate market trends and ideas for strengthening and marketing your business online with free research reports, webinars, and publications from NAR, including the 2020 NAR Member Profile and the Marketing Strategy & Lead Generation Toolkit.
- [RPR® – Realtors Property Resource®](#) – Take advantage of helpful content and courses while you work from home. RPR® offers articles, webinars, quick-start guides and more for residential specialists, commercial specialists, and appraisers.
- [Members TeleHealthSM](#) – In response to the current health crisis, NAR negotiated a significantly-reduced rate on telemedicine for our members. Just \$7/month provides effective virtual healthcare for you and your family, with unlimited visits and no co-pays. As an additional benefit, the prior activation fee has also been waived.

Be sure to visit nar.realtor/rtrn frequently to stay up-to-date on all new offers and discounts.

Questions related to COVID-19 and real estate? Call our hotline at 800-874-6500 to be connected with a representative who can help. In keeping with our core value of "Members FiFirst," we are dedicated to providing the support you need during this difficult time.

Thank you for being a part of the REALTOR® community.

The NATIONAL ASSOCIATION OF REALTORS®

HACKING, SCAMS, AND VIRUSES:

4 EFFECTIVE WAYS TO WORK FROM HOME MORE SAFELY

by TechHelpline

The new normal in real estate for most agents is to work from home. But cyber security experts warn that working from home increases exposure to hacking, scams, and viruses. How can you make sure you're not more vulnerable when working from home?

Here are four simple steps you can take to reduce your risk:

Keep your software up to date.

Most programs allow for auto-updates, and in most cases, that's the best option. Microsoft, Apple, and Google are continuously providing updates to prevent computers from being hacked. But if you don't have the most recent version, you could be exposed.

Your vital updates are the operating systems for your computer and phone (Windows, Apple iOS, and Android) as well as your browser. Remember, an outdated browser is like giving online criminals a key to enter your computer to vandalize.

Secure your Wi-Fi.

Passwords can be a pain, but they are vital in protecting your computer when it is online. Having your Wi-Fi password-protected is crucial. And don't use your cell number or any common password to protect your Wi-Fi: keep it unique from all your other passwords. It's safe at home to write it down. Just keep it in a drawer.

Your Wi-Fi router also needs to be current. If you are using an older router, you might want to consider a new one. You will be more likely to increase your internet speed – and have built-in software (called firmware) that keeps your Wi-Fi connection safer. If you have a newer router, make sure it uses the most recent version of its firmware. If you need help updating your router's firmware please contact us.

Don't automatically click on anything sent – even from a seemingly reliable source.

Most computers are infected with a computer virus when someone clicks on a file. It can be a file that you download from the web, thinking you need it to view a document or video. Or it can be an attachment from an email and may look like it's just a photo or PDF – but it's a virus in disguise.

When working from home, you need to be extra cautious – and even suspicious – of any attachment that you receive that you are not expecting. Just send a separate email to the sender, asking them about the file they sent. While a good virus program can help deter the installation of these viruses, even the best ones are not full proof. Always err on the side of safety.

Pause before you react to an email or text that has a call to action.

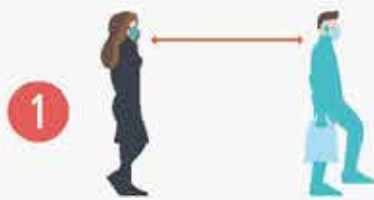
Microsoft says that 91% of hacking attacks come from malicious emails known as "phishing" expeditions. Experts warn about an increase in phishing during the pandemic. Phishing is not limited to email but also comes from social media platforms, such as a direct message on Facebook Messenger. In addition to [COVID-19 information scams](#), with more people spending more time online, the scammers and hackers are out in full force with an array of ways that attempt to dupe you.

A good defense is the best offense when it comes to scams. If you remember to pause before you respond to any email request, you may be able to avoid getting hooked by a phisher. Legitimate firms are never going to send you an email out of the blue and ask you to enter your credentials for any purpose. So, if you think it might be fake, it probably is.

Remember the golden rule of online safety when working from home: If you think before you click, you can significantly reduce potential risks.

As always, should you have any questions about technology, contact us. [We're](#) your member benefit and are only a phone call away.

5 Commitments of Containment:



1

I will maintain 6 feet of distance from anyone not in my household.



2

I will wash my hands often.



3

I will cover my face in public.



4

I will stay home when I am sick.



5

I will seek testing immediately and self-report if I experience symptoms.

Together we can keep Pitkin County safer as we reopen.

 PITKIN COUNTY COVID-19
Response+Recovery

covid19.pitkincounty.com

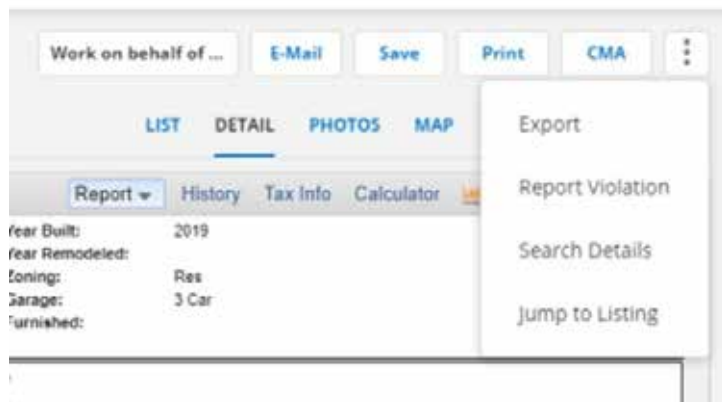
MLS Update

Dear Members,

by Suzanne Frazier

The MLS receives numerous calls reporting errors and/or violations in the system. If you spot a violation, please take the simple steps below.

To report an error violation in the MLS, go to the MLS #, on the search screen click on the 3 dots, click on report violation.



Please be kind in describing the violation

The 'Report Violation' form includes a text area for 'Describe the violation' and a 'Send' button. Below the form, there are two sections for visibility: 'Who sees this report with my name included?' (listing 'MLS Administration') and 'Who sees this report with my name removed?' (listing 'MLS Administration', 'Listing/Co-Listing Agents', and 'Managing Broker').

Only MLS Admin (Suzanne) will see who is reporting the violation.

The listing member and managing broker will see the violation minus the reporting member.

Please email or call with any questions. suzanne@agsmls.com 970-963-3173

JULY 2020



Dear Member,

As a benefit of membership, the Aspen Board of REALTORS® is proud to present CAR's latest local monthly housing statistics based off of sales in our FlexMLS program. As a reminder, ABOR has partnered with CAR and ShowingTime (formerly 10K, a real estate research and marketing firm) to provide these monthly real estate reports at the State, Regional and Local levels. 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.

The reports are broken down by major area for the Aspen/Glenwood MLS listings. The links are provided here for your convenience.

[**Aspen Report July 2020 >>>**](#)

[**Basalt Report July 2020 >>>**](#)

[**Carbondale Report July 2020 >>>**](#)

[**Glenwood Springs Report July 2020 >>>**](#)

[**Marble Report July 2020 >>>**](#)

[**Missouri Heights Report July 2020 >>>**](#)

[**New Castle Report July 2020 >>>**](#)

[**Old Snowmass Report July 2020 >>>**](#)

[**Redstone Report July 2020 >>>**](#)

[**Rifle Report July 2020 >>>**](#)

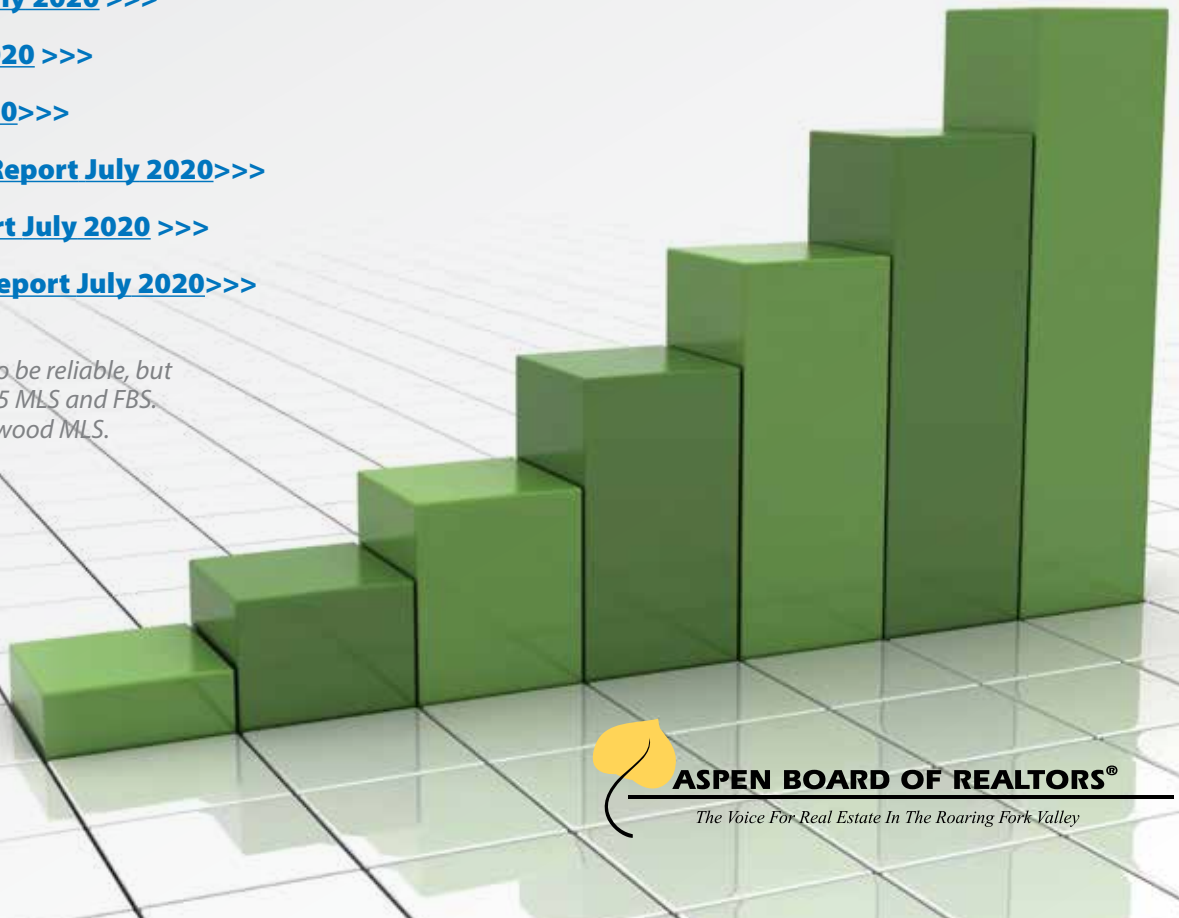
[**Silt Report July 2020>>>**](#)

[**Snowmass Village Report July 2020>>>**](#)

[**Woody Creek Report July 2020 >>>**](#)

[**Mountain Region Report July 2020>>>**](#)

*Information is deemed to be reliable, but
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Prepared by Aspen Glenwood MLS.*



ASPEN BOARD OF REALTORS®

The Voice For Real Estate In The Roaring Fork Valley

Lowering the cost of healthcare consistently ranks as one of the top issues for REALTORS®. For this reason, the Colorado Association of REALTORS® has worked to provide REALTORS® and affiliate members in Colorado access to an incredible healthcare solution with exceptional features for a cost significantly lower than purchasing traditional health insurance! There is a brand new 3-minute explainer video about it at www.AlpineAssociationBenefits.com/video which provides high level details about the program. The features include:

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Please take the time to watch the video to see how you may benefit!



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For More Information Visit:

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The Legal Hotline number **303-785-7171**, is available between 9am-12pm and 1pm-4pm, Monday-Friday. This FREE benefit is available for designated REALTORS® and one office designee.

