



North Central Indiana

ASSOCIATION OF REALTORS, INC.

SERVING FULTON, MARSHALL, & STARKE COUNTIES

NOVEMBER 2024 NEWSLETTER

Vision Statement:

North Central Indiana Association of Realtors is a unified board here to strengthen the integrity and professionalism of our REALTOR members for the purpose of protecting and serving our community.

Mission Statement:

We exist to unify, serve, and educate our members, and to help them be more successful in real estate.

Coming Up!

- November 28-29 - Board Office Closed for Thanksgiving Holiday
- NCIAR Christmas Party - Thursday, December 5th
- December 25 – Board Office Closed for Christmas Holiday
- December 31 – Realtor Annual Dues Payment Due
- January 1 – Board Office Closed for New Years Holiday



ANNUAL BOARD DUES

Statements for annual dues go out this month! The total dues for 2025, which Includes State, National, National Awareness Campaign, and local dues is \$746. **The due date is December 31, 2024.** **This year you can pay by credit card.** **Please note that there is a 3% fee added when using your credit card for payment.** If you would like to pay this way, contact the board office and we can take your payment over the phone. When mailing, please allow for closed holiday dates - December 25 and January 1, 2025. Your payments can be put in the secure mailbox marked for drop-off mail only. **Be sure that your annual dues check is separate from any other dues payment.** If you have any questions about your annual dues, please contact the board office at 574-935-3940 or email at nciar@comcast.net.

BOARD OFFICE CLOSED FOR THANKSGIVING HOLIDAY

The Board Office will be closed Thursday & Friday, November 28-29 for the Thanksgiving holiday. Regular office hours will resume on Monday, December 2nd.



BOARD CHRISTMAS PARTY

The Board Christmas Party is set for Thursday, December 5th at Swan Lake Banquet Center Salon in Plymouth. **Invitations have gone out!**

Be sure to RSVP by Tuesday, November 20th if you plan to attend.



COE REQUIREMENT DUE IN 2024!



The Code of Ethics requirement for **Cycle 7 is due December 31, 2024.** If you're not sure if you have taken a Code of Ethics course within the 2022-2024 year cycle, please contact the board office.

You can access a free online COE course at www.nar.realtor. For more information, please call the Board Office at 574-935-3940.

ACCREDITED BUYER'S REPRESENTATIVE (ABR®) DESIGNATION COURSE

Throughout 2024, NAR is making the popular Accredited Buyer's Representative (ABR®) designation course, typically \$295, available to REALTORS® at no cost. Take the first step toward earning your ABR® designation at become.abr.realtor.



NCIAR PLANNERS



NCIAR 2025 planners are now available at the Board Office. Please feel free to stop by and pick up a copy at the Board Office, 409 N Michigan St, Plymouth, during office hours.

SENTRILOCK TRAINING OPPORTUNITIES

Member trainings are held via zoom every **Monday @ 11am EST** and **Wednesday @ 3pm EST**. Members can sign up for a training by going to <https://www.sentrilock.com/training/>



AFFILIATE OF THE YEAR

2024

NCIAR will be recognizing one of our Affiliate members as Affiliate of the Year at our upcoming annual Christmas Party on December 5th. We would like you as our Realtor member to nominate one of our Affiliates for NCIAR Affiliate of the Year for 2024.

Please also consider involvement on our board committees and participation in our board activities when making your selection. Please choose ONE of our following Affiliates.

Acert Home Inspections, Allin Walbert
Acorn Inspections, Josh Rizek
Arab Pest Control, Herb Duncan
Artizan Flooring, Amber Hensley
Bass Septic & Sewer, Frank Baskovic
Beacon CU, Plymouth, Melissa Owen
Beacon CU, Rochester, Nicole Parson
Bordner Construction, John Bordner
Centier Bank, Plymouth, Ryan Bender
Centier Bank, Plymouth, Shari Vermillion
Colorbilt, Matt Podlesak
Construction Unlimited Insp, Mike Forrester
Crossover Financial Group, John Rhode
First Federal Bank, Bremen, Joel Girten
First Federal Bank, Plymouth, Gina Howell
First Federal Bank, Rochester, Ben Daulton
1st Source Bank, Plymouth, Cindy Rash
Forte Waterproofing, Mark Forte
Fretz Abstract Company, Leslie Crissinger
Gold Key Inspections, Jamie Miller
Great Lakes Home Inspection, Mark Zehner
Hallmark Home Mortgage, Attea Alexander

Horizion Bank, Jana Ledbetter
Huff Septic, Joseph Lowery
Interra Credit Union, Laurie Tatich
J B Wagner Septic, Bryan Wagner
J & J Termite & Pest Control, J J Billisitz
Lake City Bank, Anna Jiminez
Little Fella Lawn Care, Deane Norris
Lowry's Carpet Care & Flooring, Matt Lowry
Marshall County Title, Danielle Morrison
McKesson Title Corp, Jon McKesson
Meridian Title Corp, Heather King
Metropolitan Title Corp, Christina Bloom
Miller Insurance, Nick Amor
Mint City Home Inspection, Shane Whitsel
Montgomery Well Drilling, Tim Filson
Pillar to Post Home Inspectors, Steve Maher
Ruoff Home Mortgage, Steve Hissong
Ruoff Home Mortgage, Jessica Prater
Simplee Stated Gifts, Sandra Saenz
Steve's Well Service, Steve Tatay
Stone Excavating, James Stone
T-Mobile, Janelle Hafke

I choose to nominate: _____

I'm nominating them because _____

Realtor Name: _____

**If you haven't already, email your nomination to the board office ASAP.
If you have any questions, please feel free to call us at 574-935-3940 or
email at nciar@comcast.net.**



Registration Now Open for 2025 Delegation Days!

We're hosting nine Indiana REALTOR® **Delegation Days** within the first twelve weeks of 2025. These are unique opportunities for in-person advocacy with state lawmakers at the Capitol on behalf of homeowners and taxpayers, the real estate profession and your bottom line.

Next year's Delegation Days come during a critical budget session of the General Assembly and the first legislative session for a newly-elected Governor – so we want to show the power of Indiana's largest professional organization with strength in numbers at the statehouse.

REGISTER NOW

Get the details and pick the date that works for you:

- In 2025, we're taking a more flexible approach to scheduling Delegation Days so it's easier to participate.
- You'll see the full schedule listed below, with each date assigned to several local associations; you'll want to join your association, if possible, but no worries if you have a conflict: **Members are encouraged to select a date that's convenient, even if you can't make the date for your primary board.**
- Your participation is important, and we want to see you in Indianapolis for the Delegation Day that works best for you!
- Each Delegation Day is on a Monday from 10:00AM-2:30PM (Eastern).
- Every Delegation Day except January 27th starts at the Indiana REALTOR® Building (143 W. Market Street, Indianapolis) before we head across the street to the Statehouse.
- **January 27th will be held at the Hilton Indianapolis** (120 W. Market Street, Indianapolis), coinciding with the installation of our 2025 IAR Board of Directors, Legislative Briefing and Reception – *watch for more details and registration for the day's other events.*
- Check your calendar, click below and click to register for a Delegation Day now; **don't delay, space is limited!**
- If you have any questions, please contact Madison West at mwest@indianarealtors.com.

Delegation Days

LOCAL BOARD
SCHEDULES



INDIANA
ASSOCIATION
of REALTORS®



JANUARY 13

MIBOR
INDIANA COMMERCIAL BOARD

JANUARY 27

UPSTAR + BOARD OF DIRECTORS INSTALLATION +
IAR LEGISLATIVE BRIEFING RECEPTION

FEBRUARY 3

MID-EASTERN + RICHMOND + EAST CENTRAL

FEBRUARY 10

BEDFORD + BLOOMINGTON

FEBRUARY 17

TERRE HAUTE + SOUTHWEST INDIANA

FEBRUARY 24

SOUTHERN INDIANA (SIRA) + CROSSROADS +
SOUTHEASTERN INDIANA

MARCH 10

ELKHART COUNTY + SOUTH BEND AREA +
NORTHEASTERN INDIANA

MARCH 24

KOSCIUSKO + RACI + NORTH CENTRAL INDIANA

MARCH 31

NORTHWEST INDIANA (NIRA) + LAFAYETTE
LAPORTE COUNTY + WHITE COUNTY

[REGISTER NOW](#)

CALLS TO ACTION

Just a reminder, it is very important that when NAR or IAR has a "Call to Action" that you as a member respond and participate!



FOREWARN INFORMATION



FOREWARN® Forewarn is a great resource that is available to NCIAR Realtor members as a member benefit.

Please check out these links for great information!

Forewarn provides monthly live training for you to join. Use [this link](#) to see what is scheduled and get signed-up. In addition, you can use [this link](#) to access their on-demand (recorded) training, and [this link](#) to view their FAQ page.

NAR CLASS NOTICE INFORMATION

The following is the most recent information from NAR about the class notice that sellers may receive. Although NAR does not manage the class notice process, they are providing support to members who may receive inquiries from past sellers.



*"It is important to underscore that NAR does not manage the class notice process. NAR members may nonetheless receive questions from consumers. NAR members should direct consumers to the settlement website (www.RealEstateCommissionLitigation.com) where they can find relevant information. You may also direct them to call the settlement administrator at **888-995-0207**, for additional guidance. **NAR members should refrain from further advising consumers on class notice.**"*

- Settlement Information is available for Associations and members at facts.realtor
- Settlement Information for the public is available at competition.realtor

INDIANA LICENSE LAW IN EFFECT!



If you missed the IAR All-Member Legal Briefing on June 27th, you can check out the recording found at: <https://www.youtube.com/watch?v=SWSJp4JITmk>. Also, you can request a copy of the slide show by contacting the board office.

An informative video on the top 5 questions about Broker Compensation and the NAR Settlement can be found at: https://www.youtube.com/watch?v=w1ZX3Q_xHjQ.

NEW FAIR HOUSING TRAINING REQUIREMENT FOR 2025



In May 2023, NAR's Board of Directors approved a new training requirement that will require new-member applicants to complete two hours of fair housing training and existing members must complete two hours of fair housing training every three years as a condition of REALTOR® membership. This requirement will begin in



2025. Go to <https://www.nar.realtor/breaking-news/new-fair-housing-training-requirement> or scan the QR Code for more information.

Listen to host Marki Lemons Ryahl, fair housing experts Sabrina Brown, and Greg Kiely discuss how to use NAR's new fair housing training requirement as an opportunity to challenge yourself and your business practices for the better. Listen to their conversation at <https://www.nar.realtor/magazine/drive/how-fair-housing-training-helps-you-live-your-values>

Visit the Fairhaven Fair Housing Simulation at <http://fairhaven.realtor>

AUTOMATIC PAYMENTS FOR MONTHLY DUES

We now offer automatic payments for your monthly dues. If you are interested but have not yet requested it, please contact the board office at 574-935-3940.



RECP – NEW WEBSITE



RECP has launched its [new website](#), LMS, and registration system. Take a few minutes and check it out!

Also, Member benefit CE for 2025 has been released. You can find information on it and other courses available to you at the new website. Be sure to check it out!

IMPORTANT LINKS TO CHECK OUT!

Be sure to check out the following links! They are a wealth of information. The more you visit them the more you learn!

- [NCIAR - https://nciar.com/](https://nciar.com/)
- [IAR - https://indianarealtors.com/](https://indianarealtors.com/)
- [NAR - https://www.nar.realtor/](https://www.nar.realtor/)
- [NAR Realtor Party - https://realtorparty.realtor/](https://realtorparty.realtor/)
- [NAR RPAC - https://www.nar.realtor/rpac](https://www.nar.realtor/rpac)
- [NAR Fair Housing - https://www.nar.realtor/fair-housing/fairhaven](https://www.nar.realtor/fair-housing/fairhaven)



NCIAR WEBSITE MEMBER PROFILES



On the NCIAR website, each member of NCIAR has their own profile. Your profile will include a bio, headshot, and links to your social media page(s). It is completely up to you on how you would like your profile to be displayed.

If you would like your headshot, bio, and/or social media page(s) displayed, please email your information to nciar@comcast.net. If you have any questions, please feel free to call the board office at 574-935-3940.

MOBILE HOME LISTINGS

As a membership benefit, you are now able to input your mobile home listing in a section of our website specifically created for advertising these types of listings.

Click the link below to see what the mobile home input form looks like along with becoming familiar with the mobile home listing rules. <https://nciar.com/listings/mobile-home-listings/>
If you have any questions, contact Alivia at nciar@comcast.net or call 574-935-3940.

A vertical graphic for the Indiana Realtor License Plate. At the top is the Indiana Association of Realtors logo, which includes a stylized 'R' in a square and the text 'INDIANA ASSOCIATION OF REALTORS®'. Below this is a white outline of the state of Indiana with the word 'REALTOR' written inside. The main text reads 'INDIANA REALTOR® LICENSE PLATE Available Now!' in large, bold, white letters. At the bottom, it says 'Proceeds go to the IAR Education Foundation'.





Consumer Resource on Fair Housing

What is fair housing and why is it important in the homebuying or selling process? NAR has created a dedicated resource to educate consumers on their rights and responsibilities to promote a process free of discrimination. [Download and share the resource](#) directly to inquiring consumers.

Non-Filtering Rule Applies to Offers of Compensation

When working with buyers, agents who are REALTORS® have a duty under the Code of Ethics and MLS policy to make their clients aware of all listings that meet their specifications, including those without an offer of compensation. Find out more about the [prohibition against filtering listings](#) in NAR's latest "Window to the Law" video. And don't forget to check out the [entire video series on settlement facts](#).

What Does RPAC Do for Members?

For the past 45 years, the REALTORS® Political Action Committee has promoted the election of candidates across the U.S. who support real estate-friendly policies. In the latest episode of the "Advocacy Scoop" podcast, get answers to common questions about the country's largest bipartisan PAC. [Listen now](#) and subscribe wherever you get your podcasts.

Up Your Game, Earn More Money

Investing in professional development not only sharpens your skills but builds the credibility and expertise clients seek, making you the go-to real estate choice in a competitive market. [Get started](#) at the Center for REALTOR® Development, where you'll find more than 10 designations and certifications, over 100 micro-courses and a variety of workshops.



Are You Able to Take a Break From Business?

Sometimes, a pause in your business is exactly what you need to refresh and renew. Learn how to set up your business so you can commit to “turning off” and how to combat any fear once you do hand over the reins to someone else temporarily. [Listen to “Drive With NAR.”](#)

Test RPR®’s New Report Features

Try the latest version of RPR® reports in beta and share your feedback. Improvements include a drag-and-drop interface similar to Canva that enables you to design reports quickly and a live preview pane where you can see changes instantly. [Get started.](#)



New ‘Dos and Don’ts’ Resources for Members

What are real estate agents' responsibilities when navigating the practice changes? Check out these dos and don'ts for working with [home buyers](#) and [sellers](#) and rely on the REALTOR® Code of Ethics as you work with consumers during one of the most important transactions of their lives.

Members Rally Major Hurricane Response

Members and state and local REALTOR® associations have been raising funds, organizing donation drives and helping cleanup efforts in the wake of hurricanes Helene and Milton. [Find out how you can make a difference for storm victims.](#)