



Dear Coastal Association Members,

I hope this letter finds you well. As we usher in the new year at your association, it is with great pleasure that I present to you the 2024 Coastal Associations Annual Review. Enclosed, you will find a comprehensive report detailing the achievements, challenges, and notable milestones of our association over the past year.

This annual review represents a collaborative effort from our dedicated team, who have worked tirelessly to ensure the continued growth and success of our organization. The report offers a transparent and informative overview of our activities, financial performance, and the impact we've had on our coastal community.

In this report, you will find:

1. Introduction: An overview of the Coastal Association's mission and objectives as outlined in the current Strategic Plan and Public Policy Statement. A task force will be formed in 2025 to review, update and enhance as needed a new three-year Strategic Plan. Please let me know if you have any interest in joining this task force.
2. Coastal Association Membership Matters, Law Suit and Personnel Changes
3. Financial Performance: A breakdown of our financial status, including our charitable Foundation.
4. Membership Benefits: A summary of our member base, education programs, and engagement activities and opportunities.
5. Community and Governmental Advocacy: Reporting of the positive changes we've made in our coastal community.

The success of the Coastal Association depends on the active involvement and support of our members. Together, we can continue to make a positive impact on our coastal community and work toward a brighter and more sustainable future. The staff at Coastal would like to express our gratitude to each one of you for your dedication and commitment to our shared goals. Your passion and contributions are the driving force behind our accomplishments as an association.

Thank you for being a part of the Coastal Association, and I look forward to our continued journey together in 2025.

Kind Regards

Bernie Flax, CEO



Strategic Plan 2023-2025

MISSION

The Coastal Association of REALTORS® (CAR) exists to provide advocacy and services that enhance the professionalism and success of its REALTOR® and Affiliate members.

CORE SERVICES

- REALTOR® & Consumer Advocacy
- Education & Professionalism
- Industry Connections and Networking

CORE VALUES

CAR Is/Will

- Pledge to maintain an environment that respects diverse traditions, heritages, and experiences.
- Welcome and respect the diversity of our members and our communities.
- Pledge ourselves to maintain an environment that respects diverse traditions, heritages, and experiences.
- Committed to excellence.
- Deliver value via focused strategic & core services-based approach.
- Provide offerings to focus on member efficiency, knowledge & business growth.
- Forward thinking and will operate with integrity, respect & transparency
- Communicate in a diverse, integrated, and measurable way.

CORE GOALS

- Commit to equitable treatment and elimination of discrimination in all its forms at all organizational levels and throughout all programs.
- Members find value in, participate & respect CAR.
- Members conduct their business with the highest professional & ethical standards.
- Members are informed and knowledgeable about real estate issues and trends.
- Members are aware of & utilize Core Services Area benefits.
- CAR leverages internal/external resources to maximize the impact of the Association.
- Public policy/regulations are favorable for Real Estate
- Consumers recognize the value of the REALTOR®

CORE STRATEGIES

- Conduct a Comprehensive Revenue Assessment and Develop a Diversification Strategy to Increase Service Levels & Revenue
- Create an Effective REALTOR® Program to Increase Awareness, Impact and Value
- Utilize Community Outreach with CAR's Advocacy Program to Support the Value of the REALTOR®



Membership Matters 2024

- **Membership Numbers 11/01/2023 to 10/31/2024:**

Active Affiliate – 72, Affiliate Associates – 62, Total 134

Brokerage Office Staff – 16

Lockbox Membership – 895

Primary Brokers/Agents – Brokers 81/Agents 869 Total 950

Secondary Brokers/Agents – Brokers 64/Agents 133 Total 197

NEW DURING YEAR

INACTIVE DURING YEAR

New Primary Brokers – 4	Inactive Primary Brokers – 7
New Primary Agents – 59	Inactive Primary Agents – 125
New Secondary Brokers – 5	Inactive Secondary Brokers – 9
New Secondary Agents – 21	Inactive Secondary Agents – 10
New Affiliate – 13	Inactive Affiliates - 17
New Affiliate Associates– 7	Inactive Affiliate Associate - 11
New Lockbox Services (all membership types) - 79	Inactive Lockbox Services – 140
New Brokerage Staff – 1	Inactive Brokerage Staff – 4

What Coastal did for membership in 2024

CAR added 4 Member Benefits added in 2024

1. The Coastal Association of REALTORS® is pleased to have provided our members with **FREE 15 Hours of Required Maryland CE** this year, available through both in-class and virtual options. This initiative is part of our ongoing commitment to support the professional development of our members. **We would like to extend a special thank you to our affiliate members for their continued contribution to this valuable benefit, made possible as part of their membership dues.** Their sponsorship plays a critical role in ensuring that this essential education remains accessible to all.
2. **CAR** announced **FOREWARN** a COMPLIMENTARY PROACTIVE SAFETY, LEAD and FRAUD INTELLIGENCE service as a member benefit July 24th, 2024. **FOREWARN** brings intelligence to the real estate industry through innovative solutions to help ensure safer engagements and smarter interactions. The FOREWARN application gives you the ability to safely verify prospects (while not being exposed to any protected class information) with instant insight (within seconds) on a prospective client using only a phone number! *Don't have a phone number...* you can also search by name. Verifying unknown prospects in **FOREWARN** is not only critical for your personal safety and efficiency, but also for potential fraud detection and prevention which has become an increasing detriment in the real estate business
 - Instantly verify:
 - Identity (first name, last name, alias, and age)
 - Phone numbers (residential and mobile history)
 - Address history (rental, ownership, and associated addresses)
 - Financial indicators (bankruptcy, lien, judgement, and foreclosure history)
 - Property records (nationwide property ownership history)
 - Criminal records (nationwide criminal history search)

Verifying unknown prospects in **FOREWARN** is not only critical for your personal safety and efficiency, but also for potential fraud detection and prevention which has become an increasing detriment in the real estate business.

Please use QR code below or call Bonnie at the office to assist you with the set-up if you have not already done so. See how FOREWARN is fast, powerful, and easy to use, and why it will quickly become a critical resource. If you are already using it share your experiences with your colleagues.





3. **CAR established a 2024 scholarship fund** to sponsor 10 Primary CAR members attendance at this years Maryland REALTORS® Annual Conference. We encouraged all eligible REALTOR® members to apply for this valuable opportunity to enhance their professional development and industry knowledge. **Eligibility Criteria**
1. Membership Status: Must be a current Primary CAR member at the time of application and during the conference dates.
2. Experience: Must be a Coastal REALTOR® Member, Maryland Licensed REALTOR® Member and NAR REALTOR® Member in good standing.
3. Professionalism: Must demonstrate a commitment to professionalism, volunteerism, and a desire to enhance their knowledge within the real estate industry. **Scholarship Recipient Responsibilities**
1. Commit to attending and participating in all 4 days of the Maryland REALTORS® Annual Conference. **2.** Complete a short video with the Coastal Association after the conference about what they gained from the experience.

4. **CAR now offers FREE Notary Services** with Kim Blair by appointment at the CAR office.

New Member Orientation Classes: New Primary REALTOR® members must attend a New Member Orientation Class. Those applicants that have held previous membership in the board are exempt from attending orientation if they have held membership within three years from the date of application. There are 4 classes per year and Ethics classes are provided the afternoon of new membership for those that can attend.

11/29/2023	20 members
02/16/2024	22 members
05/24/2024	33 members
08/11/2024	26members

Coastal currently has 42 members that are non-compliant with CAR By-Laws for their new member orientation, they have all been registered by CAR for the November 21st 2024 class. Those who have not completed orientation by November 21st, 2024 will be on the Board of Directors Agenda for their December 2024 meeting to review and discuss the consequence options.

Section 4. New Member Code of Ethics Orientation Applicants for REALTOR® membership and provisional REALTOR® members (where applicable) shall complete an orientation program on the Code of Ethics of not less than two hours and thirty minutes of instructional time. This requirement does not apply to applicants for REALTOR® membership or provisional members who have completed comparable orientation in another association, provided that REALTOR® membership has been continuous, or that any break in membership is for one year or less. Failure to satisfy this requirement within 180 days of the date of application (or alternatively, the date that provisional membership was granted), will result in denial of the membership application or termination of provisional membership. NOTE: Orientation programs must meet the learning objectives and minimum criteria established from time to time by the NATIONAL ASSOCIATION OF REALTORS®. (Adopted 1/01)



- **CAR Financial Report for 2024**

CAR Financial Audit

In 2024, an independent accounting financial audit of our 2023 finances was conducted by PKS & Company, P.A. in Salisbury, Maryland. The review was presented to the Board of Directors on July 10, 2024, and no material modifications were identified. The financial statements were found to be in accordance with generally accepted accounting principles in the United States.

CAR Charitable Foundation

I want to give a big thank you to everyone for your generous support and volunteerism in helping raise funds for local charities through the Coastal REALTORS® Charitable Foundation.

As of November 1st, 2023, the balance in the Foundation account was \$19,804.56, and 28 grants totaling \$18,250.00 were distributed over the last 12 months. Contributions to the funds were in the amount of \$13,843.00 leaving a remaining balance of 15,397.56. The next funds will be determined this Friday when the committee meets to review and approve applications.

Congratulations to the 2024 Golf Tournament Committee Co- chaired by Mac McGraw and Kate Deckenback for raising \$14,771.17 last week which will be deposited to the Foundation Funds for future disbursements for a grand total of \$30,168.73. Thank you once again for your continued support, both for the association and for the community, through our charitable initiatives.

The Investment Task Force and Finance Committee of the Coastal Association of REALTORS® recommended to the Board of Directors and your Board has approved the diversification of the CAR portfolio by doing what we all know best. Like many associations throughout the US, Coastal is going to diversify by adding real estate as opposed to only investing in the stock market. Coastal continues to search for opportunities to mitigate membership fees, offer expanded services such as FOREWARN to our members, and enhance opportunities for membership growth and engagement. We are excited to invest in what our members do best.

There will be NO changes to the CAR office or location, this is strictly for investment purposes only!

To obtain the best possible commercial properties, we are asking our membership to sign up in advance for the required guidelines to be able to present their commercial listings while we are searching for properties. If you are interested in submitting your commercial properties, please send your request to bernie@coastalrealtors.org to receive the property guidelines and be added to our list. Thank you for your cooperation and support in this exciting new venture! By diversifying into real estate, the additional ROI can further support our association's goals and initiatives, enhancing opportunities for all our members.



• **CAR Office Changes**

There have been many changes in our industry throughout 2024, some of which have taken place within our own CAR office. I would like to take a moment to introduce our new team members who have joined us this year.

Bonnie Cressotti: In May, Bonnie joined our team as Director of Membership. She is a perfect fit for the role, having previously served as the Membership Director for the IBEW in the DC area. Bonnie and her retired husband, Leo, relocated to Ocean Pines this summer and are thoroughly enjoying everything our wonderful area has to offer.

Kim Blair: Kim is our new Education and Communications Director. She, her husband Chris, and her mother Sharon also moved to Ocean Pines recently. Kim brings with her a diverse background in accounting, real estate sales, social media, and title services, making her an excellent addition to the CAR team.

Hunter Isaac: Hunter is our new Governmental Affairs Director and will play a crucial role in enhancing our legislative advocacy, public policy efforts, and community relations. He has hit the ground running with local policy monitoring and relationship building with public officials and is eager to educate our membership on the importance of advocacy in their real estate business.

Tiffany Taylor celebrated her 16th anniversary with the Coastal Association this year. I would like to thank them all for choosing CAR and their continued support of our initiatives as we move forward together in 2025.

• **Member Emeritus**

MARYLAND REALTORS gives Member Emeritus Status to REALTORS® who have been members for 50 years. Currently we have **5 Coastal members who have reached this incredible 50-year milestone.**

Paul Faulstich, Frederick Nicoll, Dean Richardson, Randy Bendler, and Bud Church.

The NATIONAL ASSOCIATION OF REALTORS® gives Member Emeritus Status to agents who have been a REALTORS® for more than 40 years, and now in addition to 40 years you must serve on the National Committee.

COASTAL ASSOCIATION gives Member Emeritus Status to REALTORS® who have been members for 40 years. Currently there are **14 Coastal members** who have reached this remarkable 40-year milestone.

Michael Weisner, Lester 'Les' Chandler, Chuck Shorley, Bruce Ruark, Linda Moran, William 'Bill' Martin, Robert Martin, Robert 'Bobby' Jester, Kevin McNamara, Sharyn O'Hare, John Talbott, Marlene Ott, William Helmuth, and Kathy Panco.

Congratulations and Thank You for your service to our industry.



- **Wind Turbine Lawsuit**

The Coastal Association of Realtors has expressed our concerns and opposition to the proposed installation of offshore wind turbines in the waters surrounding Ocean City, Maryland since first draft. While we acknowledge the importance of renewable energy sources in addressing environmental challenges, we firmly believe that the proposed wind turbines are not in the best interest of our community and its residents. We agree with the Town of Ocean City that we want Clean and Unseen energy. We applaud and stand by the administration of the Town of Ocean City in their continued efforts to maintain the aesthetics and economy of our town.

Your Board of Directors unanimously approved supporting The Town of Ocean City by signing the Marzulla Law, LLC, engagement letter to represent the Coastal Association of Realtors as a Plaintiff in a suit to vacate and set aside the federal government's approval of the Maryland Offshore Wind Project that is to be constructed offshore of Ocean City, Maryland. **The Town of Ocean City has negotiated with Marzulla Law, LLC to represent our association pro-bono. The Suit was filed November 1st 2024.**

For a quick recap, below is the call to action CAR has shared with membership over the years during this process.

Impact on Tourism and Property Values: Ocean City is renowned for its stunning coastal views and pristine beaches. The introduction of so many offshore wind turbines would significantly alter the picturesque seascape that draws tourists and homeowners alike. The presence of these turbines could deter tourists, leading to a decline in tourism revenue. Moreover, the aesthetic changes may adversely affect property values, causing financial hardships for residents and property owners. Ocean City is the only beach front city in Maryland, the construction of visible turbines could be catastrophic to tourism and property values.

Negative Effects on Local Businesses: Our local economy heavily depends on tourism, hospitality, and recreational activities. The construction and maintenance of offshore wind turbines would disrupt local businesses, such as fishing, boating, and water sports, causing potential job losses and economic downturns. These turbines could hinder navigation and potentially lead to more accidents and losses, further damaging our local economy.

Impact on Wildlife and Ecosystems: The installation of offshore wind turbines could have severe ecological consequences. It may disrupt the natural habitats of marine life, including endangered species like the North Atlantic right whale. This could lead to



unintentional harm to the very environment we aim to protect through clean energy initiatives.

Uncertain Long-Term Environmental Benefits: The full extent of the long-term environmental benefits of offshore wind turbines is still a matter of debate. There are concerns regarding the environmental impact of the manufacturing, installation, and maintenance of these turbines. It is vital that the potential trade-offs in terms of ecological impact are carefully considered.

Technological Advancements: The field of renewable energy is rapidly evolving. While offshore wind turbines may be one solution, it is possible that more environmentally friendly and efficient technologies will emerge in the near future. Investing in technology with uncertain long-term benefits may not be the most prudent decision for Ocean City. In conclusion, we are not against renewable energy and understand the importance of reducing carbon emissions. However, the proposed offshore wind turbines in Ocean City, Maryland, raise significant concerns related to tourism, property values, local businesses, and environmental impacts. We urge the Ocean City Council to continue its ongoing efforts in addressing these concerns and explore alternative solutions that are more compatible with the unique and fragile coastal ecosystem of our beloved city.

- **Maryland REALTORS® Statewide Professional Standards Cooperative**

The Board of Directors at Coastal Association of REALTORS® has renewed the adopted participation with [Maryland REALTORS® Statewide Professional Standards Cooperative](#). CAR Members can apply directly to Maryland REALTORS® to participate in the new state program.



Thank You's

Thank you to our outgoing Board of Directors as well as our Committee Chairs for 2024.

- Austin Whitehead, Immediate Past President & Awards and Nominating Committees Chairperson
- Summer Forbes, Three Year Board Director
- Veronica Bishop, Education Chairperson
- Jocelyn Succarotte & Kimberly Damadio, REALTOR® Fair Co-Chairs
- Steve Parsons, Finance/Budget Chair and Association Treasure
- Cameron Drew, Government Affairs Chairwoman
- Tim Arnett, RPAC Chairperson
- Pam Rocco & Pilar Burton, Networking Committee Co-Chairs
- Mac McGraw & Kate Deckenback, Golf Committee Co-Chairs
- Chris Mitchell, Rentals Task Force Chairperson
- Grace Masten, CAR Foundation Chairperson

Your dedication, commitment, and the way you inspire others within our community are truly commendable. Your ability to lead, by example, foster collaboration, and maintain unwavering dedication to our goals is an inspiration to us all. We recognize the countless hours and hard work you invest in your roles, and it does not go unnoticed. Your contributions are the backbone of our organization, and we are fortunate to have leaders like you among us.

Congratulations to 2024 Award Winners

Lifetime Achievement Award, Pam Wadler, ERA Berlin

REALTOR® of the Year Award, Brigit Taylor, Keller Williams

Good Neighbor Award, Pamela Price, RE/MAX Advantage Realty

Outstanding Achievement Award, Cameron Drew, Hileman Real Estate, Power of Two Team

Outstanding Commercial Realtor, Wesley Cox, SVN

Outstanding Affiliate Award, Jason Cook, Embrace Home Loans

Rising Star Award, Anna Marie Bouse, RE/MAX Advantage Realty



- **Junior Achievement**

2024 marks the second year of the Coastal Association of REALTORS®' initial three-year commitment and partnership with Junior Achievement of the Eastern Shore.

Thank you to the following partners for your continued support.

National Association of REALTORS
Bright MLS
Buckley Property Services, LLC
Bunting Realty Inc.
Coastal Association of REALTORS
Coastal Life Realty Group
Community Title Network
Eastern Title & Settlement
ERA Martin Associates-Salisbury & Berlin
Bernie Flax & Family
Fritchle/Barker Team
Griffin Higgins Team
High Tech Inspections
Lauren Bunting/Brigit Taylor
Maryland Title Service
North Beach REALTORS
Embrace Home Loans
Weisner Real Estate
Whitecap Mortgage LLC
Whitehead Realty

This membership partnership underscores our dedication to fostering the growth and development of future community leaders and entrepreneurs by supporting educational programs that prepare young people for success in the real world. Through this initiative, students engage with local businesses, learning how these organizations support them as consumers and exploring career opportunities in their community. Our member volunteers at the Achievement Center and in classrooms have enjoyed witnessing the enthusiasm and commitment of the participating youth, feeling inspired by the potential of these future community contributors.

Please contact Kim Blair at the CAR office if you are interested in signing up for the CAR Teaching Day February 26th 2025. Our members will be manning all the storefronts for the entire day at the Perdue Henson Junior Achievement Center!



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Junior Achievement™
of the Eastern Shore



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Coates, Coates and Coates P.A.
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301 Tilghman Road, #101
Salisbury, MD 21804

410-742-8112

easternshore.ja.org

easternshoreja.volunteerhub.com

October 25, 2024

Coastal Association of REALTORS
314 Franklin Ave. Suite 106
Berlin, MD. 21811

Dear Friends at CAR,

On behalf of Junior Achievement of the Eastern Shore, Inc. and the more than 12,000 children we are privileged to serve, we thank you for your generous contribution of \$25,000 to our Inspired by Experience capital campaign. This satisfies year two of your three-year pledge.

Together we've created a dazzling new facility, providing students with a unique opportunity to step into the shoes of adults, gaining essential insights into financial literacy. This hands-on, interactive, state-of-the-art student experience fosters an invaluable understanding of how to manage the day-to-day finances so necessary to be successful in life.

Our newly established Perdue Henson Junior Achievement Center is more than just a high-tech hub; it is a practical haven for preparing students for the world of work. Through active engagement with our business community, students develop the skills necessary for local employment. It's an imaginative space where our future leaders are inspired to address local needs and gaps through entrepreneurship and exploratory thinking. **Thanks to your donation, we have turned the vision of the Perdue Henson Junior Achievement Center into a reality!**

Junior Achievement of the Eastern Shore, Inc is a 501(c)3, non-profit organization. No goods or services were provided in consideration, in whole, or in part for this contribution. Your contribution is tax-deductible. EIN 52-1461040

Sincerely,

Jayme Hayes
President

Jenna Bowne
Sr. Operations Manager



CAR Education 2024

From January through October 2024, CAR provided a robust lineup of educational opportunities to support member growth and compliance. During this period, a total of 61 education sessions were offered, consisting of 24 virtual and 37 in-person classes, drawing an impressive total attendance of 1,201 members. Thank you for your participation.

Frederick Academy classes were held, offering dual Delaware/Maryland credit in preparation for the Delaware license renewal on April 30, 2024. These classes attracted 152 attendees.

Unfortunately, with the recent closure of Frederick Academy, CAR is actively exploring alternative options to continue providing dual-credit opportunities ("double dips") for our members in the future.

Fair Housing, Bias Override: Overcoming Barriers to Fair Housing" Class Presentation: CAR successfully applied for and received a grant from the National Association of REALTORS® to host the Fair Housing: Certificate Bias Override training. This insightful session, taught by experts Collette Massengale and Brenda Kasuva, was held at the Princess Royale in Ocean City, drawing a strong turnout with 44 registered participants

The training delved into the history of bias and discrimination within the real estate industry. It provided participants with a thorough understanding of how neighborhoods became segregated and the ongoing challenges many consumers face because of their identities. The presentation was both informative and eye-opening, shedding light on historical and contemporary issues of bias.

In today's stressful environment, where societal tensions and inequalities are more visible than ever, understanding the roots and impacts of bias is crucial. One of the most valuable aspects of the class was the discussion on how implicit bias can lead to violations of Fair Housing laws and industry ethics. The instructors did an excellent job explaining complex concepts in an accessible manner, making it clear how these biases can inadvertently influence our professional conduct.

The class also identified practical interventions to prevent implicit bias, identity anxiety, and stereotype threat from affecting our behavior. These strategies are essential for ensuring that all consumers are treated with equal concern, respect, and fairness. The emphasis on increasing personal motivation to confront these phenomena in our business practices was particularly inspiring and has undoubtedly left a lasting impression on all attendees.

Key takeaways from the session included strategies to ensure all consumers are treated with fairness, respect, and concern, regardless of their background. Attendees were



encouraged to self-reflect on how these issues might arise in their own work and to increase their motivation to actively confront bias in both their business dealings and community interactions. The feedback indicated that members found the course both enlightening and valuable, as it prompted personal reflection on their practices and attitudes.

Coastal Area Local Specialist (CALs) certificate program was rolled out in February of 2024. The purpose of the CALS certification is to help real estate professionals distinguish themselves by gaining valuable knowledge, skills and proficiency in unique local real estate issues and acknowledge their experience and expertise in Worcester, Wicomico, and Somerset counties in Maryland.

In 2024, 52 members started the certificate program for two 2-day sessions. To date we have 41 Certificate Holders with 11 additional members completing the requirements to earn their certificate.

- **Completion of the following course areas (1.5 - hour courses):**
 - **Condominium/second home financing**
 - **Rental property**
 - **Ocean City/Ocean Pines areas**
 - **Well and septic systems.**
 - **Flood insurance**
 - **USDA Financing**
 - **New construction**

Please congratulate the following certificate holders.

Timothy Arnett, Brianna Bentz, Sara Bianco, Veronica Bishop, Mary Burgess, Suzannah Cain, Jeffery Dale, Katherine Deckenback, Dawit Demissie, Kimberly Dixon, Angela Emm, Vicki Ewalt, Bonnie Flinn, Donna Frankowski, Vicki Harmon, Kara Hawkins, Jennifer Hughes, Joanie Hynes, Alyson Kendall, Marianne Leizure, Rebecca Lewis, Joni Martin Williamson, Michael Maykrantz, Mia McCarthy, Terrence McGowan, Steven Parsons, Nanette Pavier, Min Pi, Cindy Poremski, Gayle Quillin, Bradley Rayfield, Crystal Rhoad, Nicole Schreiberstein Abbott, Sheri Smith, Lisa Spicer, Frances Sterling, Brigit Taylor, Pam Wadler, Jennifer Whittington, and Julie Woulfe.





MREC UPDATES

As a result of [SB443](#), to qualify for renewal of a license under subtitle 17-315, a licensee shall complete at least 15 clock hours of continuing education instruction in the following topics:

Salesperson Initial Renewal (Residential)	Topic	Hours	Salesperson Initial Renewal (Commercial Only)	Topic	Hours
Contracts	J	3	Contracts	J	3
Principles of Brokerage Relationships and Disclosure Requirements for Sellers	K	3	Principles of Brokerage Relationships and Disclosure Requirements for Sellers	K	3
Principles of Real Estate Practice	L	3	Principles of Real Estate Practice	L	3
Property Management and Landlord and Tenant Laws	M	3	Property Management and Landlord and Tenant Laws	M	3
Professionalism	N	1.5	Professionalism	N	1.5
Real Estate Financing	O	1.5	Real Estate Financing	O	1.5
Total		15	Total		15

These are mandatory topics and may not be substituted with other education or continuing education from another state in which the individual is licensed. **SALESPERSONS AND ASSOCIATE BROKERS**

For licensees licensed **prior** to October 1, 2023, your continuing education remains the same.

Salesperson/Associate Broker (Residential)	Topic	Hours	Salesperson/Associate Broker (Commercial Only)	Topic	Hours
Legal and Legislative Update	A	3	Legal and Legislative Update	A	3
Fair Housing	C	1.5	Fair Housing	C	0
Ethics	D	3	Ethics	D	3
Electives	Varies	4.5	Electives	Varies	6
Brokerage Relationships & Disclosures	H	3	Brokerage Relationships & Disclosures	H	3
Total		15	Total		15



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BROKERS AND DESIGNATED BRANCH OFFICE MANAGERS OR TEAM LEADERS

For licensees licensed **prior** to October 1, 2023, your continuing education remains the same.

Broker/Br. Ofc. Mgr./Team Leader (Residential)	Topic	Hours	Broker/Br. Ofc. Mgr./Team Leader (Commercial Only)	Topic	Hours
Legal and Legislative Update	A	3	Legal and Legislative Update	A	3
Fair Housing	C	1.5	Fair Housing	C	0
Ethics	D	3	Ethics	D	3
Electives	Varies	1.5	Electives	Varies	3
Brokerage Relationships & Disclosures	H	3	Brokerage Relationships & Disclosures	H	3
Supervision	I	3	Supervision	I	3
Total		15	Total		15

REMINDERS:

- Continuing education is to be completed 30 days prior to your license expiration date and prior to submitting a renewal application.
- Licensees must complete all hours due for each renewal period prior to submitting a reactivation application.
- **You must complete CE and renew to remain inactive!**
- If you hold multiple licenses, the school must submit the course completion **for each license number**.
- Legislative topic (A), ethics topic (D), and Brokerage Relationships and Disclosure/MREC Agency-Commercial topic (H) are required Maryland courses for all licensees and may not be substituted.
- The ethics course must include MD Code of Ethics, flipping and predatory lending and professionalism. **NAR ethics is not a substitute for the Maryland required ethics course.**
- Once a licensee assumes a supervisory position as a broker, BOM, or team leader, he or she will have 90 days to complete 3 clock hours of MREC Required Supervision Course, if he or she did not already complete it for his/her last renewal.
- Legislative topic (A), ethics topic (D), and Brokerage Relationships and Disclosure/MREC Agency-Commercial topic (H) are required Maryland courses for all licensees and may not be substituted.
- The ethics course must include MD Code of Ethics, flipping and predatory lending and professionalism. **NAR ethics is not a substitute for the Maryland required ethics course.**



CAR Membership Events & Sponsors

Nov.1st, 2023 to Oct. 31st, 2024

October 30th, 2024, CAR Leadership Training was offered to all our 2025 incoming Committee Chairs, Board of Directors, and your office staff.

October 23rd, 2024, General Membership, Installation of Officers and Awards – Harrison's Harbor Watch. General Membership Meeting, featuring the Installation of the 2025 Board of Directors and our annual Awards presentations. 103 members were in attendance. Thank you to Cardinal Title, Embrace Home Loans, RTI Solutions, Bank of Ocean City, Maryland Title Service for your event sponsorship.

October 16th, 2023, CAR Foundation Golf Tournament - 111 Golfers and numerous volunteers joined us for our annual fundraiser for the CAR Foundation! Thank you to The Cain Team, Whitehead Rental Management, Maryland Title Service, Bright Title and Settlement Services, LLC, Goosehead Insurance, Embrace Home Loans, 5 Star Plumbing and Cooling, Surfside Rooster, Vista Rooftop, Brennan Title Company, Churchill Mortgage, Eastern Title and Settlement, Bank of Ocean City, Keller Williams Realty Delmarva, The Gold Standard Inspection Company, Cardinal Settlement for your event sponsorship.

September 25th, 2024, 45th Annual J. Millard Tawes Crab & Clam Bake A wonderful time was had by 60 attendees at Maryland's Largest AYCE Seafood Festival "In the Heart of the Chesapeake Bay". Thank you to Community Title Network, The Gold Standard Inspection Company, Whitehead Rental Management for your event sponsorship.

September 11th, 2024, EVO Membership Networking Event Thank you Scott Donnely, High Tech Inspections, Jay Dixon, Eastern Title, Derrick Elzey, Elzey Insurance & Financial Services, Rod Flowers, Prime Lending for your event sponsorship.

June 19th, 2024, The Real Housewives of Coastal Association This was a Whodunnit murder mystery production of "The Real Housewives of Coastal Association". Dinner and a show, featuring some of your favorite CAR members on stage. Thank you to our event sponsors, Movement Mortgage, ERA Martin Associates, Brennan Title Company, Eastern Title and Settlement, Robert W Nock Insurance Agency Inc.

May 16th, 2024, Saltwater 75 Membership Networking Event Thank you Jason Cook, Embrace Home Loans, John James, Authority Inspections, Jay Dixon, Eastern Title for your event sponsorship.

April 10th, 2024, Boxcar 40 Membership Networking Event Thank you Pilar Burton, Capital Title for your event sponsorship.

April 24th, 2024, REALTOR® FAIR and General Membership meeting was well attended with 281 in attendance at the Fair and 50 Exhibitor booths.



March 12th, 2024, RPAC Major Investor Dinner There were 23 attendees at Lighthouse Sound. Dee Dee Miller was the guest speaker.

February 29th, 2024, Putt-Putt Membership Networking Event Thank you Pam Roco & Movement Mortgage and John James, Authority Inspections for your event sponsorship.

February 12th, 2024, Broker Luncheon There were 41 Brokers and Office Managers that attended the luncheon at Lighthouse Sound. Chris Jett, Maryland State Treasurer spoke about the NAR lawsuit and other Maryland Advocacy issues and Igor Conev, Vice President, Mann Properties in Ocean City Maryland addressed HB107 hot topics.

Holiday Party 2023, 164 members, sponsors and guests danced the night away at Seacrets in Ocean City to the sounds of "On the Edge", and we collected numerous toys for "Toys for Tots". Thank You Maryland Title, Goosehead Insurance, Authority Inspections, Bright Title and Settlement Services, LLC, Eastern Title and Settlement, Pro-Spect Services, Brennan Title Company, Community Title Network, Waterstone Mortgage for your event sponsorship.

2024 Social Media at a Glance




Our weekly newsletter has been distributed over 85k times in the past year. Our open rate sits at an excellent 47% with our click rate at a 7% increase.



Our YouTube Channel
Coastal Connection
debuted in late June 2024.

It currently features 17 videos - produced in house, 21 subscribers with over 525 views

YouTube 
@CoastalRealtorsMD



Our Facebook page - @CoastalAOR - currently has over 2.4K followers. In the past month we have engaged over 1.4K times with over 900 interactions.



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CAR Member Benefits Review

- ✓ FOREWARN included in membership dues, \$300.00 value benefit
- ✓ Bright MLS (member rate) CAR receives a Advocacy Grant from Bright Annually
- ✓ Opportunity to apply for funding up to 1,000 for charity of member's choice from the Coastal REALTORS® Foundation
- ✓ CAR Weekly E-Newsletter
- ✓ SentiLock Services (member rate)
- ✓ ZipForms®/LoneWolf in 50% partnership with Maryland REALTORS®
- ✓ New CAR Member Orientation and updates
- ✓ Local Resource Flipping books
- ✓ Exclusive Print and Digital Advertising member discount for ads in Wicomico Real Estate Now & OC Today Real Estate insert
- ✓ Sharable Social Media content

Advocacy Benefits

- ✓ Local Government Affairs Director to research and assist with issues important to members
- ✓ Representative at local government meetings
- ✓ RPAC dollars used for local candidates who support real estate industry

Education Benefits & Opportunities

- ✓ FREE 15 Hours Maryland CE
- ✓ REALTOR® Designation/Certification courses hosted by CAR with special member pricing
- ✓ Coastal Area Local Specialist Certification Program
- ✓ Junior Achievement of the Eastern Shore Partnership
- ✓ Monthly discounts offered for online CE through CAR partnership with The CE Shop (20%-40%)
- ✓ Scholarships for Maryland Leadership, Maryland and National Conferences for qualified members

Networking Benefits

- ✓ Events held throughout the year – discounted or free entry for members
 - Business Card Exchanges, REALTOR® Tent at Tawe's, Golf Tournament, REALTOR® Fair, Installation and Awards, Holiday Party, and more
- ✓ Opportunity to network via Committee and Task Force involvement

Office Benefits

- ✓ Notary Service Available with Kim Blair by appointment
- ✓ FREE Wi-Fi & Charging Station for your laptop, tablet, or phone
- ✓ FREE Conference Room to meet with your clients when you are not near your office (upon availability)
- ✓ FREE M&M Stations 😊
- ✓ SUPERB Customer Service from Tiffany, Bonnie, Kim, Hunter and Bernie.



- **Maryland REALTORS® Benefits Review for CAR Members**
 - ✓ Legal Hotline 3 DAYS Per Week
 - ✓ Continued in-depth training on the changes to listings and contracts due to the NAR lawsuit
 - ✓ Advocacy Benefits
 - ✓ RPAC dollars for our LOCAL candidates
 - ✓ Statewide Forms (login required)
 - ✓ Maryland Conference
 - ✓ Professional Standards, Ombuds, Mediation, Ethics, and Arbitration services

- **National Association of REALTORS® Benefits Review for CAR Members**
 - ✓ FREE ABR Class in 2024
 - ✓ ADVOCACY GRANT programs which assist CAR with educational programing and training, \$3,500.00 received by CAR 2024, Community Involvement grants such as Junior Achievement \$7,500.00 received by CAR in 2024 and 2023 for a total of \$15,000.00
 - ✓ Use of the REALTOR® Brand
 - ✓ REALTOR® Designations/Certifications
 - ✓ FREE C2EX.Realtor Commitment to Excellence ENDORSEMENT
 - ✓ Right Tools Right Now
 - ✓ That's Who We R Campaign
 - ✓ National Vendor Discounts



• **Summary of 2024 Real Estate Advocacy**

Coastal Association of REALTORS®' dedication to serving not only its members but also the broader community by actively participating in a wide range of initiatives related to housing, education, advocacy, and community well-being.

Throughout the year we monitor and work with local, county, and state elected officials in 3 counties (Wicomico, Worcester, and Somerset Counties) and 15 cities or towns in addition to anything that may come from the state.

Here's a breakdown of some of the key activities and continuing initiatives undertaken in 2024 moving forward into 2025:

- Joined the law suit with the Town of Ocean City to protect our coastline in the fight against Wind Turbines.
- Maryland REALTORS® led by Kathleen Dartez put together a HB107 Zoom Class with our own Jason Cook, Embrace Home Loans, Igor Conev, Mann Properties and Karen Straughn, director of the Mediation Unit at Consumer Protection Division in the Office of the Maryland Attorney General. This video is still relevant and still being viewed on YouTube link.
- **Septic and Sewer Issues:** The association was actively involved in addressing septic and sewer issues in Wicomico County, engaging with both local officials and the Maryland Department of the Environment (MDE). We are part of a continuing independent committee dedicated to advancing the development of a county-wide sewer system.
- **Property Rights Advocacy:** The organization continues to monitor short-term rentals in Worcester County to protect the private property rights of homeowners.
- **Missing Middle Housing:** The association partnered with Ocean City officials, the Ocean City Chamber of Commerce, and the Salisbury Chamber of Commerce to address the issue of workforce housing, recognizing the importance of housing availability for the local workforce.
- **Financial Literacy:** Coastal Association partnered with Junior Achievement and the Purdue Henson education center to promote financial literacy in K-12 education. This demonstrates a focus on empowering students with financial knowledge.
- **Community Engagement:** The association participated in community events, like the Tawes clam and crab bake, which allows for networking and building relationships with members and elected officials.



REALTORS® Political Action Committee (RPAC)

A Huge thank you to Tim Arnett as 2024 RPAC Chair and has done a fantastic job meeting and exceeding our RPAC goals again this year.

Coastal Association has reached all three goals this year with RPAC. The CAR will receive the Triple Crown Award at NAR NXT for 2024 Goals.

In 2024 our Goal was \$29,037.00 Through various investor efforts, we have surpassed our goal and currently have \$35,347.00 invested for 2024.

We currently have 21 major investors, they include one Golden “R” Sustained, three Crystal “R” Sustained, and 17 Sterling “R” Sustained,

24 \$99+ Club and 5 \$250+ Capitol Club and 320 other member investors.

Grace	Masten	Golden R
Bernie	Flax	Crystal R
Joseph	Wilson	Crystal R
Darron	Whitehead	Crystal R
Timothy	Arnett	Sterling R
Veronica	Bishop	Sterling R
Lauren	Bunting	Sterling R
Suzanah	Cain	Sterling R
Laurie	Cannon	Sterling R
Katherine	Deckenback	Sterling R
Danielle	Dennis	Sterling R
Erik	Dowell	Sterling R
Josh	Greene	Sterling R
Chris	Jett	Sterling R
Brandon	Johnson	Sterling R
Joni	MartinWilliamson	Sterling R
Terrence	McGowan	Sterling R
Steven	Parsons	Sterling R
Frances	Sterling	Sterling R
Brigit	Taylor	Sterling R
Austin	Whitehead	Sterling R



• Hunters Hot Topics Diving into 2025

R-1 and Mobile Home Rental Ordinance

In October of 2024, the Planning and Zoning Commission presented a possible change to rental regulations in R-1 and Mobile Home communities in Ocean City. On October 17th, the Director of Planning and Community Development made the proposed ordinance public with the following:

1. Length of stay requirements of no less than 5 days consecutive days from May 1 to September 30 and no less than three consecutive days from October 1 to April 30.
2. Redefining occupancy by requiring no more than two persons, per bedroom plus an additional two persons. Occupancy limits only apply to overnight guests from 12:00AM to 7:00AM and do not apply to children aged 10 and under.
3. Requiring a full-time, local property manager or property management service that gives their name, address, and contact information to the town and must be within 60 minutes of the property they oversee to resolve complaints.
4. Gives enforcement powers to the City Manager.

Our committee is monitoring this, working with the local office, and has drafted public statements articulating our position against a length-of-stay requirement.

Offshore Wind

The State of Maryland, in partnership with the Bureau of Ocean Energy Management and U.S. Wind and Orsted, has allowed for the construction and integration of offshore wind into our state electrical grid. 10.7 miles from Ocean City's beaches exists the leasing space which 114 offshore wind turbines measuring approximately 900 feet tall will stand.

The Town of Ocean City invited the Coastal Association of REALTORS® and other local organizations and businesses has filed a suit against the Bureau of Ocean Energy Management as this offshore wind project penalizes our economy, community, and membership.

Lower Eastern Shore Septic

Our advocacy committee has created a "septic fact sheet" to help educate homeowners and home buyers on one of the most pressing issues in the Tri-County area.

Additionally, we continue to engage with local elected leaders to begin working on legislative solutions to our septic, well, and wastewater issues.



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Wicomico County Ballot Measure

Residents of Wicomico County will be asked to vote on “Question A” on November 5th this year. This proposed County Charter Amendment would terminate the Office of the Wicomico County Executive at the end of the current Executive’s term and would reform the county’s governance to a council-manager system. This proposal strikes “County Executive” from the Wicomico County Charter and much of that office’s administrative duties fall onto the “Administrative Director.” The Wicomico County Council, which consists of part-time members, would become the chief executive authority of the county.

Maryland State Legislative Changes

Several changes to the Real Estate industry have come from the state level this past year. One of which is known as the “Tenant Bill of Rights”, HB 693: Renters’ Rights and Stabilization Act. This limits security deposit amounts, creates new offices to manage landlord and tenant disputes, increases eviction filing fees, and codifies a “first right of refusal” when selling a property with three or less units that currently has tenants.

Expect more changes this next Legislative Session which address Accessory Dwelling Units (ADU), sales tax expansion, and more.



ADVOCACY

advocacy@coastalrealtors.org



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Congratulations to 2025 CAR Leadership Installed 10/23/2024

Board of Directors

- PRESIDENT, Lauren Bunting
- PRESIDENT-ELECT, Terrence McGowan
- VICE PRESIDENT, Steven Parsons
- TREASURER, Veronica Bishop
- SECRETARY/TREASURE-ELECT, Kate Deckenback
- IMMEDIATE PAST PRESIDENT, Brigit Taylor
- DIRECTOR, Timothy Arnett
- DIRECTOR, Suzanah Cain
- DIRECTOR, Mia McCarthy
- DIRECTOR, Robert Payne
- DIRECTOR, Frances Sterling
- DIRECTOR, Bianna Bentz

Committees and Chairpersons

- Government Affairs Chairperson, Cameron Drew
- PRAC Chairperson, Robert Payne
- Rentals Task Force Chairperson, Chris Mitchell
- Finance & Budget Chairperson Veronica Bishop
- Education Committee, Lindsay Patten
- Awards & Nominating Committee, Immediate Past President, Brigit Taylor
- REALTOR® Fair, Alyson Kendall & Kim Heaney Co-Chair
- Networking Committee, Kate Deckenback & Pilar Burton, Co-Chair
- CAR Foundation & Major Fundraising Committee, Grace Masten & Pam Price, Co-Chair



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2025 President Lauren Bunting



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Focused on 2025

Connect with You on a Deeper Level – We want to hear your story, celebrate your achievements, and gather your valuable feedback.

For example, we'll be conducting regular video interviews with our members to share their stories and insights.



Promoting professionalism in the real estate industry is key. Let's keep professionalism at the heart of our association's culture, ensuring it remains our foundation for success.

For example - The Coastal Area Local Specialists Certification and Continuing Education

Prioritize agent safety by safeguarding them from fraud and supporting their personal protection. Let's work together to create a secure environment for all.

For example, tools like the Forewarn app can help enhance safety by providing valuable information and fraud protection for our agents.





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SUMMARY OF 2024 MARYLAND REAL ESTATE LEGISLATION

REAL ESTATE BROKERAGE, LICENSING AND CONTRACTS

HB 143/SB 46 Condominiums - Sales Contracts - Asbestos Disclosure

PASSED – Effective October 1, 2024 *POSITION: Support*

A unit owner must provide a statement, no later than 15 days prior to closing, on their knowledge of the presence of asbestos in the unit and whether abatement has been performed during the occupancy of the owner.

HB 486/SB 125 Residential Property Sales - Contract Disclosures - Superfund Sites

PASSED – Effective October 1, 2024 *POSITION: Support with Amendments*

Sellers of a property located within one mile of a National Priorities List (NPL) Superfund site shall include an addendum to the contract that includes information on NPL Superfund sites. Buyers may void the contract and refund money paid to the seller within 5 days.



HB 520/SB 461 State Real Estate Commission - Complaints - Advertising Violations

PASSED – Effective October 1, 2024 *POSITION: Support*

Complaints filed with the commission alleging an advertising violation may be made anonymously and not under oath, but must be accompanied by documentary or other evidence.



HB 709/SB 462 Licensed Real Estate Brokers - Branch Offices

PASSED – Effective October 1, 2024 *POSITION: Support*

This bill authorizes a licensed real estate broker to designate himself or herself as the manager of a branch office maintained by the licensed real estate broker.

HB 1308 Recordation of Instrument With False Information - Quiet Title

PASSED – Effective October 1, 2024 *POSITION: Support as Amended*

This bill prohibits a person from recording a deed or other instrument knowingly containing false information, including information related to the ownership of the property.

HB 1408 Assignment of Contracts of Sale – Disclosure Requirements and Rescission

DID NOT PASS *POSITION: Support*

This bill would have required those engaging in assignment of real estate contracts to make disclosures to both the seller and the buyer. Both parties would have a right to rescind the contract if the disclosure was not provided.



HB 1419 Deed Fraud - Prohibition and Prevention Grant Fund

DID NOT PASS

POSITION: Support with Amendments

Fines for intentional fraudulent transfer of property would have increased from \$1,000 to \$7,500, and a grant fund to provide legal assistance to victims of deed fraud and local law enforcement would have been created.

SB 423 Real Property - Recordation – Procedures

PASSED – Effective October 1, 2024

POSITION: No Position

Upon request, the treasurer, tax collector, or director of finance for a county will provide a certificate outlining any taxes, assessments, and charges due to the county against a property.

R[®]

R[®] SB 542 Real Estate Brokers - Brokerage Agreements - Requirements

PASSED – Effective October 1, 2024

POSITION: Support

This bill requires that written brokerage agreements state the amount of compensation offered in terms of a percentage, dollar amount, or both; whether compensation will be sought from another party; and the process when the amount of compensation offered and received differs.

R[®] SB 564 Real Estate Brokers - License Renewals and Continuing Education

PASSED – Effective October 1, 2024

POSITION: Support

Real estate licensees will be required to submit continuing education classes 30 days prior to license expiration. Those submitted less than 30 days prior will be subject to additional fees. Continuing education provider submission times are restored to 14 days.

HOUSING

HB 3/SB 356 Expedited Development Review Processes for Affordable Housing

DID NOT PASS

POSITION: Support

Local governments would have been required to establish an expedited development review process for proposed affordable housing developments.

HB 7/SB 203 Housing Innovation Pilot Program and Housing Innovation Fund

PASSED – Effective July 1, 2024

POSITION: Support

This new program provides funding for the public housing authorities and county governments to increase the volume of housing production and incentivize innovative solutions to the problem of housing scarcity.

HB 131 Housing Development Permit Applications - Local Reporting Requirements

PASSED – Effective October 1, 2024

POSITION: Support

Each local jurisdiction with at least 150,000 residents must compile annual reports relating to



housing permit applications received and considered in that locality.

HB 534/SB 90 Live Near Your School Program – Extension

PASSED – Effective July 1, 2024

POSITION: Support

This program, which provides current students and recent graduates with financial to buy homes near the school attended, is extended to September 30, 2030.

HB 538 Zoning Density and Permitting - Housing Expansion and Affordability Act

PASSED – Effective January 1, 2025

POSITION: Support as Amended

Local jurisdictions will grant bonus densities and uses in specified zoning areas, which include those within 0.75 miles of rail transit, former state and U.S. military owned campuses, and lands owned by non-profits, in exchange for a certain percentage of those units being dedicated as affordable housing.

New manufactured homes and modular dwellings must be allowed in all single-family residential zones. The bill also prohibits a local jurisdiction from imposing unreasonable limitations or requirements on qualified projects or requiring review at more than a specified number of public hearings.

HB 599 Housing and Community Development Financing Act

PASSED – Effective July 1, 2024

POSITION: Support

This bill establishes the Maryland Community Investment Corporation to apply for federal tax credits and make investments and financial assistance available to low-income communities.

HB 1203 Economic Development - Revolving Loan Program and Tax Increment Financing

PASSED – Effective October 1, 2024

POSITION: No Position

A Revolving Loan Program is established to make loans for real estate and infrastructure projects in sustainable communities, priority funding areas, and for transit-oriented development.

SB 352 Apartment Building Height Allowances – Study and Alterations

DID NOT PASS

POSITION: Support with Amendments

Maryland Department of Labor would have been required to study and make recommendations on the maximum height restriction for an apartment building with a single-exit stairway.



HB 17/SB 274 Comprehensive Plans - Affirmatively Furthering Fair Housing

PASSED – Effective October 1, 2024

POSITION: Support with Amendments

Charter counties, Baltimore City, and code counties that exercise land use powers are required to affirmatively further fair housing through their housing and urban development programs.

HB 241/SB 308 Housing and Community Development - Just Community Designation

PASSED – Effective July 1, 2024

POSITION: Monitor

The Governor may designate an area as a Just Community if past and current trends in homeownership, property values, and property vacancy show a need for reinvestment in the area.

HB 285/SB 518 Task Force on Property Appraisal and Valuation Equity

PASSED – Effective June 1, 2024

POSITION: Support

The termination date of the Task Force is extended from June 30, 2024, to December 31, 2024. The Task Force must submit its report by October 31, 2024.

HB 598/SB 413 Discrimination - Military Status - Prohibition

PASSED – Effective October 1, 2024

POSITION: Informational Testimony

This bill prohibits discrimination in housing or employment based on an individual's "military status," which is defined as being a member of the uniformed services, a member of a reserve component of the U.S. Armed Forces, or a servicemember's dependent.

HB 873/SB 704 Appraisal Gap From Historic Redlining Financial Assistance Program

PASSED – Effective July 1, 2024

POSITION: Monitor

Financial assistance under the program is expanded to owner-occupant purchasers upon completion of certain affordable housing projects.

HB 1000 Real Property - Residential Contracts of Sale - Buyer Privacy Rights

DID NOT PASS

POSITION: Oppose

This bill would have prohibited the name of an individual buyer from being included in a contract of sale until after the seller of the property had accepted the contract.

SB 666 Maryland Commission on Civil Rights - Monetary Relief

PASSED – Effective October 1, 2024

POSITION: No Position

The Maryland Commission on Civil Rights (MCCR) may seek "monetary relief" for discriminatory acts, which is paid directly to the complainant instead of the state general fund.



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SB 57/HB 392 Fair Housing Testing

DID NOT PASS

POSITION: Support

If passed, this bill would conform Maryland to the federal standard of one-party consent for audio and video recording if the purpose of that recording is to enforce fair housing laws.

TAX RATES AND CREDITS

HB 2 Property Taxes - Special Rate for Vacant and Abandoned Property

PASSED – Effective June 1, 2024

POSITION: Support with Amends (as SB 779)

Local governments are authorized to set a special property tax rate for a lot or property cited on violation notice as vacant and unfit for habitation or other authorized use.

HB 16 Tax Sales - Homeowner Protection Program

PASSED – Effective July 1, 2024

POSITION: No Position

SDAT will maintain a website for individuals to donate to the Homeowner Protection Plan. Local tax collectors will include with property tax bills an insert that encourages those donations.

HB 35/SB 276 Submission of Building Permits - Estimated Construction Cost

PASSED – Effective July 1, 2024

POSITION: Oppose as Introduced

This bill requires county permit offices to include the estimated cost of construction when submitting a copy of a building permit to SDAT for property assessment.

HB 54 Property Tax - Transfer to Heir or Legatee - Payment Plans

PASSED – Effective July 1, 2024

POSITION: Monitor

Localities are allowed to offer installment payment programs for taxes in arrears on any residential property. The requirement that all property taxes, assessments, and other charges due on a property be paid before a transfer is exempted if a payment plan is established.

HB 63/SB 6 Property Tax - Credit for Dwelling House of Disabled Veterans

PASSED – Effective June 1, 2024

POSITION: Support

This allows local property tax credits for disabled veterans to include individuals who have a nonpermanent 100% service-connected disability from blindness or any other disabling cause that was not caused or incurred by misconduct.

HB 66 Property Tax - School Employees, Building Improvements, & Housing Programs

PASSED – Effective June 1, 2024

POSITION: Support

Local governments may grant property tax credits for the primary dwelling of public school



system employees; (2) for health and safety improvements to an apartment or condominium building; and buildings used for homeless individuals or families.

HB 154/SB 286 Homeowners' and Homestead Property Tax Credits - Extension

PASSED – Effective June 1, 2024

POSITION: Support

Retroactive homestead property tax credits will be granted for two years to a homeowner who is at least 70 years old if the homeowner applies for the credit by May 31, 2025, and for one year if applying after that date.

HB 287/SB 342 Renters' Property Tax Relief Program - Assets Calculation

PASSED – Effective June 1, 2024

POSITION: Support

The cash value of any qualified retirement savings plan or individual retirement accounts is excluded from asset calculations for the Renters' Property Tax Relief credit.

HB 638 State Transfer Tax – Rates and Distribution of Revenue

DID NOT PASS

POSITION: Oppose

This bill would have created a graduated statewide transfer tax ranging from 0.25%-1.5% for both residential and non-residential properties. Residential properties over \$500,000 would be assessed a higher rate than the current maximum.

HB 751 Sale of Residential Real Property - Offers to Purchase and Transfer Tax

DID NOT PASS

POSITION: Oppose

This bill would have imposed a 30-day lockout period for accepting an offer to purchase from large real estate investment companies (institutional investors) and would have imposed a 15% transfer tax on property sales to such companies.

HB 765/SB 321 Property Tax Credit for Hotel or Residential Development Projects

PASSED – Effective June 1, 2024

POSITION: Support

Local governments may grant a credit against the property tax imposed on real property that is used for hotel improvements or residential development projects that include affordable housing.

HB 1007/SB 766 Fair Share for Maryland Act of 2024

DID NOT PASS

POSITION: Oppose

This bill would have lowered the estate tax exclusion from \$5 million to \$2 million, created additional income tax brackets for high earners, and subjected net capital gains and certain income from pass-through entities to additional taxes.



HB 1515 Sales and Use Tax - Rate Reduction and Services

DID NOT PASS

POSITION: Oppose

While lowering the state sales tax from 6% to 5%, this bill would have expanded the application of the sales tax to all professional services.

HB 1516 Assessments - Notice of Change in Value or Classification - Time Period

PASSED – Effective Upon Enactment

POSITION: No Position

This emergency legislation extends the deadline for SDAT to send reassessment notices to property owners for fiscal year 2025 to May 1, 2024.

SB 283 Homeowners' Property Tax Credit - Attestation of Gross Income

PASSED – Effective June 1, 2024

POSITION: Support

This allows applicants to submit a statement signed under penalties of perjury as to their income, provided they were not required by law to submit a tax return and did not file a tax return.

COMMON OWNERSHIP COMMUNITIES

HB 159/SB 465 Common Ownership Communities - Electric Vehicle Recharging

PASSED – Effective October 1, 2024

POSITION: Support

This bill prohibits condominiums and HOAs from enacting unreasonable prohibitions against the installation of electric vehicle recharging equipment by unit owners.

HB 280/SB 446 Local Condominium and Homeowners Associations Repair Funds

PASSED – Effective October 1, 2024

POSITION: Monitor

Counties and municipalities may establish a local fund for the purpose of repairing or rehabilitating infrastructure within Common Ownership Communities.

HB 273 Real Property - Regulation of Common Ownership Community Managers

DID NOT PASS

POSITION: Support

If passed, this bill would have created a state board within the Department of Labor to oversee the licensing of community managers.

HB 281/SB 1157 Funding of Reserve Accounts and Preparation of Funding Plans

DID NOT PASS

POSITION: Support

The timeframe for condominium and HOA communities to comply with existing reserve study requirements would have been extended from 3 years to 5 years, and additional flexibility to meet reserve requirements would have been granted.



HB 286 Task Force on Common Ownership Communities

DID NOT PASS

POSITION: Support with Amendments

This bill would have created a Task Force to study the education and training needs of common ownership community boards and new and prospective owners of homes and dwelling units in common ownership communities.

HB 309/SB 15 Cooperative Housing Corporations - Dispute Settlement

PASSED – Effective October 1, 2024

POSITION: No Position

The dispute process for Cooperatives is adjusted to extend the timeframe for members to correct violations from 10 to 15 days, grant members the right to request hearings, and written notice of violations and advance notice of hearing dates.

HB 783 Homeowners Associations - Restriction on Long-Term Rentals

DID NOT PASS

POSITION: Support

A homeowners association could not have restricted or prohibited the leasing of a property within the development to an individual who is not the lot owner.

HB 793 Common Ownership Communities - Member Training

DID NOT PASS

POSITION: Oppose

Board members and officers of an association would be required to complete a training course on their responsibilities within 90 days of assuming those roles and at least every 3 years thereafter.

HB 1035 Insufficient Condominium Reserve Account Grant Fund - Establishment *DID NOT PASS*****

POSITION: Support with

Amendments Low-income condominium owners would have access to a grant fund to pay increased assessments resulting from reserve account funding requirements.

HB 1187 Reserve Funding Assistance Program - Establishment

DID NOT PASS

POSITION: Support with Amendments

This program would provide funds to residents of common ownership communities to assist with the payment of increased assessments resulting from reserve studies.

HB 1227 Condominiums - Mandatory Insurance Coverage – Detached Units

PASSED – Effective October 1, 2024

POSITION: Support

This bill clarifies 2023's HB 98, which allows condominiums composed entirely of detached units to maintain insurance on the common elements only, like homeowners associations.



HB 1457 Common Ownership Communities - Ombudsman

DID NOT PASS

POSITION: Support

This would have created an Ombudsman Unit in the Office of the Attorney General to respond to complaints and established a database of governing documents accessible to the public.

SB 665 Maryland Condominium Act - Amendments to the Declaration

PASSED – Effective October 1, 2024

POSITION: Support

The threshold of unit owners required to amend a condominium's declaration is reduced from 80% to 66 2/3% once the developer has sold all units.

R[®] SB 898/HB 1039 Condominiums and Homeowners Associations - Resale Contracts

DID NOT PASS

POSITION: Support

If passed, this bill would have conformed timelines across the Condo and HOA acts, and would have limited resale packet and delivery fees to just those included in statute.

LAND USE, PROPERTY RIGHTS, AND THE ENVIRONMENT

HB 210 Maryland Building Standards – Fossil Fuel Use and Electric-Ready Standards

DID NOT PASS

POSITION: Oppose

All new buildings would be required to meet all energy demands without the use of fossil fuels by January 1, 2025.

HB 449/SB 148 Comprehensive Flood Management Grant Program - Funding

PASSED – Effective July 1, 2024

POSITION: Monitor

At least 40% of the comprehensive flood management grant program will be used for projects located in or directly benefiting underserved or overburdened communities.

HB 889/SB 695 Housing Units - Electric Vehicle Parking Spaces

DID NOT PASS

POSITION: Oppose

Both new residential buildings and existing housing units undergoing renovations would be required to include parking spaces and charging infrastructure for electric vehicles.

HB 992/SB 835 Environment - Delegated Authorities - Well and Septic Program Permits

PASSED – Effective June 1, 2024

POSITION: Support

Local health departments or county governments are required to submit a schedule of review times for well and septic program permits to the Department of the Environment for approval.



HB 1101/SB 653 Standing - Environmental Protection Proceedings

PASSED – Effective October 1, 2024 *POSITION: Oppose*

A person with standing may bring or intervene in a civil action against a party who has made unauthorized discharges into non-tidal wetlands or ephemeral and intermittent streams.

HB 1165/SB 969 Coastal Bays Restoration and Stream and Floodplain Restoration

PASSED – Funding Effective July 1, 2025 *POSITION: No Position*

The Whole Watershed Restoration Partnership will accelerate restoration of the Chesapeake and Atlantic Coastal Bays and their watersheds by funding projects shown to be cost-effective.

HB 1279/SB 1023 Better Buildings Act of 2024

DID NOT PASS *POSITION: Oppose*

New buildings and significant improvements of buildings would meet all water and space heating demands without the use of fossil fuels, meet energy conservation requirements, and meet an electric- and solar-ready standard.

HB 1449 Board of Appeals Decisions or Zoning Actions – Judicial Review

DID NOT PASS *POSITION: Oppose*

This bill would have broadened the ability of individuals and organizations to challenge land use and zoning decisions in court.

HB 1511 Forest Conservation Act – Modifications

PASSED – Effective July 1, 2024 *POSITION: Monitor*

This bill delays effective dates and adjusts implementation procedures for the 2023 Forest Conservation Act, while allowing forest mitigation banking provisions to go into effect in 2024.

HB 1512 Bay Restoration Fund - Municipal Wastewater Facilities

PASSED – Effective June 1, 2024 *POSITION: Support*

Bay Restoration Funds may continue to be used to connect properties to existing municipal wastewater facilities.

SB 1170/HB 940 Authorized Uses of Development Impact Fees

DID NOT PASS *POSITION: Oppose*

Development impact fees could be used for additional purposes, including the replacement, maintenance, or expansion of public works, improvements, or public facilities.



HB 93/SB 162 Termination of Residential Lease - Limitation of Liability for Rent

PASSED – Effective October 1, 2024 *POSITION: Monitor*

A tenant's liability may not exceed two months' rent if the tenant vacates the premises due to certain qualifying medical conditions certified in writing by a physician.

HB 139/SB 171 Notice of Utility Bills in Residential Leases - Gas and Electric Services

PASSED – Effective October 1, 2024 *POSITION: Support with Amendments*

The current notice requirements for tenant water and sewer charges paid to the landlord are expanded to also include gas and electric utilities unless the tenant directly pays the utility provider.

HB 428/SB 370 Rental Assistance for Community School Families Program and Fund

PASSED – Effective July 1, 2024 *POSITION: Support with Amendments*

This program will provide rental assistance to eligible student households within community schools that have designated concentrations of poverty and where residents are at risk of homelessness.

HB 477/SB 644 Residential Leases - Local Good Cause Termination Provisions

DID NOT PASS *POSITION: Oppose*

Landlords would be required to renew a tenant's lease on a rental property unless certain conditions are met, or the tenant commits specified violations of the lease.

HB 498/SB 147 Access to Counsel in Evictions Program - Mandated Reports

PASSED – Effective October 1, 2024 *POSITION: Support*

The Program must annually report on the number and types of cases handled, the number of individuals served, the case outcomes, and the cost and location of each case.

HB 693 Renters' Rights and Stabilization Act of 2024

PASSED – Effective October 1, 2024 *POSITION: Support with Amendments*

This bill establishes an exclusive negotiation period for tenants to develop an offer to purchase their rental property of 1-3 units when it is listed for sale. Tenants will have 30 days from the landlord notice to submit a contract offer, with subsequent 5-day periods for counter offers.

Exceptions to this process occur if a landlord subsequently contracts with a third party for a price 10% less than the tenant's offer, or, if an unsolicited offer to purchase is received, the tenant is given the opportunity to match it.

In addition, this bill increases court surcharges for eviction proceedings, which are recoverable from the tenant's security deposit for judgements in favor of the landlord. Security deposits are limited to 1 month's rent, and publication on tenant's rights will be included with



the lease.

Evictions of tenants will be stayed during the duration of an extreme weather event.

HB 964/SB 635 Residential Leases - Criminal History Review

DID NOT PASS

POSITION: Oppose

This bill would have reduced the length of criminal history on a tenant screening report from 7 years to 3 years. A tenant could not be required to disclose criminal convictions and landlords must state a specific reason for denial of a lease application.

HB 970 Real Property - Residential Leases - Rent Increase Prohibition

DID NOT PASS

POSITION: Oppose

A landlord could not increase a tenant's rent during a lease term if the landlord did not provide proper notification of an increase in rent.

HB 1114/SB 992 Failure to Pay Rent, Breach of Lease, and Tenant Holding Over

DID NOT PASS

POSITION: Oppose

Tenant would be given 10 days after the execution of a warrant of restitution to recover personal property from the landlord, who must make the tenant's personal property reasonably available and may not charge a fee for storage. Violations would be subject to actual damages, attorney's fees, and injunctive relief.

HB 1117 Landlord and Tenant - Failure to Repair Serious and Dangerous Defects

PASSED – Effective October 1, 2024

POSITION: Oppose

Landlords are deemed to warrant that a rental dwelling unit is fit for human habitation. A court may order certain relief in a civil action or actions relating to the breach of warranty of habitability, including actual damages, abatement of rent, and lease termination. Tenant complaints made in bad faith can result in payment of costs and fees to the landlord.

HB 1295 Residential Rental Apartments - Air-Conditioning Requirements

DID NOT PASS

POSITION: Oppose

Landlord would be required to provide air-conditioning to rental units beginning June 1, 2024, for newly constructed residential rental units and beginning October 1, 2024, for residential rental units that undergo renovations.



HB 1316 Holding Over – Expedited Hearing for Active-Duty Service Member

DID NOT PASS

POSITION: Support

District Courts would be required to hold a hearing on a tenant holding over within 45 days if the landlord or the landlord's spouse is on active duty with the United States military and intends to occupy the property.

SB 19/HB 181 Failure to Pay Rent Proceedings - Shielding of Court Records

PASSED – Effective October 1, 2024

POSITION: Support with Amendments

Within 60 days after the final resolution of a failure to pay rent proceeding that did not result in a judgment of possession, the District County is required to shield from public inspection all related court records. The Judiciary will develop implementation procedures by August 1.

COMMERCIAL AND AFFILIATED INDUSTRIES

HB 36 Insurance - Protections After Loss or Damage to Property

PASSED – Effective October 1, 2024

POSITION: No Position

A public adjuster, or anyone acting on their behalf, may not solicit or attempt to solicit a client between the hours of 8:00 p.m. and 8:00 a.m., and cancellation periods for adjustment contracts are extended from 3 to 10 days.

HB 265/SB 336 Insurance - Producer Licensing Requirements - Education and Experience

PASSED – Effective October 1, 2024

POSITION: No Position

This bill repeals specified education and experience requirements for most applicants to obtain an insurance producer license from the Maryland Insurance Administration.

HB 382/SB 344 Criminal and Civil Trespass - Professional Land Surveyors

PASSED – Effective October 1, 2024

POSITION: Support

Professional land surveyors, and their agents and employees, who enter the property of another to practice land surveying are exempted from criminal trespass provisions.

HB 697/SB 1169 Real Estate Brokers – Commercial Transactions – Buyer’s Rights

PASSED – Effective October 1, 2024

POSITION: Monitor

This bill extends the current right of a buyer to select a title company, settlement company, escrow agent or title attorney to commercial transactions.

HB 710/SB 559 Household Goods Movers – Special Fund and Fees

PASSED – Effective July 1, 2024

POSITION: No Position

This bill establishes the Household Goods Movers Registration Fund administered by the Maryland Department of Labor to cover the costs of regulating the industry.



HB 738/SB 806 Licensed Home Improvement Contractors - Liability Insurance

PASSED – Effective October 1, 2024

POSITION: No Position

Licensed home improvement contractors or applicants for a home improvement contractor license must maintain \$500,000 of general liability insurance.

SB 280 Notarial Acts - Protest Form Requirement – Repeal

PASSED – Effective July 1, 2024

POSITION: No Position

This bill repeals an obsolete requirement that a notary who makes or notes a protest of a negotiable instrument must make or note the protest on a specified form issued by the Comptroller.

SB 298 State Board of Electricians - Licensing – Penalties

PASSED – Effective October 1, 2024

POSITION: No Position

The State Board of Electricians may assess a civil penalty of up to \$5,000 for each violation of the licensing statute. The board must also submit a report on its practices and processes for the timely resolution of complaints filed against licensees by July 1.