Oregon Real Estate News-Journal

Official Publication of the Oregon Real Estate Agency

Volume 74, Number 5, October 2020



Commissioner Steve Strode

Honoring a Role Model

Steve Strode, Real Estate Commissioner

The word "humble" has taken on a form that sometimes conveys the opposite meaning nowadays. Like when someone exclaims, "I am so humbled by this award," then proceeds to Facebook post, tweet, Instagram, and advertise it.

Every so often we are fortunate to meet someone who embodies the concept of humility — and who is universally respected and admired.

They possess that quiet confidence that makes you want to listen because of their wisdom, not loud bravado. One of those kind humans was Art Kegler, whom we recently lost. Art served on the Oregon Real Estate Board for eight years, including a term as Board Chair.

I realize that my article this month falls outside the margins of what you normally read in this column. But the Agency's role to protect consumers is achieved only by good people doing the necessary work. We rely on individuals and stakeholder groups to be advocates at the table. In that way, this article is not about any one person; it illustrates the work of many.

I'm reminded of an article in Greater Good Magazine, which is published by the Greater Good Science Center at the University of California, Berkeley. It said, "[H]umble people handle stress more effectively and report higher levels of physical and mental well-being. They also show greater generosity, helpfulness, and gratitude — all things that can only draw us closer to others."

Everyone who has achieved some level of success in the real estate world, whether it's in a brokerage or through association leadership, owes part of their success to someone else. While most practitioners are independent contractors and rightfully competitive, this is a profession with a deeply rooted pay-it-forward culture. I have so much gratitude for the mentors and leaders who gave freely of their time over the years and who gave helpful words of advice and perspective. Art was one of those leaders. After his passing, I spoke with his son Dean who captured it perfectly. "He served on so many committees and became president of most anything he touched. He was a visionary."

Please see Honoring a Role Model on page 2



Oregon Real Estate Agency 530 Center St. NE Suite 100 Salem, OR 97301 (503) 378-4170 (503) 378-2491 Fax www.oregon.gov/rea

IN THIS ISSUE

Honoring a Role Model1
Online Licensing Exams Now Available 2
Respond to Property Management Record
Requests or Pay a Penalty3
Comment Period Now Open on
Proposed Advertising Rules

Google Works with HUD to Align Ads with	ı
Fair Housing Laws	.4
2020 Landlord Tenant Law Publication	
Available	Į.
Resources on Landlord and Tenant Act,	
COVID-19, Rent Control	Į.
Administrative Actions	.6

Online Licensing Exams Now Available

PSI, the exam provider for the Oregon Real Estate Agency, is now offering the option to take real estate license exams remotely by computer. This means that license applicants can choose not to travel to a PSI test center t.

An applicants who wishes to take an exam using the remote online proctored exam process must make sure they have:

- Proper identification.
- Compatible hardware and software, including a webcam.
- An acceptable location.

All applicants interested in remote online proctored exams are highly encouraged to review pages 5 through 6 and 9 through 10 of the <u>Candidate Information Bulletin</u>. Applicants must check the compatibility of their computer at least 24 hour before the scheduled exam. <u>Contact PSI</u> with any questions about the new process or computer compatibility.

Fingerprints for the required criminal records background check must still be submitted in person at a <u>PSI test center</u>.

Honoring a Role Model

Continued from page 1

Another way in which Art needs to be remembered is his unwavering commitment to respectful engagement and dialogue. I'm not being controversial in describing Oregon as politically varied around the state. During a stint as president of the Oregon Association of Realtors, I learned to appreciate this first-hand as I traveled and met with members. Art was a resident of Boardman, and I was from Portland. He was a consummate host as I visited and learned about his region. And, just like all volunteers and staff who have sat at the leadership table within the state Realtor association, we found common ground effortlessly. Do Realtors have spirited differences? Of course. If there

were none, ideas would not be properly vetted. And just like in real estate transactions, when both sides give a little to bring a deal together, a sense of win-win is created.

I think that's why many people enter the profession, and why a subset of that many choose to serve in volunteer leadership roles. It combines an entrepreneurial spirit and an opportunity to make a difference — and as his son remarked, Art "never had a hand out but was always willing to give a hand up."

So if you haven't already, thank your mentors. Then pay it forward and be one to someone else who enters the business behind you. Be like Art, and this industry will flourish.

Next Real Estate Board Meeting

December 7, 2020, 10:00 a.m. by videoconference

All are welcome at this regularly scheduled general meeting of the Oregon Real Estate Board. The agenda is posted on the Agency's website prior to the meeting. For instructions on how to attend this virtual meeting, please contact Leandra Hagedorn.

Respond to Property Management Record Requests or Pay a Penalty

Throughout the year, the Oregon Real Estate Agency reviews a number of clients' trust accounts. This is done to ensure that real estate licensees are taking the required steps to protect the funds of Oregon consumers, including conducting monthly 3-way reconciliations.

If your clients' trust account is selected for a review, you must cooperate with any requests for copies of documents from Agency staff. Failure to do so may result in disciplinary action against your license. If the clients' trust account is related to property management, the Real Estate Commissioner will also issue a civil penalty of up to \$1,000 per day of violation, not to exceed \$10,000. (ORS 696.280, 696.301, and 696.990)

Avoid disciplinary actions and fines for delays in responding to Agency record requests by:

- Updating each clients' trust account on a daily basis, including:
 - ° Owners' ledgers (<u>OAR 863-025-</u>0055)
 - ° Tenants' ledgers (<u>OAR 863-025-</u> 0050)

- Records of receipts and disbursements or check register (OAR 863-025-0040)
- Conducting a 3-way reconciliations monthly for each clients' trust account. (OAR 863-025-0028)
- Filing each 3-way reconciliation in a logical sequence with all supporting documentation, including but not limited to:
 Applicable bank statement.
 - Copy of the record of receipts and disbursement or check register.
 - A listing of all balances of each owner's ledger balance as of the date of the bank statement or a listing of all the individual security deposits and fees as of the date of the bank statement. (OAR 863-025-0028)
- Updating your email address eLicense within 10 days of any change. The Agency's main form of communication is email. (OAR 863-024-0062)
- Responding promptly to any request by the Agency for records within the time allotted. (OAR 863-025-0035, 863-025-0090)

Did you know that the Agency created a video on conducting a 3-way reconciliation? <u>Watch the</u> video.

Comment Period Now Open on Proposed Advertising Rules

The Oregon Real Estate Agency convened a workgroup to update the Oregon Administrative Rules about advertising by real estate licensees. The proposed rules are now ready for review and public comment.

Highlights of the proposed rule changes include:

- Moving the responsibility of advertising from the principal broker to the licensee.
- Refining the definition of advertising.
- Clarifying the requirements for advertising on social media.
- Allowing individual licensees who are known by a different name other than

- their legal name to register an alternative name.
- Adding advertising rules specifically for property management.

The rulemaking notice, redline version of the proposed changes, instructions on how to submit a comment, and information on the public hearing can be <u>found on the Agency's website</u>. Comments will be accepted until Saturday, November 21 at 12 noon.

Please direct questions about the proposed administrative rules to Michael Hanifin, Rules Coordinator, at michael.b.hanifin@oregon.gov.

Google Works with HUD to Align Ads with Fair Housing Laws

© ARELLO®. Reprinted courtesy of ARELLO's Boundaries Magazine

The U.S. Department of Housing and Urban Development (HUD) and Google recently announced a cooperative effort to better align the Internet search engine's advertising tools with federal Fair Housing Act policies.

As is well known, the Fair Housing Act prohibits discrimination based on race, color, religion, sex, disability, familial status, and national origin, and also makes it illegal to "make, print, or publish ... any notice, statement,

or advertisement" that would limit housing options for protected groups. HUD Secretary Ben Carson explained, "Advertising practices may continue to evolve but our Nation's laws are unwavering. It is one of our key duties at HUD to enforce the Fair Housing Act and ensure that all Americans have housing choice. Improvements are underway in the online advertising space, and HUD encourages platforms, such as Google, to take these types of steps to eliminate unlawful discrimination in advertising and seek to ensure compliance with our Nation's Fair Housing laws." To that end, HUD says that Google has enhanced its anti-discrimination policies by specifically prohibiting its advertisers from engaging in certain discriminatory practices when placing housing-related ads.

In a related blog post, Vice President of Product Management, Ads Privacy, and Safety, Scott Spencer, wrote that Google's personalized advertising policies have, for over ten years, "prohibited advertisers from targeting users on the basis of sensitive categories related to their identity, beliefs, sexuality, or personal hardships." Google also doesn't allow targeted ads "based on categories such as race, religion, ethnicity, sexual orientation, national origin, or disability." However, to further improve access to housing, employment, and credit opportunities, Google's personal advertising policies will now prohibit employment, housing, and



Image by Simon Steinberger from Pixabay

credit advertisers from "targeting or excluding ads based on gender, age, parental status, marital status, or ZIP Code." Spencer wrote that Google will provide housing advertisers with additional information about fair housing to help ensure they support access to housing opportunities, and will "continue to work with HUD, civil rights, and housing experts, and the broader advertising industry to address concerns around discrimination in ad targeting."

HUD said that the Google announcement aligns with its efforts to address unlawful practices that are facilitated by online platforms. For example, in 2019 HUD leveled administrative charges against social media giant Facebook, alleging that it discriminates against Fair Housing Act-protected classes by restricting who can view housing-related ads on its platforms and across the Internet, based in part on protected characteristics. Those administrative charges followed an investigative complaint initiated by HUD last August, which may have prompted Facebook to voluntarily remove 5,000 previously available ad targeting options from its advertising platform.

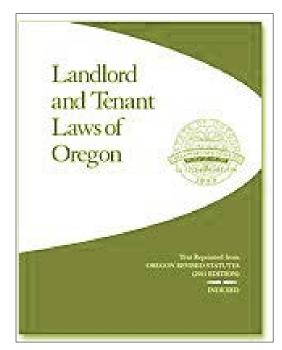
The HUD charges also followed Facebook's settlement of several civil rights lawsuits alleging that its platform allowed advertisers to exclude certain Facebook members from receiving employment,

Please see Fait Housing & Google on page 5

2020 Landlord Tenant Law Publication Available

Oregon's Legislative Counsel compiles selected laws relating to the Residential Landlord and Tenant Act, hotels and motels, temporary and transitional housing, and farm labor housing into a 7-inch by 9-inch spiral-bound publication.

You can purchase the 2020 version for \$40 through their website or by submitting a form.



Resources on Landlord and Tenant Act, COVID-19, Rent Control

Oregon Housing and Community Services (OHCS) and the Oregon State Bar have partnered to help landlords and tenants understand Oregon Residential Landlord and Tenant Act (ORS 90). The websites include the following resources:

- COVID-19, executive orders, and the law
- Senate Bill 608 and its application

- Rights and Duties of a Landlord
- Rights and Duties of a Tenant
- An update to Landlord/Tenant Law in Oregon

If you have any questions about these resources, please contact the OHCS at housinginfo@oregon.gov or the Oregon State Bar at info@osbar.org.

Fair Housing & Google

Continued from page 1

housing, and credit ads based on protected classifications under federal and state laws. The extensive settlement terms included substantial changes to Facebook's advertising platforms, algorithmic systems, and the guidance it provides to real estate, credit, and employment advertisers. Among many other terms, Facebook agreed to create a separate portal for housing, employment, and credit ads, eliminate zip code-based ad targeting, and allow access to certain ads regardless of

whether they are received on a user's "News Feed." As a part of the agreements, Facebook denied any and all wrongdoing or liability and the agreements do not constitute any such admissions.

HUD says that it will continue to offer both general and particularized guidance on the Fair Housing Act and review online advertising platforms to ensure that protected classes are not being denied housing opportunities.

OREGON REAL ESTATE NEWS-JOURNAL

Official Publication

Oregon Real Estate Agency 530 Center St. NE Ste. 100 Salem, Oregon 97301 Telephone: (503) 378-4170

Facsimile: (503) 378-2491 (503) 373-7153 Regulation

Web Page:

http://www.oregon.gov/rea

OREGON REAL ESTATE AGENCY

Kate Brown, Governor

Steve Strode, Commissioner

REAL ESTATE BOARD

Lawnae Hunter, Chairperson, Bend

Alex MacLean, Vice Chairperson, Lake Oswego

Marie Due, Florence

Debra Gisriel, Klamath Falls and Springfield

Susan Glen, Portland

Jose Gonzalez, Salem

David Hamilton, Portland

Kim Heddinger, Eugene

Patricia Ihnat, Portland

The Oregon Real Estate News-Journal is published by the Oregon Real Estate Agency as an educational service to all real estate licensees in the state under the provisions of section 696.445 of the Oregon Revised Statutes.

> Mesheal Heyman, Editor Vol. 74, No.5 October 2020



Image by Sang Hyun Cho from Pixabay

Administrative Actions

The Oregon Real Estate Agency is required by law to publish disciplinary actions. The final order for each action can be viewed by clicking on the individual names listed below.

Please note that there are individuals with real estate licenses that may have the same or similar names as those listed below, even in the same market area. If you are in doubt if an individual listed here is someone you know or you are working with, please contact the Agency for verification.

Stipulated settlements do not necessarily reflect all the factual violations initially alleged by the Agency. Sanctions may have been adjusted as part of the negotiation process. Such settlements may not, therefore, directly compare in severity or sanction with other cases.

REVOCATION

Roes, Angelo (La Pine) Principal Broker 970900199, Default Order dated September 1, 2020.

Read, Myranda (Prineville), Broker 201210755, Stipulated Order dated September 9, 2020.

SUSPENSION

Alcantara, Elisha (Portland), Principal Broker 201208722, Stipulated Order dated October 7, 2020 issuing a 90-day suspension..

<u>Tang, Xiao</u> (Portland), Principal Broker 200406248, Stipulated Order dated September 8, 2020 issuing a 2-month suspension.

REPRIMAND

Gibbs, Brittany (Happy Valley), Principal Broker 201209867, Stipulated Order dated August 27, 2020.

<u>Groener, Geoffrey</u> (Bend), Broker 200410294, Stipulated Order dated September 14, 2020.

Walls, Deanna (Lakeview), Principal Broker 200309289, Stipulated Order dated September 16, 2020.

<u>Chapman, Amanda</u> (Prineville), Broker 200606383, Default Order dated October 8, 2020.