

THE REALTOR REPORT

JANUARY 2017

PRESIDENT'S LETTER

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Emily Kutzavitch

Association Executive:

Rose DeWeese

The theme of the National Association of REALTORS is “The Voice of Real Estate”. Well, as members you are the “Voice of Real Estate”. Our clients and customers look to you as the “Voice of Real Estate”. The industry is becoming more and more fast paced. The question is, are you ready? The past year, Shell made a commitment to build a new plant in Potter and Center Townships. As real estate professionals, many of us were asked, “So, what’s going on and what will it mean to them? Should I buy, sell, or wait?” In order to answer the question, one must be informed and involved in your industry. Our younger consumers are making the information super highway part of their daily read list. They read blogs and tweets. They search sites like Trulia, Zillow, and REALTOR.com. The question is, do you?

In 2017, the Beaver County Association of REALTORS will help you be more successful and more informed. Being part of your leadership team, my goal is to bring more timely seminars and informational meetings to you. I encourage you to reach out to our Affiliate Committee because they offer you their knowledge and time to promote your success. Your Pennsylvania Association offers you a daily email (Blog). Log on to www.parjustlisted.com to keep informed about your industry. For the next twelve months, it is my goal to help you to become more informed and successful than you thought possible. Just say the following words daily:

I AM THE VOICE OF REAL ESTATE.

IF IT'S MEANT TO BE, IT'S UP TO ME.

I MUST MAKE IT HAPPEN OR WONDER WHAT HAPPENED.

CARPE DIEM,

Robert O Williams
2017 President

GOVERNMENT AFFAIRS CORNER

I'm Veronica Cardello and I'll be serving as the Southwest Region Political Field Representative. I'm a graduate of Slippery Rock University with a bachelor's degree in Political Science, accompanied by three minors. A native of Butler County, I bring a wealth of on-the-ground government affairs experience, having been involved in several congressional and local campaigns in the southwest region. I have a passion for the work I do on the local government level and I'm eager to advocate for private property rights for the local associations I'm representing.

Among my responsibilities, I'll be monitoring the actions of the 324 municipalities in the region. If a local municipality introduces an ordinance impacting the real estate industry, we'll respond in a coordinated, effective and efficient manner. Further, I'll be assisting local associations to conduct candidate interviews for open seats for local office, or to identify Realtor® champions to ensure their re-election victories. Additionally, I'll help assist local associations in obtaining various grants, including RPAC, smart growth, diversity, housing opportunity and micro-grants (which can be great for partnering with community organizations for community projects). For more information, please email me at VCardello@parealtor.org.

Veronica Cardello

Political Field Representative – Southwest Region

Pennsylvania Association of Realtors®

500 North 12th Street


Lemoyne, PA 17043

Email: vcardello@parealtor.org


Website: parealtor.org

Cell: 724-556-9968

CODE OF ETHICS



Article 5: REALTORS® do not provide professional services where they have any present or contemplated interest in property without disclosing that interest to all affected parties.



UPCOMING EVENTS:

February 16th— Installation and Awards Banquet (see p. for invitation)



2017 RPAC GOALS

Can we count on you, for your \$15.00 fair share contribution to RPAC?

You ask, how do my contribution dollars work for me?

(RPAC) gives REALTORS® a powerful voice to help develop, advance and implement federal legislative objectives that affect the real estate business.

State & Local Issues Resources

There are a variety of issues proposed, promulgated and regulated at the state and local levels that affect the real estate industry. These issues include real estate transfer taxes, water rights, foreclosures, zoning ordinances, impact fees and open space requirements to name a few.

****Your contribution helps protect our industry and your livelihood!****

P.S. We will be having an RPAC raffle at the 2017 Installation and Awards Luncheon !

Your 2017 RPAC Chair,

Leslie Chaklos

WELCOME New Members:

Primary: **Amanda Bellville**—Howard Hanna, Beaver Falls

Abbigail Charlton—Northwood Realty, Northwood Realty Services, Beaver Falls

Secondary: **David Sweeney**—REALHome Services and Solutions, Bridgewater, NJ



Hancock County Savings Bank, FSB



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www.hcsbank.com**



AFFORDABLE HOME LOAN PROGRAMS



FHA Program

- Minimum Down Payment
- Down payment and closing costs may be gifted
- Non-occupant co-borrowers are allowed!

First-Time Homebuyer Program

- Low down payments
- Down payment and closing costs may be gifted
- No Private Mortgage Insurance (PMI) required
- Choose fixed-rate loan amounts up to \$200,000.



**Denise Baker
Mortgage Loan Specialist
NMLS #288338
Home Savings Beaver Office
Office: 724-770-0700
Cell: 330-719-5217
Email: dbaker@homesavings.com**

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BCAR Awards Luncheon
and
Installation of 2017 President

Robert O. Williams

Presenting REALTOR of the Year
The Affiliate of the Year

REALTOR Emeritus

Frnk D'Amico

Darlene Zarnich

Joetta "Nicky" McLaughlin

John McLaughlin

February 16, 2017 at 11:30 am

Club at Shadow Lakes

2000 Beaver Lakes Blvd

Aliquippa, PA 15001

RSVP with Rose DeWeese at bcar3@verizon.net

By February 6th, 2017

Pre Paid Event

\$26.00 per person due at the time of registration

Buffet Luncheon will be served

Please show your Patriotic Pride by wearing something
Red, White or Blue

BEAVER COUNTY ASSOCIATION OF REALTORS®

Phone: 724-774-4126
Fax: 724-774-1984

650 Corporation Street, Suite 401
Beaver, PA 15009

email: bcar3@verizon.net
www.mybcar.com

2017 REALTOR® Dues Invoice

Please complete ALL information and return this form with dues payment.

Member: _____ Amount enclosed: _____
Member's office: _____ Office Phone: _____
Complete Office address: _____

Complete License Number (must be included) _____
e-mail address: _____

Dues Paid AFTER January 1, 2017 are subject to \$50 Late Fee.

NAR	\$155.00	
PAR	130.00	
LOCAL	130.00	
RPAC	<u>15.00</u>	voluntary donation to RPAC*
TOTAL	\$430.00	

_____ **Secondary REALTOR® Dues for 2017** **\$25.00**
(available to those agents who hold primary membership in another Association)
Primary Membership held at: _____

PAYMENT INFORMATION

_____ Paying by check. Make check payable to BCAR.
_____ Paying by credit card. Complete the following:
Cardholder's name _____
Account # _____
(Please make sure all numbers are easily read) We accept Visa, MasterCard & Discover
Signature: _____ Exp. Date: _____
Security Code _____ (3 digital number off back of card)
Credit Card Billing Address: _____

Membership to the Association of REALTORS is a 3-way agreement. Therefore, all dues are paid to the local Association who then forward dues payments to the National and State Assoc. in your behalf. The 2017 dues include a \$35.00 mandatory assessment by NAR of all REALTORS® to fund a nationwide public awareness campaign.

For the year 2017, the nondeductible portions of PAR and NAR dues for income tax purposes are as follows: PAR: Of the \$130 per member dues, 10% or \$13 is nondeductible by members for income tax purposes. NAR: Of the \$120 per member dues, 42% or \$50 is nondeductible by members for income tax purposes. The \$35 Public Awareness assessment is fully deductible.

**ANY DUES NOT PAID BY DECEMBER 31 WILL INCUR A \$50 LATE FEE
ACCORDING TO ARTICLE 10 SECTION 4 OF THE BYLAWS WHICH
PROVIDES THAT ALL DUES ARE DUE AND PAYABLE ON JANUARY 1ST.**

*REALTORS® Political Action Committee

REDUCING THE COST OF HOMEOWNERSHIP

Huntington is passionate about the growth of our communities as well as doing the right thing. This is why we are waiving our lender closing costs for borrowers purchasing or refinancing a home in a low- to moderate-income area. Reducing the cost of homeownership is one way we are making a difference.

Eligible Properties

The property must be located in one of Huntington's Assessment Areas. It must also be designated as a low- or moderate-income census tract by the FFIEC (Federal Financial Institutions Examination Council).

Eligible Products

Any Huntington mortgage product can qualify. Of course, standard borrower qualifications, financing guidelines and property type eligibility will apply.

Fees Waived

The term "lender closing costs" means fees normally charged by Huntington.* This includes processing fees, underwriting fees, appraisal fees, survey fees and recording fees—just to name a few.

For more information, please contact:

William Stouffer

Loan Officer

NMLS ID: 126079

671 Third Street

Beaver, PA 15009


p - 724.561.1033

c - 412.863.1524

William.P.Stouffer@huntington.com

*The term does not include charges by other parties, such as those for property taxes, transfer taxes, property insurance, flood insurance, mortgage insurance, owner's title insurance, guarantee fees, bond fees, state revenue stamps, city revenue stamps, seller concessions or cash back to the borrower.

All loans are subject to application and credit approval, satisfactory appraisal and title insurance. Terms, conditions and loan programs are subject to change without notice. Other terms, conditions and restrictions may apply.

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(11/15)





GREATER ERIE BOARD OF REALTORS®
2017 CANDIDATE
TRAINING ACADEMY

FRIDAY, JANUARY 27, 2017
9:30 AM – 3:00 PM; LUNCH IS INCLUDED!

Do you want to make a difference in your community? Are you considering running for local office? Are you interested in running a friend's campaign? The Candidate Training Academy is a must-attend session to learn the necessary steps to run a winning campaign.

The instructors are nationally-recognized political consultants who will teach you the ins and outs of running an effective campaign. You will learn how to fundraise, meet voters, mobilize volunteers and much more.

The class will take place on Monday, January 27, 2017 from 9:30 AM – 3 PM at the Greater Erie Board of Realtors® office:

2166 W. 8th Street
Erie, PA 16505

Register ASAP as space is limited!

Want to run for office?
Attend the Candidate
Training Academy in
Erie!

Learn how to develop a
winning campaign
strategy!

Learn creative
fundraising techniques!

Learn effective
constituent outreach
methods based on
voter demographics,
grassroots trends and
budget!

Open to the public!

REGISTER NOW!

Sign up by Jan. 13, 2017
membership@greatererieboardofrealtors.com

**CHECKS PAYABLE TO
GREATER ERIE BOARD:**

Realtors® - \$10
General Public - \$25

ANNUAL PRODUCTION AWARDS

A. General Guidelines

Nominee must be a BCAR Primary member to qualify for award in the subject year.

Agent Production report from Matrix **MUST** accompany award nomination to be counted. (Agent must pull their own production, office reports will not work.

Buyer agent controlled sales ID must be entered by listing agent to show on agents report.) Dual agent sales must be entered in Matrix to count.

FSBO or any transactional must have HUD/ALTA attached for credit of sales and contract pages 1 & 2.

No out of state referrals will be counted unless the nominee holds an active license in that state the subject year.

3+ person task force formed from various offices will verify production for awards determinations. All categories of awards will be audited.

Award certificates will be produced by the Association & recognized at the annual banquet.

- All awards to be turned in by **January 12th (of the New Year)**

B. Sales Award Categories;

Overall high units sold

Individual Residential

Individual Residential w/1 or more licensed assistant

Individual New Construction / Site

Individual Commercial

Team Residential

Team New Construction / Site

Team Commercial

C. Team Determinations

When advertised as a team in a subject year or

When agent advertises they have licensed assistant or

When advertising directs calls to: either / or will classify as team

When agents share an page of advertising but have each ad directed to named agents – will classify as individual

D. New Construction Award

When advertised as a Site Team in Subject Year

When 51% listed or sold from New Construction Site

All site team agents must be listed in ads – as per the PA Real Estate Commission

E. Commercial Award

When advertised as a Commercial agent in subject year

When 51% listed or sold from Commercial sales

SALES AWARD APPLICATION

Name: _____

Firm: _____

Category: _____

Dollar Production: _____

Guidelines:

1. Must be a BCAR primary member to qualify for award.
2. Production verification on sales **Must** have the mls sheet attached (mls book sold printout)
FSBO or any transactional must have HUD attached for credit of sales and contract pages 1 & 2.
3. No referrals out of the selling area will be counted unless agent holds an active license in that state.
4. All awards will be audited. Any sales award application that is not accompanied with the above information will not be counted. There will be no phone call to ask for the correct information.
5. All awards to be turned in by JANUARY 9th. (of the new year)

_____ Individual Residential

_____ Team Residential

_____ Individual Residential w/ Licensed assistant

_____ Individual New Construction / Site

_____ Team New Construction / Site

_____ Individual Commercial

_____ Team Commercial

BROKER VERIFICATION

I, _____ a REALTOR® in good standing with The Beaver County Association of REALTORS®, hereby affirm that this application is true and correct.

Signature of Applicant

Certification of Employing Broker during the qualifying year:

I hereby recommend for a Sales Award, REALTOR® _____
and verify that the itemized document of lists/sales is true and correct.

Date

Broker of Record/Manager

Note: If an applicant has worked for more than one office during the calendar year of the sales award, he/she must submit a separate signed application from each employing Broker/Manager.

NAME _____

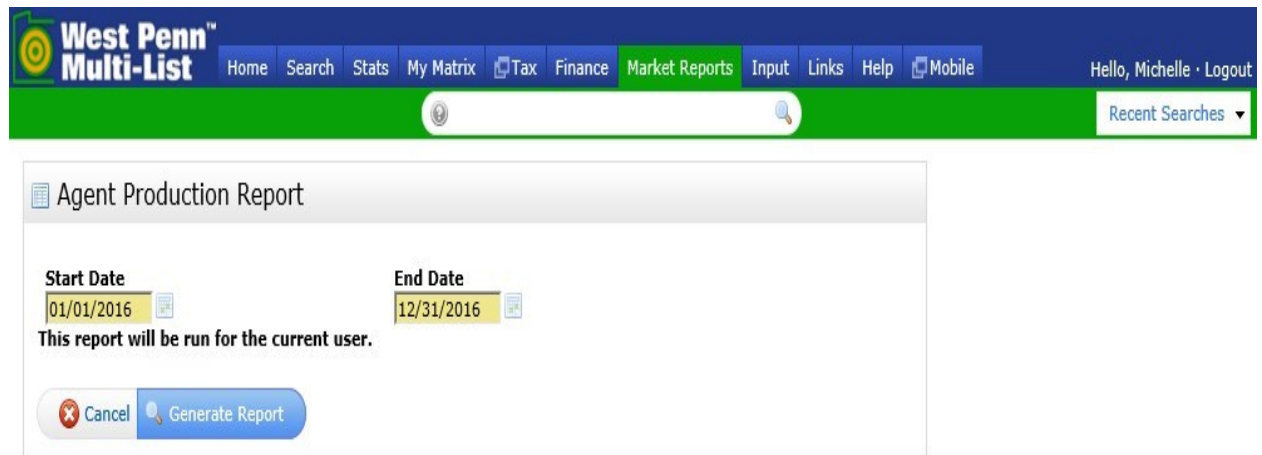
Must also send RES - BOOK - SOLD printouts (12 per page)

	Date of Sale	MLS #	Property Address	Sale Price (my listing)	Sale Price (my sale)	Cumulative Totals
1						
2						
3						
4						
5						
6						
7						
8						
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38						

MATRIX REPORT

Thank you to Michelle Branham for giving us a little “cheat sheet” on how to get the report for the sales award this year. Please review the information below and submit your reports no later than:

THURSDAY, JANUARY 12th, 2017



The screenshot shows the West Penn Multi-List Matrix interface. The top navigation bar includes links for Home, Search, Stats, My Matrix, Tax, Finance, Market Reports (highlighted), Input, Links, Help, and Mobile. The user is logged in as Michelle. The main content area is titled "Agent Production Report" and features two date input fields: "Start Date" set to 01/01/2016 and "End Date" set to 12/31/2016. Below the dates, it states "This report will be run for the current user." At the bottom of the form are two buttons: "Cancel" and "Generate Report".

How to get Report for sales awards;

1. Sign into Matrix
2. Click on Market report tab
3. Make sure report start date is 01/01/2016 to 12/31/2016
4. Click generate report
5. Your personal report will open in a new tab, print report.



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and Agents!

The Times
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Association of REALTORS®**
to provide marketing resources.
Become a BCAR Member Today!
– Our Partnership has Privileges –



REALTOR® Membership Benefits

Benefits Offered to Both Primary and Secondary Members

- ✓ **MONTHLY MEMBERSHIP MEETINGS**
 - Educational
 - Networking opportunities
- ✓ **EDUCATION**
 - New Member Orientation
 - Continuing Education Classes
 - Code of Ethics Training
- ✓ **ANNUAL AWARDS**
 - Sales Awards
 - REALTOR® of the Year
 - Emeritus Award
- ✓ **ADVERTISING DISCOUNT IN THE BEAVER COUNTY TIMES FOR**
 - Monthly Home Buyer's Guide
 - Twice a Month Here's My Card
 - Sunday Real Estate Showcase
- ✓ **AFFILIATE CONTRIBUTION**
 - Education
 - Holiday Beginnings
- ✓ **MONTHLY NEWSLETTER**
- ✓ **WEBSITE**
 - mybcar.com

Affiliate Membership Benefits

Affiliates are companies who have services in the real estate industry or benefits for REALTORS® members.

- ✓ **INVITED TO ATTEND ALL FUNCTIONS OF BCAR**
- ✓ **AFFILIATE MEETINGS**
- ✓ **WEBSITE**
- ✓ **SOCIAL NETWORKING**
- ✓ **ADVERTISING**
 - Discount in Beaver County Times
 - Highlight Affiliate Companies in Monthly Newsletter
 - ½ or Full Page in Monthly Newsletter
- ✓ **AWARDS**
 - Affiliate of the Year

To become a member of the BCAR: **724-774-4126**

MEMBER BENEFITS

So many times we hear, what do we get for our membership to the Beaver County Association of REALTORS®

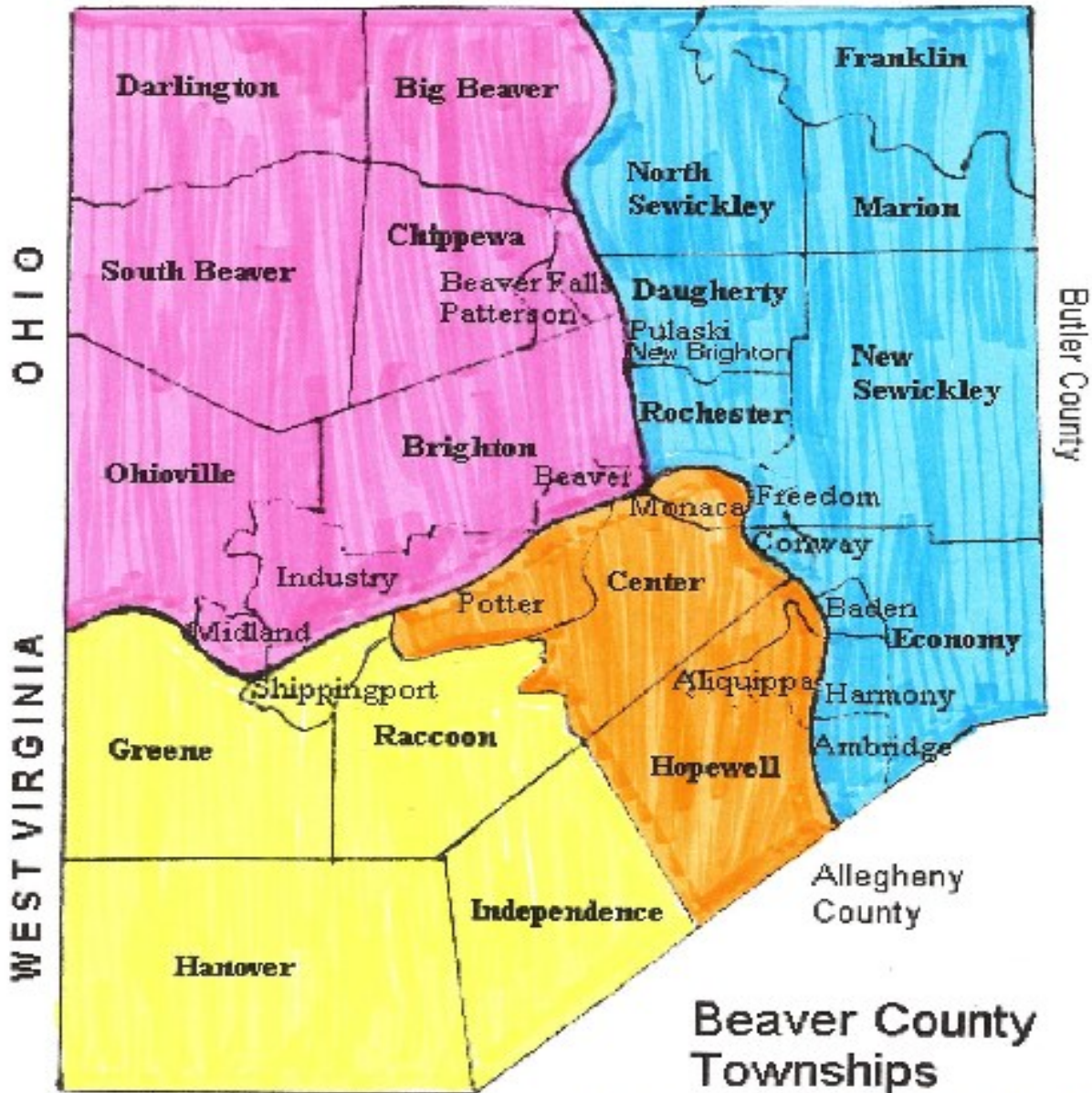
Well, take a minute and read the benefits. This ad has been running once a month in the Beaver County Times all year.

Thank you to the Times for running it.



New Listings: If you have a new listing and would like it to be on the Beaver County Tour you must go to the multi list and pull up the listing. There you will find an agent tour. Click the date that corresponds with the below schedule for the area your listing is in.

Beaver County Realtor Tour



BCAR is proud to announce starting in Sept 2010 a Beaver County Realtor® Tour every Tuesday 10 am to 12 pm. The tour is broken up into zones as follows:

- 1st Tues of the month
- 2nd Tues of the month
- 3rd Tues of the month
- 4th Tues of the month

Realtor's should place the listing they would like on tour in the MLS system no later than noon on Mondays so that the tour can be pulled and printed for distribution.

Beaver County Association of REALTORS®

650 Corporation Street
Suite 401
Beaver, PA 15009

Phone: 724-774-4126
Fax: 724-774-1984

E-mail: bcar3@verizon.net
Website: www.mybcar.com



AFFILIATE INFORMATION

FARMERS NATIONAL BANK

Phone: 724.622.4162

Representative: Ted George

Serves All States

Products/Services Offered: 95% Construction; Conventional; Portfolio loans for unconventional homes; Affordable Home Loans for under \$70,000; High Acreage loans; Doctor loans; Country Home loans; Lot loans; Doublewide lending

HANCOCK COUNTY SAVINGS BANK

Phone: 304-387-1620

Representative: Chrystal Duke & Debbie Walker

Serve Beaver County; Parts of Allegheny and Washington counties

Products/Services Offered: Purchases; Refinances; Construction Loans; Biweekly Loans; First Time Homebuyers; Fixed and Adjustable Rate Loans, Lot/Land Purchases; 80/20 Loans, Unsecured Home Improvement Loans; Blanket Mortgages; Family Sale Loan

HERITAGE SECURITY & SERVICE CO. INC.

Phone: 724-847-3211

Representatives: Greg Peluso & David Peluso

Serves Beaver, Allegheny, Lawrence, Mercer, Butler, Washington Counties

Products/Services Offered: Title Insurance; Closing Services.

HOME SAVINGS & LOAN

Phone: 724-770-0700

Representatives: Denise Baker

Serves Ohio, West Virginia, Western Pennsylvania, Michigan

Products/Services Offered: Construction loans; Dr. Loans; Down Payment Assistance Program; PA Housing; FNMA home ready, HARP, First Time Buyers no PMI; Lot loans, USDA; FHA: VA loans; Jumbo loans; Conventional with PMT & without PMI; Purchase & Refinance with Improvements

Note: Information displayed is in alphabetical order and supplied by the affiliates from the 2017 Affiliate Information Sheet.