

# THE REALTOR REPORT

Beaver County Association of REALTORS®

JULY 2015

PRESIDENT'S LETTER



## 2015 Officers and Board of Directors

**President:** Bev Pietrandrea  
**President-Elect:** Bridget Wysocki  
**Secretary:** Judy Plakosh  
**Treasurer:** Michelle Branham  
**Directors:** Bob Bixler  
Dave Bodell  
Rita Brimmeier  
Ernie D'Achille  
Lisa Dowling  
Peg Gahles  
Amy Logan  
Cindy McConnell  
Joan Shanahan  
**Immediate Past-President**  
Leslie Chaklos  
**Affiliate Director:**  
Rich Masucci  
**Association Executive:**  
Karen Fuller

Dear Realtors and Affiliates,

Hope you all had a fabulous July 4<sup>th</sup> weekend celebrating this wonderful country! May God continue to watch over and protect the land of the free and the Home of the brave! Please take a moment and say a prayer for all those who have served and for those still serving in the military to protect our rights and our families.

It is that time of the year to seek out members of the association to be a vital part of the Board. These positions are President -Elect, Treasurer, Board member positions and committee chairs. These positions require very little but offer great rewards. We need to maintain the high standards set by all of our previous members and to secure our Association for years to come. Please take time and consider being a part of the Beaver County Association of Realtors!

There are many events that will be coming up, so please mark your calendars! First is the Manna Dinner on July 14<sup>th</sup> at the House of Prayer. Then the Affiliates will be hosting a breakfast on July 16<sup>th</sup> regarding the new changes coming to us. The changes will be starting in August, but will be in full swing by October 1<sup>st</sup>. It is only \$7.00 and that includes a great breakfast!! On August 18<sup>th</sup> we will have a free seminar on tax credits for you.....the Realtors!! Don't miss out on this!! September is the "Round Table" and it will be sponsored by the Affiliates. Watch for more details.

The association is sponsoring continuing education classes on Tuesday, October 13<sup>th</sup> and Tuesday, October 20<sup>th</sup>. These classes will include a free continental breakfast, snacks, lunch and give-a-ways. These classes will also include the required quadrennials and are limited to 50 in each class!! You will be receiving the registration forms soon.

This year the Annual Auction chaired by Vic Smith will be held at Shadow Lakes in November 4<sup>th</sup>. Some place new and some new changes. Don't miss it. Finish your Christmas list early! Something for everyone on your list and helping our community at the same time! If you would like to donate any items please call Karen at the BCAR office or Vic at Berkshire Beaver.

If you have any ideas for the Association, please call Karen at the Board office and let her know. We are always looking for ways to improve our Association so it benefits our members.

As always, please be safe and respect one another! May God Bless!

ENJOY LIFE!

*Beverly*

**RESPA UPDATE SEMINAR  
REAL ESTATE SETTLEMENT PROCURES ACT**

**THURSDAY, JULY 16, 2015  
FIRST PRESBYTERIAN CHURCH  
252 COLLEGE AVENUE, BEAVER, PA  
ONLY \$7 PER PERSON  
INCLUDES BREAKFAST AND SEMINAR**

**SPEAKERS WILL ADDRESS THE CHANGES FROM  
BOTH A LENDING AND SETTLEMENT PERSPECTIVE**



*Big Changes  
Are Coming...*

*Your Affiliates are constantly  
working to keep you informed.*



**Registration 8-8:30 a.m.**

Breakfast 9 a.m.

- Scrambled Eggs
- Bacon and sausage
- Home fried potatoes
- Biscuits with butter and jelly
- Fresh brewed coffee
- Orange and Cranberry juice

RSVP by Friday, July 10<sup>th</sup>

Call 724-774-4126 or email

Karen Fuller at

bcar3@verizon.net



# RPR mobile™

## Introducing RPR mobile™

- Search for any property, on and off market
- View details like, tax, mortgage, historic and distressed data - all in one place
- Get market conditions on your homepage
- Quickly email company branded reports to your clients

## Getting started

Download RPR mobile™ for your Android Phone or iPhone and login with your existing RPR account.



New to RPR? Open RPR mobile™, and press "Create Account" to get started. RPR is an NAR member benefit.

**CODE OF ETHICS** Article 4: When buying or selling on their own account or for their families or firms, REALTORS® make their true position or interest known.



WELCOME New Members: **Tiffany Hoegle** – Commonwealth Real Estate Services; **Justin Baker** and **Nick Spanos** – Northwood, Wexford; **Damon Pierce** – Northwood, Cranberry Twp; **Sydney Griffin** and **Christine Hyatt** – RE/MAX Select, Monaca;

New Affiliate: **Wesbanco** 724-909-7053  
3531 Brodhead Road 800-328-3369 X 95053 Michael Colangelo  
Monaca, PA 15061 Fax 724-774-7869 mcolangelo@wesbanco.com

REALTOR Changes: Aimee Tustin and Pamela Miller of Northwood, Beaver have a new email address: tustinmillerteam@northwood.com

**Corrine Lucas** is now with RE/MAX Select in Cranberry Twp.

Congratulations to **Margie Linville** of Northwood, Cranberry Twp for receiving her SRES designation.

**All items for the Rapper must be in by the FIRST DAY of each month.**



# Hancock County Savings Bank, FSB



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304 723-4140

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**Free Online Banking and Bill-Pay at  
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- Certified Third Party EIFS Inspections

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**[pittsburgh.housemaster.com](http://pittsburgh.housemaster.com)**



**Give Yourself a RAISE in 2015!**

**"Proven Business Tax  
Strategies  
for the Real Estate  
Professional"**

**Strategies that save time & money!**

(Training best suited for the Established Agent who uses  
an accountant or does his or her own tax return)

**Tuesday, 8/18/2015  
10:00 am- 12:00 pm**

(Please arrive at **9:45 am** for registration.  
Seminar starts promptly at 10:00 am)

Designed for one-owner and husband-and-wife-owned businesses  
(proprietorships, S corporations, C corporations, limited liability companies,  
1099, statutory employees)

**Sponsoring Beaver County Association of Realtors  
Where: First Presbyterian Church  
(252 College Avenue, Beaver PA 15009)**

**RSVP TO: Karen Fuller, (724) 774-4126,  
[bcar3@verizon.net](mailto:bcar3@verizon.net)**

**You Will Learn:**

- **Audit-Proof Record Keeping** and time-saving rules,
- **Entertainment Strategies, Car Strategies** (what is best for you?).
- Learn "easy" legal documentation techniques and how you can help your accountant work more efficiently on your behalf.
- **Home-Office Deduction** *is no longer a red flag*. The rule has changed!
- Learn what you can do to use the **105 Medical Plan** and **turn your family's medical expenses into 100% deductible tax-favored business expenses!**
- Proven low-stress, **time saving techniques** and strategies for avoiding an **IRS audit! And that is just for starters!**

**RESERVE YOUR SPOT.....SEATING IS LIMITED!!!**



## UPCOMING EVENTS:

July 14th Manna Dinner at House of Prayer in Aliquippa

July 16th RESPA Update Seminar at First Presbyterian Church, Beaver

October 8th Steak Gate, Two Mile Run Park

October 13th and 20th CE Classes at Holiday Inn Express—Watch for details

September Affiliate Sponsored Round Table

December 4th Holiday Beginnings at BaRuni's, Baden

## Government Affairs Corner

To: Beaver County Association of Realtors

From: Government Affairs

Date: 26 June 2015

Re.: Legislative Notices

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### News from Washington:

#### RESPA/TILA

The Consumer Financial Protection Bureau has proposed to delay [RESPA/TILA integration](#) from August 1, 2015 to [October 2015](#).

This proposal will remain open for public comment until July 7<sup>th</sup>. The National Association of Realtors plans to submit feedback during this time.

#### 1031 Like-Kind Exchanges

Overall tax reform is unlikely during a presidential election, however, there is a chance that Congress address corporate tax reform. In the unlikely event that this occurs, NAR is proactively collecting testimony in regards to [1031 like-kind exchanges](#)

Anyone interested in submitting a testimony, please contact Government Affairs at [gad@realtorspgh.com](mailto:gad@realtorspgh.com)

### News from Harrisburg:

#### FY2016 Budget Deadline Approaches

The Governor's office and a Republican-controlled assembly will be considering everything from liquor privatization to property taxes over the next week the June 30<sup>th</sup> deadline nears. Government Affairs will be posting legislative alerts as [property tax legislation](#) is considered.

An analysis of Governor Wolf's budget proposal, commissioned by the Pennsylvania Association of Realtors, found that the Governor's proposal would not allow for limitations on school district property taxes like Senate Bill 76.

*For the complete comparison of the Governor's budget and SB 76, conducted by Anderson Economic Group, please see the attached file.*



# Analysis of Governor Wolf's FY 2016 Budget Proposal: Impact on Taxpayers and Housing

Commissioned by the Pennsylvania Association of Realtors®  
May 2015



Pennsylvania's property tax system has become increasingly problematic for the Commonwealth's taxpayers. Assessments are inconsistent and outdated, millage rates are subject to common but unpredictable increases, and the changing demographics of the state have resulted in more elderly homeowners, who are often on fixed incomes and more sensitive to changes in property tax bills. **Senate Bill 76 (SB 76) would have eliminated school districts' ability to tax local property and replace those revenues with a transfer from the state, funded by income and sales tax increases. Governor Wolf's proposal provides property tax relief and similarly increases sales and income taxes, but does not result in the same limitations on school district property taxes as SB 76.** AEG estimated the governor's proposal's fiscal impact with respect to the changes to sales, income, and property taxes. We also estimated the potential impact that these changes may have on the housing market.

**Governor Wolf's proposal** would make the following major changes to sales, income, and property taxes:

- The state will place gaming revenues and a portion of the personal income tax into the Property Tax Relief Fund (PTRF) each year.
- **\$3.8 billion each year will be distributed from the PTRF to school districts**, according to a formula similar to that used for current property tax relief from gaming revenues.
- Under the formula, school districts with relatively higher property taxes and relatively lower income will receive greater relief.
- School districts must use these funds to increase their homestead exemptions and then lower millage rates.
- The state **personal income tax rate** will increase from 3.07% to **3.70%**.
- The state **general sales and use tax rate** will increase from 6% to **6.6%**.
- The sales and use tax will be expanded to cover an extensive list of additional goods and services.
- **Philadelphia's** total sales tax rate would be unchanged.
- Tax relief in Philadelphia would go first to eliminating the new local cigarette tax and then to lowering the wage tax.

**Estimated Fiscal Impacts.** We estimate that new tax relief will total \$3.2 billion, \$2.8 billion of which will go toward reducing property taxes. In addition, the sales tax increase and expansion will increase revenues by \$3.9 billion and the personal income tax rate increase will increase revenues by \$2.4 billion. **The net increase in taxes due to these tax changes is \$3.0 billion.**

**Impact on Housing.** Lowering property taxes lowers the cost of owning a home, resulting in greater home values. On the other hand, increasing taxes overall reduces after-tax income and residents' willingness to pay for housing. On net, we estimate that these tax changes could **increase home values by 3% to 5%, on average. This will vary dramatically** from district to district, as property tax relief varies dramatically across districts. There may be a **temporary increase in transactions** (home sales), as homeowners and homebuyers adjust to the new market conditions.

**Comparison to SB 76.** Though both measures would increase and expand the sales and use tax, increase the personal income tax rate, and provide property tax relief, key differences between the governor's proposal and SB 76 include:

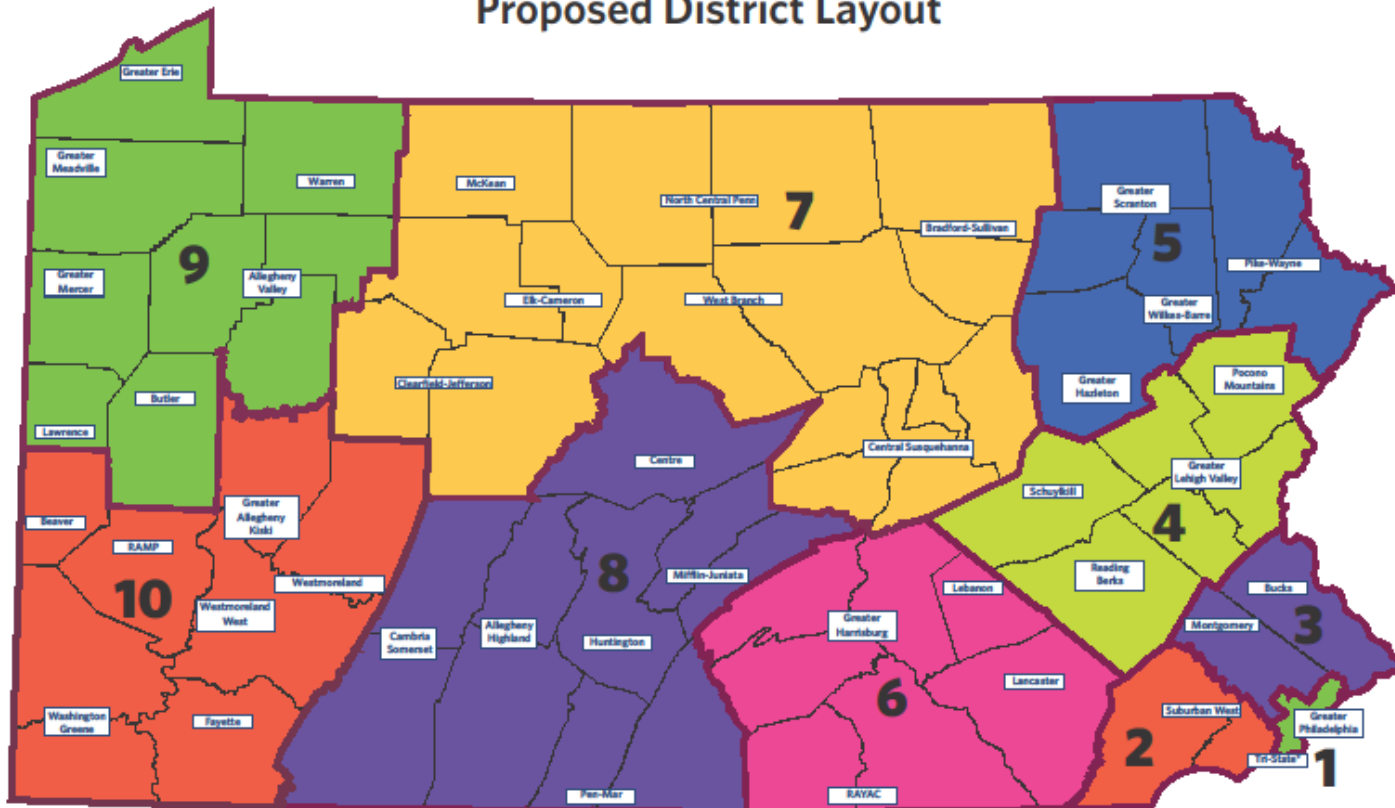
- **SB 76 was approximately revenue neutral.** All sales and income tax increases were dedicated to the PTRF, which provided property tax relief to school districts.
- **SB 76 eliminated property taxes for school districts.** Under the governor's proposal, there is no reason to believe that future changes in school district's property taxes will be any different than the status quo.

**About the Study's Author.** Anderson Economic Group is a research and consulting firm specializing in economics, public policy, finance, business valuation, and industry analysis. The firm has offices in East Lansing, Michigan and Chicago, Illinois.

At the Harrisburg Quarterly meetings a possible redistricting was discussed. Below is the proposed new districts. This would not take affect until 2017. Keeping you updated on possible changes throughout the state.



## Proposed District Layout



*\*The Tri-State Realtors® Commercial Alliance covers the entire state.*



## 2015 Election

It is time once again to think about Beaver County Association of REALTORS® Annual Election. We are looking for President Elect, Secretary, Treasurer and Director positions. If you would like to become more involved with the association, then we are looking for you. Fill out the attached election application and get it to the association office. If you have any questions on a position, please call the association office at 724-774-4126. Thank you in advance for your service.



**Beaver County Association of REALTORS®**

**Election Application**

**Name:** \_\_\_\_\_ **Office:** \_\_\_\_\_

**Phone Number:** \_\_\_\_\_

**Seeking Consideration for Position of:** \_\_\_\_\_

**Present position in industry: (Please indicate how many years)**

\_\_\_\_\_ **Salesperson**                      \_\_\_\_\_ **Broker of Record**                      \_\_\_\_\_ **Appraiser**

\_\_\_\_\_ **Associate Broker**                      \_\_\_\_\_ **Sales Manager**                      \_\_\_\_\_ **Property Manager**

**Have you participated in Local Association activities:**    \_\_\_\_\_ **Yes**                      \_\_\_\_\_ **No**

**Have you served as a Board Member?**    \_\_\_\_\_ **Yes**                      \_\_\_\_\_ **No**

**If so, in what capacity/year/term?** \_\_\_\_\_

\_\_\_\_\_

**Committees Served/Year:** \_\_\_\_\_

\_\_\_\_\_

**Committees Chaired/Year:** \_\_\_\_\_

\_\_\_\_\_

**State Association:** \_\_\_\_\_

\_\_\_\_\_

**National Association:** \_\_\_\_\_

\_\_\_\_\_

**Special Achievements:** \_\_\_\_\_

**Why do you want to be considered as a candidate?** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_



## Beaver County Association of REALTORS®

### Eligibility of Officers and Directors

#### **II. ELECTION OF OFFICERS AND DIRECTORS - Per Policy and Procedures**

Prior to the election meeting, all candidates will be required to complete the Association's standard form on qualifications for office.

Candidates for officers and directors are required to have been a member of an Association for at least two years and to have served on a standing committee.

Criteria for President-Elect Nominees.

The nominee shall be a REALTOR with at least three (3) years membership in the Board and shall have successfully completed service to the Board as:

A committee member

A chairperson of a committee

A two-year term as a Director, and/or Secretary, and/or treasurer.

#### **Information from Bylaws Article XI—Officers and Directors Section 5B**

##### **Criteria for President Elect, Officers and Directors**

1. Criteria for president-elect Nominees. The nominee shall be a REALTOR® who shall have their principal vocation in any of the following, alone, or in combination: real estate brokerage, sales, leasing, property management, or appraising. the nominee shall have three years of membership in the Association and shall have successfully completed service to the Association as (1) a Standing Committee Member, (2) a Chairperson of a Standing Committee, and (3) a two year term as a Director, and/or Secretary, and/or Treasurer.

2. Criteria for directors and officers other than President-Elect: The nominee shall be a REALTOR who shall have their principal vocation in any of the following, alone, or in combination: real estate brokerage, sales, leasing, property management, or appraising. Nominees shall also be Members in "good standing" of the Association and shall have served on a standing committee.

*The election is held the last two weeks in October and on our [www.mybcar.com](http://www.mybcar.com) website. The results are given at our Annual Charity Auction in November.*

If you would like to run for office please be sure to fill out an election application and return it to the association office. If you have any questions, please contact the association office at 724-774-4126.

## Community Service Project

At the June Board Of Directors meetings, Peg Gahles, Community Service Chair and the Board did a personal hygiene bag for Cornerstone and the homeless women in the area. Each person donated 25 of a hygiene item and they were bagged for the homeless women. We would also like to thank RE/MAX Select, Center Twp. for also contributing monetary donations for additional items purchased by Amy Logan. Thank you to all who contributed. Cornerstone was very overwhelmed by the donation and appreciative.







**HANCOCK**  
**ARCHITECTURE**

# Hancock Architecture

390 Pinney Street | Rochester, Pa | 724-774-8023  
[www.hancockarch.com](http://www.hancockarch.com)

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Site Development • Feasibility Studies  
Concept Designs • Space Planning • Tenant Test Fits  
Code Review/Permitting • Cost Estimates

## 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](mailto:dbaker@homesavings.com)**



## 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.

# Our Partners have Privileges

## BCAR REALTOR Benefits

### BENEFITS OFFERED TO BOTH PRIMARY AND SECONDARY MEMBERSHIPS

#### 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

#### WEBSITE

#### MONTHLY NEWSLETTER

#### ADVERTISING DISCOUNT IN THE BEAVER COUNTY TIMES

- Home Buyer's Guide
- Here's my card
- Sunday Open Houses
- Progress Edition

#### AFFILIATE CONTRIBUTION

- Education
- Holiday Beginnings



We are a professional organization dedicated not only to our members but to the community needs. We are very active in fund raising and supporting local charities.

Also members of the National Association of REALTORS® and the Pennsylvania Association of REALTORS® and receive all the benefits they offer.

## BCAR Affiliate 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

We are given the opportunity as professionals to work alongside the REALTORS® with their support. With a group effort, we give back to the community and help support local charities.



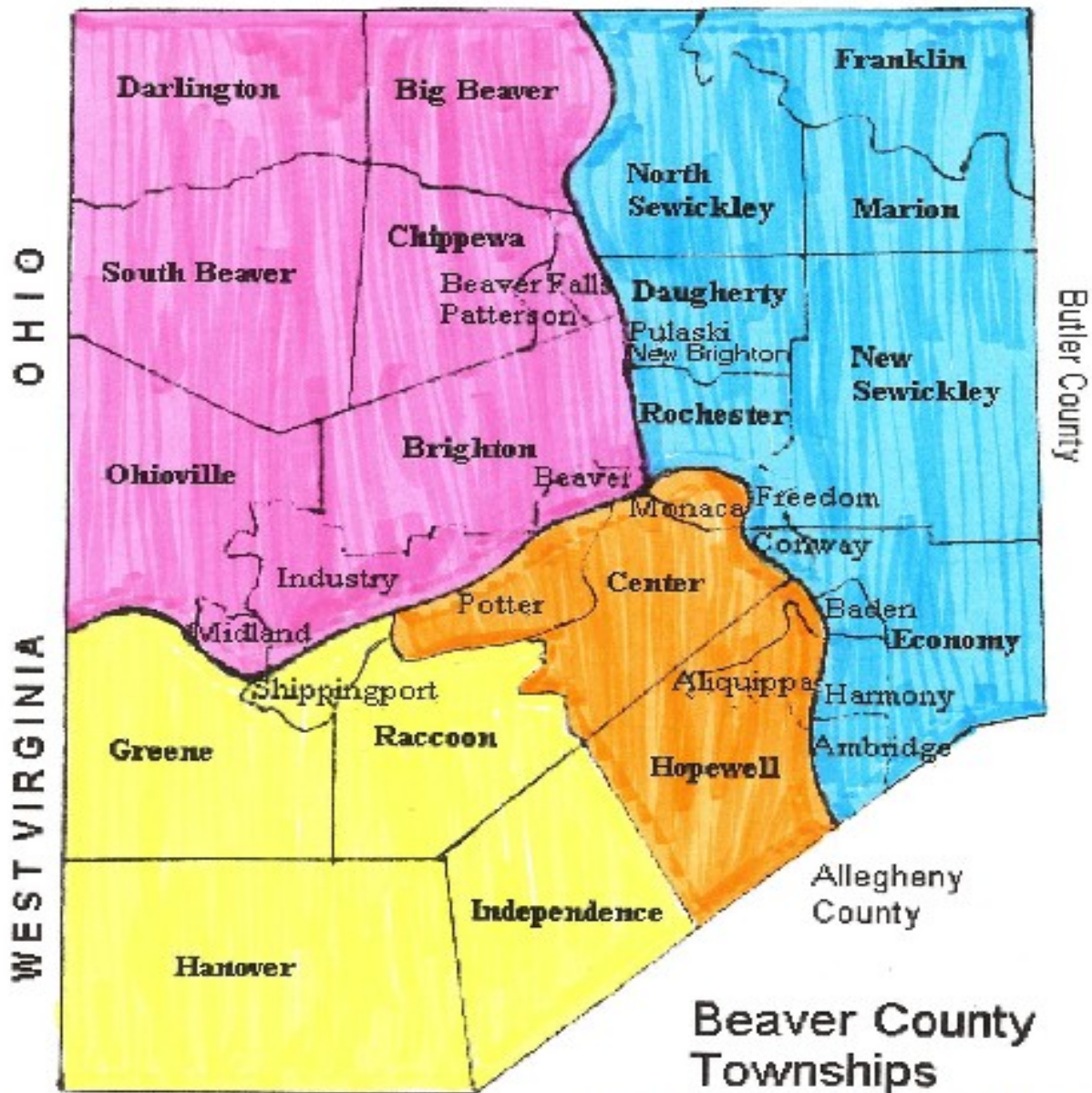
Independence Day  
**U.S.A.**

Contact the Beaver County Association of REALTORS  
at 724-774-4126 for your membership today.



**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

### HANCOCK ARCHITECTURE

Phone: 724-774-8023

**Representatives:** Kathy Bingle and Edward Hancock

**Serve** licensed in Pennsylvania, Ohio, and West Virginia

**Products/Services Offered:** Full architectural services including but not limited to: Architecture; Interior Architecture and Design; Code Compliance Services including ADA and Building Permitting; Engineering; Planning and Cost Estimates; Project Management—from planning and design through construction.

### HANCOCK COUNTY SAVINGS BANK FSB

Phone: 800-225-1620

**Representatives:** Judy Swearingen and Debbie Walker

**Serve** Hancock, Brooke, and Ohio County in WV; Allegheny, Beaver, Parts of Washington in PA; Columbiana and Jefferson County in Ohio.

**Products/Services Offered:** Purchase, Refinance, Construction Loans, Bi-weekly Loans, First Time Home Buyers, Fixed and Adjustable Rate Loans, and Lot Purchase. (We do Not sell our loans)

### HERITGAE SECURITY & SERVICES CO, INC

Phone: 724-857-3371

**Representatives:** Gregory J. Peluso and David C. Peluso

**Serve** Allegheny, Beaver, Butler, Lawrence, Mercer, and Washington Counties

**Products/Services Offered:** Title Insurance and Real Estate Closing Services

### HOME SAVINGS & LOAN

Phone: 724-770-0700

**Representative:** Denise Baker

**Serve** Allegheny, Beaver, Butler and Lawrence Counties

**Products/Services Offered:** FHA loans, Construction, PA Housing, Manufactured Homes, Conventional Loans, No PMI Loans, 5% down Construction