

# THE REALTOR REPORT

## PRESIDENT'S LETTER

JUNE 2016



### 2016 Officers and Board of Directors

**President:** Bridget Wysocki  
**President-Elect:** Bob Williams  
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**Immediate Past-President**  
Bev Pietrandrea  
**Affiliate Director:**  
Rich Masucci  
**Association Executive:**  
Karen Fuller

Hello REALTORS and Affiliates,

Well it's June and I am half way thru my term as your president. Thanks to Karen Fuller and the board members, its been great so far.

Bev and I traveled to Harrisburg for the PAR Spring meeting, so here is some info sharing.

FYI House Bill 1437 , which proposes to amend the Municipal Property Maintenance Code unanimously passed the House and is currently under consideration by the Senate Urban Affairs Committee. This amendment would require that certificates be issued by municipalities who conduct resale code inspections, regardless of the nature of the code violation found. The amendment creates a new category of "Temporary Access" certificates that would allow the sale to move forward, but require the substantial code violations be corrected prior to new owner inhabiting the property. It would also require that all other code violations be corrected within a certain time frame, with financial and other penalties left in place for failure to comply.

A list of other House and Senate Bills being reviewed or supported by PAR can be found on the website [PARealtor.org](http://PARealtor.org)

CALLS TO ACTION VIA TEXT- TEXT 30644 TO SIGN UP

**Please come out for BINGO Night on June 22nd at Center Stage. SUPPORT THE AFFILIATES THAT SUPPORT YOU!**

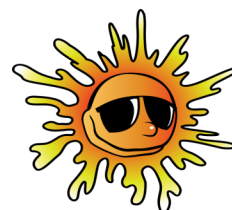
Our nominating committee is in search of new directors and officers. It would be greatly appreciated if you would please consider stepping up and giving just a few hours a month of your time for the good of **YOUR ASSOCIATION AND INDUSTRY**. Be a Leader the worst that could happen is you might actually learn something

**The way to get started is to quit talking and begin doing.**

Walt Disney

Thanks for reading,

Your 2016 President  
Bridget Wysocki



The affiliates are sponsoring a fund raiser BINGO instead of the Night at the Races. These funds go to the affiliates so they can sponsor other events to benefit the membership at little or no cost to you. Come out and support the affiliates. Guest are welcome.....please bring two!!!!



**WEDNESDAY  
JUNE 22, 2016  
6-8:30 P.M.  
BINGO  
FUNDRAISER**

The Beaver County Affiliates are hosting a fun night out to help raise funds for the Affiliate sponsored events.

Dinner will include: Baked Chicken, Ziti, Hot Sausage, Tossed Salad, Parsley Potatoes, Fresh Baked Rolls, Water, Soda, Coffee and Hot Tea. 6 Bingo Cards will be provided. Additional cards of 6 are available for a small fee.

Cash Bar – 12 oz. drafts \$3.00 and 12 oz. mixed drinks \$4.00



Let's Make This Event A Success!!

**NETWORK WITH  
REALTORS® AND  
AFFILIATES – COME  
AND HAVE SOME  
FUN!  
WE ENCOURAGE  
YOU TO BRING  
GUESTS!**

**CENTER STAGE  
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OLD BRODHEAD  
RD. CENTER TWP.**

**\$25 PER PERSON  
INCLUDES A BUFFET  
DINNER, AND BINGO  
CARDS  
CASH BAR  
BINGO PRIZES WILL  
BE AWARDED.  
CHINESE AUCTION  
AND 50/50 RAFFLE**

**BEAVER COUNTY  
ASSOCIATION OF  
REALTORS®**

Karen Fuller  
Call 724-774-4126

[www.mybcar.com](http://www.mybcar.com)

RSVP and payment due by  
June 14th

## UPCOMING EVENTS:

June 8th BOD Meeting

June 10th Next Affiliate Meeting

June 14th Serving Manna Dinner—Volunteers Needed

June 14th New Member Orientation

June 22nd Affiliate Sponsored Bingo



**SAVE THE DATES:** November 2 Charity Auction

January 9, 2017 All Sales Awards Due to Assoc Office

February 16, 2017 Installation and Awards Banquet

## CODE OF ETHICS

Article 14: REALTORS make only truthful, objective comments about other real estate professionals.

Welcome New Members: **Becky Boring** and **Joanna Naylor** – Coldwell Banker, Moon Twp; **Kimberly Cannon** – SWC Properties; **Dan Capalongo** – Berkshire Hathaway, Moon Twp; **Crissy Moran** – Berkshire Hathaway, Sewickley; **Anthony Kincade**, **Michele Kincade**, **Amanda Scobie** – RE/MAX Select, Monaca; **Kaitlyn Yakish** – Coldwell Banker, Cranberry Twp

Secondary Member: **Michelle Tempalski**—Coldwell Banker, Cranberry Twp.

Member Changes: **Rebecca Braun** is now with Keller Williams, Wexford office.

**Charese Burton** is now with Berkshire Hathaway, Moon Twp office. Her email Address is [chareseburton@thepreferedrealty.com](mailto:chareseburton@thepreferedrealty.com).

**Dan Capalongo** of Berkshire Hathaway, Moon Twp has a new email address. It is [dancapalongo@thepreferedrealty.com](mailto:dancapalongo@thepreferedrealty.com)

**Bill Chamberlain** is now with Beaver Valley Realty. His new email address is [bill@beavervalleyrealty.com](mailto:bill@beavervalleyrealty.com).

**Lori Mikula Bianco** of RE/MAX Select, Monaca has a new email address. It is [lorimikulabianco@gmail.com](mailto:lorimikulabianco@gmail.com)

**John Samuels** of Coldwell Banker, Cranberry Twp has a new email address. It is [john.samuels@pittsburghmoves.com](mailto:john.samuels@pittsburghmoves.com)

Affiliate Changes: **Penn Suburban Abstract, LLC** has moved. Their new address & numbers are 8890 Peebles Road, Suite 3 Allison Park, PA 15101, phone 724-776-9750 and fax number 412-367-2605

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

## GOVERNMENT AFFAIRS

Last month our Government Affairs Director, Matt Wilson, went to Washington, D.C. and attended the legislative meetings for NAR. Matt was able to meet with Congressman Rothus, Congressman Doyle and Congressman Murphy. In addition to the congressmen, Matt also was able to speak with Senator Toomey and Senator Casey. He was able to speak with our politicians about flood insurance legislation, g-fees, mortgage interest deductions, and condominium owner/rent ratios. Flood insurance is a major issue. Federal law requires that property owners with federally related mortgages buy and maintain a minimum amount of flood insurance coverage for properties located in Special Flood Hazard Areas. Currently, property owners may not satisfy this “continuous coverage” requirement with some private market alternatives to the National Flood Insurance Program (NFIP). If a policyholder leaves the NFIP for one of these market options, they could jeopardize their grandfathered status and face substantial rate increases should they later return to the NFIP. Our government affairs director was able to make sure that our representatives know that these rate increases are unacceptable. G-Fees have been an ongoing battle with the government. Matt wanted to ensure that qualified borrowers have access to safe and affordable financing and enact legislation that prohibits guarantee fees (G-fees) from being extended, increased and diverted for unrelated government spending. Since the inception of the modern income tax, the MID has made homeownership possible for millions of American families, while strengthening society. We made sure our representatives know to reject tax reform plans that eliminate or marginalize the mortgage interest deduction for primary and second homes. Lastly, many first-time homebuyers turn to condominiums as a more affordable option for homeownership. Condominiums make up about 9 percent of the housing stock, but their share of the FHA portfolio is only 4.1 percent. Current FHA condo lending rules restrict the number of condos available to FHA homebuyers, thus limiting the often most affordable, appropriate choice for many families. Changes to the processing of rural housing loans will improve access for deserving families, and reforms to federally assisted housing programs will ease burdens for landlords and improve access for residents. We lobbied our politicians to make sure they keep condominiums available to everyone. In addition to his trip to Washington, D.C., Matt was also able to attend the PAR Spring Business Meetings in Harrisburg.



### YOUR BEST INVESTMENT IN REAL ESTATE!

Are you interested in protecting real estate interests and property rights? Donate your \$15.00 fair share to the RPAC 2016 campaign. Contact the association office to make your donation. We are getting closer in reaching our goal but we need a few more members to contribute. Can we count on you to meet our local goal?

Your contribution is **greatly appreciated** and is voluntary and not tax deductible.

Leslie Chaklos, 2016 RPAC Chair



## How many of your homebuyers could benefit from a 2% down payment?

The Wells Fargo Community Development Mortgage program is designed to help make homeownership more attainable for low-to-moderate income customers.

### Homebuyers can take advantage of:

- Down payments as low as 2%.
- No mortgage insurance required.
- Less demanding guidelines — homebuyers may qualify at 100% or below Area Median Income limits with a single 42% debt-to-income ratio and a non-traditional credit history.
- Greater flexibility — for sources of down payment and closing costs, including seller closing cost contributions up to 3%.
- Various eligible properties — including primary, owner-occupied 1-2 unit homes, condos, PUDs, and townhomes.

### Additional information:

- Program is for home purchases only.
- Homebuyer education may be required, which is now available online.

### Let's work together

I can help you take full advantage of Wells Fargo programs and services designed to help you build business, help qualified buyers get approved, and close deals.

### Contact me today

#### Bill Stouffer

Mortgage Specialist  
Phone: 412-863-1524  
[www.wfhome.com/william-stouffer](http://www.wfhome.com/william-stouffer)  
[William.P.Stouffer@wellsfargo.com](mailto:William.P.Stouffer@wellsfargo.com)  
NMLSR ID 126079

This information is for real estate, builder and not-for-profit professionals only and is not intended for distribution to consumers or other third parties.

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**PennState**  
Beaver

Location:

Penn State Beaver  
100 University Drive  
Monaca, PA

724-773-3700

[beaverce@psu.edu](mailto:beaverce@psu.edu)

### **Required Pre-Licensing Salesperson Courses**

#### **Real Estate Fundamentals**

Mondays and Thursdays

September 26 through November 11, 2016 6:00 p.m. - 8:00 p.m.

Fee: \$275

#### **Real Estate Practice**

Mondays and Thursdays

September 26 through November 11, 2016, 8:15 p.m. - 10:15 p.m.

Fee: \$275



### **Quadrennial Code of Ethics Training**

The National Association of REALTORS® requires that every four (4) years REALTORS® **MUST** complete Code of Ethics Training. This is a requirement of being a REALTOR® member and is due by December 31, 2016. This class can be achieved through continuing education, new member orientation, or code of ethics online at [www.realtor.org](http://www.realtor.org).

If you have taken ethics training through continuing education not sponsored by the Beaver County Assoc. of REALTORS® then please be sure to supply the association office with that documentation. Each association is responsible for tracking the Quadrennial Code of Ethics Training.

**The association will also be hosting a Quadrennial Code of Ethics Training AFTER the license renewal. This is not scheduled yet so watch for details after May 31st.**

Again, if you have taken ethics as a ce class not sponsored by BCAR please be sure to provide that info to the association office, so you received credit for the National Association.

Any questions, please call BCAR at 724-774-4126.



Community Service will be collecting non-perishable food items and monetary donations at our **membership meetings** this year. The items donated will go to help local food banks. Please be sure to bring items to help support the food banks!! Next collection will be the Affiliate Sponsored Bingo.

**Made any changes....** have you switched offices, got a new email address or changed cell numbers???? Be sure to contact the association office with these changes. This will help you stayed informed with the association.

**Www.mybcar.com**



The Beaver County Association of REALTORS website is [www.mybcar.com](http://www.mybcar.com).

For REALTORS to log in you use your real estate license number as your username and password. Be sure to use capital letters. Once on your page then you can change your username and password to anything you like. Just be sure to click on update member at the bottom of the page to save your changes.

Did you know you can put a bio on about yourself and add your picture? Again be sure to click the update member button to save those changes.

Affiliates, for you to login in it is the first representatives first name as username and last name as password. Again once on your page you can change the username and password to what you like, just be sure to click the update member button to save your changes. You can also add a bio about yourself and your picture.

The website committee is in the process of giving the website a new look and make some changes. If you have suggestions on how to make this website your SOURCE for information please contact the association at 724-774-4126 or by email at [bcar3@verizon.net](mailto:bcar3@verizon.net).



## LENDER CLOSING COSTS ... **WAIVED!!**

Huntington is passionate about the growth of our communities and doing the right thing, so we are waiving our lender closing costs for borrowers purchasing or refinancing a home in low or moderate income areas. We want to make a difference in our communities by reducing the cost of homeownership. That's just the right thing to do.

### Eligible Properties

The property must be located in one of Huntington's Assessment Areas and 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.<sup>1</sup> This includes processing fees, underwriting fees, appraisal fees, survey fees and recording fees—just to name a few.

## For more information contact:

**MLO Name Ted George**




**MLO Title VP, Mortgage Loan Officer**

Email: [Ted.George@Huntington.com](mailto:Ted.George@Huntington.com)

Phone: 724.561.1033

NMLS: 562791

<sup>1</sup>The term does not include charges by other parties, like 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.

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**Proudly Announcing:**  
**MEMBERS' GIFT GALLERIA -**  
**Cool gadgets, trending technology, luxury gifts and more!**

NAR's Strategic Alliances Team is pleased to announce the addition of *Members' Gift Galleria* to its robust lineup of partner programs and offerings available through the Association's REALTOR Benefits® Program.

Members' Gift Galleria was built exclusively for NAR members. At this private online shopping destination you'll find deep discounts on a rotating selection of best-selling brands including Apple, Microsoft, Samsung, FitBit®, Sonos, Cuisinart®, Bowers and Wilkins, Wusthof, iRobot®, Beats™, Tumi™, Coleman®, Kitchenaid®, Blendtec, and other leading world-wide manufacturers.

The program also features a valuable rewards points program that allows members to earn reward points for every purchase, which may be redeemed during future purchases. To welcome NAR members to the program, those who visit the site and set up an account will automatically receive 1,000 rewards points. These can be used right away or saved and used towards a future purchase.

**How:** The site is private, for members only. To get started, create a unique account with your NRDS ID:

- Online at [MembersGiftGalleria.com](http://MembersGiftGalleria.com) for quickest service
- Call the dedicated phone line: 888-434-6392 during regular business hours 9a.m. – 6p.m. Central Standard Time.
- Email to dedicated member services team: [HelpDesk@MemberMarketplace.net](mailto:HelpDesk@MemberMarketplace.net)

After completing the brief enrollment form you will receive a confirmation email. Once confirmed, it's time to start shopping!

**Introducing NAR's new *Members' Gift Galleria***

NAR's new Members' Gift Galleria is now open for business! This private online marketplace is where REALTORS® can purchase brand name products (like Apple, Microsoft, FitBit®, Cuisinart®, Wusthof, iRobot®, Beats™, Tumi™, Blendtec) from an extensive line-up at deep discounts for personal use, as well as for client loyalty and closing gifts. Plus, earn points with every purchase to be used towards future purchases! [REALTOR.org/GiftGalleria](http://REALTOR.org/GiftGalleria)





## Midland 4th of July Parade

The Beaver County Association of REALTORS® has decided to put a float in the Midland 4th of July parade. We are looking for members to walk in the parade, put a step in sign on the float, or both. You can wear your company colors and your family can walk with you. You can throw candy to the spectators at your own expense.

The association would like to make a donation to the Midland 4th of July Committee for participating in the parade.

Please contact the association office at 724-774-4126, if you are interested in participating in the parade. You would need to be in Midland by 8:30am. The parade starts at 10am and the distance is like one mile.

If you would like to help with decorating the float, please contact Bob Williams at 724-312-9472. Thank you!!

### Community Service Project

The Community Service Committee will be feeding Manna at the House of Prayer Church on Irwin Street in Aliquippa again on Tuesday, June 14th. Volunteers are needed to serve the food, assist those attending, and clean up. You are asked to be there by 5:00pm and it is for only a few hours. The event will be catered but we are also looking for donations to help set off the cost. If you are interested in helping contact Bev Pietrandrea, Community Service Chair, at 724-713-2337.





## Excel Mortgage Group, Inc.

325 Beaver Street  
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Office 724-775-3090  
Fax 724-775-3133

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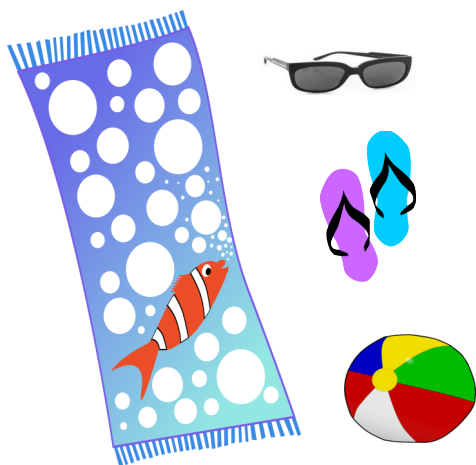


## MEMBER BENEFITS

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.



Calling All  
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and Agents!

# The Times

Proudly partners with

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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

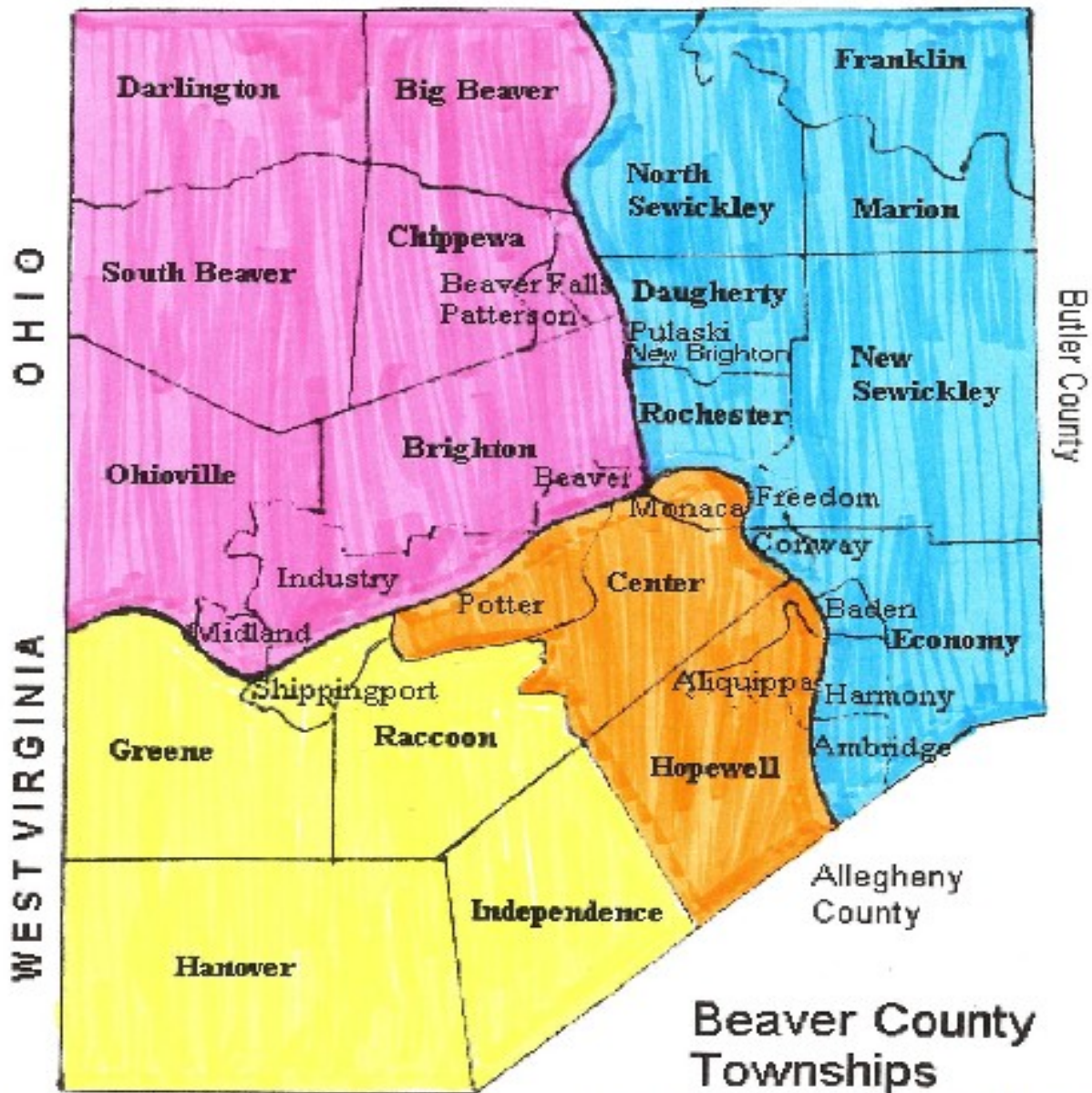
*Affiliates are companies who have services in the real estate industry or benefits for REALTORS® members.*

- ✓ **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**

**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

### LARSON DESIGN GROUP

Phone: 724-495-7020

**Representatives:** Brad Davis and Damon Rhodes

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

**Products/Services Offered:** Survey, Phase I ESA, 30 Scanning, Brand Architecture, Bridge Design, Inspection, & Maintenance, Construction Services, Covered Bridge Rehabilitation, Energy Design & Permitting, Environmental & Ecological Services, Facilities Engineering, Geotechnical Engineering, GIS Asset Management, Highway Master Planning, Site Design Engineering & Land Development, Traffic Engineering, Water/Waste Water Engineering, Landscape Architecture, LEED Consulting/Sustainable Design

### MARS NATIONAL BANK

Phone: 724-591-0092

**Representative:** Shelley R. Hysong

**Serve** Allegheny, Armstrong, Beaver, Butler, Clarion, Lawrence, Mercer, Venango, and Westmoreland Counties

**Products/Services Offered:** Purchase, Refinance, Construction, Home Equity, Home Equity Lines of Credit, Beaver County First Time Home Buyer Program, First Front Door Program, FHA and VA Loans

### PA EQUITY RESOURCES

Phone: 412-651-6989

**Representative:** Shawn Morrow

**Serve** PA, SC, NC, and MD

**Products/Services Offered:** Residential Mortgage Loans

### PENN SUBURBAN ABSTRACT, LLC

Phone: 724-776-9750

**Representative:** Joni Sprout

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

**Products/Services Offered:** fully licensed title insurance agency providing exceptional closing services for all types of residential and commercial real estate transactions. Our highly trained and experienced staff is knowledgeable, friendly, and efficient. The best compliment we receive at the closing table is "Now, that was easy."