

THE REALTOR REPORT

PRESIDENT'S LETTER

2017 Officers and Board of Directors

President: Bob Williams

President-Elect: Lorraine Ross

Secretary: Judy Plakosh

Treasurer: Ruthanne Belus

Directors: Lori Bianco

Bob Bixler

David Bodell

Ernie D'Achille

Cindy McConnell

Jeanie Parrish

Leslie Pazor

Bev Pietrandrea

Debbie Sample

Immediate Past-President

Bridget Wysocki

Affiliate Director:

Emily Kutzavitch

Association Executive:

Rose DeWeese

Good February to all,

Phil has seen his shadow and Fat Tuesday is right around the corner. What is your plan? What real estate resolution did you make on New Years Eve? Have you put that plan into action? Do you want to be the 2017 Top Dog in your industry?

IT'S TIME TO GET GOING!!

Beaver County Association of REALTORS together with our Affiliate Committee are planning to help you succeed with your 2017 goals. The March General Membership meeting will bring you information about Social Media skills, including Websites and other valuable information to spur your success.

REMEMBER THESE WORDS TO BE SPOKEN DAILY:

I AM THE VOICE OF REAL ESTATE.

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

I EITHER MAKE IT HAPPEN OR WONDER WHAT HAPPENED.

Please reach out to your Association Leadership with any thoughts or ideas you may want to bring to the membership.

Remember it's **YOUR** association.

All the Best,

Robert O Williams
2017 President

February Highlights

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GOVERNMENT AFFAIRS CORNER

Happy New Year to everyone in the REALTOR® community.

We are expecting 2017 to be a productive and dynamic year for new legislation at both the state and federal levels. At the federal level we are monitoring the national flood insurance program and the mortgage interest deduction. At the state level PAR's legislative committee and legislative forum are monitoring and discussing various pieces of legislation including bills regarding property taxes, assessments, and licensing guidelines. Following PAR winter meetings we will have more details to present to you.

State House bill 1437 was officially signed into law and is now known as Act 133 of 2016, which takes effect January 2, 2017, amends the Municipal Code and Ordinance Compliance Act (MCOCA), originally enacted as Act 99 of 2000. This act will prohibit municipalities from denying use and occupancy certificates based on the results of a point of sale inspection. Some municipalities were inappropriately withholding or impeding U&O certificates, leading to some real estate transactions being postponed or cancelled due to minor property maintenance violations. Act 133 is a tremendous legislative victory for PAR. We want to thank everyone who participated in our call-to-actions on this bill. We had over 13,000 messages to legislators from Realtors® that helped ensure its passage. For details and FAQ on ACT 133 please visit <https://www.parealtor.org/for-members/legal/municipal-code-and-ordinance-compliance-act>. We will be informing the municipalities in the county of Act 133 so they can more quickly adapt their point of sale inspections. Some municipalities can be slower to adapt to new legislation than others. If any REALTOR® members encounter a municipality that is not complying with the new act please let us know so we can take appropriate action.

In federal news, President Trump moved to suspend a plan to reduce the Federal Housing Administration's mortgage insurance premiums that was set to go into effect on January 27th. The reduction in premiums by 25 basis points, or a quarter percentage point, "has been suspended indefinitely," according to an FHA news release. The National Association of Realtors® estimates that, without the cut, about 750,000 to 850,000 home buyers will face higher costs, and 30,000 to 40,000 new home buyers will be left on the sidelines in 2017. It was estimated that FHA borrowers would save an average of \$500 per year with the reductions in place.

In local news, supervisors in Potter Township issued the final approval and permits for the construction of the Shell ethane cracker plant. The supervisors said they wanted Shell to conduct monthly noise studies, on-demand traffic analyses and occasional lighting studies and said they would consult with the company on those demands. Large scale construction is scheduled to begin in 2018.

Please contact us with any questions or concerns about the above material or if any local/county government issues are facing you or your customers.

Regards,

Matt Vermeire
Government Affairs Director
MattV@RealtorsPGH.com



CODE OF ETHICS

Article 6: REALTORS® disclose any fee or financial benefit they may receive from recommending related real estate products and services.

The background of the entire page is a faded, waving American flag. The stars and stripes are visible but have a low opacity, serving as a decorative backdrop for the text.

BCAR Awards Luncheon
and
Installation of 2017 President

Robert O. Williams

Presenting REALTOR of the Year
The Affiliate of the Year

REALTOR Emeritus

Frank 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

Buffet Luncheon will be served

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

UPCOMING EVENTS



- February 8 ~ 9:00am BOD Meeting, Huntington Bank Conf. Room
- February 15 ~ Noon Community Service - Lunch served at *Lighthouse for the Blind, New Brighton (see p. 5 for details)*
- February 16 ~ Installation & Awards Banquet (see p. 3 for details)
- February 17 ~ 9:30 am Affiliate Meeting, Huntington Bank Conf. Room
- March 1 ~ 9-11:00 am General Membership Meeting ~ *First Presbyterian Church, Beaver (see p.7 for details)*
- April 7 ~ General Membership Meeting ~ *First Presbyterian Church, Beaver*
- April 18—Manna Dinner ~ *House of Prayer, Aliquippa (see p.5 for details)*

WELCOME NEW BCAR MEMBERS

- Primary:** **Barbara Shema & Kathleen Farrington**,—Neighborhood Realty Services
 Shane Stephens—Howard Hanna, Airport
 Rebecca Ciccone—Northwood, Airport
 Jeannie Prescan—REALHome Services & Solutions, Bridgewater NJ
 Leanne DeMaio & Diana Figurelli—Northwood, Beaver
 Mike Grusak & Rebecca Martelli—Berkshire Hathaway, Moon Twp.
 Peggy Greb—RE/MAX Select, Cranberry
- Secondary:** **Joe Carofino**—Advantage Homes, New Castle

* * *

Our condolences to the family of Ernie Martin, former BCAR Member, who passed away peacefully on January 23, 2017.

* * *

Our heartfelt sympathy and support is extended to Lisa Elliott Wilson whose brother has suffered the loss of his home due to a fire and is facing a long road to recovery.

BCAR COMMUNITY SERVICE PROJECTS

LUNCH AT LIGHTHOUSE FOR THE BLIND

WHEN: WEDNESDAY, FEBRUARY 15, 2017 @ NOON

WHERE: LIGHTHOUSE FOR THE BLIND, 720 3RD AVE, NEW BRIGHTON

Members of the Beaver County Association of REALTORS® will be preparing and serving lunch for the clients and staff of Lighthouse for the Blind in New Brighton on Wednesday, February 15th. We are collecting monetary donations to provide food that day. Please contact Rose DeWeese at the Association office to arrange your kind donation. Thank you!



Manna Dinner

When: Tuesday, April 18, 5-7:00 pm

Where: House of Prayer, 2100 Irwin St., Aliquippa

Please send a monetary donation to help support this worthy cause. Our Community Service Projects reflect BCAR's commitment to the families and neighborhoods where we work. Call 724.774.4126 to make a monetary Donation. *THANK YOU!*



Calling all new REALTORS®

NEW MEMBER CLASS

Wednesday, February 22nd

6:00 pm

650 Corporation St.

Floor 2 – Meeting Room

(Entrance is in rear of Huntington Bank Building in Beaver)



RSVP to Rose DeWeese by Friday, February 17th, 2017

724.774.4126 or email bcar3@verizon.net

Refreshments provided

GENERAL MEMBERSHIP MEETING

WHEN

**Wednesday,
March 1, 2017
9:00 – 11:00 am**

WHERE

**First Presbyterian
Church**

252 College Ave, Beaver PA 15009

**FEATURING · Deb Herman, Deb Herman Marketing and
Communications · Door Prize · Breakfast**

www.mybcar.com

RSVP

724.774.4126

bcar3@verizon.net

HIGHLIGHTS

Branding, Marketing &
Communications



**Beaver County
Association of
REALTORS®**

“The Voice of Real Estate”

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)



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 (412)926-3321
 vincemarangoni@riterug.com

www.RiteRug.com



RITERUG DIRECT

Call for Candidate Applications for PAR Treasurer and District Vice Presidents

PAR members interested in running for a PAR officer position must submit a completed application no later than Wednesday, April 5.

The position of 2018 treasurer will be elected this year, and the positions of first vice president and president-elect can be contested as well. The line officer application can be accessed at <https://www.parealtor.org/> and must be completed and returned to PAR no later than April 5.

Remember that all candidates for these positions must be endorsed by the local association where they hold primary membership, must have been a director of PAR for at least one year, must have served in certain other leadership positions at PAR and must have a principal vocation related to real estate. Additional details on these requirements are found in the application packet.

Numerous DVP positions are also being elected this year. The following districts will need to hold elections for 2018-2019: 2, 4, 6, 8 and 10.

Members from these districts interested in running must fill out the application which can be accessed <https://www.parealtor.org/> and submit it to PAR no later than April 5. Remember that DVP candidates must be endorsed by the local association where they hold primary membership and have been a PAR director for at least a year.

The PAR Screening Committee will review all applications, and a "Meet the Candidates" session will be held during the Spring Business Meetings in Harrisburg for those candidates deemed qualified. Final elections will occur at the Fall Business Meetings.

Additional information and copies of the application forms can be obtained by contacting Kim Smith. Please allow plenty of time to complete the application, and be sure to follow the stated rules on submission to ensure timely processing of the application.

EMERITUS STATUS

April 3 is the deadline to complete certification forms for REALTOR® Emeritus status, which recognizes REALTORS® who have a cumulative period of forty years of membership and have completed at least one year of service at the national association level. For applications filed through 2019, the one-year service requirement can also be met through service at the state or local level. Applications must be submitted no later than April 8 to be considered for approval by the Board of Directors in May at the 2017 REALTORS® Legislative Meetings & Trade Expo in Washington. Information, forms, and eligibility requirements are online. For more info contact Mary Glick, 800/874-6500, ext.8831.

ACRE of Beaver County



We are a group of all types of businesses who have been helping each other for over ten years to grow in many facets.

“Providing a trade association for real estate investors for networking, education and community services”

Website: www.acrebeaver.org
Phone: 724-277-OWN1 (6961)



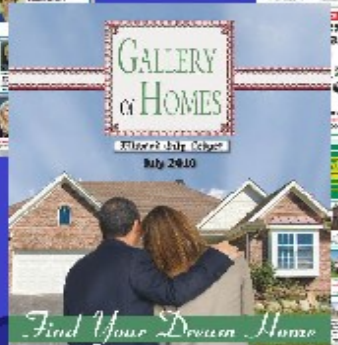
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- Morningstar Accredited Valuation Provider
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- Fully Operational SingleSource - TX

Your Success is Our Business

Appraisal
Title and Settlement
BPO
Property Preservation
Document Management
REO Asset Management

marketing@singlesourceproperty.com

New State Law Amends Municipal Code

Act 133 of 2016, which takes effect January 2, 2017, amends the Municipal Code and Ordinance Compliance Act (MCOCA), originally enacted as Act 99 of 2000. This act will prohibit municipalities from denying use and occupancy certificates based on the results of a point of sale inspection.

Some municipalities were inappropriately withholding or impeding U&O certificates, leading to some real estate transactions being postponed or cancelled due to minor property maintenance violations. Act 133 is a tremendous legislative victory for PAR. Members sent more than 13,000 emails to state legislators, urging them to vote to amend the Municipal Code and Ordinance Compliance Act.

If you experience what you believe is a violation of Act 133, please contact your local government affairs director or field representative.

For more information and to see a list of FAQ's, please go to:

<https://www.parealtor.org/for-members/legal/municipal-code-and-ordinance-compliance-act/>

7 Reasons to Work With a REALTOR®

REALTORS® aren't just agents.

They're professional members of the National Association of REALTORS® and subscribe to its strict code of ethics. This is the REALTOR® difference for home buyers:

1. **Ethical treatment.** Every REALTOR® must adhere to a strict code of ethics, which is based on professionalism and protection of the public. As a REALTOR®'s client, you can expect honest and ethical treatment in all transaction-related matters. The first obligation is to you, the client.
2. **An expert guide.** Buying a home usually requires dozens of forms, reports, disclosures, and other technical documents. A knowledgeable expert will help you prepare the best deal, and avoid delays or costly mistakes. Also, there's a lot of jargon involved, so you want to work with a professional who can speak the language.
3. **Objective information and opinions.** REALTORS® can provide local information on utilities, zoning, schools, and more. They also have objective information about each property. REALTORS® can use that data to help you determine if the property has what you need. By understanding both your needs and search area, they can also point out neighborhoods you don't know much about but that might suit your needs better than you'd thought.
4. **Expanded search power.** Sometimes properties are available but not actively advertised. A REALTOR® can help you find opportunities not listed on home search sites and can help you avoid out-of-date listings that might be showing up as available online but are no longer on the market.
5. **Negotiation knowledge.** There are many factors up for discussion in a deal. A REALTOR® will look at every angle from your perspective, including crafting a purchase agreement that allows enough time for you to complete inspections and investigations of the property before you are bound to complete the purchase.
6. **Up-to-date experience.** Most people buy only a few homes in their lifetime, usually with quite a few years in between each purchase. Even if you've done it before, laws and regulations change. REALTORS® handle hundreds of transactions over the course of their career.
7. **Your rock during emotional moments.** A home is so much more than four walls and a roof. And for most people, property represents the biggest purchase they'll ever make. Having a concerned, but objective, third party helps you stay focused on the issues most important to you.



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
Real Estate Brokers
and Agents!

The Times

Proudly partners with

**The Beaver County
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.

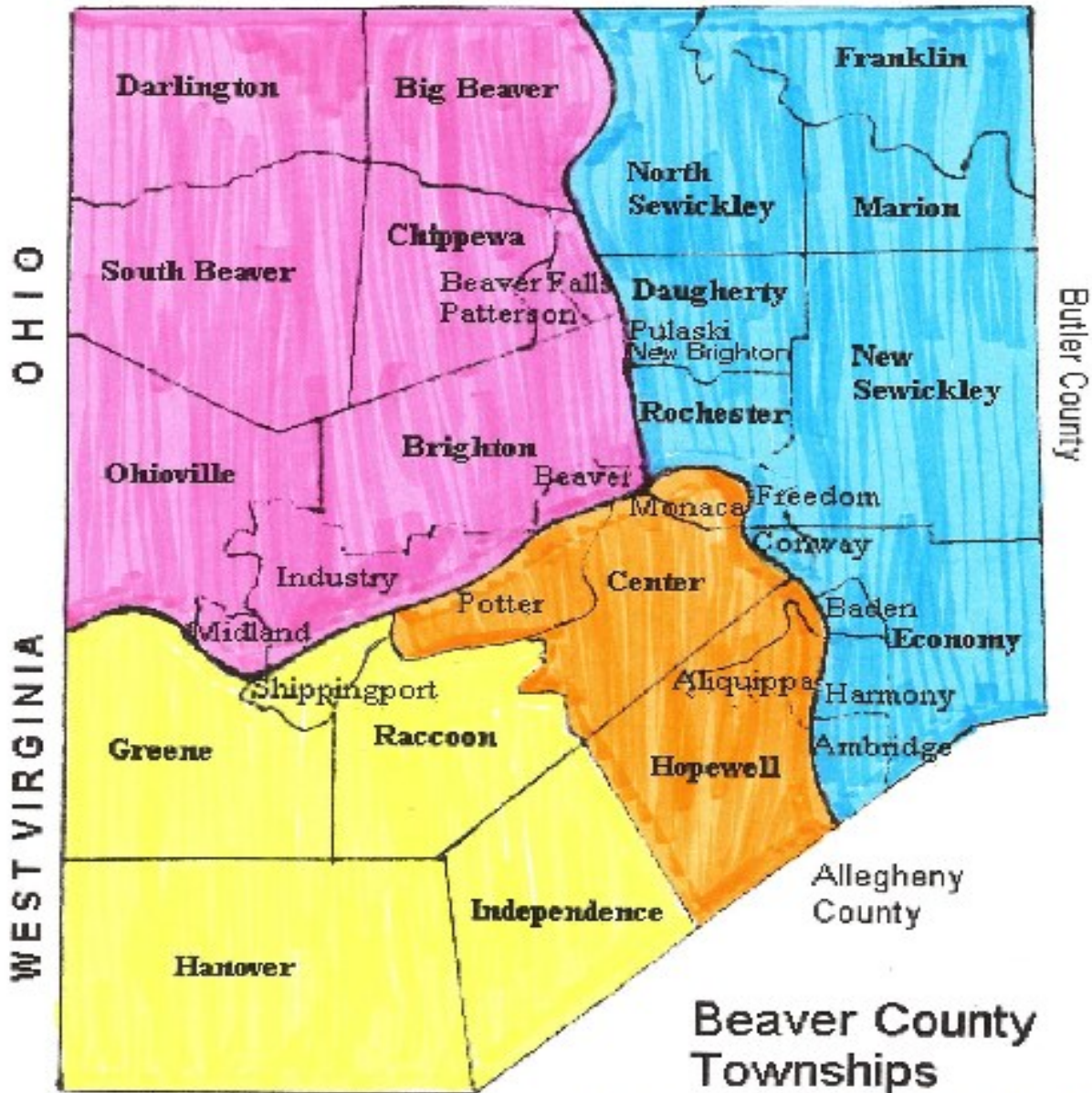
- ✓ **INVITED TO ATTEND ALL FUNCTIONS OF BCAR**
- ✓ **AFFILIATE MEETINGS**
- ✓ **WEBSITE**
- ✓ **SOCIAL NETWORKING**
- ✓ **ADVERTISING**
 - Discount in Beaver County Times
 - Highlight Affiliate Companies in Monthly Newsletter
 - ½ or Full Page in Monthly Newsletter
- ✓ **AWARDS**
 - Affiliate of the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

FIRST CHOICE MORTGAGE SERVICES INC.

Phone: 724.772.2090

Representative: Linda A. Martin

Serves: All of Pennsylvania

Products/Services Offered: Conventional; FHA, VA & USDA Loans as well as New Construction Loans.

HOUSEMASTER HOME INSPECTIONS

Phone: 724-772-5693

Representatives: Jocelyn Cilik & Ivan Cilik

Serves: Beaver, Butler, Allegheny & Washington Counties

Products/Services Offered: Residential and Commercial Home Inspections; Pest/Termite Inspections; Radon Testing; Water/Well Testing; Septic Inspections; EIFS/Stucco Inspections.

HOUSING OPPORTUNITIES OF BEAVER

Phone: 724-728-7511

Representatives: Kevin Companaro & Frank Wilson

Serves: Beaver, Lawrence and Allegheny Counties

Products/Services Offered: Default and Delinquency Counselling; First Time Homebuyers; Utility Application Assistance.

HSA HOME WARRANTY

Phone: 412-657-6265

Representatives: Joel Bolinger

Serves: Western Pennsylvania

Products/Services Offered: HSA Home Warranty offers a comprehensive home warranty program that can provide valuable protection for homeowners during the real estate transaction. The warranty safeguards them from unforeseen expenses related to the plumbing, HVAC system, appliances and more.