

The REALTOR® REPORT

President's Message

July is a tense month waiting for the Government to get busy on FLOOD INSURANCE! Please make it your personal campaign to tell your co-workers to answer NAR's Call For Action or emails sent out from Beaver County Association of Realtors!!!! If you do not see it please call me I will be sure to get it to you.

Keep in mind the web site (www.mybcar.net) is here to answer most all of your questions and to give you a place to go to for information about your business. Have you looked up your name to see how you appear on the web site? You can add photos and bios and interesting facts about you as a REALTOR for any searching buyer or seller to read.

I look forward to seeing everyone at the events we have coming up, Call me if you need anything!

Lorraine Ross
2018 BCAR President
 724-624-4528

UPCOMING EVENTS

- Wednesday, July 4—8am Midland Parade
- Wednesday, July 11—9am BCAR BOD Meeting
Huntington Bank Bldg. 2nd flr. Conf. Room
- Friday, July 13 11am-3pm Ed Cline Appraisals
 25th Anniversary Open House Celebration
- Friday, June 20-9:30am BCAR Affiliate Meeting
Huntington Bank Bldg. 2nd flr. Conf. Room
- Wednesday, August 8—5-8pm State Legislative Reception
 Community College of Beaver County
- Tuesday, August 28—7:30-10am—BCCC Economic &
 Labor Development Breakfast, The Fez

SAVE THE DATE
OCTOBER 4 BCAR MYSTERY EVENT



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2018 Officers & Directors

- President: Lorraine Ross
- Pres. Elect: Beverly Pietrandrea
- Secretary: Denise Molchen-Donnelly
- Treasurer: Sherman Hostetter
- Directors: Jeff Ammerman
 Ruthanne Belus
 Lori Mikula Bianco
 Ernie D'Achille
 Silvia Kazas
 Cindy McConnell
 Pamela Miller
 Jeanie Parrish
 Leslie Pazur
- Immediate Past-Pres: Bob Williams
- Affiliate Director: Debbie Bianco
- Association Exec: Rose DeWeese





SOUTHWEST FIELD REPORT

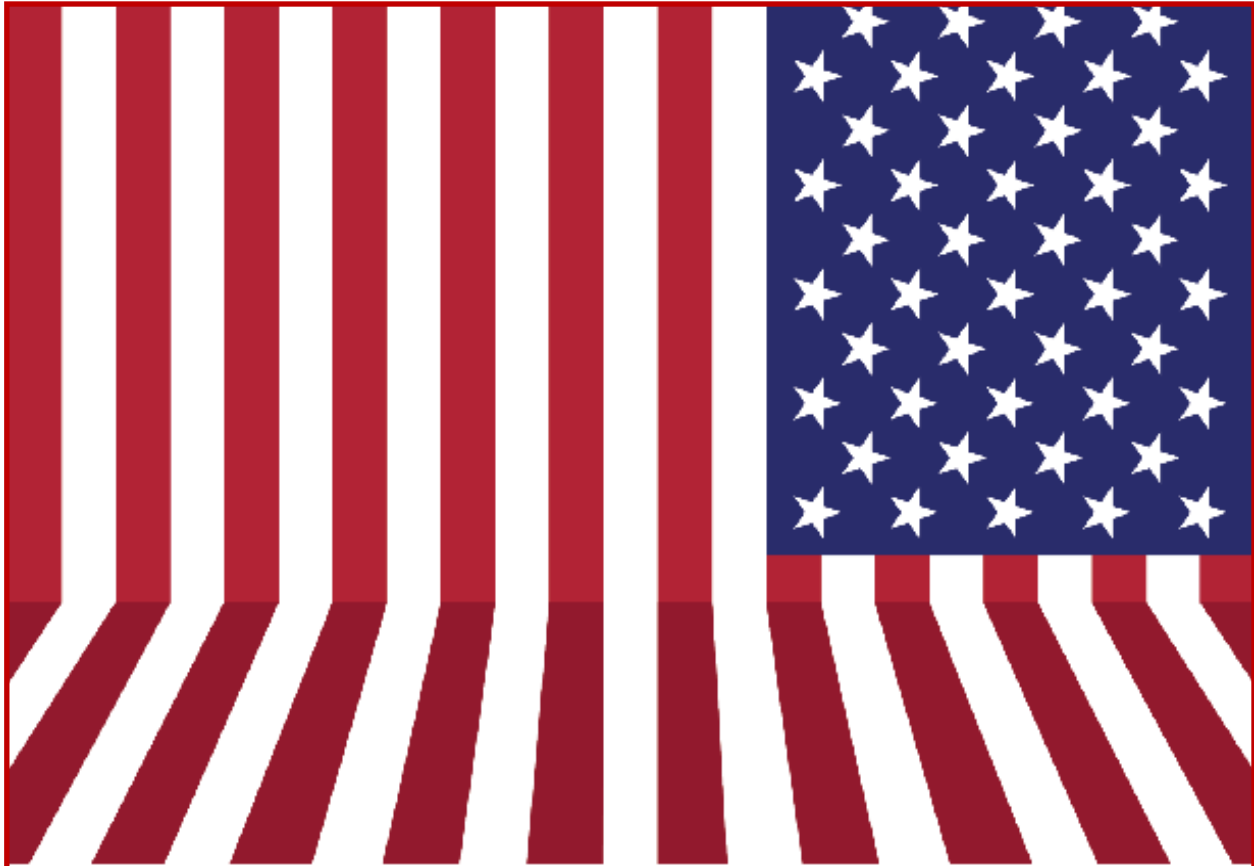
The Field Report is published by the PAR Field Program which provides 28 local associations across the state with government affairs representation.

Monitoring Ordinances – The Lawrence County Board, together with 27 representatives from the local apartment association, local landlord association, Habitat for Humanity, DON Enterprises and community members provided testimony to New Castle officials at their May meeting. Testimony addressed the concerns of suggested significant fee increases for property owners if a building is vacant. This proposed ordinance would affect residential and commercial properties alike. The testimony also offered significant changes to the proposed ordinance that city officials are taking into consideration. If you are currently conducting business in the city of New Castle, please [contact me at vcardello@parealtor.org](mailto:vcardello@parealtor.org) for more information.

NAR Hill Day – The **Beaver County Association, Butler County Association, Greater Allegheny-Kiski Area Board and Realtors® of Westmoreland, Indiana & Mon Valley** met with Congressmen Mike Kelly and Keith Rothfus, along with Congressman Conor Lamb's staff, in Washington D.C. to discuss long-term renewal of the National Flood Insurance Program, the extension of mortgage debt forgiveness exclusion in the tax policy, equal access to housing opportunities and support for net neutrality protections. For more information on these issues, and if you would like to schedule a meeting with your local legislator concerning these issues, please [contact me at vcardello@parealtor.org](mailto:vcardello@parealtor.org).

Smart Growth Success – The **Beaver County Association, Butler County Association, Greater Allegheny-Kiski Area Board and Realtors® of Westmoreland, Indiana & Mon Valley** hosted NAR's Smart Growth for the 21st Century course. More than 80 Realtors®, municipal officials, county officials, revitalization groups and state legislators attended our courses. The course focused on existing assets of the community, the long-term implications of various development patterns and their fiscal impacts. Strategies that were taught are how to introduce smart growth principles into their communities and county/municipal comprehensive plans. If you would like to learn more about smart growth principles, please [contact me at vcardello@parealtor.org](mailto:vcardello@parealtor.org).





Midland 4th of July Parade

Climb on board the BCAR Float!

Meet us at 8:00 am at the far end of Midland that day to decorate.

Parade starts at 10am

Wear your company colors and throw candy along the one-mile route!

Call Rose DeWeese if you want to bring your Step In Sign (**\$25 per sign**)



TAKE ACTION

**TELL CONGRESS TO RENEW
THE NATIONAL FLOOD
INSURANCE PROGRAM
BEFORE JULY 31ST**



Pennsylvania
Association of
Realtors®

NAR Applauds Rule Making Realtors® Eligible to Participate in Association Health Plans
WASHINGTON (June 19, 2018) – The U.S Department of Labor today finalized its rule to expand the definition of “employer” to include “working owners,” allowing real estate professionals and other self-employed individuals to participate in association health plans. The ruling also makes AHPs available to independent contractors who are offered coverage through a spouse, the current source of coverage for roughly 40 percent of Realtors®.

National Association of Realtors® President Elizabeth Mendenhall, a sixth-generation Realtor® from Columbia, Missouri and CEO of RE/MAX Boone Realty, issued the following statement:
“After years of advocating for independent contractors’ right to pursue coverage through association health plans, NAR welcomes today’s Department of Labor ruling.
“America’s self-employed, including real estate professionals, may now have the opportunity to purchase health insurance through a group health plan, taking advantage of economies of scale that may improve access to care while also receiving critical flexibility to choose between their spouse’s plan and an AHP.”

NAR CEO Bob Goldberg also commended DOL’s decision and offered this statement:
“NAR applauds the DOL for the latest rulemaking and hopes that legal and other challenges do not extensively delay the rule’s implementation and future enrollment periods. NAR has already begun work with health insurance experts and providers on potential next steps to help secure high-quality health insurance for all of our members and their families.”

WELCOME NEW BCAR REALTOR® MEMBERS

William Cole, Berkshire Hathaway-Moon Twp.
Kristen Ritts & Paige Vavrek-Berkshire Hathaway, Beaver
Robert Beall-Coldwell Banker, Cranberry
Donna Rauen-Coldwell Banker, Moon
Brandon Santypal-Coldwell Banker, North Hills
Deborah Walton-Coldwell Banker, Cranberry
Michele & David Frederick, eXp Realty
Michele Deutsch, James Hiltz & Michelle Krut-Howard Hanna, Beaver
Anthony Kennedy & Daniel Romanelli-Keller Williams, Wexford
Jennifer Ehnot-Northwood, Wexford
Dan Cercone, Sara Lowman, Dan Johnson & Dorothy Reynolds
Northwood, Beaver
Kimberly Heuring-Northwood, Moon
Dino Fratangeli & Khristyna Dietrich-Premier Property Mgt. Services
Mindy Jones, Ryan McVay & Gina Mercorelli-Diaz
RE/MAX Select Realty, Moon Twp.
Chris Holzman & Maura Mendicino-RE/MAX Select Realty, Center Twp.
Lynn Senka-RE/MAX Select Realty, Cranberry

WELCOME NEW BCAR AFFILIATE MEMBERS

Bibby Photo-Mark Bibby

724-495-9330

bibbyphoto@gmail.com

ServPro of Western Beaver County

Jeff Krivan & Mike Strati

724-709-7235

mstrati@servprowestbeavercounty.com

Clearview Federal Credit Union

will now be represented by

Patty Ott

412-507-5175

pott@clearviewfcu.org



MOBILIZE...ORGANIZE...LEAD!

BCAR needs leaders, doers and organizers. Surely you fit into one of these categories. Please consider running for a position and becoming more involved with YOUR association by running for one of the following positions:

PRESIDENT-ELECT; SECRETARY; TREASURER & DIRECTOR

Take the time to ask a current officer or director about the rewards of having a stake in your career and with BCAR. Our group typically meets once a month for less than two hours.

Please fill out application below and mail, fax or email to Rose at the Association Office.

Beaver County Association of REALTORS®

Election Application

Name: _____ Real Estate Office: _____

Seeking Consideration for Position of: _____ Phone #: _____

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 BCAR Board Member? Yes No

If so, in what capacity/year/term? _____

Committees Served/Year: _____

Committees Chaired/Year: _____

State Association(s): _____ National Association(s): _____

Special Achievements: _____

Why do you want to be considered as a candidate? _____

Signature: _____ Date: _____

Beaver County Association of REALTORS®
Eligibility of Officers and Directors

ELECTION OF OFFICERS AND DIRECTORS

BCAR Policy and Procedures state:

- * 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.

BCAR Bylaw Article XI-Officers and Directors, Section 5B state:

- 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 will be held the last two weeks in October and posted on our website. Results will be announced at the Annual Charity Auction in November.

If you would like to run for office please fill out the Election Application on the previous page and return to the association office. If you have any questions, contact Rose at 724.774.4126.

Thank you!

A vibrant tropical-themed background featuring various leaf patterns in shades of green, yellow, and blue. The leaves are stylized and layered, creating a dense, jungle-like feel. A large, dark green circle is centered on the page, containing the event details.

Mystery Event

10.04.18

You know it as non-steak gate.
We know you can't wait.
It's something you'll want to do
with your office crew.
So, save the date.
You know it's going to be great.



Ed Cline Appraisals
CORDIALLY INVITES YOU TO A
25th Anniversary
Open House
Friday, July 13th
11:00 am to 3:00 pm
2777 Darlington Road - Beaver Falls, PA 15010
LIGHT REFRESHMENTS WILL BE SERVED
Stop by and Register for a FREE Door Prize!
(NO RSVP NECESSARY)

ED CLINE APPRAISALS
25th
ANNIVERSARY
1993 - 2018

Website benefit

Beaver County Association of REALTORS® is proud to announce that all REALTORS® now have access to a free Placester IDX website through the Realtor Benefits Program!

Your free website includes a mobile-ready design, IDX listing integration, custom domain mapping, editable “About” and “Testimonial” pages, mortgage calculator widget, and social media icons to highlight your social profiles.

In addition to the free website, Beaver County Association of REALTORS® has partnered with Placester to provide you access to a vast library of educational resources, webinars and podcasts about how to brand yourself online and grow your business. Please visit <https://placester.com/websites-for-realtor-benefits-program/> to get started.

We hope you enjoy this member benefit!

STATE LEGISLATIVE RECEPTION



Beaver County Chamber of Commerce
In partnership with the Beaver County Regional Council of Governments

Free to attend! Please RSVP by July 25, 2018

Wednesday, August 8, 2018

5:00-7:00 p.m.

Featuring Pennsylvania State Representatives Aaron Bernstine, Jim Christiana, Jim Marshall & Robert F. Matzie, with additional elected officials in attendance.

Community College of Beaver County
Student Services Center Courtyard

Join us for wine & hors d'oeuvres, meet your elected officials, & listen to a discussion with your State Representatives to kick-off the Council of Governments' Conference, the following night.



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The Snebold Family Business Partners, LLC & Penn State Beaver



BeaverCountyChamber.com



(724) 775-3944

FOR MORE INFORMATION

VISIT BeaverCountyChamber.com click "Calendar of Events"

RSVP info@bcchamber.com

Save the Date!



Economic & Labor Development Breakfast

Tuesday, August 28, 2018

Registration: 7:30-8:00am | Event: 8:00-10:00am

The Fez | 2312 Brodhead Rd | Aliquippa, PA 15001

Members: \$25 | Non-Members: \$45 *full breakfast included*

RSVP by Tuesday, August 21, 2018

info@bcchamber.com | 724-775-3944

Featuring Linda Topoleski, *The Allegheny Conference*

VP of Workforce Operations & Programs

& a panel of labor and workforce development specialists-TBA

Sponsorships Available!

Supporting Sponsors: Peoples Natural Gas & Range Resources

Dispelling the Myth of Appraiser Shortage

by Ed Cline, SRA, AI-RRS, GAA, RAA, MNAA

Dispelling Myth of Appraiser Shortage

The industry has been abuzz with talk of an appraiser shortage. There is a growing chorus of individuals and organizations, including lenders, AMCs, and now even the Appraiser Qualifications Board (AQB) and the Appraisal Institute (AI), who are putting forth a number of solutions to address this impending shortage.

The proper response to this looming threat to our profession, we are being told, is to lower our standards and reduce the requirements to be an appraiser. The prescriptions range from the rollback of the college degree requirement to become Certified Residential, to a complete elimination of the experience requirements to be a Licensed or Certified Residential appraiser.

Appraisers and other industry stakeholders must carefully analyze these claims. The talk of a shortage ignores the economic factors driving our industry. The industry is currently undesirable for some and it is difficult to bring on trainees because of the downward pressure on fees that we've experienced since the Home Valuation Code of Conduct (HVCC) and Dodd-Frank. But consider this: low fees are a symptom of an oversupplied market. As more appraisers get out of the business, either through retirement or business failure, fees will rise and more people will again find the appraisal profession desirable. Are higher fees for appraisers really such a scary prospect? To ignore the economics involved and simply lower the standards and requirements to become an appraiser is foolish and will only lead to a further cheapening of our profession. There may be a shortage of appraisers willing to work for low fees but there is no shortage of appraisers! Nor should we expect one in the future.

What Shortage?

Those who believe a shortage exists or looms in the near future cite the fact that many in the appraiser profession are aging. These advocates also point to the recent decline in the number of appraisers over the last eight years. However, these numbers are dropping from the pre-recession highs in 2008, a time characterized by excessive competition when many so-called appraisers simply filled out the form and hit the value. From where I am standing, I am glad to see that these appraisers are gone. Good riddance.

The National Appraisal Congress (NAC), a coalition of AMCs and large appraisal firms, recently published a white paper, *Removing Barriers to Entering into the Residential Valuation Profession*, which argues there is an impending shortage of appraisers. However, if you analyze the numbers they tell a different story. According to the NAC's own numbers, the number of Certified General appraisers in 2004 was 33,725 and in 2014 it was 38,387 or approximately a 15 percent increase. The number of Certified Residential appraisers in 2004 was 40,726 and in 2014 was 51,240, which represents an increase of over 25 percent. Does this sound like an appraiser shortage?

I acknowledge that there is a decrease in the overall number of appraisers from 2004 to 2014. However, those numbers include Licensed Appraisers and Broker Appraisers. In my home state of Pennsylvania, the Broker Appraiser category was designed to be grandfathered in and was not intended to be ongoing. The Licensed Residential appraiser is the lowest appraiser credential and has many limitations, including the inability to do FHA appraisals. These simple facts indicate that the categories of active appraisers are increasing instead of decreasing. We have more highly qualified and highly trained appraisers today than we did 10 or 15 years ago.

While it's true appraisers are getting older, when compared to other professions, appraisers are much less likely to "retire" in the conventional sense. The job is not physically demanding and is something we can do part-time well into our golden years. I know I have no plans on retiring and giving up my Certification. I recently read an article about James McMorries, MNAR, retiring at age of 96. This is a perfect example of how we are fortunate to be able to competently work well into our golden years. As the baby boomers reach retirement in all professions, the average age is increasing. We are not alone in this.

We also continue to have a number of people entering into appraising as a second, third or even fourth career. This increases our average age and can lead to a mischaracterization of appraisers as a "graying" profession that is dying out. However, our profession has a long history of attracting older individuals who take to appraising after working in other corporate fields for decades. Demographically, appraisers have always skewed to the older side of things and the argument that we are "old" and will all retire soon is certainly not new or original.

There is an inherent danger in letting the myth of an appraiser shortage become popularized. The idea that there is a shortage of appraisers emboldens the National Association of Realtors (NAR) to go from state to state and push for real estate agents to do appraisals under the mask of a Broker Price Opinion (BPO). This adversely affects the market demand for residential appraisers as well as commercial, though to a lesser extent. In my home state of Pennsylvania, a real estate agent is not required to have a high school diploma, but NAR seems to think that they are qualified to perform work we are trained and licensed to do.

Listen to the Market

The strongest argument against the so-called shortage of appraisers comes straight from the market. The market is telling us there is no shortage of appraisers. I understand there are markets in need of more appraisers but have there ever been enough appraisers in these markets? It is not breaking news that it can be difficult to find a qualified appraiser in certain rural markets. We have many clients who simply do not want to compensate us for the additional time it takes to properly complete an appraisal in these rural markets. We have clients who want to pay appraisal fees that are less than what I was receiving 30 years ago.

Will an oversupply entice more appraisers to leave the big city and move to the country? No. What it will do is convince the residential appraisers with the credentials and ability to transfer to commercial appraising. In addition, the people who have the ability to utilize skills in other professions will move on.

There was recently a case in Louisiana where iMortgage, an AMC, was fined by the Louisiana Board for failure to pay C&R fees. iMortgage found an appraiser to perform an appraisal for \$250 in a very rural area of the state. iMortgage was paid \$465 by the lender and paid the appraiser a mere 54 percent of the full appraisal fee. This does not make the case for a shortage of appraisers. The market is oversupplied if an appraiser is willing to take an assignment in rural Louisiana for \$250. From an economic standpoint, there is likely still an oversupply of appraisers in many areas. The fees being paid and accepted by appraisers are, in some cases, less than what appraisers were being paid 10, 20 or even 30 years ago.

Appraisers have recently had a long and successful ride in the real estate world in terms of the abundance of work we have all enjoyed. Interest rates are low and lender requirements are reasonable. However, this will not last forever. We "old timers" know this real estate bliss will end sooner or later. I am not predicting another S&L crisis or another bank bailout, but I am saying there will be a downturn for our services sooner or later.

Trainee Shortage

There is talk of how the number of new trainees is decreasing. The biggest reason for a decrease in the number of people interested in the profession is low fees, despite the college degree or trainee experience requirements. This is a problem that will solve itself. As fees rise, the profession will become more desirable and more people will want to be appraisers and more current appraisers will be willing and able to take on trainees. When it is economically viable to have trainee appraisers, there will again be an abundance of trainees. Yes, I currently have trainees and wonder how many of these doom and gloom people have trainees or prepare appraisals on a daily basis. I am thinking very few.

The specter of an appraiser shortage is being used as an excuse to lower our standards and cheapen our profession. This knee-jerk reaction to an imaginary appraisal shortage will do nothing but decrease the quality of appraisals. This illusion of the extinction of the appraisal profession is beyond shortsighted and is not in the public's best interest. It is simply a matter of economics. I strongly question what's behind the motivation to downgrade our profession by lowering the experience and education requirements. The solution, despite what you've been told, is certainly not to lower the standards of our profession and water down the requirements to be an appraiser.

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MANDATORY BIENNIAL CODE OF ETHICS TRAINING! DUE DECEMBER 31, 2018

The National Association of REALTORS® requires that every two years REALTORS® **MUST** complete **Code of Ethics Training**. The current compliance cycle is January 1, 2017 through December 31, 2018. Some of you may have taken this as Continuing Ed. If you have taken the Code of Ethics be sure to supply Rose DeWeese at the association office with a copy of your certification.

How can you complete your mandatory ethics requirements?

If you have not taken Code of Ethics as Continuing Ed or received it in New Member Orientation then please review the information below as to how you can complete this mandatory requirement.

•Online Training Course at The CE Shop
www.mybcar.theceshop.com

•Online Training Course with NAR
<https://learninglibrary.com/COE/A/HOME?affiliateId=10868&affiliateId=10868>

Any questions? Please call 724.774.4126



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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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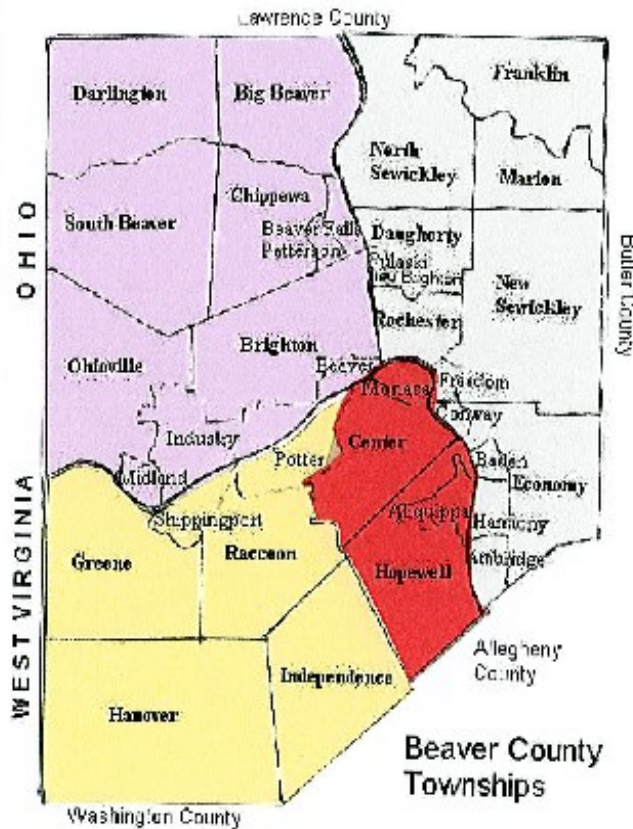
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Licensed by PA Department of Banking



BEAVER COUNTY REALTOR® TOUR



The Beaver County REALTOR® Tour is every Tuesday 10:00 am – 12:00 pm.
The tour is broken up into zones as follows:

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

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 **NO LATER THAN NOON ON MONDAYS** and pull up the listing. There you will find an agent tour. Click the date that corresponds with the schedule listed above for the area your listing is located.