The Realtor Report

Dear Realtors and Affiliates,

Summer is moving right along! Here we are in July......the half way mark for the year and your association is hard at work for you. Let's start:

- Implementation of the Beaver County Municipal Data Base is not only at your fingertips, but soon it will include other counties too. Thanks Veronica and Rose for all your work on this project!
- 2. Updated BCAR Policies & Procedures along with the BCAR By-Laws.
- 3. Core Standards 95% completed.
- 4. Educational and Informative General Membership Meetings put together by Chair Jeanie Parrish!
- 5. New BCAR logo is being completed by Lori Bianco and her committee.
- 6. BCAR Affiliates had sponsored new fundraiser "Corn Hole" which was a huge success and all had a blast!! Congratulations to the winning team!!! I'm thinking the runner up team is looking for a rematch next year!! Thanks to the Chairpersons Dave Belanger and Kathleen Kirby and their committee for a great event!
- 7. Community Service Chair Jeanni Prescan and her committee toured a local nonprofit, Faith Restoration located in Center Township to see how we can join forces and help not only the Veterans but also Beaver County residents in need.
- 8. Thank you to the Chair Leslie Chaklos and her committee of the BCAR Nominating Committee for a job well done.

These are just a few of the accomplishments!

Now we have some very exciting news....we have secured the Director of Enforcement at the Pennsylvania Human Relations Commission, Jinada Rochelle, for our September 5th General Membership meeting to speak to us.

This is going to be a very exciting, educational program and safety meeting for all of you to attend! It will be free to all members and affiliates. Please be sure to contact Rose for more details and to reserve your space today. We have limited space and it would be great to give Jinada a full house. Mark your calendars!

Please keep in mind our Association Event, (Auction) that will be held in November where funds raised are donated to different Charites in Beaver County. Date to be announced soon!

We strive to do the BEST for all of you!!

In this ever-changing land of ours, please remember to be tolerant of everyone's point of view and smile! Because when we see their point and blend it with our own point, the outcome benefits everyone!! It is Freedom and that is why America is so awesome!

And always God Bless America, the Land that we Love!! Have a Happy, Safe and Blessed July 4th!

Enjoy Life!

Beverly



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2019 Officers & Directors

President: Beverly Pietrandrea Pres. Elect: Sherman Hostetter Secretary: Denise Molchen-Donnelly Treasurer: Ruthanne Belus Directors: Jeff Ammerman Lori Mikula Bianco Barb Cardinale Ernie D'Achille Jeanie Parrish Leslie Pazur Judy Plakosh Jeanni Prescan Bridget Wysocki

> Immediate Past-President Lorraine Ross

> > Affiliate Director Shelley Hysong

Association Executive Rose DeWeese

July 2019

THE REALTOR REPORT



SOUTHWEST FIELD REPORT

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

Veronica Cardello—vcardello@parealtor.org

Broker Involvement – The Beaver County Association held a broker round-table to discuss local, state and federal issues affecting homeownership, membership values and our role as community leaders. Brokers throughout the association joined the board members in raising awareness of these issues and who to contact when a local issue arises.

<u>District 9 R- Day</u> – Thank you to all who participated in District 9's R-Day event. This successful event had over 160 Realtor[®] and affiliate members participating. RPAC investments raised over 144% of our investment goal. Congratulations!

<u>NAR Hill Day</u> – The Beaver County Association, Lawrence County Board and Realtors® of Westmoreland, Indiana & Mon Valley met with Congressmen Mike Kelly, Conor Lamb, John Joyce and Guy Reschenthaler's offices in Washington D.C. to discuss the longevity of the National Flood Insurance Program, *"opportunity zones,"* infrastructure and amending the Fair Housing Act to prohibit discrimination based on sexual orientation . For more information on these issues or if you would like to schedule a meeting with your local legislator, please contact me.

<u>Election Recap</u> – Two special elections took place during the primary this year. Rep. Marci Mustello won her special election to be the newest House of Representatives member for the 11th House District in Butler County, replacing former Rep. Brian Ellis. Sen. Joe Pittman also won his special election for the 41st Senate District in Armstrong, Butler, Indiana and Westmorland counties, replacing Sen. Don White. Both candidates were RPAC-endorsed.



Beaver County Association of Realtors Total % of Goal Achieved 2019—107.68% Total Money Raised in 2019 — \$8,044.00 2019 Goal— \$7,470.00 % of Members Investing in 2019—45.18% Number of Investors in 2019—228

BCAR's MUNICIPAL ORDINANCE DATABASE

Beaver County Association members now have 24-hour access to unique municipal facts in BEAVER, ALLEGHENY and WESTMORELAND county through the new online Municipal Ordinance Database.

"The database provides Realtors[®] with real estate-related information like tax records, residential/rental resale, property maintenance, zoning and sign requirements," said Beverly Pietrandrea, president of the Beaver County Association of Realtors[®]. "It puts everything at our fingertips and makes it so easy to do some background research on properties we're dealing with."

The Beaver County Association is one of the first associations in the state to have the database available to its members. Members of the Suburban Realtors[®] Alliance have been using a similar database for several years and can't imagine doing business without it. "I use the Municipal Ordinance Database for every listing and sale," said past PAR President Kathy McQuilkin, a member of the Suburban West Realtors[®] Association. "It's really an invaluable tool for Realtors[®]."

McQuilkin has used the ordinance database available through her local association for many years. It provides information on restrictions on signs, such as whether the local municipality requires sign permits or fees and if there are specific hours for open house signs. She said the database helps her prepare both her buyers and sellers. "The database lets me know if there are inspections that my buyers need to be aware of," she explained. "Or if I'm representing the sellers, I can let them know that the sidewalks may be an issue at closing. The database is all-encompassing."

McQuilkin said in working with investors and rental properties, the database can provide helpful information regarding rental ordinances and issues they need to be aware of when they're writing leases.

"The Municipal Ordinance Database is really something you rely on to give you additional insight for the transaction," she said. "It doesn't take away the need for due diligence on the part of the landlord, buyer and seller, and you should still ask to see things in writing from the municipality, but it does help in preparing for the transaction."

To access the Beaver County Association's Municipal Ordinance Database:

Visit www.mybcar.com

On the HOME PAGE scroll down & click on Beaver Municipal Ordinance Database

You will be redirected to a document that gives details and a hyperlink to the site, click on the hyperlink and be redirected to the database. Once you are on the site use the drop down under the county you wish to check on and click on the municipality that you need to research. Utilize the "Print Friendly View" hyperlink for easy reading & printing!



BEAVER COUNTY ASSOCIATION OF REALTORS

NEW MEMBER ORIENTATION & CODE OF ETHICS TRAINING

WEDNESDAY, SEPTEMBER 18 @ 6PM

650 Corporation St. Conference Room 208 (Entrance is in rear of Huntington Bank Building in Beaver)

RSVP by Thursday, Sept. 12 To 724.774.4126 or bcar3@mybcar.net





650 CORPORATION ST, SUITE 401 * 724.774.4126 * WWW.MYBCAR.COM

THE REALTOR REPORT

Real Estate Continuing Education Requirements 2018-2020 Renewal Period **RENEWING YOUR PA REAL ESTATE LICENSE FOR THE FIRST TIME?** Here is what you MUST know: YOU need to complete: The 7-Hour General Module ("The Big Picture") As well as your choice of either: The 7-Hour Residential Module "Gaining Insight of the Residential Market" ٥r • A 7-Hour Commercial Module Other CE and Broker Classes will not satisfy the CE commitment for new real estate licensees for May 2020. **NOT YOUR FIRST RODEO?** (You have renewed your PA Real Estate License at least once) Brokers and Salespersons must complete a total of 14 hours of continuing education by 5/31/20 to renew their real estate license. The required courses for this renewal period are: • 1.5 Hours—Property Management 2 Hours —Advertising The remaining hours can be comprised of elective CE courses or a broker course to complete the remainder of your course work. How can you complete your Continuing Ed? We are thrilled that you asked! Attend BCAR sponsored CE that will be announced via email, newsletter & our website or • Take your classes online at The CE Shop https://mybcar.theceshop.com

New Agreement of Sale Debuting July 1

A revised Agreement of Sale (Form ASR) will be available for use as of July 1, 2019. The only substantive change to its content is in Paragraph 8(I), which relates to FHA and VA financing. For an application for 203(k) financing to be approved, the lender must make sure that the contract for the sale of the property contains a statement indicating that the buyer is willing to make any and all repairs to the property that the lender requires. Since that statement was missing, a lender would have to provide an addendum in order to comply with underwriters' guidelines; now it will be possible for the transaction to proceed without needing an additional form (but that's not a guarantee).



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®

Name:	Real Estate Of	fice:	
	Phone #:		
Present position in industry: (Please in			
Salesperson	Broker of Record	Appraiser	
Associate Broker	Sales Manager	Property Manager	
Have you participated in Local Associa	tion activities? Yes	No	
Have you served as a BCAR Board Mer	nber? Yes	No	
If so, in what capacity/year/term?			
Committees Served/Year:			
Committees Chaired/Year:			
	sociation(s): National Association(s):		
Special Achievements:			
Why do you want to be considered as			
Signature:		Date:	
	THANK YOU!		

Election Application

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:

 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.
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!

BCAR Affiliate Cornhole

Question: Who knew a lawn game could be fun even in the pouring rain?

Answer: EVERYONE that attended the BCAR Affiliate Cornhole Tournament on June 20 at the Highland Vets in Chippewa! Especially Mark Friday & Randy Klingensmith who won the Tournament. Challengers Joan Shanahan and Jill Dehart will be looking for a rematch next year!

Thank you to Affiliate Committee Chairperson and Committee:

Dave Belanger, Kathleen Kirby, Joe Newtz, Kevin Duffy and DJ Woody Kirby.

Another giant Thank YOU to affiliate sponsors that helped raise funds that the BCAR Affiliate committee gives back to the community through BCAR's Annual Charity Event.





Pictured: Deneen Crossland & Adam Pietrandrea: Jeanni Prescan; Brandy VeVerka with Dave & Michele Frederick; Mark Friday & Randy Klingensmith vs. Jill Dehart & Joan Shanahan



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BCAR Broker Council

On May 29, 2019 BCAR Brokers and Office Managers met at The Club at Shadow Lakes for a Legislative forum that featured Representatives Aaron Bernstine, Jim Marshall, and Josh Konecheck from Senator Vogel's office. Broker Council Chairperson, Mary Demas outlined the goals of reviving this BCAR Committee and highlighted how participation can maximize member value and communication.

Also presenting were Veronica Cardello, PAR Field Representative, BCAR President, Beverly Pietrandrea and BCAR Association Executive, Rose DeWeese.

Plans for a Broker Council in the fall are being made. BCAR Brokers and Office Managers are highly encouraged to attend and participate in this committee.





Pictured: Representative Jim Marshall; Veronica Cardello reviewing PAR and NAR benefits; Bebe English and Dana Kostishack.

If you have any questions or would like to find out more information regarding this committee, please call Rose DeWeese at 724.774.4126.

Welcome New BCAR REALTOR[®] Members

BERKSHIRE HATHAWAY HOME SERVICES

John Woloshyn—North Hills Deborah Shaner—Beaver Darla DeFrancesco — Beaver Brett Merritt—Cranberry Pamela Brusoski—Hampton Rebecca Donovan—Airport

<u>eXp REALTY</u>

Cory Ostach Garrett Morgan

HOWARD HANNA

Kara Nuzzo—Beaver Rosann Halama Armour—Beaver James Heidenreich—Beaver

GOT RENTALS?

Recently all BCAR Brokers/Office Managers were notified that the BCAR Website has been updated to include a separate listing for consumers to find brokerages that show rental properties. If you are a Broker or an Office Manager and have not received notification regarding the new Rental/ Property Management tab on our site, please contact Rose DeWeese at bcar3@mybcar.net or 724.774.4126. Thank you. THANK YOU TO THE SPONSORS OF OUR 5-3-2019 GENERAL MEMBERSHIP MEETING



THE REALTOR REPORT

July 2019 **Kross Professiona** HOME INSPECTIONS LLC by Alex Kross "A solid foundation for your new beginning." alex.kross@krosshomeinspections.com (724) 498-7403 PNC BANK **FIND A LENDER WHO ALSO Mars Bank LENDS SUPPORT.** Your One True Community Bank www.MarsBank.com a property appraisal? cert to credit approval and property appraisal. ©2019 The PNC Financial Service: up, Inc. All rights reserved. PNC Bank, National Association. Member FDIC 白 BROKER'S SETTLEMENT SERVICES, INC. We are the leading appraisal experts for: Visit our website Primary and Secondary Mortgages www.eca1.com Estate Planning Or call us at (724) 847-3211 to Divorce Settlement
Tax Assessment Disputes discuss how we can help! Richard Masucci Retrospective Valuations Vice President of Sales and Marketing Employee Relocation REAL ESTATE APPRAISALS Call us today to receive a FREE REO Valuations 24 Litigation COPY of the Consumer Guide FHA 203K to Real Estate Appraisals! Private Mortgage Insurance Removal ED GUNS Bankruptcy Foreclosures 1501 Reedsdale Street 412-760-5333 Mobile Suite 4001 EINANCIAL OFFICIAL OFFICIAL Pittsburgh, PA 15233 rmasucci@bsstitle.com www.brokers-settlement.com Phone:412-322-4001 X415 1800 Smallman Street Pittsburgh, PA 15222 Licensed by the PA Department of Banking and License # 21859 / NMLS # 101616 Office: 412-391-3200 Fax:412-322-5755 ing and Securities Heather Matuszewski License # 24441 / NMLS # 135376 Our comprehensive services include: Mortgage Banker servicing Western Pennsylvania for Office: 412-246-2719 / Cell: 724-513-6559 over 36 years Refinance title and settlement http://www.westpennfinancial.net/heather • Purchase and Refinance loan Purchase title and settlement Conventional FHA VA USDA Secure escrow service • First Time Home Buyer / PHFA Email: Heather.m@westpennfinancial.net · Conventional loans with no mortgage insurance Deed and document preparation · Originate, process, underwrite, approve and fund all Call Heather today for a NO Cost Pre-approval Document and recording services Other related services

