



STAR Network News

Powering REALTORS Across Stark, Carroll, and Trumbull Counties...

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Warren Office

311 Niles Cortland Rd NE, Suite C Warren, OH 4448

Office Hours: 8:00 am - 4:30 pm Phone: (330) 494-5630 www.STAR.Realtor

President's Message

"Happy New Year!" I'm your 2022 President for STAR. It is such an honor to serve this genuinely progressive and amazing board.

First, let me give you a brief bio. I have been a REALTOR for 43+ years. I have been a president three times for the Warren Area Board of REALTOR® (WABOR), three-time REALTOR® of the year for WABOR, and am a Past President of CRIS & MLS-NOW. I am a Federal Political Coordinator for Congressman Bill Johnson and recently appointed the Governor of Ohio to the Ohio Real Estate Commission.

One of the most incredible things to occur is the merger of SCAR and WABOR. This merger has created a unique opportunity to serve our wonderful membership's needs better. I want to thank Rich Cosgrove, the Board of Directors, and staff for their hard work and diligence in doing the "best" we can for our membership. Another shout out to our new Executive Officer, Collene Burgess, for rising to the



January 2022

challenges and putting together an exemplary staff.

In closing, I will always do my best for our membership and, more so, am excited to be part of a board of REALTORS® who puts their membership, their respective clients first in all of their decisions. Be safe, everyone, and let's make 2022 the best it can be.

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Upcoming Classes & Events

JAN

Association Closed for the Holidays

3 Hour Broker/Manager State Required CE SAVE THE DATE - more information SOON!

1:00 pm - 4:15pm at the North Canton Office 7110 Whipple Ave NW Ste B, North Canton 44720







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Collene Burgess

Chief Executive Officer cburgess@STAR.Realtor

Kayla Atchison

Government Affairs Director katchison@STAR.Realtor

Heather Pyers

Membership & Communications **Administrator** membership@STAR.Realtor

Trisha Adams

Education & Events Administrator tadams@STAR.Realtor

In 2021 the real estate industry saw record growth both in number of sales and prices of homes. With the median price of homes sold increasing by 13.9% and overall housing prices increasing by 1.9% from 2020. Despite these increases, a recent NAR report showed that First-time buyers made up only 34% of all home buyers.

With rising rates of inflation and record high prices in the market there is a growing concern that first time home buyers will be priced out of the market. The Ohio General Assembly with the guidance of Ohio REALTORS is seeking to address this concern with the First Time Homebuyer Savings Act. Soon Ohio will join states like Alabama, Mississippi, Colorado, Oklahoma, Virginia, Oregon, Iowa, New York, Minnesota, and others by offering First-Time Homebuyer Savings Accounts.

On December 9, 2021, the First Time Homebuyer Savings Act, H.B. 186, unanimously passed in the Ohio House of Representatives and now moves to the Senate Committee on Ways and Means. This bipartisan and broadly supported legislation

will allow first time home buyers to obtain a tax-free savings account that can be used for the purchase, closing costs, and bank fees associated with a new home. There is no limit to how much one can invest in their savings account but the amount is only tax deductible up to \$3,000 for individual filers and \$6,000 for joint-filers. Ohioans would have up to 15 years to utilize the funds or a penalty will apply. Although this will not eliminate all barriers it is an important tool to increase homeownership in our communities.

Thank you to Bill Sponsors Rep. D.J. Swearingen (R-District 89) and Rep. Shane Wilken (R-District 91), as well as Ways and Means Committee Chair Rep. Derek Merrin (R-District 47) for shepherding this bill through the Ohio House of Representatives. Additionally, we would like to thank our regional representatives, Representative Al Cutrona. Representative Tim Ginter. Representative Lovchik, Representative Michael O'Brien, Representative Scott Oelslager, Representative Bill Roemer, and Representative West for co-sponsoring the bill.



Kayla Atchison
Government Affairs Director (GAD)

<u>katchison@STAR.Realtor</u> mobile (330) 631-4147 office (330) 494-5630

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Committee Involvement

RPAC

Legislative

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- Freddie Mac
- · Banks
- Title/Mortgage Companies
- Government Refinances

Installation Ceremony for BIA of Stark and East Central Ohio



On Friday, December 3rd, 2021 the BIA of Stark & East Central Ohio held its annual installation at La Pizzaria from 11 am to 1:30pm. STAR Staff, Collene Burgess, CEO, and Heather Pyers, Membership & Communications Administrator were in attendance.

The theme for the 2021 BIA Installation & Awards Ceremony was "A Salute to

Women in Leadership & Construction". Many area women leaders were in attendance as special quests. Awards recognition were given to various BIA members. The 2022 Officers and Board members of the BIA of Stark and East Central Ohio installed including Holly Waldenmyer, 2022 BIA President. A live and silent auction were held to benefit various causes.

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 $\label{lem:commutation} \mbox{Janice Rich - Title Agent / Office Manager} \\ \mbox{jrich@mckinley-title.com}$

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STAR Membership Report | December 2021

Heather Pyers Membership & Communications Administrator

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Committee Involvement

New Salespersons

Adam Moran / Keller Williams Legacy Group Realty Amanda Mazeall Blakeman / Keller Williams Legacy Christopher Myers / High Pointe Real Estate Jeff Frey / EXP Realty Kaitlyn Riggle / Keller Williams Legacy Group Realty Melinda Muzi / BHHS Stouffer Realty Taylor Walton / Keller Williams Legacy Group Tori Shina / BHHS Stouffer Realty

Office Transfer

Abbey Jagger /Keller Williams Chervenic Rlty Austin Noel / Keller Williams Chervenic Rlty Clarence Smith IV / Keller Williams Legacy Group Danielle Ingram /Keller Williams Legacy Group Dawn Carlisle / Cutler Real Estate-Wooster Debbie Pickens / Howard Hanna Emily Mehl / Keller Williams Chervenic Realty Greg Wolfe / Keller Williams Legacy Group Jason Bogavich / Key Realty Jeanne Petre / BHHS Stouffer Realty Jeff Flickinger / Howard Hanna Kelly Starr / Keller Williams Legacy Group Kevin Rieger / Cutler Real Estate-Green Lisa Smith / High Point Real Estate Lisa Watkins / Cutler Real Estate Megan Wilson / Keller Williams Legacy Group Rlty Mendee Burnside / Keller Williams Chervenic Rlty Milton Williams III / Keller Williams Chervenic Rlty Robert Street Jr. / Icon Real Estate Services Sally Goodnow / Keller Williams Chervenic Realty Scott Mizeres / McDowell Homes Real Estate Stephanie Sayle / EXP Realty

Office Name Change

Solomon Butler Realty to Tippecanoe Realty Group

New Office

Icon Real Estate LLC / Broker: Bruce Schorsten

Affiliate Company Name Change

Cross Country Mortgage / Shane Goodnight

New Affiliate Office

Primary Residential Mortgage-Christopher Lynch/Adam Zeman

Secondary Broker

Laura Dembowski / Keller Williams LLC

Membership Cancellations

Alicia Mills Alesia Ritter Anna Graham Anthony Burrus April McGahagan Brendan Taylor Brian Blasko Charlotte Finney Christopher Dawkins Chris Kalain Clifford Straitiff Courtney Gower Danielle Reynolds David Vrabel Dawn Cunningham Diane Chaplin Diane Day Derrick Bailey Dorinda Young Duane White Frank Walker Jr Garnett Thomas Greg Denovchek

Jacklyn Armour-O'Meara Jaren Fink

Greg Stearn

Jean Cook

Jeff Ratini

Jean Fruchey

Joe Paolini John Eaton John Wood Jonathan Deremer Julie Kokavec Justin Calabris Kara Naples-Chamberlain Karen Mamula Katie Bloom Kim Griffin Kyle Cunningham Lara Coutler Linda Wilds Lisa Mariani Lisa McNeal Louis Santangelo

Lynanne Woodling-Superak

Lynda Cononico

Membership Cancellations

Marcus Smith

Maria Dornack Marwan Alie Mary McEowen Matthew Nero Melissa Parker Michael Fields Jr Michael Hovis Michelle Holbrook Michelle Knox Nancy Engle Nancy Mesmer Michael Rubosky Pat Helmick Patricia Augustine Patricia Smith Paul Rezabek Pauline Kurtz Randy Snowden Rebecca Wakefield Reita Novkov Richard Acker Ronald Howard Ryan Colangelo Sandra Davis Shaundle Pruitt Sharayah Shepler Stephen (Bob) Ciulei Tamara Candella Tammy Medure Teresa Crew Teresa Slater

Theresa Liquori-Thompson

Traci Cice

Trudy Mickey

Sarah Ulam

Tyler Krzunowek

Victoria Campos

Habitat Update!

On September 24, the Community Outreach Committee spent a few hours working on this Habitat Build...here is an update from the East Central Ohio Habitat Coordinator!

"Hi STAR Volunteers,

The Austin family has moved into their new home just in time for the holidays! Thank you for helping Claudia achieve her dream of homeownership, which will provide a safe and healthy home for her children to grow and thrive. With your support, Claudia and her sons will be making the first of many Christmas memories together in the warmth of their Habitat home."

If you would like more information on how you can get involved in Community Outreach with STAR, please contact Kayla Atchison katchison@STAR.Realtor or (330) 494-5630 and make a difference in your community!



















Conversations With Your Congressman Event

On Wednesday, December 15, 2021, STAR held its first "Conversations With a Congressman", at The Hippodrome Banquet Center.





Although Congressman Johnson was unable to attend due to last-minute votes in D.C, we were able to hear from our Statewide Elected Officials (Representatives from the Office of Auditor Faber and Treasurer Sprague) and Nick Santucci for State Representative.

Thanks to all who attended this event. On behalf of Stark Trumbull Area REALTORS and our Legislative Affairs Committee we appreciate your willingness to engage with elected officials in Trumbull County. We hope to have quarterly conversations with community leaders and elected officials in the future!



Wine With the GAD Event

On Wednesday, December 1st, 2021 STAR had its first "Wine With the GAD" event hosted by our new GAD,

Kayla Atchison. STAR members were invited to meet and visit with Kayla while enjoying wine and light refreshments. STAR is one of six Local Boards in the State of Ohio that employs a government affairs director. Kayla has nearly a decade of public policy and political experience under her belt. She brings a wealth of knowledge and ideas to our association.

November 2021

Stark, Carroll & Trumbull County Stats

Stark County

New Listings: 526

Average Days on Market: 30

Average Sale Price: \$208,491

Homes Sold: 438

Carroll County

New Listings: 70

Average Days on Market: 59

Average Sale Price: \$167,409

Homes Sold: 32

Trumbull County

New Listings: 359

Average Days on Market: 46

Average Sale Price: \$151,037

Homes Sold: 199





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STAR WCR Installation Ceremony for 2021



Wednesday, December 8th, 2021, WCR held its 2021 Installation at La Pizzaria. Our 2021 STAR President, Rich Cosgrove, was the Master of Ceremonies.

The guest speaker was Karen Soehlen McQueen, Attorney at Law, who gave a speech on Planning for Success in 2022. Past President (1975, 2012) Sony Taylor gave tribute to WCR Past President Beth Campbell for her hard work and dedication. Beth Campbell, WCR Past President (2020, 2021), handed out awards for Strategic Partner Recognition. WCR then installed the new president and officers for 2022.

The 2022 WCR officers are as follows: Melanie Kidder- President; Debi Zeren- President-Elect; Robyn Clark- 1st Vice President; Fran Mucci-Treasurer; Ginger Kuhn- Program Director and Christine Schell- Membership Director.



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Education & Events Connection

Did you know??

The Stark Trumbull Area REALTORS® educational offerings are driven by the Education & Events Committee (E & E) meetings, AND by member suggestion. In short, if there is a class you are interested in that we are not currently offering, please reach out!

The E & E committee will be scheduling out the classes for 2022 beginning at our next meeting in January. Watch your newsletter and your email for upcoming classes.

Code of Ethics is DUE!

If you haven't completed your Code of Ethics training for NAR, please complete this as soon as possible. Failure to complete this National requirement will affect your standing with the Board.

We want to hear from You!

In our last Education & Events committee meeting, the idea of a STAGING COURSE was considered...we would like to know if you are interested in this type of educational offering?

Please take a few minutes to complete this <u>SURVEY</u> - let us know your thoughts!



Trisha Adams

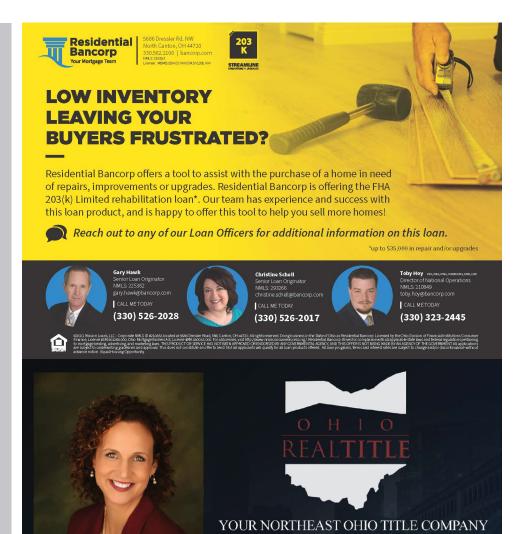
Education & Events Administrator

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Committee Involvement

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Foundation Red Flags

Published in REALTOR Magazine Fall 2021 By: Barbara Ballinger



Key Takeaways:

- Water is a foundation's biggest menace.
- Hiring a home inspector is a first way to uncover problems.
- The age of a foundation is less significant than deferred maintenance.

When the 13-story Champlain Towers South building collapsed in the town of Surfside, Fla., earlier this year, municipalities in the area speeded up planned inspections, and owners of other coastal condominiums worried about whether their buildings were secure. But concerns didn't stop there.

The tragic collapse and deaths brought questions from multifamily and even some single-family homeowners and buyers around the country. Delayed maintenance is speculated to have been the cause of the tragedy outside of Miami—a swimming pool leaked into a parking garage, which caused rebar to rust and concrete to crumble. However, people have questioned other culprits: Was it the waterfront setting, type of soil, salty air, increasing storm surges, construction method, materials, or structure's age? Could location and climate present other problems?

"Water is by far the biggest menace, even for those who don't live near [a body of] water," says Steven Barckley, a water drainage expert with Exceptional Stone Products in Livingston, N.J. His strategy is to divert water from an exterior foundation, helping to keep it out of the interior.

However, major structural settlement can occur for other reasons, such as highly compressible soils, says Bill Coulbourne, whose eponymous company is based in Annapolis, Md. "The soil will settle differentially and may cause cracks in the foundation," he says.

Besides the risk of injury, a damaged foundation can be an expensive fix. Before the collapse, Champlain's owners faced costs totaling \$15 million. An important lesson to share with clients is not to delay repairs. "Age is far less relevant than deferred

maintenance," says South Orange, N.J.-based home inspector Tom Dabb of Immaculate Home Inspections.

Understanding construction methods and materials is also critical. "Concrete is a porous material. Water, humidity, and salt in air affect it. If not maintained, it can cause a problem with a structural system," says New York-based architect Victor Body-Lawson of Body Lawson Associates.

Bringing in an Expert

As a real estate professional, when you're working with concerned owners or buyers, a smart first step is to recommend they hire a licensed home inspector. Ron Oster, with Coldwell Banker West in San Diego, says his company insists on this step for buyer clients. "If buyers tell me they do not want an inspection, I have to have them sign a waiver since we highly advise them to get an inspection," he says.

Experienced home inspectors will examine the outside and interior of a house or condo and, ideally, look at a condo building's basement, since it can provide structural clues, says Cary Jozefiak, with HomeTeam Inspection Service of Chicago.

Real estate pros should encourage buyers to accompany an inspector as they look for potential problems. An expert eye can differentiate between a slight shift or settlement versus a severe pitch that causes greater concern, says Jason Chang with Jersey Inspections in Verona, N.J. The inspector's job is to suggest which clues warrant a specialist, such as a structural engineer to investigate cracks or an arborist to see if a tree's root system affects drainage. "The key," says Madison, Conn.-based architect Duo Dickinson, "is to catch signs before structural inadequacies lead to potential disaster."

Buyers are wise to choose experts who know local building codes and an area's challenges, such as salt that corrodes, earthquake tremors that may liquify soil and loosen a foundation, or melting snow that may leak into a basement through foundation cracks. Topography presents challenges, too. "Homes on the side of a

Foundation Red Flags...continued

mountain are more susceptible to water damage because the water's force is greater. Drainage is key," Barckley says.

Often, a building's infrastructure may be buried under another material, such as wood or concrete. Inspections are more difficult when surfaces have been covered for decorative purposes or repairs, says Jesse Keenan, associate professor of real estate at Tulane University. Outside, mulch may cover plants to control weeds and add curb appeal but might conceal a foundation, Jozefiak says.

You Don't Need to Be a Foundation Pro to Become a Foundation Sleuth

Real estate pros, real estate attorneys, and condo buyers can request condo association board meeting minutes to learn what repairs are needed or if work has been done, says Mike Clarkson, president of Hilb Group of Florida, a national insurance brokerage firm that represents condo associations. Keenan suggests that buyers inquire about building reserves to learn if additional assessments may be levied. It also doesn't hurt to ask for the reserves study, which is the building's long-term capital budget planning, as well as future capital improvements that are slated and any insurance claims. The bottom line is to get as much information as possible in writing.

Clients purchasing a single-family home can ask to see sellers' insurance claims and a list of repairs they have made. Buyers can also search for permits at the city's building department to see whether work has been done, who did it, and whether the permit was closed, says Dickinson. And buyers can drive by the property on a rainy day to see how the site handles water, Keenan adds.

While there is no guarantee against foundation challenges, the good news is that almost all issues are repairable—and prevention works. "If your house is built atop a crawl space, you keep the area dry underneath, for example. Or you seal cracks in your slab to keep it from settling," says practitioner Barb St. Amant of Atlanta Fine Homes, Sotheby's International Realty in Atlanta. "You can't maintain a great house on a weak foundation. Maintenance is key."

Warning Signs

When it comes to drainage around foundations, water-drainage expert Steven Barckley suggests watching for these clues.

- Rotted or recently replaced wood on the base of exterior wooden door frames and windows
- Horizontal or diagonal cracks in a foundation or wall
- Sloping upper-level floors that aren't part of normal settlement
- Soil erosion
- Wet or moist basement
- Efflorescence left on masonry surfaces, mainly on basement walls near foundation windows and corners where downspouts are located, usually identifiable by white minerals or stains
- Absence of gutters or downspouts
- Clogged gutters and downspouts
- Inadequately sized gutters and downspouts
- Downspouts dumping water too close to a foundation
- Overgrowth of vegetation close to a house, especially large trees
- A sloping site where water is not diverted from the foundation
- Patios or walkways pitched toward a home or toward its groundlevel doors
- The presence of mold or mildew, especially on lower levels
- A smell of moisture or moldy conditions
- Cracks in a multifamily building's lower levels, possibly accompanied by excessive moisture or water

Breakfast With Santa Recap!

The STAR Affiliate
Committee hosted their
annual "Breakfast With
Santa" event on
Saturday, Dec. 11th at
MAPS Air Museum. It
was a great turn out!
Everyone enjoyed
access to the museum
and a hot breakfast.
The kids enjoyed
Christmas crafts and a
visit with Santa.











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