

The Voice of Real Estate in Stark, Carroll, and Trumbull Counties

STAR Network News

July 2021

YOUR Association YOUR County YOUR Career

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Your REALTOR® *Benefits*



Right Tools Right Now Initiative

In light of the challenges presented by COVID-19, and its impact on the real estate industry, NAR is taking steps to support members through these uncertain times. The Right Tools, Right Now initiative, which was activated once before in 2009, makes new and existing NAR products and services available for **FREE or at significant discounts** – right now – and is available to REALTORS®.

The program includes products, resources and services from all areas of the Association, including:

[Webinars](#) to help you manage your finances;

[Education courses](#) to expand your skills;

Timely [market reports](#) to inform your business and clients.

[Digital tools](#) for transactions and marketing

Free Legal Assistance

One of the primary benefits of Ohio REALTORS® membership is the ability for all principal brokers and office managers to have access to Ohio REALTORS®' Legal Assistance Hotline. A password is required. If you've forgotten your password contact Arica Jones at Jones@ohiorealtors.org.

[click here](#)

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Education
Administrator



Deanna Boggess,
GAD Assistant



Alana Watkins,
Communications
Administrator

July President's Message

Upcoming Events, Inspector Licenses, and MLS Now Changes!



Rich Cosgrove,
2021 President

Happy July everyone!

Do you have your calendar marked for the Dueling Piano's event on July 14, 2021 held at La Pizzeria at 7 p.m.? This is our second RPAC event this year and it is sure to be a good time. We will have heavy hors d'oeuvres, a photo booth and silent auction items in addition to the live entertainment from the Cleveland Keys. The RPAC auction held in Trumbull County in May raised just over \$17,000.00! If you are not sure what RPAC is or how it impacts your business, join us on July 14, 2021 and find out what it is all about. Register on the website by July 9, 2021 www.star.realtor. The cost of the event is \$35.00 per ticket - \$10.00 will go toward your RPAC investment.

Also being held in July on the 15th is a free 3 hour continuing education event called Real Estate Kick Start 101. This class is perfect for new agents looking to kick start their career as well as a great refresher course for seasoned agents. The class will be held at the STAR North Canton office from 10 a.m. – 1:15 p.m. Registration is limited to only 40 members so make sure to register quickly.

We have a recent staff change at the Association – Lisa Yelichuck after many years of dedicated service has decided to resign as our CEO. Lisa worked for the Association for over 25 years and we thank her for her service and wish her the best with her future endeavors.

Collene Burgess has been named the STAR acting CEO. Collene has been with the board for over 15 years and we know we are in good hands with her at the helm.

July 1, 2021 the Ohio Home Inspector license goes into effect. In order to conduct a home inspection in Ohio for compensation or other valuable consideration one must be licensed with the State. REALTORS® should only be recommending licensed home inspectors.

Please review your recommended inspector list and make sure the inspector is licensed by visiting <https://elicense3.com.ohio.gov/Lookup/LicenseLookup.aspx>

As a reminder, you do not have to recommend any inspectors to a client, however, if you choose to, you MUST recommend at least 3 licensed inspectors.

COMING SOON LISTINGS

The MLS-NOW board of directors made a decision to discontinue the "coming soon" status as an option in the MLS as of August 1, 2021.



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July President's Message **CONT.**



Agents have mixed feelings about coming soon listings, however, no matter your thoughts on this subject, we may still see coming soon signs. The MLS rules and NAR Clear Cooperation Agreement only apply to a listing agreement – an agent may still place a coming soon sign or advertise a property as coming soon without a listing agreement signed by the consumer. The agent may have a marketing service agreement in place in order to market the property. I am not suggesting this practice, however, I bring it up as an explanation so that when the coming soon practice continues agents have answers for themselves and the consumer.

The NAR clear cooperation policy states the following:

Section 1.01 – Clear Cooperation

Within one (1) business day of marketing a property to the public, the listing broker must submit the listing to the MLS for cooperation with other MLS participants. Public marketing includes, but is not limited to, flyers displayed in windows, yard signs, digital marketing on public facing websites, brokerage website displays (including IDX and VOW), digital communications marketing (email blasts), multi-brokerage listing sharing networks, and applications available to the general public. (Adopted 11/19)

I hope you find this information helpful and look forward to seeing everyone at our upcoming events over the next several months.

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STAR Network News

July 2021



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FIND US ONLINE:

www.star.realtor

Twitter: @STAR_Realtors

Facebook: @StarkTrumbullAreaRealtors

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Association Hours:

Mon - Fri 8 a.m. - 4:30 p.m.

Supra Lockbox Services

9 a.m. - 4 p.m.

Office Locations

North Canton Office: 7110 Whipple Ave NW Suite B
Canton, Ohio 44720

Warren Office: 311 Niles Cortland Rd NE Suite B
Warren, OH 44484

Ravenna Office: 149 N. Prospect Street Suite 2
Ravenna, OH 44266



STAR Member Resources

Tools, resources, and reminders to help keep you business-ready.



Have you taken the NAR Commitment to Excellence Program yet? C2EX is a program that empowers REALTORS® to demonstrate their professionalism and commitment to conducting business at the highest standards. [Click here](#) to access the program

Supra Reminder:
Ohio License law requires that anyone not holding a valid real estate license may not access a listed property unless accompanied by a real estate licensee, or unless the owner of the property has provided informed, written permission or consent for such person(s) to enter the property unaccompanied by a real estate licensee. [Click here for instructions for Affiliate Non-Member Supra Access.](#)

Division of Real Estate Forms:
[Click here](#) for Preferred Name Registration
[Click here](#) for the change form (address, name change, etc.)

STAR Affiliate Service Guide
Find contact information for STAR Affiliate Members: [STAR Affiliate Service Guide](#)

Advertising space is available for Affiliate members in the STAR newsletter. Contact Communications Administrator, Alana Watkins via email at awatkins@star.realtor for information.

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Directors Actions

June 30, 2021

1. Approved the financials.
2. Approved the membership reports.
3. Approve the consent agenda (committee reports).

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- Fannie Mae
- Freddie Mac
- Banks
- Title/Mortgage Companies
- Government Refinances

Membership Report

New Salespersons

Addison Rhodes Keller Williams Legacy Group
Alexia Potts Keller Williams Chervenik Realty
Andrew Matthews Keller Williams Chervenik Realty
Ashley Candea Keller Williams Legacy Group
Austin Koprivec Howard Hanna – Jackson
Christine Conkle Howard Hanna – Jackson
Claudia Hinderer EXP Realty
Courtney Gower DeHoff REALTORS
Craig Fountain RE/MAX Edge Realty
Daniel Smithberger BHHS Stouffer Realty – Green Office
Debra Gambone EXP Realty
Kathleen Chromchak BHHS Stouffer Realty – Warren
Kenneth Stahl Keller Williams Legacy Group
Kenneth Strobel EXP Realty
Marla Bluedorn BHHS Stouffer Realty – Warren
Michael Brockett ACC Home Realty, LLC
Michael Fields BHHS Stouffer Realty – Cleveland
Reyce Cole EXP Realty
Richard Longnecker Keller Williams Legacy Group

Secondary Membership

Melissa Sanford Keller Williams Legacy Group – Wooster
Lorraine Molnar Keller Williams Capital Partners Realty
Chatfield Drilling & Watercare Clonch & Sons Excavating

New Affiliate

Matt Harrison Jared Clonch
854 Mercer Road P.O. BOX 104
Greenville, PA 16125 Newton Falls, OH 4444
330-9799286 330-219-4844

Office Transfer

Amanda Gordon Keller Williams Legacy Group
Austin Heisler EXP Realty
Christine DiSabatino Howard Hanna – Dressler
Cynthia Householder Howard Hanna – Dressler
Daniel Blair EXP Realty
Dreama Petitti Howard Hanna – Dressler
Emily Baraldi Keller Williams Legacy Group
Karen Webster RE/MAX Crossroads

Office Transfer

Kathleen Minor EXP Realty
Kathleen Minor RE/MAX Crossroads
Kenneth Strobel Howard Hanna - Dressler
Gregory Wolfe EXP Realty
Jacqueline Donley Keller Williams Legacy Group
Jason Wooden Keller Williams Legacy Group
Jeffrey Starkey RE/MAX Edge Realty
Jennifer Hanna Keller Williams Legacy Group
Joshua Uminski Keller Williams Capital Partners
Joshua Whitacre Cutler Real Estate – Dressler
Melissa Kollar Keller Williams Chervenik Realty
Merredes McRoy Keller Williams Legacy Group
Tammy McLaughlin Howard Hanna – Dressler

Membership Cancellations

Amanda Irwin – Holding
Barbara Armour – Transferred to Cincinnati
Carol Sole – Transferred to YCAR
Christy Clayton – Holding
Grace Bitzer – Transferred to Cleveland
Heather Allman – Cancelled Membership
Heather Fowler – Transferred to ACAR
James Bucks – Inactive
Jared Sanford – Cancelled Membership
Jestina Williams – Transferred to Columbus
Monique Brown – Transfer to ACAR
Patty Pilz – Holding
Seloni Khetarpal – Inactive



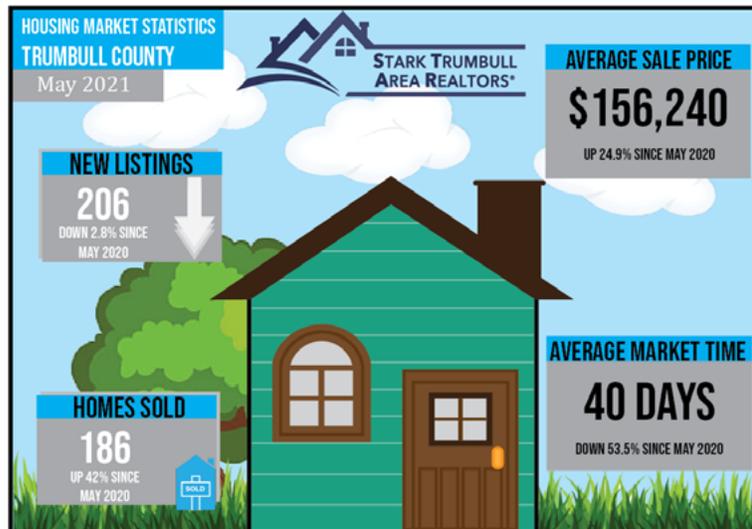
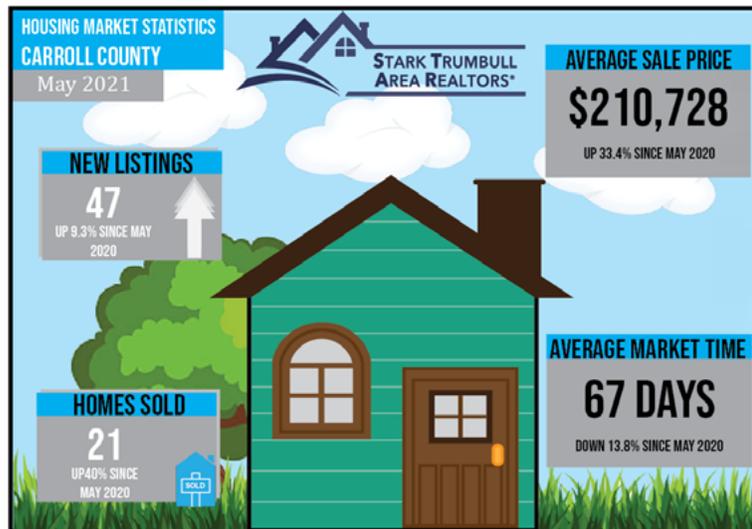
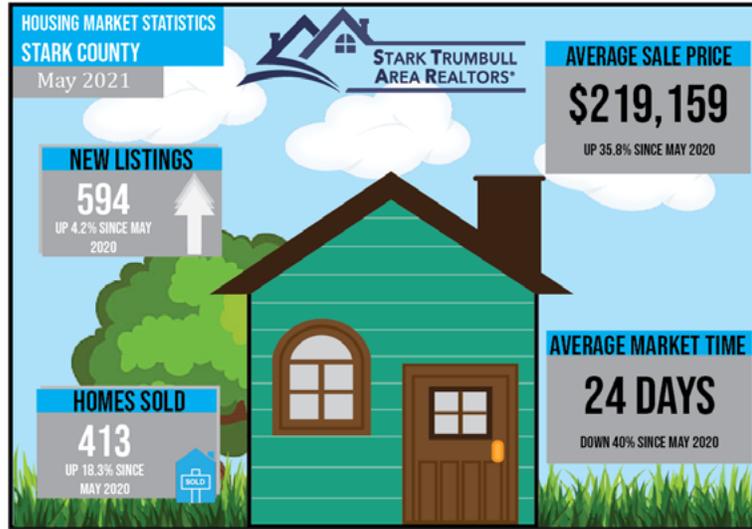
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Market Statistics

May 2021





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Upcoming STAR Events

Core Law CE: Legal Update for Ohio REALTORS – **July 8, 2021 1- 4:15 PM**

Tickle the Ivories – **July 14, 2021 7-10 PM**

Real Estate Kick Start - **July 15, 2021 10 AM - 1:15 PM**

SHAKER - **July 20, 2021 5-7:30 PM**

Bill Dedman Event: Lesson Learned from Long Island- **July 29, 2021 10 - 11 AM**

STAR Parking Lot Party - **July 31, 2021 7-10 PM**

STAR Golf Outing – ~~**August 27, 2021**~~ - **Cancelled**

State/National Events

Keep an eye out for these Ohio REALTORS® and the National Association of REALTORS® upcoming events:

OR Women of Vision Conference - **August 26, 9 AM - 4:15 PM**

OR Convention – **September 27-29**

OR Broker Summit - **Oct. 26, 9 AM - 4:30 PM**

NAR Annual Conference & Expo - **Nov. 12-15**

Save the Date!

Mark your calendars for the following upcoming events happening later this year:

Ethics Continuing Education - **September 9, 2021**

Chili Cook-Off – **September 23, 2021**

Wake Up YPN - **September 29, 2021**

R-Day – **October 6, 2021**

~~Quarter Auction~~ – **October 30, 2021- Canceled**

SHAKER - **November 9, 2021**

Fair Housing Continuing Education - **November 11, 2021**

Wake Up YPN - **November 24, 2021**

STAR Online Updated Forms

Did you know we have all updated forms on our website?

You can find all of our downloadable forms including Purchase Agreements, Replacement Property Addendums, and Rental Applications, and more. As a reminder, you must be a member of the Association to access these forms. Visit www.star.realtor>MEMBER LOGIN>Forms to begin downloading.



Arthur Duhaime CPI, RMS, CRT



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“Tickle the Ivories”

An Evening of Dueling Pianos for RPAC

Enjoy an amazing and interactive evening with The Cleveland Keys, singing and dancing to just about any song request you can think of. The higher your RPAC investment, the better chance they will play your tune! Hors d’oeuvres, a photo booth, and a silent auction all round out an amazing evening not to be missed!

DATE: July 14, 2021

TIME: 7-10 P.M.

LOCATION: La Pizzeria
3656 Dressler RD. NW
Canton, Ohio 44718

COST: \$35

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Song requests and silent auction items will
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RSVP no later than Friday, July 9, 2021.

Questions? Call or email Deanna at E: dboggess@star.realtor | P: 330-394-4001

CONTRIBUTIONS TO RPAC ARE NOT DEDUCTIBLE AS CHARITABLE CONTRIBUTIONS FOR FEDERAL INCOME TAX PURPOSES. RPAC contributions are voluntary and used for political purposes. The amounts indicated are merely guidelines and you may contribute more or less than the suggested amounts. The National Association of REALTORS® and its state and local associations will not favor or disadvantage any member because of the amount contributed or decision not to contribute. You may refuse to contribute without reprisal. 70% of your contribution is used by your State PAC to support state and local political candidates. 30% is sent to National RPAC to support Federal candidates and is charged against your limits under 52 U.S.C. 30116. Notwithstanding this general allocation formula, the allocation may change and all or a portion of your contribution may be allocated to other political accounts maintained by Ohio REALTORS® if a contribution exceeds limits under 52 U.S.C. 30116 and/or if a contribution falls outside time limits under 52 U.S.C. 30102.



NAR Code of Ethics Deadline

December 31, 2021

Get Started Today!



As required for REALTOR® membership, all REALTORS® must complete at least 2.5 hours of ethics training that meets specific learning objectives and criteria. The current cycle deadline is Dec. 31, 2021. This ethics requirement is separate from your State Licensing CE requirements. However you may have taken an Ethics Course that will satisfy this requirement - [CHECK eLICENSE](#) - if you've taken a 3 hour Ohio Ethics, taken between January 1, 2019 and now, email a copy of the certificate to tadams@star.realtor for confirmation on whether it meets the NAR requirement. Additionally, STAR will be offering a virtual Ethics class in September via ZOOM, and we are tentatively planning an in person class for later in the year.

Here are some other options for completing the NAR Ethics course:

National Ethics Day with Leigh Brown by Ohio REALTORS®

June 17, 2021 | [CLICK HERE](#) for more info & to register

This is a FREE Virtual 2.5 Hour Ohio Elective credit/NAR Credit - this will not meet the Ohio 3-Hour Ethics Core Course requirements.

NAR Website

Anytime! | [CLICK HERE](#) to navigate to the NAR Website Code of Ethics Page. You can check your status, and follow links to complete a FREE NON CE Ethics, or there is an option to take a CE version which has a fee.

If you have questions, or need help checking your education record, please call the office at 330.394.4001, or email Trisha Adams tadams@star.realtor

NEED TO KNOW

Ohio REALTORS® Join Coalition Urging Lawmakers to Protect Affordable Housing

By Beth Wanless, Ohio REALTORS® Director of Government Affairs

Ohio REALTORS® joined the Coalition on Homelessness and Housing in Ohio (COHHIO) and 168 other groups and organizations across Ohio today in sending a letter to members of the Ohio Senate expressing concern about an amendment that would impact affordable housing that was included in the substitute version of state's biennial budget this week.

In short, language was added to the senate sub budget bill (House Bill 110) to change how subsidized housing is valued for tax purposes. In essence, it would disincentivize affordable housing development and essentially make it more expensive when we already have a serious shortage. The joint letter -- which includes the Ohio Bankers League, Policy Matters Ohio and Ohio Housing Council, among others -- follows:

Dear Members of the Ohio Senate,
The past year has illustrated how critical housing security is for all Ohioans. Unfortunately, an amendment included in the substitute version of the biennial budget (HB 110) would exacerbate Ohio's affordable housing shortage by undermining the economic viability of affordable housing developments. This amendment would effectively increase property tax liability on many types of federally assisted housing developments without regard to the fact that these projects generate less rental income, and often cost more to operate, than market-rate housing projects.

The Ohio Supreme Court has a long history of ruling that property taxes on subsidized housing should be based on the income that is actually received -- not market-rate rent that could be theoretically collected if there were no rent restrictions in place.

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This proposal, which is similar to legislation introduced in the 133rd General Assembly (SB 36), would warp Ohio's property tax valuation system in an inequitable manner, and apply that inequitable method against only one type of property -- properties that are designed to house our poorest citizens.

The Senate Ways & Means Chairman asked interested parties to collaborate on a solution that would ensure federally assisted housing could remain viable, while satisfying county auditors' need for the time and information necessary to accurately assess these properties. A working group has made significant progress toward developing a proposal and has started implementing a pilot program that gives county auditors a clear method for valuing affordable housing properties. This controversial budget amendment has not been fully vetted in the Senate and not at all in the House; enacting it now would preempt the working group's consensus solution.

Norma L. Good Scholarship Fund

Stark Trumbull Area REALTORS®

Norma L. Good Scholarship (NLG) Fund

If you are a REALTOR® in good standing of the Stark Trumbull Area REALTORS® for at least one year and have served on an active STAR committee for at least a year, you may be eligible for Scholarship funds to help further your Leadership Skills & Business Opportunities! The Norma L. Good Scholarship Fund pays up to \$1,000 for qualified agents who are seeking:

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FEATURE

How the July 1 Home Inspector Licensing Requirements Impact REALTORS®

From Ohio REALTORS®

By Peg Ritenour, Ohio REALTORS Vice President of Legal Services

In 2019, legislation was passed to require home inspectors to be licensed by the Ohio Division of Real Estate and Professional Licensing. Although many inspectors qualified for a license through the grandfathering provisions in the bill, the complete licensing program was not able to be put in place by the Division until just recently.

Now that the program is up and running, the Division has recently announced that effective July 1, it will begin enforcing the requirement that a home inspector be licensed to conduct an inspection of a residential property in Ohio. It will also begin enforcing other provisions regarding real estate licensees who provide the names of home inspectors to their clients.

So, what does this mean for you and your clients? The following are the key things REALTORS need to know:

Licensing Requirement

Any inspection done on or after July 1 must be performed by a home inspector who is licensed by the Ohio Division of Real Estate and Professional Licensing, unless the individual is exempt under the statutory provisions. Currently approximately 1,000 inspectors have been licensed by the Division.

Moreover, licensed home inspectors are required to have a written agreement with their client and provide a written inspection report to that client following the inspection.



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Exemptions from Licensure

Under the new inspector law there are certain instances where an individual is exempt from being licensed as a home inspector by the Ohio Division of Real Estate. These are explained below. The individual is specifically exempted in the statute. The inspection licensing provisions list certain professionals who are exempt from the requirement to be licensed. However, this exemption is limited to activity the professional is performing when **acting within the scope of their specialty**. These professionals are:

- state or local building code officials
- certified architects
- registered professional engineers
- licensed or registered HVAC contractors, refrigeration contractors, electrical contractors, plumbing contractors or hydronics contractors
- licensed/certified appraisers
- certified insurance adjusters
- licensed pesticide applicators

It is important to understand that this exemption does not allow these individuals to perform a "whole house" inspection or one that goes beyond the scope of their professional credential.

Continued on next page.

How the July 1 Home Inspector Licensing Requirements Impact REALTORS® CONT.

From Ohio REALTORS®

Instead, they are only exempt when performing an inspection under their specialized area of work. For example, a registered professional engineer would not need to be licensed as a home inspector to conduct only a structural inspection of the property. However, if the engineer is going to inspect any other areas or components of the property or conduct any part of a home inspection they would need to be licensed as a home inspector.

Professionals who are only inspecting a single component of the property. Under ORC section 4764.01, a home inspection is defined as the process by which a home inspector conducts a visual examination of the readily accessible **components** of a residential building. Therefore, if a person is hired to only inspect one component, such as the chimney or the swimming pool, the Division of Real Estate has indicated this would not fall under the definition of a home inspection and licensure would not be required to perform that limited function. Also, it should be noted that the Ohio Home Inspector Board has determined that a person may NOT do a “partial” or “walk-through” inspection unless that person holds a home inspector

The person performing the inspection is not compensated in any way. Under the new home inspector regulations, a license is required to perform a home inspection for compensation or any other valuable consideration. Therefore, an unlicensed person such as a buyer’s friend or relative can only legally perform a home inspection if that person is not receiving anything of value for performing the inspection. The same is true of a contractor. Unless the contractor is doing the home inspection for free, they must be licensed beginning July 1.

It is important to note that a purchase contract may contain language requiring the buyer to use an Ohio



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licensed home inspector. If such language appears in the contract, a buyer would be precluded by the terms of that contract from using an unlicensed person to conduct the home inspection, regardless of whether they are being compensated.

Purchase Contract Language

To comply with the requirement that inspectors be licensed, it is recommended local Boards and brokerages amend the language in their purchase contract to require that the inspection be performed by a home inspector licensed in the state of Ohio. This can simply be done by specifying “Ohio licensed home inspector” in your inspection clause. To address the professionals who are specifically exempted in the statute from the requirement to hold a home inspector license when acting within the scope of that credential, the inspection clause could also include the following additional language: “Inspections or tests made with respect to a specific condition or component may be performed by a qualified professional exempt from the home inspector licensing requirements under ORC chapter 4764.”

Continued on next page.

How the July 1 Home Inspector Licensing Requirements Impact REALTORS® CONT.

From Ohio REALTORS®

Providing the Names of Licensed Inspectors

Although not required by law, licensees typically provide the names of home inspectors to buyers or sellers. Under the new regulations, if a real estate licensee or brokerage chooses to provide such information to either a buyer or seller, the names of at least **three actively licensed** home inspectors must be provided. This requirement will be enforced by the Division beginning on July 1. Statutory

Statutory Protections from Liability

Ohio REALTORS successfully lobbied for language in the home inspector bill to protect licensees from liability when providing a buyer or seller with a list of inspectors. The license law now specifically states that no cause of action (i.e., a lawsuit involving a negligent referral or breach of fiduciary duty claim) shall arise against a real estate licensee for providing the names of licensed home inspectors or information on home inspectors. This language also bars a lawsuit against a licensee for failing to provide a list of home inspectors or their services. Finally, the new legislation affirmatively states that merely providing the names of licensed home inspectors does not constitute an endorsement or recommendation of those inspectors by a real estate licensee. To qualify for these new statutory protections, REALTORS should not identify which of the inspectors on the list is considered to be the “best” or most qualified. Instead, it should be made clear that it is the responsibility of the buyer or seller to exercise whatever due diligence they feel is necessary to ascertain the inspector’s qualification and reputation before entering into a home inspection contract.

Verifying Licensure

Because real estate licensees can only provide clients with the names of inspectors licensed by the Division, you can search the License Look-Up page



on the Division’s website and search by name. You may also search by county and download a list of licensed inspectors in the counties in which you work. When you check the Division’s website, pay close attention to the individual’s status, because the applications of some of the inspectors are still pending and they are not licensed yet.

Adjusting Your Inspection

Because it is possible that there may be fewer home inspectors licensed in your area, it may take longer to have an inspection performed. As a result, REALTORS may need to provide for a longer inspection time in an offer to purchase. For this reason, it is recommended that REALTORS check with inspectors in their area to see how long it will take to get on their schedule and adjust the inspection period in the offer accordingly. Otherwise, you may be forced to ask for an extension which the seller may not grant.

Visit <https://www.ohiorealtors.org/blog/1504/how-the-july-1-home-inspector-licensing-requirements-impact-realtors/> to read frequently asked questions about home inspector licensing.

JOIN STARK TRUMBULL AREA REALTORS® COMMUNITY OUTREACH COMMITTEE FOR

GOLF

Scramble Inaugural Charity



**Friday,
August 27, 2021**

Registration 8 AM

Shotgun Start 9 AM

Sponsorship Opportunities

Please submit Sponsorships by July 30, 2021
and Team reservations by August 13, 2021

Eagle \$1000

Includes: 4 Golfers, 3 Hole Sponsors

Birdie \$750

Includes: 4 Golfers, 2 Hole Sponsors

Bogie \$600

Includes 4 Golfers, 1 Hole Sponsor

at Tamer Win Golf and Country Club

Cash Games & 50/50

4 Mulligans \$20.00/Team

Skin \$20.00/Team

Beverage Sponsor \$100

Hole Sponsor \$100

Prize/Giftcard Sponsor \$50

Monetary Donations \$ _____

Catered By



Company Name / Contact _____

Address _____

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Player Registration \$100/Player, \$400/Team

Limited to the first 25 Teams. PLEASE PRINT! All Golfers will receive Light Breakfast, Lunch & Dinner.



Player 2

Golf Captain | Player 1

Player 4

Player 3

The Stark Trumbull Area REALTORS® is proud to provide 50% of the proceeds from this event to our chosen charity, Animal Welfare League.



Please submit team reservations by August 13, 2021, to the Stark Trumbull Area REALTORS®

FAX: (330) 394-4001 or email: dbogges@star.realtor

NEED TO KNOW

Housing Affordability Declines as Prices Continue to Rise and Incomes Fall

The National Association of REALTORS®

At the national level, housing affordability declined in April compared to a year ago, according to NAR's Housing Affordability Index. Affordability declined in April compared to March as the median family incomes declined by 1.0% while the monthly mortgage payment increased 16.1%. The effective 30-year fixed mortgage rate¹ was 3.11% this April compared to 3.37% one year ago, but the median existing-home sales price rose 19.9% from one year ago.

As of April 2021, the national and regional indices were all above 100, meaning that a family with the median income had more than the income required to afford a median-priced home. The income required to afford a mortgage, or the qualifying income, is the income needed so that mortgage payments make up 25% of family income.² The most affordable region was the Midwest, with an index value of 202.7 (median family income of \$87,285, which is more than twice the qualifying income of \$43,056). The least affordable region remained the West, where the index was 113.7 (median family income of \$95,103 and qualifying income of \$83,616). The South was the second most affordable region with an index of 166.2 (median family income of \$80,801 and qualifying income of \$48,624) The Northeast was the second most unaffordable region with an index of 157.9 (median family income of \$100,055 with a qualifying income of \$63,360).

Housing affordability declined from a year ago in all of the four regions. The Northeast had the biggest decline of 17.5%. The South region experienced the strongest decline in price growth, compared to a year ago, of 12.2%. The Midwest region fell by 10.3% and was followed by the West, which decreased 9.5%.

Affordability is down in all four regions from last month. The Midwest had the biggest decline of 12.0%, followed by the Northeast, which fell 10.7%.



The South region fell 9.8%, followed by the West region, with the smallest decrease of 8.2%.

Nationally, mortgage rates were down 26 basis points from one year ago (one percentage point equals 100 basis points).

Compared to one year ago, the monthly mortgage payment rose to \$1,184 from \$1,020, an increase of 16.1%. The annual mortgage payment as a percentage of income inclined to 16.0% this April from 13.7% from a year ago due to higher home prices and a decline in median family incomes. Regionally, the West has the highest mortgage payment to income share at 22.0 % of income. Home prices in the West have reached an all-time high of \$509,400.

Continued on next page.

Housing Affordability Declines as Prices Continue to Rise and Incomes Fall CONT.

The National Association of REALTORS®

The Northeast had the second highest share at 15.8%, followed by the South with its share at 15.0%. The Midwest had the lowest mortgage payment as a percentage of income at 12.3%. Mortgage payments are not burdensome if they are no more than 25% of income.

Lack of home supply is pushing home prices higher, which is having a huge impact on affordability and first-time home buyers. Incomes are coming down from recent highs, and declining incomes with higher home prices is not a good combination for a potential home buyer.

This week The Mortgage Bankers Association reported an increase in mortgage applications from a week ago. Mortgage credit availability was up 2.2% in April. New home purchase applications are down 5.9% compared to a year ago.

What does housing affordability look like in your market? View the full data release.

The Housing Affordability Index calculation assumes a 20% down payment and a 25% qualifying ratio (principal and interest payment to income). See further details on the methodology and assumptions(link is external) behind the calculation.

Starting in May 2019, FHFA discontinued the release of several mortgage rates and only published an adjustable rate mortgage called PMMS+ based on Freddie Mac Primary Mortgage Market Survey. With these changes, NAR discontinued the release of the HAI Composite Index (based on 30-year fixed-rate and ARM) and, starting in May 2019, only releases the HAI based on a 30-year mortgage. NAR calculates the 30-year effective fixed rate based on Freddie Mac's 30-year fixed mortgage contract rate, 30-year fixed mortgage points and fees, and a median loan value based on the NAR median price and a 20% down payment.

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The 25% mortgage payment to income share takes into consideration that a homeowner has other expenses such as property insurance, taxes, utilities, and maintenance, so that total housing expenses are no more than 30% of income. Housing costs are not burdensome if they account for no more than 30% of income.

Total housing costs that include mortgage payment, property taxes, maintenance, insurance, utilities are not considered burdensome if they account for no more than 30% of income.

A Home Affordability Index (HAI) value of 100 means that a family with the median income has exactly enough income to qualify for a mortgage on a median-priced home. An index of 120 signifies that a family earning the median income has 20% more than the level of income needed to pay the mortgage on a median-priced home, assuming a 20% down payment so that the monthly payment and interest will not exceed 25% of this level of income (qualifying income).

New Rule Governing Team Names Effective July 1

From Ohio REALTORS®

Over two years ago, the Ohio Division of Real Estate and Professional Licensing began the process to amend the existing rule regarding team advertising to also regulate team names. The rule adoption process was recently completed by the Division and these new provisions will become effective on July 1.

Although advertising by teams has been regulated by the Ohio Division of Real Estate and Professional Licensing for many years, the newly adopted amendments will now impose limitations on team names. The rule will also clarify the definition of a team.

Definition of a "Team"

A "team" is now defined in the license law as "any group of two or more associated real estate licensees affiliated with the same brokerage and any other non-licensed professionals, such as administrative assistants and other professionals specializing in real estate related fields who advertise together in a group **with a group name** and that name is not licensed pursuant to Chapter 4735. of the Revised Code." (New language in bold.)

The purpose of amending the team definition was to clarify that while agents may work and advertise together, those agents will only be considered by the Division to be a team (and therefore subject to the team advertising requirements) if they use a team or group name in their marketing.

For example, under the team definition above, if two agents are a married and advertise as Joe Smith and Mary Smith, they would not be considered a team because they only use their individual names and not a separate group or team name. However, if that same couple included the "Smith Team" in its marketing, the Smith Team would fall under the definition of a team, because the Division does not license teams or their names. As a team, these agents would be required to follow the team advertising provisions in the license law.

The changes to the amended team rule that garnered the most attention are those that pertain to

the name used by a team or group. Pursuant to the new provision, any team name established after the July 1 effective date must meet the following name requirements:

- The word "team" or "group" must be included in the team's name.
- The terms "realty" and "associates" cannot appear in a team's name (i.e., "Jones Realty Team", "Mary Smith and Associates" will be prohibited).

The rationale for these new restrictions is the Division's concern that the public is often misled to think a team is a brokerage, especially by use of the terms "realty" or "associates" in a team name. The Division believes that by barring use of these terms and requiring the inclusion of "team" or "group", the appearance that these entities are a brokerage will be reduced. It should also be noted that the Division did change its former position on the use of "real estate," now allowing this to be included in a team name.

To conclude, teams and their brokerage should keep the following key points in mind:

- The Division has indicated that the above name requirements will only apply to team names established on or after July 1. Team names in use prior to that date will be "grandfathered," meaning existing teams will not need to change their name to comply with the new provisions.
- The Division does not license teams and there is no team name registration process at the Division that must be followed.
- Teams must continue to comply with all other team advertising requirements in the license law. A complete discussion of these can be found in the Team White Paper located on the Ohio REALTORS website -- [CLICK HERE](#) to access.

Legal articles provided in the Ohio REALTORS Buzz are intended to provide broad, general information about the law and is not intended to be legal advice. Before applying this information to a specific legal problem, readers are urged to seek advice from an attorney.

STAR

PARKING LOT

Hall of Fame party!

JOIN US!

Sat. July 31

from 7pm - 10pm

Bring the entire family to celebrate the Kickoff to the Football Hall of Fame Enshrinement Week. Enjoy the Fireworks, Hot Air Balloons & Fun from Stark Trumbull Area REALTORS parking lot!

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STAR Affiliate Sponsors will provide hot dogs, snacks, & water (glow sticks & chalk for the kids!). You bring your chairs, and any additional drinks you may prefer. Bathroom facilities will be available.

Space is limited, so please RSVP.

FREE to STAR Members, RSVP at www.star.realtor



Presented by the Stark Trumbull Area REALTORS Affiliate Committee,
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FEATURE

Ohio REALTORS® Support Bill to Digitize Real Estate Documents

From: Ohio REALTORS®

By Beth Wanless, Ohio REALTORS Director of Government Affairs

Ohio REALTORS® recently offered testimony in support of House Bill 237, a measure that would require counties to digitize important documents related to the transfer of real property. The following written testimony was sent to the House State and Local Government Committee:

Historically, our organization has opposed fees, taxes or surcharges that increase the cost of homeownership. However, today we are diverting from past positions to support the passage of HB 237, a bill that would require counties to digitize important documents related to the transfer of real property.



Ohio REALTORS® appreciates the attention to put recording instruments related to the conveyance of real property online in all 88 counties by January 1, 2024.

If the COVID-19 pandemic shed light on anything, it is that functioning online systems are more critical than ever. In 2020, the Ohio legislature wisely required county offices to remain open to the public and operational during the COVID stay at home order to continue allowing the transfer of real property. By creating an online system to record and access documents, future efforts to view these documents will be safer, faster, and easier.

We are grateful to Chair Scott Wiggam (R-District 1), sponsor Rep. Brett Hillyer (R-District 98) and members of this committee for being mindful of the rising costs of homeownership, and for carefully considering any fees, taxes, or surcharges that may make it more difficult for Ohioans to achieve the American Dream of homeownership. We support the amendment to reduce the document preservation surcharge from \$10 to \$5. Again, although we oppose any type of increase on homeownership, no matter how small it may seem, we are appreciative of the reduction in the document preservation surcharge and we write in support of House Bill 237.



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Would like to invite you to attend our FREE,
Live, Virtual CE Offering
July 8, 2021



Legal Update for Ohio REALTORS®

with Attorney Mark Rodio, Frantz Ward LLP

Thursday, July 8, 2021

1:00 p.m. - 4:15 p.m.

This LIVE Virtual CE will run for three
(3) hours with one 15 minute break.
ZOOM class registration will be sent
to your email upon reservation.

*Please RSVP by NOON no later than
Thursday, July 1, 2021 at*

www.star.realtor

Questions? Call or email Trisha Adams at:
E: tadams@star.realtor | P: (330) 394-4001

Can You Change That Contract?

From REALTOR® Magazine

In a 2017 Wyoming case, a real estate agent was found to have engaged in the unauthorized practice of law for merely removing inapplicable provisions of a state association's form. As evidenced in this case, and depending on state law, even minor modifications to a form agreement may constitute the unauthorized practice of law.

What exactly constitutes the unauthorized practice of law varies from state to state. Some states even have specific statutes governing what actions real estate agents may undertake during transactions. It's crucial for real estate professionals to be familiar with their state's laws, and applicable rules and regulations, in order to avoid crossing the line.

And beyond state law, Article 13 of the REALTORS® Code of Ethics prohibits the unauthorized practice of law and specifically requires NAR members to recommend using legal counsel when the interests of any party to the transaction require it. REALTORS® should be aware of this ethical obligation when navigating their way through this issue.

Protect yourself by incorporating a few key practices into your business. These practices will help you avoid inadvertently participating in the un-authorized practice of law and ending up with either an ethics violation or a lawsuit.

Don't Draft, Edit, or Interpret

First, never create your own legal agreements for clients. Instead, use the form agreements provided by state and local REALTOR® associations. These forms are often provided as a member benefit, such as through NAR's partnership with zipLogix.

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Second, even when using a form agreement, be sure to avoid editing the agreement in a substantive way. Limit your editing to filling in nonlegal, factual provisions of the agreement, such as names, dates,

locations, and party descriptions. Should a transaction require edits beyond just filling in factual information, refer clients to a real estate attorney. This is not only your ethical obligation as a REALTOR®, but taking any substantive edits upon yourself could constitute the unauthorized practice of law. If changes are required, you may be able to tap into resources available through your broker. It's possible a broker may already have had frequently requested clauses or provisions drafted by legal counsel, which may be useful in certain cases.

Third, don't charge a fee for preparing any of the legal agreements or forms. Numerous states have found that preparing legal documents constitutes the unauthorized practice of law.

Continued on next page.

Can You Change That Contract? CONT.

From REALTOR Magazine®

And finally, don't try to interpret legal contract language. The policy reasons behind the unauthorized practice of law are clear. Prior to providing legal advice, individuals must meet a number of requirements, including graduating from law school, passing the state bar exam, and obtaining a license to practice law. These requirements ensure that only people with sufficient knowledge and skills may represent the public in legal matters.

Protecting You—and Your Clients

As transactions become more complex, it's not uncommon for clients to ask real estate practitioners to interpret a contract. Resist the temptation. The best answer, and the ethical obligation under the Code of Ethics, is to direct clients to an attorney.

There's a lot at stake: The unauthorized practice of law can result in fines, suspension, and even revocation of your license. Help your clients by recommending they consult an attorney in appropriate circumstances.

By following these tips, you're not only helping protect yourself against potential legal and ethical trouble but also best serving your clients by encouraging them to get the assistance of a legal expert for the advice they need to complete a successful transaction.



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EVENT LESSONS LEARNED FROM LONG ISLAND DIVIDED

Thursday, July 29, 2021 10 - 11 AM

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This **FREE** program will cover Fair Housing laws, along with how agents knowingly and unknowingly violated these laws during a three-year Newsday Investigation - Long Island Divided. This program will be led by keynote speaker Bill Dedman, Pulitzer and Peabody award-winning investigative Reporter, and bestselling author. This will be free and brought to you by the Norma L. Good Scholarship Committee, with sponsorship by the Affiliate Committee.

Reservations are required by July 27, 2021. A link to the Zoom meeting will be sent to your email prior to the event from the Association.

Questions? Call or email Trisha Adams at (330) 394-4001 | tadams@star.realtor for more information.

Past STAR Events

YPN Cares Week

On Friday, June 11, 2021, STAR's YPN Committee volunteered at Hope Outreach Ministry for YPN Cares Week. The group helped pack toilet paper and organized clothes for disadvantaged community members. Following their service, they were given a tour of the facility.



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Visit
FAIRHAVEN
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In November, the National Association of REALTORS® debuted a new interactive training platform designed to help combat discrimination in U.S. real estate markets. Called Fairhaven, the immersive simulation is available free to real estate professionals across the country.

“Fairhaven is a new approach to fair housing training that is unlike anything currently available in the real estate industry,” says Charlie Oppler, CEO of New Jersey-based Prominent Properties Sotheby’s International Realty and 2021 NAR president. “Fairhaven uses the immersive power of storytelling to deliver powerful lessons that will help promote equity in our nation’s housing market.”

Produced in partnership with Ernst & Young, the platform takes real estate professionals to the fictional town of Fairhaven, where agents work to close four deals while confronting situations in which discrimination is a factor. As agents advance through the simulation, they receive feedback on their performance that they can use in real-life situations. The course takes 60 to 100 minutes to complete and can be paused or retaken as necessary.

As a leader in supporting fair housing initiatives, NAR is making Fairhaven available to its 1.4 million members, industry partners, brokerage firms, and REALTOR® associations at no cost online at fairhaven.realtor and as a software package for brokerage and association learning management systems.

Get started by visiting fairhaven.realtor to explore the fictional town of Fairhaven and assess how well you are adhering to fair housing principles.

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