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[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.)



## A MESSAGE FROM THE PRESIDENT

RICH COSGROVE, 2021 PRESIDENT

### WELCOME 2021!

I hope everyone is healthy and ready to kick this year into high gear. The weather may be colder, however, as we all know the real estate market is hot.

The National Association of REALTORS® chief economist Lawrence Yun is predicting 2020's banner year will continue well into 2021 with sales prices increasing by 3%. "This winter may be one of the best winters for sales activity," Yun said. "It won't match summer or spring sales numbers, but on a winter-to-winter comparison, this could be one of the best breakout years just based on the fact that pending contracts are at such a higher level."

Not only have we seen an explosion with sales over the last year, there is a record number of new agents entering the business. We haven't been able to hold in person orientation, events, or education classes for some time, however, we are hoping after the first quarter of 2021 to be able to meet in person. If you see a new agent please welcome them and encourage them to get involved.

The first committee meetings of the year kick off in January and I am excited to see what they will plan for the association and membership. If you are interested in being on a committee (or multiple) please visit starkrealtors.com for the form or call the board office at 330-494-5630. Thank you to all the chairs and vice chairs as well as the committee members for volunteering your time! We still have 3 openings available for either a chair or co-chair. If you have been on one of these committees and are interested, please contact me.

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## A MESSAGE FROM THE PRESIDENT CONTINUED

Hometown REALTORS® - Has our name changed? As of today, we are still Stark County Association of REALTORS®. With the consolidation we had applied for a name change to Hometown REALTORS®. After much discussion, have chosen to abandon the Hometown REALTORS® name and have submitted Stark Trumbull Area REALTORS® (STAR) for NAR approval.

Ohio REALTORS® winter conference is coming up January 25-27 and its ONLY \$45.00! If you haven't been to a conference lately or ever, I invite you to attend. This event is virtual and at such a low cost gives an opportunity for everyone to attend. Highlights include:

- Legislative Lift-off (1 hr. CE)
- LGBTQ Consumers and Homeownership by Alex Cruz (1 hr. CE)
- Richard Rothstein, author of The Color of Law
- Economic Forecast with Lawrence Yun
- Legal Issues Presentation (1.5 hr. CE)
- Sam Quinones, journalist and author of Dreamland: The True Tale of America's Opiate Epidemic
- Inaugural Ceremony of the 2021 Leadership Team
- RPAC EVENT: BOURBON TASTING | Jan. 27 | **REGISTER** (log-in required)

Have you downloaded the FOREWARN app? If you haven't yet, it's a great app to help keep you safe, I highly encourage you to use it. If you use it and like it be sure to thank our affiliates! Their sponsorship of the app allows the association to provide it free to our members. Cheers to happy, health, and productive new year!

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## IN MEMORY

Mary Foraker, a REALTOR member with Coldwell Banker Schmidt Realty passed away December 24, 2020. Surviving Mary is her husband, two children, and three grandchildren.

Christopher Gasper, a REALTOR member with Keller Williams Legacy Group passed away on December 15, 2020. Surviving him were his three sons and wife, his mother, and two siblings.

Janet Unkefer, a REALTOR member with Cutler Real Estate passed away on November 14, 2020. Surviving Janet is her daughter, three grandchildren and two brothers.

## VIDEOS OF THE MONTH

OUR NEW OFFICE IN RAVENNA, OHIO!

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Association of REALTORS®  
PRESENTS



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## DIRECTOR'S ACTIONS

## MEMBERSHIP REPORT

DECEMBER 16, 2020

- Noted the membership reports
- Heard a CEO update
- Heard an update on the sale of the Warren property
- Heard about upgrades to the Ravenna property
- Agreed to pay the registration fee for the OR Virtual Winter Conference for all OR Directors
- Approved applying for a name change from Stark County Association of REALTORS® to Stark Trumbull Area REALTORS® (STAR)
- Approved the financials
- Approved the consent agenda

### New Salespersons

Chantal Meighen Keller Williams Legacy Group  
Daniel Jendrisak Keller Williams Legacy Group  
Denise Berry Highpoint Real Estate Group  
Jacob Whitacre Kiko Company  
Jacqueline Waikem Keller Williams Legacy Group  
Katherine Steiger Berkshire Hathaway Northwood Realty  
Matthew Nero Berkshire Hathaway Northwood Realty  
Melissa Jarvis Rustic Roots Real Estate  
Michael Thomas Cutler Real Estate – Alliance  
Nicole Hansen Stevens & Associates  
Omar Mahmoud Berkshire Hathaway Northwood Realty  
Patricia Cole Niebel Realty  
Shannon Atkinson Cutler Real Estate – Carrollton  
Terisa Slater Action Realty Company  
Tristian Bourdess Berkshire Hathaway Northwood Realty  
Tyler McCellan Keller Williams Legacy Group  
Valerie Moses Berkshire Hathaway Northwood Realty

### Secondary Membership

LaKesha Cunningham Keller Williams Greater Columbus Realty

## Did you know...

In the 1909, Sears sold kits to build your house in it's mail order catalogs? The kit included a blueprint and all the pieces you needed to build a house. Between 70,000 and 75,000 people purchased their house building kit from Sears by 1940, and many are still standing today.

It seems that DIY online order homes are making their comeback in 2021!

Source: [Inman](#)



## MEMBERSHIP REPORT CONTINUED

### Membership Transfer

Alisha Hall Berkshire Hathaway Northwood Realty  
 Delbert Schlabach Keller Williams Legacy Group  
 Donald Newell Berkshire Hathaway Northwood Realty  
 Douglas Rodgers Berkshire Hathaway Northwood Realty  
 Erin Kell RE/MAX Pathway  
 Kathleen Cahill EXP Realty  
 Melissa Kollar Dimmerling Realty & Auctioneers  
 Shawny Taysom Berkshire Hathaway Northwood Realty

### Office Transfer

Britt Greenfield EXP Realty  
 Candance Adams Keller Williams Legacy Group  
 Chena Lord RE/MAX Edge  
 Gregory Martin Keller Williams Legacy Group  
 Kristy Trentman ACC Realty  
 Mercedes Campbell Keller William Chervenik – Warren  
 Patricia Smith Howard Hanna – Warren  
 Robert Easton RE/MAX Pathway  
 Sandra Doppelheuer Cutler Real Estate – Alliance  
 Timothy Wolfe Wolfe Appraisal & Consulting

### Membership Cancellations

Altobelli Real Estate Office  
 Ashley Bettis  
 Becky Wolfe  
 Bridget Hambleton  
 Carla Ponikvar  
 Christina Chishler-Davis  
 Christina Pitoscia  
 Cynthia Dorman  
 Dan Alvarez  
 David Best  
 Dee Haren  
 Dennis Bachtel  
 Elaine Smith  
 Gabriella Hein  
 Janet Unkefer  
 Jeannette Jentgen  
 Jeannette Jentgens  
 Jeff Crowley  
 John Eaton  
 John Marinucci  
 John Tricomi  
 Ken Silvis  
 Lenna Pilgrim  
 Linda Wise  
 Melinda Tarter  
 Melissa Alvarez  
 Melissa Palmer  
 Montana Lynn  
 Robert Varner  
 Sarah Conroy  
 Stephanie Dietelbach  
 Traci Petillo  
 Vickie Wooden  
 Yiming Zhang



## 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](mailto:jones@ohiorealtors.org). [click here](#)



Free unlimited tech support provided by Ohio REALTORS®. The number to call is 877.562.3160. [Click here for information](#)





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The Center for REALTOR® Financial Wellness is a resource designed exclusively to meet the specific financial planning needs of REALTORS®. This comprehensive program includes education materials and resources for wealth building, business planning, and investing in real estate. [Click here for information](#)



# IS THIS ARBITRABLE?

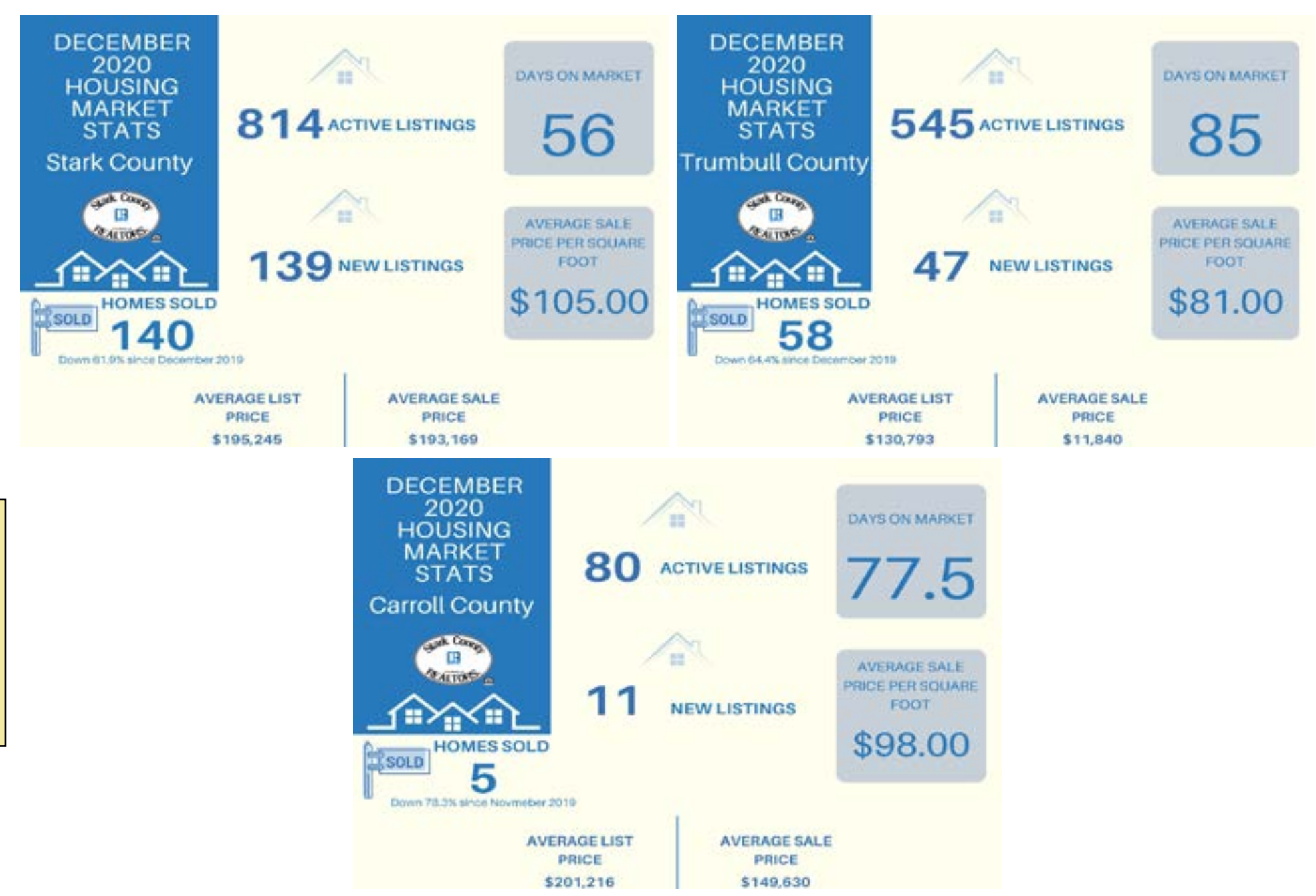
# MARKET STATISTICS

November 2020  
December 2020

## November 2020 Market Stats



## December 2020 Market Statistics



Listing Broker L placed a property on the market for sale or lease and offered compensation to brokers inquiring about the property.

Broker A, acting as a subagent, showed the property on two separate occasions to the vice president of manufacturing for ABC Corporation.

Broker B, also acting as a subagent but independent of Broker A, showed the same property to the chairman of ABC Corporation, whom he had known for more than fifteen (15) years.

The chairman liked the property and instructed Broker B to draft and present a lease on behalf of ABC Corporation to Broker L, which was accepted by the owner/landlord.

Subsequent to the commencement of the lease, Broker A requested arbitration with Broker L, claiming to be the procuring cause.

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CLICK HERE FOR THE ANALYSIS ANSWER

BY MARILOU BUTCHER ROTH, MASTER COACH

RECOGNITION FOR THIRD CONSECUTIVE YEAR

Things are happening, the holidays are here, the end of the year is near (check out that rhyme!), and we are still in the midst of this virus. It may be a totally delightful time of year for you...or you may want to pull your hair out!

We live our lives, most of the time, from a reactive place. This may be within your work, and also at home, finding some situations ranging from irritating all the way to devastating. This is not uncommon, albeit it extremely uncomfortable!

Here's the thing -- no one is immune to events occurring in our lives that throw us off. It's life, which is wonderful even with the bumps and hiccups. How do we get ourselves into a stronger position, so that when these events happen, we respond authentically. We want to fully feel our anger, or sadness, or fear, without throwing our hands up in despair. Becoming proactive within all parts of our lives will create a solid foundation from which you can experience life from a more solid place.

Find your way to do this. My strongest suggestion is to carve out time each morning to just be. Meditation is hugely helpful and there are countless ways to participate in a meditation style that works for you. You may find that just breathing fully, and following the breath as it moves through your body is adequate. Others may desire more structure and you can easily find free apps that talk you through, some are guided meditations, others use a word or phrase (mantra) that bring you deeper. There are still some people that find sitting still at all is too much of a challenge -- no problem, there are walking meditations as well as meditations that allow your mind to be more active.

Here is the coolest part -- this can be 10 minutes a day to bring more ease into your life. When you are doing this consistently, your foundation, your base, will become stronger and stronger, so that when life throws us a curve ball, we gracefully catch it, rather than throwing our arms up and running off the field.

This is a wonderful holiday gift that you can give to yourself! Happy holidays!

The Ohio REALTORS Global Business Alliance has been awarded Gold Global Achievement Program Award by the National Association of REALTORS. This marks the third consecutive year Ohio has attained national recognition and is an upgrade from the silver status it previously achieved.

Our work as a Council was recognized during NAR's 2020 REALTORS Conference today.

NAR's selection group, comprised of 12 NAR staff from a variety of teams, "determined that (Ohio's) council has demonstrated a solid level of service to its global members throughout 2020.

"Continue the hard work from this year to keep providing your members with the award winning level of global outreach, education and awareness that they received in 2020," NAR added.

As a young Council we are incredibly excited to be recognized by NAR three years in a row and thrilled that we upgraded our status to the Gold Award in 2020. The work of the Ohio Global Business Alliance should not be understated, as our Committee members and REALTORS around the state continue in their work to position Ohio REALTORS as the leading voice on international investment and property transactions.

The Ohio REALTORS Global Business Alliance is committed to growing its presence within our membership and throughout the state. If you are interested in working on the Committee or earning your Certified International Property Specialist (CIPS) designation please send me an email for more information.



Click here to read online  
Source: Ohio REALTORS®



Click here to read online  
Source: Ohio REALTORS®

## CONSECUTIVE MONTH IN NOVEMBER

Sales activity in the Ohio housing marketplace in November rose 14.2 percent from the level of closings that occurred during the month a year ago, according to Ohio REALTORS.

“Activity throughout Ohio’s housing marketplace posted strong gains in sales levels and average price for the fifth consecutive month, despite the challenges posed by the ongoing COVID-19 pandemic,” said Ohio REALTORS President Chris Reese. “It’s increasingly evident that Ohioans appreciate that housing is a solid, long-term investment.

“In addition, buyers are eager to take advantage of the historic low mortgage rates to achieve their housing dreams. Moving forward we remain hopeful that we’ll see a rise in the number of homes listed for sale and an increase home construction to meet ongoing buyer demands.”

Sales in November reached 13,551, a 14.2 percent increase from the 11,850 sales recorded during the month a year ago. November’s average home price of \$217,576 reflects a 14.4 percent increase from the \$190,154 mark posted during the month last year. Through the first 11 months of the year, sales activity has posted a 3.1 percent gain from the level posted during the same period in 2019. Sales from January through November reached 147,844, besting the 2019 mark of 143,417 sales during the period. The average sales price for the January through November period reached \$211,962, a 9.5 percent increase from the \$193,510 posted in 2019.

Around the state, 14 of the 16 markets tracked reported upswings in average sales price in November, while 12 posted gains or match the prior year’s tally in sales activity. Data provided to Ohio REALTORS by Multiple Listing Services includes residential closings for new and existing single-family homes and condominiums/co-ops. Ohio REALTORS, with more than 35,000 members, is the largest professional trade association in Ohio.

**CLICK HERE** for a market-by-market analysis of sales activity throughout Ohio.

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Source: Ohio  
REALTORS®

## WHAT’S AHEAD IN 2021?

While 2020 has faced its fair share of ups and downs, we know one thing to be true: the real estate market not only met expert predictions, it surpassed them, breaking records along the way. With that in mind, there’s one big blaring question right now: will the housing market in 2021 follow the same trajectory or are we facing a possible downturn? Let’s take a deep dive into what leading real estate experts are projecting for 2021 so you have the knowledge and confidence you need to succeed in the new year.

**Interest rates are projected to stay low**

One of the biggest drivers for this year’s booming real estate market were record-low mortgage rates. Because of this, affordability reached one of the highest levels it has in the last 30 years. Naturally, eager buyers followed. The good news is, experts are predicting that mortgage rates will remain low for the foreseeable future.

While home prices continue to appreciate across the country (more on that later), the counter of the low mortgage rates have made purchasing a home increasingly affordable, especially for first-time homebuyers. This trend is expected to stick around in 2021, but a possible slight increase in mortgage rates and appreciating home values could lead to a slight decrease in affordability for 2021.

Pro tip: Lots of buyers in the market means another year of bidding wars. Make sure to include language about it in your marketing materials and help set expectations for your clients by sharing infographics like this.

**Home sales are projected to grow by 7%**

If you thought you were busy this year, just wait until 2021.

That’s because experts are predicting a 7% increase in home sales compared to last year. This signifies one big piece of news: we will likely see an increase in inventory for 2021. Whether it’s hesitant homeowners who waited out the pandemic or brand spanking new homes from builders, more inventory will be a welcome change from the last year.



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WHAT'S AHEAD IN 2021?

REAL ESTATE IN 2021

**Home prices are projected to appreciate by 3-4%**

It's a simple case of supply and demand. When high buyer demand meets low inventory, home prices will appreciate. This year, however, we saw it at a faster-than-usual pace averaging about 7% nationwide. For 2021, experts project that we will continue to see appreciation, just at a slower pace that's reflective of a more balanced market.

While some may be worried that the rapid acceleration of home values means we're heading for another bubble, remember that context is everything. With the end of the pandemic in sight, experts expect inventory levels to rise and home prices to appreciate at a more steady pace.

**Foreclosures should not lead to price declines**

The massive wave of unemployment that came along with the pandemic led many homeowners across the country to enter mortgage forbearance. While unemployment is slowly but surely declining (and ahead of expectations), it will be a while before we reach the pre-COVID levels. Because of this, foreclosures are expected to rise. However, experts don't anticipate this will lead to a foreclosure crisis like we saw in 2008. They also don't expect it to lead to the major home value depreciation that followed.

Pro tip: Want more info on foreclosures for your clients? Check out the article 3 Graphs that Prove We're Not Headed for a Foreclosure Crisis.

**Bottom Line**

Despite everything that happened this year, the real estate market not only survived but thrived, playing a big part in our economic recovery along the way.

The next 12 months are just as promising, with interest rates expected to remain low, buyer traffic staying high and inventory levels predicted to rise.

As agents, the biggest lesson you can take away from 2020 is that you are the bridge between information and action.

That's why it's important to always be armed with the most current real estate insights and news. If the market does mimic expert projections this year as it did in 2020, you need to be prepared for another big year in real estate.

Click here to read online  
Source: Keeping Current Matters

This year will be remembered for many reasons, and optimism is one thing that's been in short supply since the spring. We're experiencing a global pandemic, social unrest, an economic downturn, and natural disasters, just to name a few. The challenges brought on by the health crisis have also forced many homeowners to reevaluate their space and what they need in a home going into 2021. So, experts are forecasting that next year is one in which we can be optimistic about real estate for three key reasons.

1. The Economy Is Expected to Continue Improving  
Tim Duy from the University of Oregon puts it this way:

"There is nothing fundamentally 'broken' in the economy that needs to heal...there was no obvious financial bubble driving excessive activity in any one economic sector when the pandemic hit...With Covid-19 cases surging again, it is understandably hard to look optimistically to the other side of this winter...Don't let the near-term challenges distract from the economic stage being set for next four years."

2. Interest Rates Are Projected to Stay Low

In the latest projections from Freddie Mac, interest rates for a 30-year fixed-rate mortgage are expected to remain at or near 3% next year. These low rates will continue to make homes more affordable, driving demand for housing in 2021.

3. Future Home Sales Are Forecasted to Grow

While the economy improves and interest rates remain low, homes are also expected to continue appreciating as more people buy in the coming year. Danielle Hale, Chief Economist at realtor.com, says:

"We expect home sales in 2021 to come in 7.0% above 2020 levels, following a more normal seasonal trend and building momentum through the spring and sustaining the pace in the second half of the year."

**Bottom Line**

Experts forecast that buyers and sellers are going to be active in 2021. If you've thought about buying or selling your home this year but have held off, now may be the time to take advantage of this market. Reach out to a local real estate expert to take the first step toward your new home today.

Click here to read online  
Source: Ohio REALTORS®

FROM VIRTUAL TOURS

When shelter-in-place fallout hit commercial real estate, proptech joined the rescue party.

“Virtual tours with 360-degree cameras have gone through the roof; it’s skyrocketed for us,” said Dan Palmeri, SIOR, in an article published in the Fall 2020 issue of SIOR Report.

“Helping clients tour a space without physically walking through it is huge,” said Palmeri, a senior director specializing in tenant representation at Cushman & Wakefield in Las Vegas. “Every big landlord is now requesting that their brokers put together virtual tours, and they don’t really care how they do it as long as they get it right.”

Businesses offering cameras and services include GeoCV, VPiX 360, Rescan, and Matterport, the company that pioneered the technology. Matterport technology enables brokers to scan a space and create a 3D model, or “digital twin.” From there, brokers can generate 3D tours, 4K photos, short videos, and schematic floor plans. Using a unique web link, they can post 3D virtual tours to their website or other sites and email the link to prospective tenants or share it on social media.

Space management software such as Space IQ and i-Office has also gained greater attention as a result of the pandemic. The software provides real-time metrics such as total square footage, percentage of space used, and operational costs per square foot. As a result, tenants can effectively plan workspace layout and usage. Chris Falk, SIOR, executive vice president of Newmark Grubb Acres in Salt Lake City, said many of his clients had considered putting sublease space on the market, but the software helped them make more informed decisions. “Tenants are realizing that if they’re going to bring people back and space things out, they’re going to be going from 140 square feet per person to 175–180, so they’re going to need every bit of that space,” he said.

For more on how commercial brokers are using proptech tools, read the article in the SIOR Report at [sior.com](http://sior.com).

Click here to read online  
 Source: Commercial Connections

AND NEED TO KNOW INFORMATION

The NAR Code of Ethics Cycle 6 ends on December 31, 2021. If your ethics cycle has not been completed, please ensure you can finish it by the end of the year. If you have any questions, please email Trisha Adams at [tadams@starkrealtors.com](mailto:tadams@starkrealtors.com).

Ohio REALTORS® 2021 RPAC Kickoff Virtual Auction is open! You can register for the Kickoff by [CLICKING HERE](#), or if you only want to attend the Bourbon Tasting, you can [REGISTER HERE](#). For more information about this event, please [CLICK HERE](#).

The 2021 State and National Dues were due no later than December 31<sup>st</sup>. If you have not paid yet, you can [PAY ONLINE HERE](#). For any questions, please call the Association at (330) 494-5630.

Meals on Wheels still needs volunteers to help our Lake Cable community. If you are interested in volunteering, or have any questions, please email Trisha Adams at [tadams@starkrealtors.com](mailto:tadams@starkrealtors.com).



**Yes, it is!**

## IS THIS ARBITRABLE ANALYSIS

This is an arbitrable matter as Broker L offered compensation to the procuring cause of the sale or lease. To avoid the possibility of having to pay two commissions, Broker L joined Broker B in arbitration so that all competing claims could be resolved in a single hearing.



The Hearing Panel considered both brokers' introductions of the property to ABC Corporation.

Should the Hearing Panel conclude that both brokers were acting independently and through separate series of events, the Hearing Panel may conclude that Broker B was directly responsible for the lease and should be entitled to the cooperating broker's portion of the commission.

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## NORMA L. GOOD SCHOLARSHIP



# NORMA L. GOOD SCHOLARSHIP (NLG) FUND

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LEARN THE BACKGROUND OF THE NLG SCHOLARSHIP FUND AND  
ELIGIBILITY REQUIREMENTS

## PAST SCAR EVENTS

### YPN'S BAGS WITH A BLESSING



The YPN Committee hosted an event for committee member Taylor Pugh's non-profit organization Bags with a Blessing. Toiletry items and bags were collected on December 16, 2020 from 11 a.m. - 2 p.m. In addition to dropping off donations, lunch was provided by Gabe's Meats.

### COMMUNITY OUTREACH COMPASS DONATIONS



The Community Outreach Committee met on December 8, 2020 to collect toiletry donations for Compass. The toiletries were collected from some of our SCAR Member brokerage offices and will be given to the women escaping domestic abuse at Compass. The Committee also purchased sweat suits for the victims. In addition, a monetary donation was given to a family in need for the holidays.

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