

The REALTOR® REPORT

President's Message

We are all relieved that the Senate passed a four-month extension for the National Flood Insurance Program. It is critical to put meaningful reforms in place for this program. Our industry depends on you to respond to the Calls For Action that NAR, PAR and BCAR present via text, email, Facebook, Twitter, etc. Thank you for your responses, your involvement is WORKING!

Excitement continues with our next General Membership Meeting recognizing REALTOR® Safety Month. Mark your calendars for Wednesday, September 5th (details p. 5) when we will present "Am I in a Meth Lab?". Come learn about how to be safe and make your reservation NOW! This topic was addressed at a recent PAR business meeting and it was standing room only. We will be giving away a FREE V.ALRT button to a lucky REALTOR® in attendance.

Coming soon to a local association near you... BCAR has signed on with PAR to accommodate our members with a Municipal Ordinance Data Base for information about costs and who needs what in our townships, boroughs, and cities of Beaver County. We are still working out the details and provisions and will keep you posted. Just like the commercial says, "**Membership has its privileges.**"

Lorraine Ross 2018 BCAR President

724-624-4528

UPCOMING EVENTS

- Wednesday, August 8—5-8pm State Legislative Reception
Community College of Beaver County
- Tuesday, August 14-6pm New Member Orientation
Rm 208 Huntington Bank Building
- Friday, August 17-9:30 am Affiliate Meeting
Rm 2018 Huntington Bank Building
- Tuesday, August 28—7:30-10am—BCCC Economic &
Labor Development Breakfast, The Fez
- Wednesday, September 5-8:30am General Membership
Meeting, First Presbyterian Church-Beaver
- Saturday, September 22—Code of Ethics Training
Penn Bistro, New Brighton
- Thursday, October 4—Non-Steak Gate MYSTERY Event
- Wednesday, November 7—BCAR Annual Charity Auction
The Club at Shadow Lakes, Aliquippa



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2018 Officers & Directors

President:	Lorraine Ross
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	Pamela Miller
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	Leslie Pazur
Immediate Past-Pres:	Bob Williams
Affiliate Director:	Debbie Bianco
Association Exec:	Rose DeWeese





SOUTHWEST FIELD REPORT

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

RPAC Success! – Congratulations to the **Beaver County Association, Butler County Association, Greater Allegheny-Kiski Area Board, Lawrence County Board and Realtors® of Westmoreland, Indiana & Mon Valley** for achieving more than 40 percent member participation and more than 100 percent of their fundraising goals for 2018. We still have six months left to fundraise, keep up the great work!

Monitoring Ordinances – The **Realtors® of Westmoreland, Indiana & Mon Valley** provided testimony to South Greensburg officials at their July meeting. Testimony addressed the concerns of a suggested sign ordinance that would limit signs to two square feet. This proposed ordinance would affect all signs, including real estate. The testimony offered a significant change to the proposed ordinance that would require signs to be six square feet instead of the proposed two. City officials agreed to proposed changes at their July meeting. If you would like to learn more about this ordinance, please **contact me at vcardello@parealtor.org** for more information.

Annual Cornhole Tournament – Congratulations to the **Realtors® of Westmoreland, Indiana & Mon Valley** who held an RPAC cornhole tournament with 28 teams and more than 70 participants. This successful event helped the association achieve 62 percent member participation and 203 percent of their fundraising goal for 2018. **Help your association meet their RPAC goals by investing in RPAC!**

Request a Visit – Over the past year, I've had the opportunity to meet with several offices as a guest speaker during their monthly office meetings. I've talked about the field program, the importance of investing in RPAC and addressed our legislative efforts. I look forward to attending more office meetings and meeting more Realtors®. Any office that would like to schedule a visit should **contact me via email**.

BEAVER COUNTY ASSOCIATION OF REALTORS® RPAC UPDATE

Total % of Goal Achieved 2018—112.99%

Total Money Raised in 2018—\$8,474

2018 Goal—\$7,500

% of Members Investing in 2018—49.6%

Number of Investors in 2018—248

Board Members Invested – 100%

CHANGES TO RELRA



The recent passage of the amendments to the Real Estate Licensing and Registration Act has generated questions from agents and brokers about the timing of the changes.

Requirements take effect August 28, however, since these require the Real Estate Commission to establish some criteria, they can't be fully implemented until that happens. The commission has provided guidance to schools regarding how to implement some of the changes regarding new licensees.

The amendment changed the act to require new licensees to have 75 hours of pre-license education, which is an increase of 15 hours. Anyone who has started the pre-licensure course before August 28 will only be required to complete 60 hours. In addition, new applicants will be required to have a high school diploma or an equivalent.

Broker Price Opinions, or BPOs, will be legal as of August 28, but it is highly unlikely that agents will be able to do them on that date. In order to conduct BPOs, a licensee and a broker or designated associate broker in the office must complete certain pre-requisite education requirements and be licensed for at least three years. The commission will define the educational requirements for performing BPOs, so until the course is available and completed, BPOs cannot be performed. The law also specifies that BPOs can only be used for certain purposes and are specifically prohibited for others.

PAR has created a detailed FAQ, which is available on its website at PARealtor.org/RELRA.

MANDATORY BIENNIAL Code of Ethics TRAINING

BEAVER COUNTY
ASSOCIATION OF
REALTORS®
"THE VOICE OF REAL ESTATE"



The National Association of REALTORS® requires that all REALTOR® members take the Biennial Code of Ethics training every two years.

**The current cycle ends
December 31, 2018**

If you have completed the Code of Ethics requirement as a continuing education class since January 1, 2017, please send a copy of your certification to the association office.

Saturday, September 22

Penn Bistro
615 Penn Ave., New Brighton

Registration: 8:30 am
Class: 9-11:30 am

Cost: \$10
**Includes continental
breakfast**

Instructor: Bob Williams

RSVP
by Monday, September 17 to:
bcar3@mybcar.net
724.774.4126



Beaver County Association of REALTORS®



REALTOR® SAFETY MONTH: METH LABS

Sgt. James Long from the Pennsylvania State Police will be on hand to answer all your questions and provide information about METH LABS!

Don't miss this informative General Membership Meeting.

WHEN: 9am ~ Wednesday, September 5

WHERE: First Presbyterian Church-Beaver
252 College Ave., Beaver

COST: \$10 includes presentation and a protein packed breakfast from Towne Square Restaurant

RSVP by Monday, August 20
724.774.4126
or email: bcar3@mybcar.net

650 Corporation St., Beaver PA 15009 Tel 724.774.4126 bcar3@mybcar.net

WWW.MYBCAR.COM

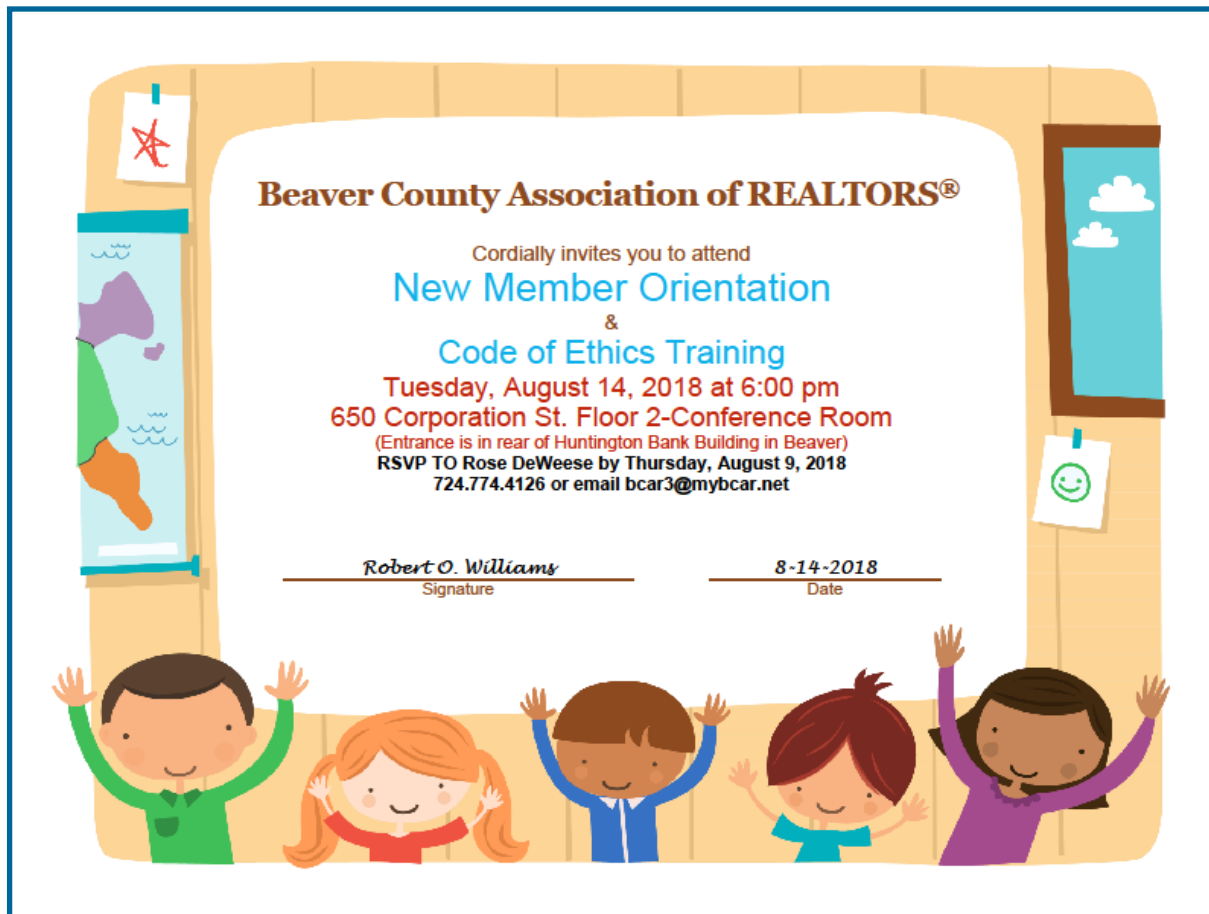
NON Steak-Gate

10.4.2018

You don't have to be fit
So, don't try to quit.

Gather teams of FIVE because it is better.
You'll want wit, brains and a "Go- Getter".

If you do these things we guarantee fun
And maybe, just maybe you will be NUMBER 1!!!



Beaver County Association of REALTORS®

Cordially invites you to attend
New Member Orientation
&
Code of Ethics Training
Tuesday, August 14, 2018 at 6:00 pm
650 Corporation St. Floor 2-Conference Room
(Entrance is in rear of Huntington Bank Building in Beaver)
RSVP TO Rose DeWeese by Thursday, August 9, 2018
724.774.4126 or email bcar3@mybcar.net

Robert O. Williams
Signature

8-14-2018
Date

The flyer is set against a wood-paneled background. On the left, there is a map of Beaver County and a red star on a white card. On the right, there is a window with clouds and a green smiley face on a white card. At the bottom, five diverse cartoon children are shown with their arms raised in excitement.

A NEW PAR Preferred Partner & Member Benefit for YOU!



In 2017, over 16.7 million Americans were victims of identity theft¹. We know how important it is to protect your identity. That's why PAR is providing you a solution to help you protect your private information.

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- Identity Guard Total Protection[®] gives you more protection by adding daily three-bureau credit monitoring, quarterly credit reports and score* updates, ID verification alerts, PC protection and other advanced services.

No matter what membership level you choose, PAR is proud to offer the comprehensive security services of Identity Guard for you, your partner, and children.

<https://www.identityguard.com/par/>

STATE LEGISLATIVE RECEPTION



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

Free to attend! Please RSVP by July 25, 2018

Wednesday, August 8, 2018

5:00-7:00 p.m.

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

Community College of Beaver County
Student Services Center Courtyard

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



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BeaverCountyChamber.com



(724) 775-3944

FOR MORE INFORMATION

VISIT BeaverCountyChamber.com click "Calendar of Events"

RSVP info@bcchamber.com

Save the Date!



Economic & Labor Development Breakfast

Tuesday, August 28, 2018

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

The Fez | 2312 Brodhead Rd | Aliquippa, PA 15001

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

RSVP by Tuesday, August 21, 2018

info@bcchamber.com | 724-775-3944

Featuring Linda Topoleski, *The Allegheny Conference*


VP of Workforce Operations & Programs

& a panel of labor and workforce development specialists-TBA

Sponsorships Available!

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- **Second homes also qualify!** (not available for investment properties)

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Huntington is passionate about the growth of our communities as well as doing the right thing. This is why we are waiving our lender closing costs for borrowers purchasing or refinancing a home in a low- to moderate-income area. Reducing the cost of homeownership is one way we are making a difference.

Eligible Properties

The property must be located in one of Huntington's Assessment Areas. It must also be designated as a low- or moderate-income census tract by the FFIEC (Federal Financial Institutions Examination Council).

Eligible Products

Any Huntington mortgage product can qualify. Of course, standard borrower qualifications, financing guidelines and property type eligibility will apply.

Fees Waived

The term "lender closing costs" means fees normally charged by Huntington.* This includes processing fees, underwriting fees, appraisal fees, survey fees and recording fees—just to name a few.

For more information, please contact:

William Stouffer

Loan Officer

NMLS ID: 126079

671 Third Street

Beaver, PA 15009

p - 724.561.1033


c - 412.863.1524

William.P.Stouffer@huntington.com



*The term does not include charges by other parties, such as those for property taxes, transfer taxes, property insurance, flood insurance, mortgage insurance, owner's title insurance, guarantee fees, bond fees, state revenue stamps, city revenue stamps, seller concessions or cash back to the borrower.

All loans are subject to application and credit approval, satisfactory appraisal and title insurance. Terms, conditions and loan programs are subject to change without notice. Other terms, conditions and restrictions may apply.

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(11/15)



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ANSWER
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Linda A. Martin NMLS #140439
Loan Officer
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1160 Dutilh Road, Suite 100
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Cell: 724-513-5698

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email: chris@ourfirstchoice.com




998 Third St., Beaver PA 15009
724-770-0700 / Cell: 330-719-5217
dbaker@homesavings.com



Denise Baker
Mortgage Loan Specialist
NMLS #288338

FHA Program

- Minimum Down Payment
- Down payment and closing costs may be gifted
- Non-occupant, co-borrowers are allowed

First-Time Homebuyer Program

- Low down payments
- Down payment and closing costs may be gifted
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- Choose fixed-rate loan amounts up to \$200,000

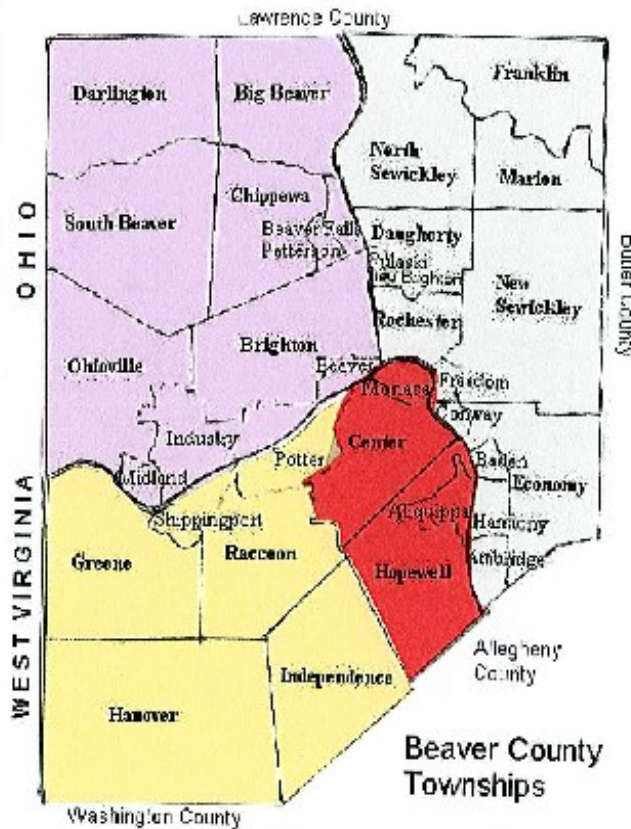


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tgeorge@farmersbankgroup.com
NMLS#562791 farmersbankgroup.com
501 Third Street * Beaver PA 15009

BEAVER COUNTY REALTOR® TOUR



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

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

NEW LISTINGS: If you have a new listing and would like it to be on the Beaver County Tour you must go to the multi list **NO LATER THAN NOON ON MONDAYS** and pull up the listing. There you will find an agent tour. Click the date that corresponds with the schedule listed above for the area your listing is located.