MARCH 2018

The REALTOR® REPORT

President's Message

Triple Crown, Triple Crown, Triple Crown!!! The Pennsylvania Association of REALTORS[®] won the GOLD! PAR will be honored for achieving the coveted Triple Crown. The Triple Crown award recognizes state associations that meet their statespecific RPAC goals and local associations that meet NARspecified criteria during the current fundraising year. The Triple Crown is awarded in May at the REALTORS[®] Legislative Meeting & Trade Expo.

Be encouraged that your RPAC investment is for making our industry better. Please remember to invest at our upcoming General Membership meeting on Wednesday, March 7 @ 11:30 (details p. 3) where we will be having another fabulous and fun RPAC sweepstakes event.

Lorraine Ross 2018 President 724-624-4528

UPCOMING EVENTS

March 7 @ 11:30 am General Membership Meeting Spanky D's, 1445 Market St. (Rear building), Bridgewater March 13 & 20 @9am-4:30pm Continuing Education Fairfield Inn, Monaca March 14@9am BOD Meeting 2nd Flr Conf. Rm. Huntington National Bank March 16@9:30am Affiliate Meeting 2nd Flr Conf. Rm. Huntington National Bank <u>April 3@8am—10 am</u> BCCC Congressional Breakfast with Congressman Keith Rothfus April 18 Professional Standards Training/Public Policy University of Pittsburgh @ Greensburg May 16@9am—REALTOR Round Table First Presbyterian Church, Beaver May 23 8am@Noon Smart Growth Course Fairfield Inn, Monaca



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2018 Officers & Directors

President: Lorraine Ross Pres. Elect: Beverly Pietrandrea Secretary: Denise Molchen-Donnelly Treasurer: Sherman Hostetter Directors: Jeff Ammerman **Ruthanne Belus** Lori Mikula Bianco Ernie D'Achille Silvia Kazas **Cindy McConnell** Pamela Miller Jeanie Parrish 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.

Veronica Cardello—vcardello@parealtor.org

Lunch with Sen. Pat Stefano – State Sen. Pat Stefano met with the Fayette County Board to discuss concerns about private property rights, local communities and the state budget. The First-Time Homebuyers Savings Account was also a topic of discussion, as 46 percent of Pennsylvanians report a down payment is a huge obstacle to owning a home. If you are interested in attending a meeting with your area legislator, please contact me at VCardello@PARealtor.org.

Registration Open for PAR Public Policy Regional Trainings – Interested in learning how you can advocate and advance your business and the interest of your clients? The Public Policy Regional Training provides you the tools to be engaged in PAR's advocacy efforts and help you better represent your industry. As Realtors®, we are the voice for homeowners and private property rights. This regional training will help you learn how to make the Realtor® voice stronger and become an advocate for real estate.

PAR is offering the training at seven different locations across the commonwealth. All training sessions are free and open to any PAR member, although space is limited and pre-registration is required.

The training session runs from 2- 5 p.m. (registration opens at 1:30 p.m.) and the agenda includes public policy issues, political advocacy and local government affairs efforts.

Regional Training Dates and Locations:

- Wednesday, April 18 University of Pittsburgh, Greensburg
- Thursday, April 19—The Country Club, Meadville

$\begin{array}{c} \stackrel{\wedge}{\Rightarrow} \\ {\Rightarrow} \end{array}$ BEAVER COUNTY ASSOCIATION OF REALTORS $\begin{array}{c} \stackrel{\wedge}{\Rightarrow} \\ {\Rightarrow} \end{array}$
RPAC UPDATE
Total % of Goal Achieved 2018—74.4%
Total Money Raised in 2018—\$5,580
2018 Goal—\$7,500
% of Members Investing in 2018—34.8%
Number of Investors in 2018—174
$\dot{\alpha}$

MARCH 2018



Congratulations

Listed on the next few pages are the 2017 Sales Award Winners from BCAR. Congratulations to everyone!

Individual Residential

14 Million Anthony Leone - RE/MAX Select Realty **12 Million** Darla Jobkar - Northwood Realty Services

10 Million

Amy Logan - RE/MAX Select Realty

8 Million

Melissa Gulla - RE/MAX Select Realty

7 Million

Mendicino Lisa - RE/MAX Select Realty Angie Peluso - Howard Hanna Real Estate Denise Canacci-Walters - Howard Hanna Real Estate Kathy Pfister - Coldwell Banker Real Estate Services

6 Million

Mary Anne Peluso - Town Center Associates Charles Dobish III - RE/MAX Real Estate Solutions Justin Baker - Northwood Realty Services

5 Million

Peggy Greb - RE/MAX Select Realty Tina Rupp - Coldwell Banker Real Estate Services Leah Wulster - Howard Hanna Real Estate Janeen Agudio - Howard Hanna Real Estate Melissa Hill - Northwood Realty Services

Beverly Pietrandrea - Bovard Anderson Company

4 Million

Barbara Cardinale - Coldwell Banker Real Estate Services Leigha Peters - RE/MAX Select Christine Sandusky - Howard Hanna Real Estate Mindy McKee - RE/MAX Select Realty Jennifer Drass - Coldwell Banker Real Estate Services Winnie McCann-Powers - Coldwell Banker Real Estate Services Megan Rummel - Clear Choice Enterprises John W. Sergeant III - Howard Hanna Real Estate Mark Gulla - RE/MAX Select Realty Biba Circle- Howard Hanna Real Estate Pamela Keczmer - Howard Hanna Real Estate Michelle Branham - Howard Hanna Real Estate

Individual Residential

3 Million

Laurel Rae - RE/MAX Select Realty Susan Daniel - Howard Hanna Real Estate Stephanie Ramer - Howard Hanna Real Estate Joyce Deffenbaugh - Berkshire Hathaway HomeService Bruce Fleming - Bovard Anderson Company Leslie Pazur - Berkshire Hathaway HomeService Jane Strano - Howard Hanna Real Estate Karen Morrow - RE/MAX Select Realty Caitlin Schreiber - Howard Hanna Real Estate

2 Million

Jessica Farinelli - Howard Hanna Real Estate John Gates - Northwood Realty Services Stefani Jazudek - Coldwell Banker Real Estate Services Mary Kay Marburger - Howard Hanna Real Estate Karen Hutman - Howard Hanna Real Estate Randy Forner - Berkshire Hathaway HomeService Sandy Pursglove - Coldwell Banker Real Estate Services Pamela Miller - Northwood Realty Services Anne Kurzdorfer - Coldwell Banker Real Estate Services Tammy Romesburg - Coldwell Banker Real Estate Services Leslie Chaklos - Northwood Realty Services Betty Patterson - Howard Hanna Real Estate Amanda Barbano - Northwood Realty Services Jill Dehart - Bovard Anderson Company Linda Diffendal - Coldwell Banker Real Estate Services Yvonne Goff - Howard Hanna Real Estate Ruth Cativera - Howard Hanna Real Estate Gretchen Kelley - Berkshire Hathaway HomeService Bridget Wysocki - Howard Hanna Real Estate Frank Stefura - Howard Hanna Real Estate JoAnne Gehm - Berkshire Hathaway HomeService Cindy McConnell - Howard Hanna Real Estate Randa Boling - Howard Hanna Real Estate Shearer Rhonda - RE/MAX Select Realty Mary Briancesco - Berkshire Hathaway HomeService Terri Nowakowski - Northwood Realty Services Dawnelle Shrawder - Howard Hanna Real Estate Devan Parise-Cercone - Howard Hanna Real Estate Lisa Lathom - Coldwell Banker Real Estate Services Jean Randza - Berkshire Hathaway HomeService Susan Ivey - Berkshire Hathaway HomeService

Individual Residential 1 Million

Robin Augustine - Howard Hanna Real Estate Michelle Stringer - Northwood Realty Services Judy Cleary - Berkshire Hathaway HomeService Wendy Wallace - Howard Hanna Real Estate Karen Super - Howard Hanna Real Estate Patti Noah - Howard Hanna Real Estate Joyce Beglin - Northwood Realty Services Dee Phillips - Berkshire Hathaway HomeService Michael Miller - EXIT Realty Services Selina Blinn - Berkshire Hathaway HomeService **Charles Casbourne - Clear Choice Enterprises** Lisa Dowling - Northwood Realty Services Jason Phillips - Berkshire Hathaway HomeService Marcia Davis - Berkshire Hathaway HomeService Lori Mikula Bianco - RE/MAX Select Realty Peter Bakertges - RE/MAX Select Realty Jacqueline Cooper - Howard Hanna Real Estate Michelle Krut - Howard Hanna Real Estate Joan Shanahan - Bovard Anderson Company John R. Sergeant - Howard Hanna Real Estate Rachel Kerr - Howard Hanna Real Estate Jeanie Parrish - SWC Realty Toni Colbert - Howard Hanna Real Estate Silvia Kazas - Howard Hanna Real Estate Laura Crawley - Howard Hanna Real Estate Michael Callaway - Howard Hanna Real Estate Alexandra Rice-Setfura - Howard Hanna Real Estate Randy Buffington - Northwood Realty Services Kate Na-Shatal - Northwood Realty Services Harry Schmidley - Northwood Realty Services Denise Molchen-Donnelly - Howard Hanna Real Estate Cheryl Hartle - Northwood Realty Services Tina Reed - Berkshire Hathaway HomeService Patty Gall - Berkshire Hathaway HomeService

Individual with one or more licensed assistants

13 Million

Gina Cuccaro - Berkshire Hathaway HomeService Matt Ohlsson - Coldwell Banker Real Estate Services

8 Million

Rob Dutcher - RE/MAX Select Realty Jan Livingston - Berkshire Hathaway HomeService

Team/Group Residential

31 Million

The Reed & Shutey Team - Berkshire Hathaway HomeService

30 Million

Gia Albanowski - Berkshire Hathaway HomeService

14 Million

Nancy Rossi & Kathleen Belcastro - RE/MAX Select Realty

10 Million

Chad Leonberg Team - eXp Realty

9 Million

Karen Campbell - Coldwell Banker Real Estate Services

8 Million

Brooke & Michael Witterman Group - RE/MAX Select Realty

6 Million

Lynn Peterson/Nancy Kristian Team - Berkshire Hathaway HomeService Brenda & John Petkunas - Howard Hanna Real Estate Jeanne Bendik - Northwood Realty Services

5 Million

Jeff Ammerman & Stephanie Muntean - RE/MAX Select Joshua Eckelberger Team - Northwood Realty Services Scott & Tabitha Fosnot - RE/MAX Select Realty

4 Million

Dawn Foster - Northwood Realty Services

Individual Commercial

6 Million

Lynette Citro - Berkshire Hathaway HomeService

5 Million

Hal Martin - Howard Hanna Real Estate

Tracie Eckel-Ward - Bovard Anderson Company

Team/Group Construction

5 Million

Corey Olszanski/Joe Gradwell - Bovard Anderson Company



WELCOME NEW BCAR® MEMBERS

REALTORS®

Jamie Hulick—Berkshire Hathaway HomeServices, Beaver Leslie King & Meg Garvin—Berkshire Hathaway HomeServices, Cranberry Renee Statler & Alyssa Costantino—Berkshire Hathaway HomeServices, Moon Twp. Christopher Johnston—Berkshire Hathaway HomeServices, Sewickley Andrew Rodenbaugh—Coldwell Banker, Moon Twp. Brandy VeVerka—eXp Realty, Pittsburgh Richard Greenhouse—Greenhouse Real Estate, Inc. Demetri Hahn & Christopher Pearson—Howard Hanna Real Estate, Beaver Tracy Lynn Winchell & Dionne O'Dell—Howard Hanna Real Estate, Chippewa Mark Tribone, Anne Beach & Julie Miller—Keller Williams Realty, Wexford Rebecca Savage, Marissa Morrison & Haley Brnjilovic—Northwood Realty, Beaver Jeannine Dabecco—Northwood Realty Services, Airport Roamell Edwards—Northwood Realty Services, Squirrel Hill Heather Wolf Nevill—RE/MAX Select Realty, Center Twp. Adam Cannon—RE/MAX Select Realty, Coraopolis

AFFILIATES

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LLG Engineering Consulting LLC Louis Gambogi ~ Ilgengr@gmail.com 412-352-3928 114 Dauntless Dr., Pittsburgh PA 15235

MANDATORY CODE OF ETHICS TRAINING!

All REALTOR[®] members are required to complete 2.5 hours of Code of Ethics training per two-year cycle. The current training cycle is January 1, 2017 through December 31, 2018.

If you have completed your Code of Ethics you MUST send a copy of your certificate of completion to Rose DeWeese at the association office.

How can you complete your mandatory ethics requirements?

- Online Training Course at The CE Shop, www.mybcar.theceshop.com
- Take the online CE or Non-CE version through NAR at: https://learninglibrary.com/COE/A/HOME?affiliateId=10868&affiliateId=10868
- REI will be hosting the Code of Ethics course on Tuesday, March 20 at the Fairfield Inn in Monaca. Please use this link to register for that class: http://www.realtorspgh.com/Education/Shop-by-Search/CategoryID/3/ProductID/359



Feel better! Work with an FNB mortgage expert.

We understand the complications physicians face every day, so we've created a spocial zod mortgage program developed exclusively for professionels who hold an M.D., D.O., D.D.S., D.V.M. or D.M.D. degree. We'll work within your busy acherule, and our streamlined process lets you concentrate on what traffers most: Your petients, your practice and the challenges of everyday life.

- Up to 100% financing available with no Private Mortgage Insurance (PMI)
- Furchase, retinance or new construction
- No title insurance required on mongages up to \$500,000.
- · Mortgages up to \$1 million evailable
- Fixed rate mortgages up to 30 years
- Acjustable rate mortgages also available.
- Second homes also quality! (not available for investment properties)

Faller in love with your cream home and want to make it a recity? We're ready to help make it happen, so lot's get started locsy!





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EQUAL HOUSING LENDER, MEMBER FDIC

MARCH 2018

Huntington Welcomer

Construction Loans Guaranteed by the FHA

At Huntington, we guide you through the entire home construction experience. For qualified borrowers, we offer a one-time closing mortgage, guaranteed by the Federal Housing Authority, which combines a short-term loan to finance the construction of your home with a traditional residential mortgage.

For your convenience, the funds are paid directly to the builder during the construction phase. Once the home is completed, Huntington will refinance the loan into a full mortgage, making the process simple for you.

Features:

- Down payment options as low as 3.5%
- Flexible income, debit and credit requirements
- · Down payment, closing costs and land can come from a gift or grant
- Available for a variety of income levels

Benefits:

- Requires less cash up front for down payment and closing costs
- A co-applicant can help you qualify, even if they don't live in the house
- Provides financing options, even if your credit is less than perfect

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 e - William.P.Stouffer@huntington.com www.huntington.com/mortgage/stouffer-william

Huntington is not acting on behalf of the FHA or the Federal Government.

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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MARCH 2018



SHADQ. OF A DOUBT

GROUNDHOG DAY AND HOME SALES AND PRICES

Can a groundhog and his shadow predict the direction of existing-home sales and prices in the year ahead? You decide. Here is what happened the past 20 years:

SEES A SHADOW

HOME PRICES

3.8% 2.3%

HOME SALES

HOME SALES

SEES NO SHADOW

HOME PRICES

∂0.3% ∂3.4%

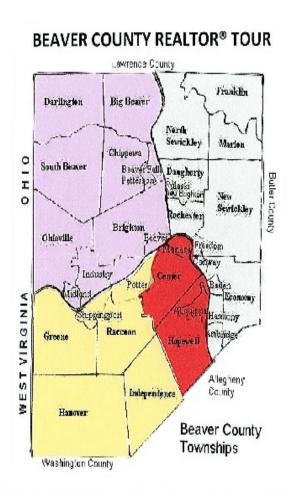
* Averages based on YoY median sales price and existing sales increases from 1997-2017.



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BEAVER COUNTY ASSOCIATION of REALTORS * 650 Corporation St. Suite 401 Beaver PA 15009 **Phone:** 724-774-4126 Fax: 724-774-1984 E-mail: bcar3@mybcar.net **Association Exec. Rose DeWeese** THE REALTOR REPORT DEADLINE Please remit all submissions for The Report by the last business day of the month. Thank you. Place an ad in our monthly publication. Full Page-\$100 Half Page-\$50



The Beaver County REALTOR $^\alpha$ 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 <u>NO LATER THAN NOON ON MONDAYS</u> and pull up the listing. There you will find an agent tour. Click the date that corresponds with the schedule listed above for the are your listing is located.