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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

AGENT FRUSTRATION

Is the new word in real estate for 2021 frustration? It seems to be the emotion currently in the market with buyers and agents alike. Clients just want the house they choose at any cost, and they don't care which agent they work with as long as their needs are met. I have been hearing a lot of stories from agents who are frustrated because they have shown a client many homes and wrote many offers only to find out their client went rogue at an open house or called the listing agent to make an offer on the house they have to have.

As a REALTOR® we subscribe to a code of ethics and when you meet with a prospective client, the first thing you should be asking is if they are working with another REALTOR®. The client may or may not answer truthfully, however, we should be asking the question. In this market more than any other market it is a good idea to use an exclusive buyer's agent agreement. This can prevent the frustration of learning a client you have been working with decides to purchase a home using another agent.

REALTORS® and buyers are definitely getting creative in this market to help persuade a seller to accept their offer. Waiving all inspections, waiving the appraisal if possible, giving extended possession or closing times, as well as continuing to write "love letters". NAR suggests before you are faced with a buyer love letter to consider the following best practices to protect yourself and your clients against fair housing liability.

Educate your clients about the fair housing laws and the pitfalls of buyer love letters.

- Inform your clients that you will not deliver buyer love letters, and advise others that no buyer love letters will be accepted as part of the MLS listing.
- Remind your clients that their decision to accept or reject an offer should be based on objective criteria only.
- If your client insists on drafting a buyer love letter, do not help your client draft or deliver it.
- Avoid reading any love letter drafted or received by your client.
- Document all offers received and the seller's objective reason for accepting an offer.
- Remaining a true professional in this business is paramount to ensuring the future of all REALTORS®.

IN MEMORY

Wade J. Foltz

Wade Foltz, a REALTOR[®] member and Broker of Wade Foltz & Associates Real Estate passed away on Wednesday, March 24, 2021. Wade is survived by his wife, Mickie Foltz, brother Douglas Hubbard and Thomas Foltz, and William Foltz.



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UPCOMING EVENTS

APRIL 20, 2021: SHAKER 5-7 P.M.

MAY 10-18, 2021: RPAC ONLINE AUCTION 9:00 A.M.

MAY 18, 2021: RPAC IN PERSON AUCTION AND DINNER 5:30 P.M.

MAY 19, 2021: BREAKFAST IN THE PARK 9:00 A.M.

MAY 26, 2021: WAKE UP YPN 9:30-10:30 A.M.

JULY 20, 2021: SHAKER 5-7 P.M.

NOVEMBER 9, 2021: SHAKER 5-7 P.M.

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COMMUNITY OUTREACH: MEALS ON WHEELS VOLUNTEERS

Ready to Volunteer With *Meals On Wheels?*



Are you interested in helping your community by volunteering?
Stark Trumbull Area of REALTORS® invites you to join us in
volunteering with Meals On Wheels!

With the Adopt-A-Route program, STAR members are welcome to sign up
to volunteer with Meals On Wheels throughout the year.

Signing Up is as Easy as 1-2-3!

Volunteering is held on the first and third
Wednesday of each month starting at
10:45 a.m. The process takes approximately
an hour to make but could take up to 90
minutes for rural areas.

Volunteers are welcome to bring family
members or people in your personal
bubble such as coworkers to assist in the
volunteering process.



Meals On Wheels provides training, mile reimbursement after the route is
completed, as well as step-by-step directions on a compact tablet, making the
process easy and stress-free.

Ready to get started? Simply email Deanna Boggess at dboggess@star.realtor
for more information on signing up as a volunteer.

Interested in volunteering again? You can also email Deanna to sign up for
the most convenient date for you.



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DIRECTORS' ACTIONS

MARCH 17, 2021

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

REAL ESTATE FUN FACT!

There's a Secret Apartment at the Top of the Eiffel Tower

As a part of his commission for the design and construction of the most famous Parisian landmark, Gustav Eiffel built and maintained ownership of a secret 1,000-square-foot apartment near the top of the Eiffel Tower.

French aristocrats, international VIPs, and even royalty frequently offered Eiffel over \$1,000 (equivalent to over \$25,000 today) for a chance to spend just one night in the most exclusive apartment in France, but he never rented the space to anyone. However, he did occasionally entertain “thinkers and artists who inspired the world,” including Thomas Edison and Nikola Tesla (on separate evenings, of course.)

From: The Close



MEMBERSHIP REPORT



New Salespersons

Alicia Mills Coldwell Banker Schmidt Realty
Danielle Ingram DeHoff REALTORS
James Sadler Keller Williams Legacy Group
Jennifer Fike Rustic Roots Real Estate
Kelly Wittensoldner Cutler Real Estate – Alliance
Krista Montgomery Berkshire Hathaway Stouffer Realty
Lara Coulter Howard Hanna – Howland
Robert Joyner Keller Williams Legacy Group
Sharayah Shepler Real Living Brokers Realty

Secondary Membership

Susanne Novak RE/MAX 24/7
Antonio Giordano RE/MAX 24/7
Angela Stevens - ACAR Keller Williams Legacy Group
Martina Sadler - ACAR Keller Williams Legacy Group

Office Transfer

Amber Horner Howard Hanna – Massillon
Carri Griffin Coldwell Banker Evenbay
Clarence Smith Keller Williams Legacy Group
Kevin Rieger Cutler Real Estate – Dressler
Melissa Kaufman Keller Williams Legacy Group
Michele Yarbrough Keller Williams Legacy Group
Todd Wenger Howard Hanna – Massillon

New Affiliate

Kenneth Griffin
Edward Jones
4678 Munson Street, Suite C
Canton, OH 44718
330-493-0047

Membership Cancellations

Daniel Williams
Hunter Goudy
Maureen Zamarelli
Sandra Keller
Sara Timken
Tyler Backherms



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

[CLICK HERE](#) 

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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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](#)

From: National Association of REALTORS

In the recently issued “Office of General Counsel Guidance on Application of Fair Housing Act Standards to the Use of Criminal Records by Providers of Housing and Real Estate-Related Transactions(link is external)”, the U.S. Department of Housing and Urban Development (“HUD”) urges housing providers to exercise caution when implementing criminal history policies or practices used to make housing decisions.

HUD’s guidance comes on the heels of the Supreme Court’s decision(link is external) last summer, which held disparate impact claims are cognizable under the Fair Housing Act.¹ While persons with criminal records are not a protected class under the Act, HUD stresses that criminal history-based barriers to housing have a statistically disproportionate impact on minorities, which are a protected class under the Act, and as such, creating arbitrary or blanket criminal-based policies or restrictions could violate the Fair Housing Act (“FHA” or “Act”). To be clear, HUD’s guidance does not preclude housing providers from crafting criminal history-based policies or practices, but the guidance makes evident that housing providers should create thoughtful policies and practices that are tailored to serve a substantial, legitimate, and nondiscriminatory interest of the housing provider, such as resident safety or the protection of property.



HUD includes context for its guidance, and offers statistical evidence that the United States minority population experiences arrest and incarceration at rates disproportionate to their share of their population. For instance, HUD asserts that in 2014, African Americans were incarcerated at a rate nearly three times their proportion of the general population.

Continued on next page.

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PRACTICES AND POLICIES CONT.

In the context of criminal history policies or practices, disparate impact liability is determined using a burden-shifting framework that first requires a plaintiff or HUD to prove that the criminal history policy or practice has a discriminatory effect, meaning the policy or practice results in a disparate impact on a group of persons because of their race, national origin or other protected characteristic under the Act.

In this step of the process, evidence must be provided that demonstrates that the criminal history policy or practice actually or predictably results in a disparate impact.

If successful, the burden then shifts to the housing provider to show that the policy or practice in question is justified. Here, the housing provider must show that the policy or practice is necessary to achieve a substantial, legitimate, nondiscriminatory interest of the housing provider, and further, that the policy or practice actually achieves that interest. Finally, if a housing provider is successful, the burden shifts back to the Plaintiff or HUD to prove that the housing provider's interest could be served by another practice that has a less discriminatory effect.



The determination of whether a criminal history-based policy or practice has a disparate impact in violation of the Act is ultimately a fact and case-specific inquiry. However, HUD's guidance provides insight into how to create a legally defensible policy that does not violate or frustrate the FHA's prohibition on the discrimination in the sale, rental or financing of dwellings or in other housing-related activities.

We recommend review of HUD's guidance, but have distilled that guidance to assist in reviewing existing criminal history-based policies or practices or in the creation of a new one: ([click here to view this chart](#))



Arthur Duhaime CPI, RMS, CRT



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By: Alana Watkins

Patricia “Pat” McLean is a REALTOR® member with Stark Trumbull Area REALTORS® who has serviced the Trumbull County area since 1998. Pat began her work in the Warren community after there was a movement to improve the look and atmosphere of downtown Warren was formed. Later, she joined a group called Warren Grows, which later became known as Main Street Warren whose plan was to beautify and improve business in the area.

“One year, just before Easter, [we] helped organize a street sweep downtown to clean up the salt and cinders from the sidewalk in the downtown area. There was a nice turnout and we had fun,” Pat says.

Pat’s inspiration to help her community was inspired from the lack of organization, although many residents wanted to volunteer. She was aware that Warren needed change which prompted her to inquire about what needed to be done and what she could participate in legally. Through the Covid-19 Pandemic, McLean continued volunteering where she could.

“Covid has slowed down some charitable donations,” McLean stated. “The organizations were not accepting goods, but they are now up.”



Volunteering is a great way to network, help your community, and fill up any unwanted free time. Many community members who participate can find different ways to make the process enjoyable, even during tedious events. McLean recalls her favorite memory during the street sweeping event that the participants, including politicians, had a bit of fun.

McLean’s contributions to the public have not gone unnoticed by the city of Warren. In fact, she has been nominated for the Valley Legacy Award by Lutheran Retirement Services for her contribution to the Pachore Music Hall. Pat achieved this award from her work installing handrails in the balcony, and later securing a \$500,000 donation toward an elevator that helps attendees have access to the balcony.

“I [also] secured a \$5,000 donation toward a lift at the Trumbull Art Gallery,” McLean said.

Continued on next page.

FOR GOOD NEIGHBOR AWARDS



*Patricia McLean
Outstanding Senior
Community Achievement*

*Nominated by
Katylu Herriman*

- Patricia is a dedicated community activist and a very passionate advocate for Warren, Ohio.
- A lot of red tape had to be cut just to have handrails installed on the steps of the Packard Music Hall balcony. You must secure a copy of the state standards for handrails; recruit a team of people who can help with the details; get permissions from the Packard Board, the city, the law department. Then choose an architect for the design and cost and raise the funds to get it done. Once installed, the rails were two inches too high so more meetings and a variance to approve the change and Voila! Beautiful, much needed handrails—people no longer fear tumbling down over the balcony!
- Open since 1955, the only way to the second floor in the Packard Music Hall was by several flights of steps, making it impossible for older or infirm patrons to have access. A donor offered a gift for senior transportation and Pat encouraged the donor to make it possible to install an elevator in the music hall. The elevator was installed along with two handicap accessible rest rooms on the main floor.
- Her next venture provided a lift at the Trumbull Art Gallery that would carry visitors to the lower level to visit the photographic, clay and painting studios.

McLean says her most rewarding job was serving as a driver that transported dogs to Cranberry Township where they would be taken in their “forever homes.” Pat says this was a very beneficial in her personal growth. McLean helps people who are cleaning out their old homes but suggesting for them to donating their goods to the Menagerie Welfare League, or to St. Vincent De Paul.

McLean’s advice to prospective volunteers who are looking for work is simple.

“It’s not hard to find a project that needs a mentor. There [are] flow plant, kids’ sports teams, picking litter, and so much more.”

Check your local newspapers for a call for help. Volunteers may also be able to find good projects in the cemeteries for Memorial Day to place flags. This can be a two-part project in which you can come back in the summer to help remove them.

Do you know someone who should be featured in next month’s STAR REALTOR® Spotlight? Contact STAR Communications Administrator, Alana Watkins by phone at (330) 494-5630, or by email at awatkins@star.realtor.



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FOR GOOD NEIGHBOR AWARDS

Five winners will receive \$10,000 for their nonprofit From: The National Association of REALTORS®

The National Association of REALTORS® seeks nominations for the 22nd annual Good Neighbor Awards, which recognizes REALTORS® who've made an extraordinary impact on their communities through volunteer work.

Five winners will be announced in the November/December issue of REALTOR® magazine and honored during the 2021 REALTORS® Conference & Expo. The winners will receive a \$10,000 grant for their community cause and national publicity. Five honorable mentions will receive \$2,500 grants.

"I'm proud that Realtors® across this country continue to build on our strong tradition of giving back through volunteer service, particularly during a time when so many are in need," said NAR President Charlie Oppler, noting that nearly three in four Realtors® reported volunteering in their community in 2020.

"NAR's support of that important work further exemplifies the commitment that all Realtors® have made to their communities, clients and neighbors," added Oppler, a Realtor® from Franklin Lakes, N.J., and the CEO of Prominent Properties Sotheby's International Realty. Previous Good Neighbor Award winners say their charity benefits from the grant money and the increased public exposure. "The Good Neighbor Award legitimized

Heart 2 Home and put a national focus on what we were doing," said 2009 Good Neighbor Award winner Greg Adamson, who does extreme home makeovers for people in need.

"Having Good Neighbor behind us made everything easier from fundraising to media relations. It's amazing how the exposure of the Good Neighbor Award has opened doors for us that never would have been opened otherwise."

2018 Good Neighbor Award winner Joy Nelson says that her nonprofit continues to benefit from the media exposure that resulted from winning the Good Neighbor Award. "The incredible exposure the Joy Ranch received through Good Neighbors has brought people all over the nation to inquire more about the ranch," says Nelson, whose South Dakota ranch serves people with all abilities. "People now understand all the quality of life issues that we address and it motivates me to work harder to help even more."

The Good Neighbor Awards are generously sponsored by realtor.com. Apply by May 7 at nar.realtor/gna.



WHAT THE MORATORIUM MEANS FOR YOU

From: The National Association of REALTORS®

The Centers for Disease Control (CDC) announced today that it is extending its nationwide eviction moratorium through June 30, 2021.

The order was put into place Sept. 4, 2020, but has been challenged in courts across numerous states and localities in the months since. In addition to the court challenges, the National Association of REALTORS® has fought successfully for federal rental assistance—and will continue to advocate to ensure the moratorium doesn't lead to a spiraling crisis for housing providers and tenants.

“NAR helped secured \$25 billion in 2020 and another \$21.55 billion earlier this month in federal rental assistance funding, which can be paid directly to property owners,” says Shannon McGahn, chief advocacy officer of NAR. “This was critical to averting a multifamily real estate crisis, as many of our nation's housing providers are mom-and-pop operations. Our focus now turns to ensuring there is not just enough funding but also a smooth implementation of rental assistance while the various challenges to eviction bans work their way through the courts.”

Under the terms of the CDC order, residents must declare that they have pursued all appropriate government assistance; met certain income and employment requirements; and are using

best efforts to make timely partial payments, among other qualifications. Today's announcement expands the order to include people “who are confirmed to have, who have been exposed to, or who might have been exposed to COVID-19 and take reasonable precautions to spread the disease.”

Covered persons must now provide their housing provider with a copy of a signed declaration form stating that they meet the requirements to be a “covered person.”

As with previous CDC orders, property owners may still evict tenants due to criminal activity, damaging property, or for violating other contractual obligations.

“Rental assistance averted two crises—one for mom-and-pop property owners who did not have a reprieve from their bills and relied on their rental income and one for tenants who would have been responsible for months of back rent when the eviction moratoriums expired,” McGahn says. “We must continue to look for ways to protect tenants and property owners from further financial turmoil while ensuring housing in America remains safe and stable for decades to come.”

[Read the CDC order.](#)

[Read NAR's Coronavirus: Housing Provider FAQs.](#)

See all NAR resources related to COVID-19 at nar.realtor/coronavirus

LOVE LETTERS OR LIABILITY LETTERS?

From: The National Association of REALTORS®

Buyer love letters are a tactic used by some buyers in an attempt to stand out to a seller, especially in hot markets with low inventory and bidding wars. Seemingly harmless, these letters actually raise fair housing concerns, and could open real estate professionals and their clients to fair housing violations. In this month's Fair Housing Corner, learn how to protect yourself and your clients from the potential liability related to buyer love letters.

To entice a seller to choose their offer, buyers sometimes write "love letters" to describe the many reasons why the seller should "pick them." While this may seem harmless, these letters can actually pose fair housing risks because they often contain personal information and reveal characteristics of the buyer, such as race, religion, or familial status, which could then be used, knowingly or through unconscious bias, as an unlawful basis for a seller's decision to accept or reject an offer.

Consider where a potential buyer writes to the seller that they can picture their children running down the stairs on Christmas morning for years to come in the house. This statement not only reveals the potential buyer's familial status, but also their religion, both of which are protected characteristics under fair housing laws. Using protected characteristics as a basis to accept or reject an offer, as opposed to price and terms, would violate the Fair Housing Act.

Before the next time you are faced with a buyer love letter, consider these best practices to protect yourselves and your clients from fair housing liability:

- Educate your clients about the fair housing laws and the pitfalls of buyer love letters.
- Inform your clients that you will not deliver buyer love letters, and advise others that no buyer love letters will be accepted as part of the MLS listing.
- Remind your clients that their decision to accept or reject an offer should be based on objective criteria only.
 - If your client insists on drafting a buyer love letter, do not help your client draft or deliver it.
 - Avoid reading any love letter drafted or received by your client.
 - Document all offers received and the seller's objective reason for accepting an offer.

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12 DIGITAL MORTGAGE TERMS

EVERY AGENT SHOULD KNOW

By Craig Rowe

From: Inman

Mortgages are going from handshakes to web cams. Here are 12 terms that are defining industry change

BY CRAIG C. ROWE

INMAN

The following list is a brief — but sure to lengthen — list of terms in the eClosing world with which agents should become familiar.

1. eClosing

A fully electronic home closing, in which all parties sign all required documents with secure digital signatures.

2. eNote

A digital promissory note or mortgage.

3. eRecording

The secure digital recording of title information. It's legal nationwide.

4. eVault

A secure clearinghouse required to house eNotes and related data.

5. Hybrid closing

A closing that uses a mix of hard-copy and electronic documentation. Documents not needing notarization will likely be digital. In-person notarization is typical.

6. KBA (knowledge-based authentication)

A form of identity verification that requires the individual to provide private information known only to that person. Common to the digital mortgage process.

7. MERS (mortgage electronic registry system)

A mortgage-industry-created, national electronic registry system that records eNotes (electronic mortgages) and tracks ownership changes.

8. MERS eRegistry

System of record for identifying the controller (holder) and location (custodian) of the authoritative copy of an eNote.

9. MISMO (mortgage industry standards maintenance organization)
A standards establishment and maintenance board.

10. MISMO XML SMARTDoc eNote

The digital document format in which eNotes must be created, transferred and recorded.

11. Multifactor authentication

A form of identity verification that uses two or more methods to ensure a person's authenticity, such as government-issued ID, randomized personal questions or fingerprints.

12. RON (remote online notarization)
Conducting a document notarization over the internet, commonly over an authenticated connection and video chat.



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TO REDUCE LISTING BROKER'S COMMISSION

From: NATIONAL ASSOCIATION OF REALTORS®

REALTOR® A listed Seller S's house. He filed the listing with the MLS and advertised to interest prospective purchasers. Seller S's house was priced reasonably and attracted the attention of several potential purchasers.

Buyer B learned about Seller S's property from REALTOR® A's website, called REALTOR® A for information, and was shown the property by REALTOR® A several times.

Buyer X, looking for property in the area, engaged the services of REALTOR® R as a buyer representative. Seller S's property was one of several REALTOR® R introduced to Buyer X.

After the third showing, Buyer B was ready to make an offer and requested REALTOR® A's assistance in writing a purchase offer. REALTOR® A helped Buyer B prepare an offer and then called Seller S to make an appointment to present the offer that evening.

Later that same afternoon, REALTOR® R called REALTOR® A and told him that he was bringing a purchase offer to REALTOR® A's office for REALTOR® A to present to Seller S. REALTOR® A responded that he would present Buyer X's offer that evening.

That evening, REALTOR® A presented both offers to Seller S for his consideration. Seller S noted that both offers were for the full price and there seemed to be little difference between them. REALTOR® A responded,

"They're both good offers and they'll both net you the same amount." Seller S asked about the feasibility of countering one or both offers. REALTOR® A agreed that was a possibility but noted that countering a full price offer could result in the buyer walking away from the table. Besides, he reminded Seller S, production of a full price offer triggered REALTOR® A's entitlement to a commission under the terms of their listing agreement. Seller S acknowledged that obligation but expressed regret that, faced with two full price offers, there was no way to increase the proceeds he would realize from the sale of his property. "I'll tell you what," said Seller S, "if you'll reduce your commission, I'll accept the offer you procured. While you'll get a little less than we'd agreed in the listing contract, you'll still have more than if you had to pay the other buyer's broker."

Seeing the logic of Seller S's proposal and realizing that he and the seller were free to renegotiate the terms of their agreement,

Continued on next page.

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TO REDUCE LISTING BROKER'S COMMISSION CONT.

REALTOR® A agreed to reduce his commission by one percent. Seller S, in turn, accepted Buyer B's offer and the transaction closed shortly thereafter.

Upset that his purchase offer hadn't been accepted, Buyer X called Seller S directly and asked, "Just to satisfy my curiosity, why didn't you accept my full price offer to buy your house?" Seller S explained that he had accepted a full price offer produced by REALTOR® A because of REALTOR® A's willingness to reduce his commission by one percent.

Buyer X shared Seller S's comments with REALTOR® R the next day. REALTOR® R, in turn, filed an ethics complaint alleging that REALTOR® A's commission reduction had induced Seller S to accept the offer REALTOR® A had produced, that REALTOR® A's commission reduction made his presentation of the competing offer less than objective and violated Article 1, as interpreted by Standard of Practice 1-6, and that REALTOR® A's failure to inform him of the change in his (REALTOR® A's) commission arrangement violated Article 3, as interpreted by Standard of Practice 3-4.

At the hearing, REALTOR® A defended his actions stating that he had said nothing inaccurate, untruthful, or misleading about either of the offers and that he understood that his fiduciary duties were owed to his client, Seller S, and that he and Seller S were free to renegotiate the terms of their listing agreement at any time. REALTOR® A acknowledged that by reducing his

commission with respect to an offer he produced, he might arguably have created a dual or variable rate commission arrangement of the type addressed in Standard of Practice 3-4. He pointed out that if that commission arrangement had been a term of their agreement when the listing agreement was entered into, or at some point other than Seller S's deciding which offer he would accept, then he would have taken appropriate steps to disclose the existence of the modified arrangement.

He noted that Standard of Practice 3-4 requires disclosure of variable rate commission arrangements "as soon as practical" and stated that he saw nothing in the Standard that required him and his client to call "time-out" while the existence of their renegotiated agreement was disclosed to other brokers whose buyers had offers on the table—or to all other participants in the MLS. He acknowledged that if the accepted offer had subsequently fallen through and Seller S's property had gone back on the market with a variable rate commission arrangement in effect (where one hadn't existed before), then the existence of the variable rate commission arrangement would have had to have been disclosed. But, he concluded, the accepted offer hadn't fallen through so disclosure was not feasible or required under the circumstances.

The Hearing Panel agreed with REALTOR® A's reasoning and concluded that he had not violated either Article 1 or Article 3, regardless of whether he or the seller had suggested the reduction of REALTOR® A's commission.

STANDARD OF PRACTICE 10-5

BY LISA YELICHEK

Last year was a huge year for REALTORS® in many ways. One of those ways was the implementation of a new Standard of Practice for Article 10 that is vital to you in your career.

Article 10 of the Code of Ethics states: “REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons based on race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons based on race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity.

Standard of Practice 10-5 prohibits REALTORS® from using harassing speech, hate speech, epithets or slurs based on the protected classes of Article 10. Statement of Professional Standards Policy 29 provides that REALTORS® are subject to disciplinary action with respect to all their activities.

While the overall focus of Standard of Practice 10-5 is on what might be loosely termed “offensive” or “discriminatory” speech,

Hearing Panels should be clear that the Standard of Practice is narrowly limited to conduct related to the requirements of equal professional service of Article 10.

Standard of Practice 10-5 is not focused on types of speech that might be subjectively deemed “offensive” or “discriminatory” by one person and not another. The Standard of Practice is based on very particular types of speech that are directly connected to the protected classes listed in Article 10. Only the use of harassing speech, hate speech, epithets, and slurs based on the protected classes of Article 10 are prohibited. The terms “harassing speech”, “hate speech”, “epithets”, and “slurs” can be commonly understood by use of a dictionary as well as other easily available references.

Continued on next page.

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APPROPRIATE INTERPRETATION OF ARTICLE 10,

STANDARD OF PRACTICE 10-5 CONT.

BY LISA YELICHEK



Hearing Panels will be given all of the existing information from NAR on harassment as well as the definitions of slurs when determining whether harassing speech has occurred and then look to determine whether the harassing speech was based on one of the protected classes and not on some other non-protected characteristic.

Under Statement of Professional Standards Policy #29, REALTORS® are subject to the Code of Ethics' standards in all their activities.

So, a violation of Article 10, a supported by Standard of Practice 10-5, can occur when a REALTOR® uses harassing speech, hate speech, epithets and slurs based on the protected classes in any media or context, regardless of whether related to their activities in the real estate business or their identification as a REALTOR®.

To learn more about this code and all of the Articles of the Code of Ethics vital to your membership as a REALTOR®, visit <https://www.nar.realtor/about-nar/governing-documents/the-code-of-ethics>

An advertisement for CSB The Commercial & Savings Bank. It features a portrait of Steve Struckel, a Mortgage Loan Originator, with his name and phone number (330.415.0783) displayed below. The background shows a large, modern house. The text "Simple Closing With Your LOCAL EXPERT" is prominently displayed, along with a "LEARN MORE" button. The bank's logo and name are at the top, and it includes a Member FDIC logo and NMLS ID# 697445 at the bottom right.

AGENTS MAKE IT WORK

By Daniel Bortz

From: REALTOR® Magazine

Wendy Wright of Washington, D.C., was ready to take her real estate license exam last March—just as the term “novel coronavirus” was becoming part of the national conversation. After a 20-year career in IT project management, she had recently lost her job at a nonprofit because of funding cuts. Real estate offered an enticing new career path.

But the onset of the pandemic one year ago forced real estate testing centers in her area to close temporarily, requiring Wright to wait two months before she could sit for the test. Instead of just biding her time, Wright joined Katie Wethman’s real estate team at Keller Williams in Washington and began shadowing agents on socially distanced appointments with buyers and sellers. When Wright passed the exam and received her real estate license in June, she was able to hit the ground running at a time when the pandemic was turning many business practices upside down. The result: She closed 10 sales in six months.

Wright says she had no second thoughts about her timing to join the industry. “For me, it was beneficial just to get in, especially with mortgage rates being so low,” she says. “There’s been no shortage of buyers.”

Transformative Time Leads to Innovative Business Practices

Launching a real estate career is never easy, but new agents like Wright have had to adapt to a rapidly changing housing market amid the pandemic—a market facing uncertainty and challenges even for seasoned agents.

When stay-at-home orders at the start of the pandemic sparked a flurry of virtual tours and open houses, newly minted agents quickly learned how to use videoconferencing tools like Zoom and FaceTime to show homes virtually. Take, for example, Rolanda Rogers, a real estate agent at Coldwell Banker KPDD in Columbus, Ga., and Phenix City, Ala., who obtained her license in August 2019. Before the pandemic, Rogers often found clients by contacting sellers of for-sale-by-owner listings and persuading them to list their homes with her.

Continued on next page.



AGENTS MAKE IT WORK CONT

But when COVID-19 cases spiked, “a lot of FSBOs evaporated overnight,” Rogers says. Her solution? “I started looking through the MLS [for] vacant homes, and I began doing video tours of them with my iPhone and uploading them to my Facebook business page and personal page, which sparked interest from home buyers,” says Rogers. Her strategy worked. “Business has been booming for me,” she says. Since the pandemic, Rogers has sold over \$2.6 million in real estate through more than 20 transactions. As Rogers puts it: “The pandemic pushes you to be a go-getter.”

Lauri Rottmayer agrees. Rottmayer, a real estate agent at Davenport Realty in Flippin, Ark., who obtained her license in August, hustled to get her business off the ground after working as an association executive at the local North Central Board of REALTORS® for a year.

Rottmayer, who spent 30 years living in different cities around the world while her husband moved around for his career in telecommunications, leveraged her life experiences to help her as a real estate agent. “Every agent in my office was born and bred here, so I think I bring a unique perspective,” she says. “We have a lot of buyers who are moving here from another state, and I can really connect with them.” Clearly, it’s paid off: Rottmayer sold more than \$1.4 million in real estate in just four months.

“I’ve been slammed with business since I started,” Rottmayer says.

“Most of my clients have been people who’ve moved here from out of state, from places like Nebraska, Iowa, and Florida.

“My first listing was a cabin, and now I’ve become known as the cabin queen because I met a lot of buyers who were looking for cabins here,” Rottmayer says with a laugh.

Managing the Commercial Market
Like Rottmayer, Vincent Ewing found success quickly. Ewing sold homes for two years before making the switch to commercial real estate in October, when he joined Anthony Hardy’s new team Multifamily Investment Advisors at Keller Williams ONEChicago. “I worked with quite a few investors who were flipping single-family homes, so the experience I acquired in the residential space has translated well,” he says.

Continued on next page.



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AGENTS MAKE IT WORK CONT.



“I really honed my communication skills with investors before I stepped into the commercial sector.”

One reason Ewing made the transition to the six-agent commercial real estate team was to pursue larger deals. “The commercial sector has bigger fish,” he says. “The commercial investors I’m working with are whales, so to speak.” Although he concentrates his business in the greater Chicago area, “I’m working with investors who have properties nationwide,” Ewing says.

Many sectors of the commercial market have been hit hard by the pandemic. But Ewing says the brokerage he’s affiliated with has suffered a softer blow than most. “We’re a full-service commercial firm, so we’re here to advise clients on profitability,” he explains, “meaning as an adviser I’m working with investors, whether or not they’re actively buying or selling real estate.”

Mentors Help Breed Success
Ewing says Hardy’s dedicated mentorship has been invaluable. “As an agent, you always want to have a guiding hand, especially when you’re starting out,” he says.

Wright expressed a similar sentiment toward her team leader and mentor, Katie Wethman. “In this tough market, it is important to have a mentor who can be a sounding board for the tough decisions needed to help guide buyers,” says Wright, adding that Wethman has helped her craft winning offers in bidding wars and to navigate the challenges of working with first-time home buyers. “I’m very grateful that I started doing real estate on a team,” Wright says.

Rogers, in Columbus, says the pandemic has had a positive impact on her real estate career. “I had to think outside of the box to generate business,” she says. “It’s taught me how to survive in the real estate world,” even under difficult circumstances.

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‘LIFELINE’ EXTENDED

By Stacey Moncrieff
From: REALTOR® Magazine

If your real estate business continues to feel the effects of the pandemic, you now have an additional two months to apply for a loan through the Small Business Administration’s Paycheck Protection Program. On Thursday, by a bipartisan vote of 92–7, the U.S. Senate passed the PPP Extension Act of 2021, which extends the application deadline through May 31, 2021. It also gives SBA lenders an additional 30 days, through June 30, to process those applications. The bill passed the House of Representatives March 16, also by a bipartisan vote, 415–3. Since the Senate made no changes to the language of the bill, it goes directly to President Joe Biden for signature.

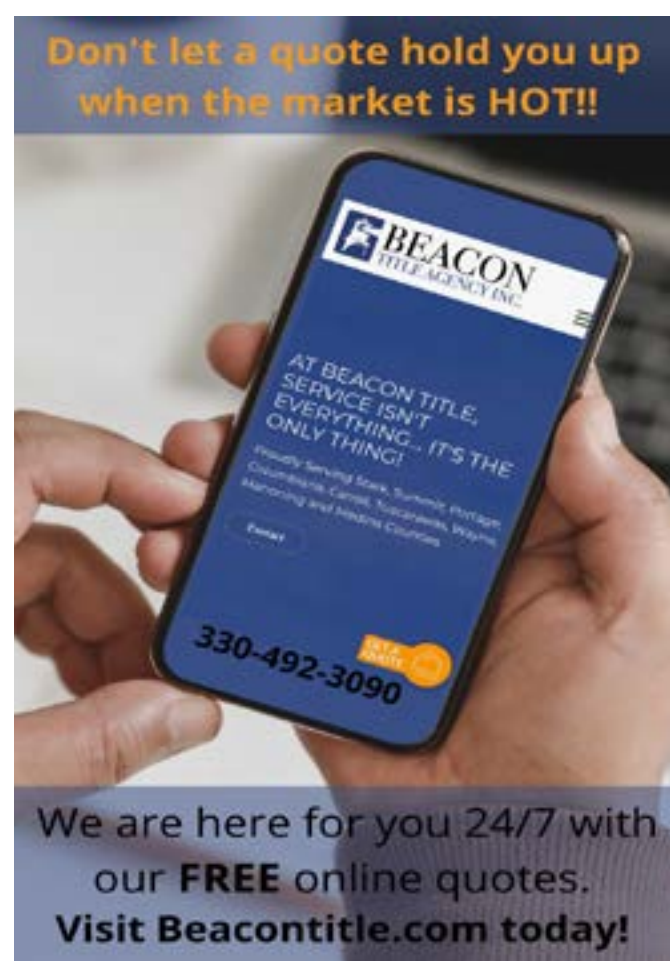
National Association of REALTORS® President Charlie Oppler sent support letters to both the House and the Senate, thanking the cosponsors for introducing the legislation, and also provided a letter of support to the Senate Small Business Committee, which held a March 17 hearing on the performance and impact of the PPP program.

Roughly 20% of NAR members working in residential real estate and nearly 40% of commercial members have reported taking out a PPP loan.

“The PPP has been a lifeline for many small businesses, independent contractors, and sole proprietors, and self-employed individuals since the beginning of this pandemic,” says NAR Senior Policy Representative Erin Stackley. “Many small businesses are mere weeks away from being able to function more normally,” she adds, and PPP funds “could help many cross that finish line.”

Congress appropriated \$284.5 billion to the program for in the fiscal year 2021 appropriations act passed in December 2020 and an additional \$7.25 billion as part of the American Rescue Plan Act, signed by Biden on March 11. It’s estimated that over \$110 billion in appropriated funds is still available in the program.

[Learn more about the Paycheck Protection Program.](#)



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DEADLINE REMINDER



The deadline to complete the NAR Code of Ethics requirement is December 31, 2021. **CLICK HERE** to check your status and for NAR options to complete this triennial requirement. If you have any questions or feel you have completed an ethics course that would satisfy this requirement outside of the NAR website, please contact Trisha Adams, Education Administrator (330) 394-4001 | tadams@star.realtor

Did you know?

- Only 14.02% of our membership has completed the required Code of Ethics Course for NAR
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REMINDERS AND NEED TO KNOW INFORMATION

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Have you heard about NAR's Fairhaven Simulator? The town of Fairhaven is a fictional town designed to have REALTORS® explore, access, and combat housing discrimination. This fully interactive simulator will address issues based off real scenarios to help combat discrimination and provide customized feedback to incorporate fair housing interactions in everyday situations.



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Bias Override: Overcoming Barriers to Fair Housing:

NAR and the Perception Institute have teamed up to create a curriculum that will help REALTORS® recognize unconscious biases.

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The Building Industry Association of Stark & East Central Ohio and Stark Trumbull Area REALTORS® Education & Events Committee present:

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Wednesday, May 19, 2021

Approved 3 Hours CE/Instructor Greg Kauth

When: Wednesday, May 19, 2021

Time: 9:00am to 12:00pm

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Dress appropriately (casual attire: boots and jeans) for an on-site program.

NOTE: If you have any disabilities which require special accommodations, including the provision of auxiliary aids & services, please indicate those needs when making your reservation.

HARD HATS ARE REQUIRED!

Please state whether or not you will need a hard hat when you make your reservation. If you do not have one, we will get one for you.

PAST STAR EVENTS



YPN Kick-Off

STAR's YPN Committee hosted their first event of the year on March 24, 2021 at the Barrel Room on Canal. At this event, wine bottles sponsored by the Affiliate Committee were given to STAR members as a raffle prize in which the proceeds of \$300 were donated to Gigi's Playhouse Downtown Canton.

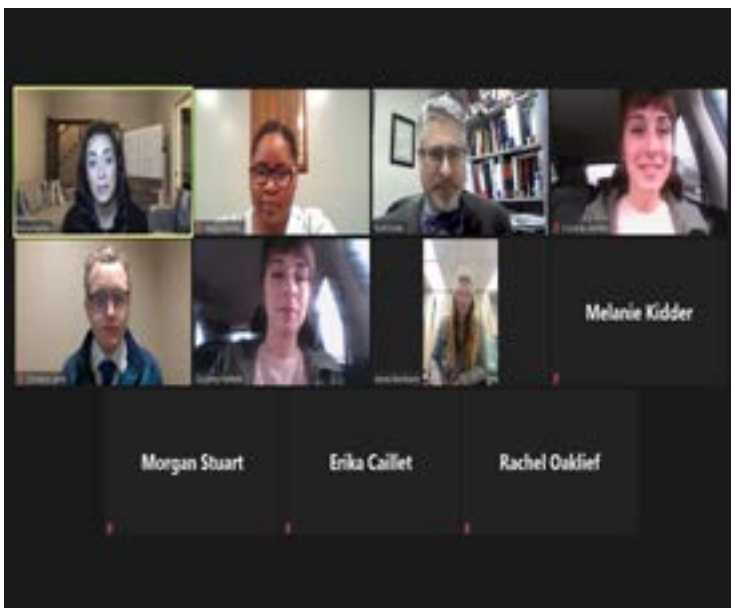
SHAKER

STAR's Affiliate Committee held their first SHAKER event on February 23, 2021 at MBar in North Canton. STAR members had a great time networking in addition to complimentary food and drinks. The next SHAKER will take place on April 20, 2021 from 5-7 p.m. at MBar.



Wake Up YPN

The YPN Committee held their first Wake Up YPN Coffee Hour on Wednesday, March 31, 2021 virtually via Zoom. Guest Speaker Krista Becker had a educational presentation on marketing in addition to the importance of YPN to Association members. The next Wake UP YPN will take place on May 26, 2021 via Zoom.



Stark Trumbull Area REALTORS®

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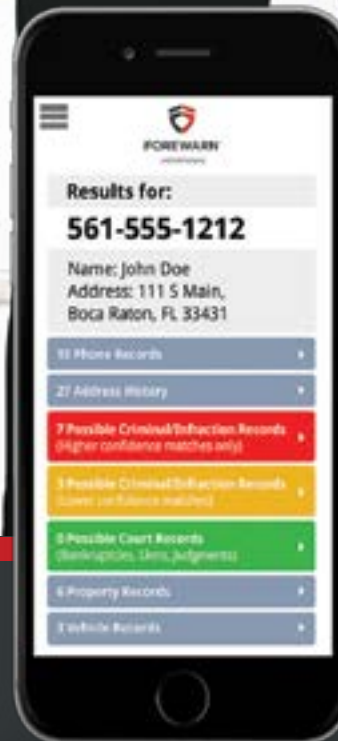
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