

Amy McConnell 2025 STAR President

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How Home Sellers Can Use Concessions to Get to Closing

Contact Us

Collene Burgess Chief Executive Officer <u>cburgess@STAR.Realtor</u>

Trisha Adams Communications Director tadams@STAR.Realtor

Rich Cosgrove Government Affairs Director GAD@STAR.Realtor

Candice Likely Administrative Assistant membership@STAR.Realtor





Powering REALTORS® Across Stark, Carroll, and Trumbull Counties...

President's Message

2025 | February

Why RPAC Matters More Than Ever – And How You Can Get Involved!

I just returned from the Ohio REALTORS® Winter Conference, and my biggest takeaway was the undeniable importance of the REALTOR® Political Action Committee (RPAC). After a full day of collaboration, my eyes were opened to the critical role RPAC plays in protecting our industry, our clients, and our future.

Like many of you, I didn't fully realize the extent of the battles being fought at the local, state, and national levels on issues that directly impact our business. Property rights, the housing shortage, affordability, and even the future of our profession are constantly under threat. RPAC is our strongest tool in ensuring we have a voice in shaping legislation that affects us all.

So, what are some of the top issues RPAC dollars are currently fighting for?

- **Rising Property Taxes** Advocating for fair policies to keep homeownership attainable.
- Housing Shortage Supporting initiatives that promote development and affordability.
- Short-Term Rental Restrictions Ensuring responsible regulation without limiting property rights.
- Squatting Laws Addressing legal loopholes that harm property owners.
- Real Estate Wholesaling Protecting buyers and sellers from predatory practices.

And let's not forget some of the VERY IMPORTANT legislative wins that RPAC has already helped achieve:

- Standardized written agency agreements.
- Home Inspector licensing requirements.
- The Ohio Homebuyer Plus program.
- Designating REALTORS® as essential during the pandemic.
- Business income deduction and municipal tax streamlining.
- Protecting pre-licensing education requirements.

Continued on Page 2

President's Message...continued

2025 | February

These victories don't just happen - they are made possible by REALTORS[®] like you who invest in RPAC. This year, as our industry faces increasing legal scrutiny and public perception challenges, it's more important than ever that we step up and contribute.

I'm asking for your help in spreading awareness and getting involved! To kick off the year, we're launching a brand-new event: Burgers & Botox on March 20th at JDV Medspa! This fun and unique RPAC fundraiser isn't just for the ladies–wrinkles don't discriminate! Come enjoy great food, great company, and support a great cause.

Together, we can ensure a strong future for our profession. Let's take action and make a difference!

Amy McConnell

2025 President, Stark Trumbull Association of REALTORS®

Classes & Events

Scroll through the newsletter for FLYERS for all our events which provide the MOST INFO for you!

FEBRUARY

FEB 10	Growth & Connection Committee Staff Liaison: <u>Trisha Adams</u>

- FEB 13 <u>REGISTER NOW</u> YPN For the Love of Money Lunch Event
- FEB 14 Affiliate Committee | Staff Liaison: <u>Collene Burgess</u> / <u>Trisha Adams</u>
- FEB 17 OFFICES CLOSED for President's Day
- FEB 20 REGISTER NOW STAR New Member In-Person Orientation at STAR Office

MARCH

MAR 3	<u>REGISTER NOW</u> Volunteer Day at Beacon Pharmacy Growth & Connection Committee Staff Liaison: <u>Trisha Adams</u>
MAR 5	Leg. Affairs / RPAC Committee Staff Liaison: Rich Cosgrove
MAR 11	REGISTER NOW Stark County Shaker at Mbar
MAR 13	YPN Committee Staff Liaison: Candice Likely
MAR 14	Affiliate Committee Staff Liaison: <u>Collene Burgess</u> / <u>Trisha Adam</u>
MAR 20	REGISTER NOW Burgers & Botox RPAC Event

MAR 26 OFFICES CLOSED | All Staff at REALTORS® at the Rotunda



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Collene Burgess Chief Executive Officer

<u>cburgess@star.realtor</u> office: (330) 494-5630

A Note from the CEO

A Friendly Reminder: Watch What You Post on Social Media

As REALTORS[®], we are held to a high standard of professionalism, ethics, and fairness. Social media has become an essential tool for marketing, networking, and sharing information, but it can also be a double-edged sword. While everyone has the right to free speech, it's important to remember that what we post online can have real-world consequences–both personally and professionally.

This is a **friendly reminder** that while you are free to express your opinions, I encourage you to **pause and consider** whether your posts

align with the **REALTOR® Code of Ethics** and **Fair Housing laws**. Discussions about politics, religion, or nationalities–whether positive or negative–can be interpreted in ways you may not intend. A seemingly harmless comment could be offensive to someone else and could damage your reputation, business, and even legal standing.

I have seen REALTORS[®] post negative remarks about different nationalities, political groups, or social issues. While you may feel strongly about certain topics, expressing those opinions publicly could put your career at risk. Violations of Fair Housing laws or ethics complaints can lead to serious consequences, including fines, legal action, loss of business, and even the revocation of your real estate license.

Beyond legal risks, careless social media posts can cost you:

- Your reputation One controversial post can damage years of hard-earned trust.
- Your clients Buyers and sellers want to work with professionals who are respectful and inclusive.
- Your network Colleagues, brokers, and industry leaders take notice of how you present yourself online.
- Your future opportunities A post made in frustration today could resurface years later and impact career advancements or leadership roles.

Before posting, ask yourself:

- ✓ Could this be misinterpreted?
- \checkmark Does this reflect the values of professionalism, fairness, and integrity?
- ✓ Would I feel comfortable if a client, colleague, or licensing board saw this?

If there's any doubt, it's best to refrain. Social media is permanent, and even deleted posts can resurface. Instead, use your platform to educate, inspire, and support your community in a way that aligns with the ethical standards of our profession.

We all have the freedom to share our thoughts, but let's ensure that our words don't cost us our careers, reputations, or relationships. Let's continue to uphold the values that make this profession one of trust, service, and inclusivity.



FOR THE LOVE OF

STAR YPN PANEL WITH LUNCH February 13, 2025

Panelists: ACCOUNTANT Zack Williams FINANCIAL ADVISOR Richard Salmen REALTOR Brendan Lammlein 10:00 am - 12:00 pm Lunch Included at the North Canton STAR Office 7110 Whipple Avenue NW, Ste B North Canton, OH 44720

Seating is Limited REGISTER on our Website Today!



FREE for STAR Members \$15 for Non-Members

Questions: Contact Candice membership@STAR.Realtor or 330.494.5630

www.STAR.Realtor





Join the Stark Trumbull Area REALTORS® Growth & Connection Committee as we lend our time to Beacon Charitable Pharmacy!



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MON. March 3, 2025 10:00 am - NOON

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Beacon Charitable Pharmacy is a a 501(c)(3) nonprofit agency providing prescription medication assistance to uninsured and underinsured residents of Stark and Carroll Counties who have a low to moderate income.

QUESTIONS? Contact Trisha Adams at tadams@STAR.Realtor | 330.494.5630

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5:00 pm - 7:30 pm Complimentary Food & Drinks

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Rumble in Trumbull

After Dark in Stark

at Cork & Cap 3225 Elm Rd NE Warren, OH 44483

Tuesday, April 22 Tuesday, August 19



at MBAR in Canton 5260 Dressler Road Canton, OH 44718

Tuesday, March 11 Tuesday, May 6 Tuesday, September 9 Tuesday, October 28

RSVP TODAY! www.STAR.Realtor

February 2025 GAD Report

The Legislative and RPAC committees are off to a great start for 2025! Each met in early January with exciting plans for the year.

Upcoming RPAC Events

The RPAC Committee is planning 3 events this year. Two you may be familiar with, however, the first event is something new. Burgers and Botox! The event will be held on March 20, 2025 at 5:30 p.m. Join us for Swenson's Food Truck, Wine, and Botox! The second event will be our Annual Action at DiLucias, tentative date May 14, 2025. Our final event for 2025 will be our REALTOR Feud event, date to be announced.

The Legislative Committee will be scheduling candidate interviews for March/April to get a head start on supporting local candidates. The committee has just over \$14,000 of entitlement dollars to spend during this year's campaign cycle and any unused money will be returned to Ohio REALTORS to be used for State Campaigns. The Committee will support both parties and looks forward to supporting our local candidates running for office in 2025.

Both Committees are looking for volunteers to serve. Please reach out to me if you are interested in joining.



TICKET INCLUDES:

Wine & Libations, Swenson's Food Truck Dinner, & \$75 RPAC Donation **SIGN UP TODAY!**



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Rich Cosgrove Government Affairs Director

Contact for: Legislative Affairs, RPAC

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Office: (330) 494-5630

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J:{더=:{ March 20, 202

5:30 PM to 7:30 PM at **JDV Med Spa**

3033 Whipple Ave NW, Canton, OH 44718



- Dr. James Franz DO Medical Director
- Abbey Medley CNP
- Taylor Shaw CNP
- Theresa Phillips BSN, RN
- Erica Costine BSN, RN

Wine & Libations, Swenson's Food Truck Dinner, and a \$75 RPAC Donation

BOTOX & Dysport Units Sold Separately/Directly to JDV MedSpa at a 20% Reduction to Retail Price!

Botox \$10.40 per unit (Regularly \$13/Unit Retail) Dysport \$4.00 per unit (Regularly \$5/Unit Retail)



Text "BurgersBotox25" to 76278 or SCAN the CODE to SIGN UP TODAY!

Questions? Contact Rich Cosgrove, Government Affairs Director GAD@STAR.Realtor or (330) 494-5630



RPAC DISCLAIMER: Statement Restrictions on Foreign Contributions for Ohio Activity. Effective September 1, 2024, Ohio law (ORC 3517.121) prohibits "foreign nationals" from contributing to or RFAC DISCLAMENT. Statement, restrictions on Polegin Controlations for Onio Activity. Encetive September 1, 2029, onio law (OKC SSLFLED) profilions incontrolations from Controlating to on spending on Ohio candidates, statewide ballot measures, and electioneering communications ("Ohio Activity"). Organizations, including Ohio REALTORS and its political affiliates (RPAC ORPAF), cannot knowingly solicit, accept, or use such funds for Ohio Activity. "Foreign nationals" include non-U.S. citizens and foreign entities. On August 31, 2024, the U.S. District Court for the Southern District of Ohio issued a preliminary injunction partially blocking the enforcement of ORC) Section 3517.121(A)(2). As such, at this time, Lawful Permanent Residents (LPRs or green card holders) are not included the definition of "foreign nationals," and LPRs may now contribute to and participate in Ohio political and ballot issue activities. Significant portions of the law remain in effect, particularly regarding other categories of foreign nationals. Non-U.S. citizens, other foreign nationals, and foreign entities may not contribute to Ohio REALTORS, RPAC, or ORPAF for Ohio Activity and should opt out of related voluntary dues assessments. By contributing, you certify that you are a U.S. citizen or national, or LPR (green card holder), and all underlying sources of your contribution are from U.S. citizens or nationals, or LPRs, or entities organized domestically with a domestic principal place of business.

Contributions to RPAC, 26 U.S.C. 162(e) requires that the portion of dues attributable to lobbying and political activities at the Local, State, and Federal levels of government be considered nondeductible for inc purposes. Contributions are voluntary and are used for political purposes. The RPAC amount indicated is merely a guideline, and you may contribute more or less than the suggested amount. The National Association of REALTORS and its state and local associations will not favor or disadvantage any member because of the amount contributed or a decision not to contribute. You may refuse to contribute without reprisal. 70% of each contribution is used by your State RPAC to support state and local political candidates; 30% is sent to National RPAC to support federal candidates and is charged against your limits under 52 U.S.C. 30116. Notwithstanding this general allocation formula, the allocation may change, and all or a portion of your contribution may be allocated to other political accounts maintained by Ohio REALTORS if a contribution exceeds limits under the and/or if a contribution falls outside time limits under 52 U.S.C. 30102.

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Non-Deductible Percentages of Dues Payments & Assessments. \$40 of Ohio REALTORS dues is used by Ohio REALTORS to engage in independent political expenditures for purposes of influencing the election or defeat of State or Federal candidates, as well as Local or State ballot issues; this amount is non-deductible for the member's income tax purposes. For the additional dues of \$255 per member, Ohio REALTORS computes 10% or \$25.50 to be non-deductible due to Ohio REALTORS lobbying effort. Total non-deductible for Ohio Realtor dues is \$65.50. For 2024, with dues at \$156 per member, NAR computes 35% or \$55 to be nondeductible for the member's income tax purposes due to NAR lobbying efforts. Please note that the entire \$45 Consumer Advertising Campaign special assessment qualifies as fully deductible

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- Leadership Growth: Build your skills through unique programs and initiatives.
- **Collaborative Community**: Be inspired and supported by a network of likeminded professionals.

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Returning Members: Reconnect, refresh, and reignite your passion with WCR!

Upcoming Opportunities

- February 27th Social Media Class (2-hour CE credit)
- Discussion Panel in March
- April Hat Making Event at S&M Winery (*Limited spots available*)
- Night at the Races in May (Big Event)
- **R-Day Pop Up** in Oct.
- AND SO MUCH MORE INCLUDING STATE/NATIONAL EVENTS

HOW TO JOIN OR RENEW

https://www.wcr.org

OR CALL US TODAY 330.495.4560



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Monthly Market STATS

December 2024

<u>CLICK HERE</u> to check out our Blog for shareable assets and watch social media for January STATS soon!

> STARK COUNTY Stark Trumbull Area REALTORS® Single-Family & TownHome Listir Analysis of Stark, Trumbull, & Carroll Counties

MarketUPDATE

SELL

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NEW Listings

SOLD Listings

264



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Membership Report | January 2025

New Salespersons

Carie Rivera, Brokers Realty Group Brandy Maurer, RE/MAX Edge Realty Amanda Wright, Real Brokerage Tech Jennifer Frantz, Howard Hanna Fairlawn Madisyn Delane, KW Legacy Group Paige Butz, Howard Hanna Heidi Keefer, KW Legacy Group Angela Yelton, Real Integrity Danielle Mclean, Berkshire Hathaway HS Stephanie Weston, Howard Hanna Jason Wooden, KW Legacy Group Matthew Adamson, KW Legacy Group Sydney Berry, High Point Realty

New Offices

Critique Real Estate Russell Real Estate

Office Transfers

Anthony Catauro, *Chervenic Realty, Inc* Jessica Conrad, *Edge Realty* Claudia Margelowsky, *Kiko* Stephanie Weston, *Howard Hanna* Sereeda Clark, *eXp Realty-Westlake* Stephanie Sayles, *Key Realty* Milena Hunt, *KW Legacy Group* Kelli Tillapaw, *Ryder Realty* Matthew Tillapaw, *Ryder Realty* Jacob Santone, *Real of Ohio* Kayla Dawes, *Howard Hanna- Fairlawn* Michael Walls, *Century 21 DeAnna*

Transfer from Another Board

Stacie Zuercher Adam Berry Leslie Cornicello Ryan Amstutz Terelle Ulmer John Griffith Samuel Cera Madelyne Flanagan Robert Reilly

Transfers From Another Board...cont.

Samantha Rife David Carpenter Cody Griffin Michael Noble Despina Grillis Chez Allison Deborah Sharp Michal Levine Thomas Fowler Eloise Seals Amy Smith Chloe Vugrinovich Nicole Ward

New Secondary Members

Darius Grice, Critique Real Estate Jeff Russell, Russell Real Estate

Dropped Members

Albert Irwin Krisseana McCullon Cheryl McGraw Glenna Culpepper Rebekka Taylor Jereme Burgess

Jessica Sparrow Bruce Schorsten Ave Hopson-Walker Charlotte Bossart Constance Tan Jeanne Massouh Janet White Jason Wooden Carly Bailey Alexis Deluca Aaron Gluth Jonathan Ulp Tai Gardner Felicia Fouty Stacy Smith Faith Stepic Cassie Prater Melanie Ratav Jacqueline Fritz Mary Irwin Alyssa Garcia Nancy Isla Nichole Presley Michael Platt Tori Shina Phebie Thompson Louise Howell Zeddy Monnette Marianne Simcox Valerie Rasinar Daniel Hughes Charles Meyer Wanda Schuckert Maggie Beans Dorinda Rembert Robert Faver Kenneth Strobel

Dropped Members...cont.



Candice Likely, Administrative Assistant

Contact for: Membership & Dues Inquiries, FOREWARN, Supra, YPN

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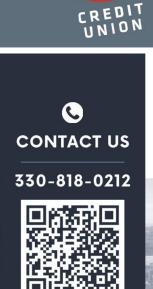


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Orientation Dates

Thursday, February 20 Thursday, May 22 Thursday, August 21 Thursday, November 20



How Home Sellers Can Use Concessions to Get to Closing

Published January 21, 2025 | By: Eliana Block

Some buyers are looking for better deals to counter higher mortgage rates.



As home inventory begins to grow and buyers regain some advantage in the market, sellers may consider offering more in negotiations to make the deal more attractive and get to the closing table.

"With where interest rates are, buyers can be deterred if they don't feel like they're getting some kind of deal," says Cooper Thayer, ABR, brokerassociate at Keller Williams Action Realty in Denver. "We're definitely advising sellers that they can expect to offer a concession to help a buyer get into their home specifically–if it's not a super-hot product."

What Are Seller Concessions?

A concession is when the seller covers certain costs associated with the purchase of the home. Concessions can make homeownership more accessible for buyers by reducing upfront costs. Seller concessions are often used in markets where buyers have more negotiating power or when the seller needs to stand out in a competitive environment.

Real Examples of Seller Concessions in Action

NAR data found that "given buyer demand and lack of housing inventory," only 24% of sellers nationwide offered a concession in 2024, down from 33% the previous year.

While the 2025 housing market remains to be seen, several signs point to a healthier outlook: both pending home sales and existing-home sales jumped in November and there are more homes on the market compared to a year ago.

"Sellers do have to differentiate themselves in the market now with the levels of inventory that we're at," Thayer says.

In late 2024, NAR published a one-page resource on seller concessions, which is part of a series of Consumer Guides that NAR provides at <u>facts.realtor</u>. The consumer guides address many aspects of the homebuying and selling process as well as the real estate practice changes that went into effect last August. NAR members can share the guides directly with their clients.

Concessions can cover a wide range of costs, like those associated with a title search, home repairs or fees for real estate agents and appraisers. Closing costs were the most common concession in 2024, NAR data shows. That makes sense in markets with a high volume of first-time buyers, like Salt

Lake City, where the median age of residents is 33.

"First-time home buyers are huge in our area," Scott Robins, an associate broker at Summit Sotheby's International Realty in Salt Lake City, says. "We have two universities in downtown Salt Lake City. We have four additional universities within an hour drive. If I'm working with a firsttime home buyer, it's almost given that they are going to need some help with concessions."

He says those in their late-20s and early-30s "typically have their down payment, but they don't have all of their closing costs."

Robbins says 2-1 buydowns as a seller concession are popular. Essentially, the seller will pay to reduce the buyer's mortgage rate by two percentage points for the first year and one percentage point for the second year. After those two years of monthly savings, buyers are on the hook for their agreed upon mortgage rate.

"The place where concessions or rate buydown offerings are really being successful right now is with new construction," Thayer says. "We're seeing builders utilize those kinds of incentives a lot more because they have the ability to, one, hold on to their inventory longer, and two, do a better job at marketing those incentives. They've got a little bit more marketing purchase power than the average [real estate broker or agent] has."

Home repair credits are also common. Most buyers want a turnkey home, Thayer says, "so those concessions are a useful tool, but they're definitely not the end-all, be-all."

Home Seller Concessions...continued

Marlene Llamas Leon, ABR, CIPS, of LPT Realty in Miami recalls a recent deal on a large estate in which her sellers chose to make a concession.

"What came up in the inspection were six roof leaks that [the sellers] had no idea they had, and the new roof for the home was \$120,000," she says. "So, that was definitely something that [if this transaction had fallen through] we would have had to disclose, and it would have been a turnoff for any buyer that would have walked in next. These sellers were very proactive, thank goodness. Once I spoke to them, they completely understood, and they said, 'Please leave it up to the buyer. Do they prefer a credit or a price reduction?""

The buyer went with a price reduction.

Canton, OH 44718

(330) 497-8883

In general, Thayer advises his sellers to make repairs before putting their homes on the market.

"That is really the best strategy that we've seen ... to really differentiate your home as much as possible so we don't have to start talking about concessions and really minimize what may come up in an inspection objection," Thayer says.





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