

STAR Network News

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

In this Issue:

Upcoming Classes & Events	PAGE 2
Membership Report	PAGE 6
R-Day Wrap Up	PAGE 6
From the Desk of the CEO	PAGE 7
The GAD's Corner	PAGE 11
Here's Just How Difficult It's Getting for Home Buyers	PAGE 14

November 2022

President's Message

GO VOTE!!!

Tis the season to get out and vote. What a true unalienable right we have in this amazing place we all call the "USA". Many others across the world have not been afforded such a privilege. This may be one of the most important elections we are facing so review the candidates and what they stand for. With high fuel cost, food cost, and higher interest rates, Americans are facing many daily choices and burdens daily for themselves and their families. Homeownership creates individual wealth and more so, creates community. Please make sure you look at those who believe in the "American Dream" of homeownership and protection of private property rights.

We are so extremely lucky to have a Governmental Affairs Director as part of our staff who works in depth and can advise our board of issues that we need to be concerned about, candidates believing in our mission as REALTORS®, and those who do not.

Elections are right around the corner so now is the time to review and vote, Whether you vote early or on election



Marlin Palich
2022 STAR President

day, make your individual voices count in unison as REALTORS who truly believe in the "American Dream" of home ownership.

In Association News, we have made the transition to our NEW Association Management System, GrowthZone, and launched our NEW STAR Website. If you have not already done so, I encourage you to create your new login, and download the memberplus app to your phone. The InfoHub is such a timesaver for our members and Association Staff Leadership Team, and provides a wealth of resources right from your phone! Check it out, I think you're going to love it!

Contact STAR Staff!

Office Hours: 8:00 am - 4:30 pm
Phone: (330) 494-5630

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Chief Executive Officer
cburgess@STAR.Realtor

Kayla Atchison
Government Affairs Director
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Trisha Adams
Professional Development & Communications
tadams@STAR.Realtor

Upcoming Classes & Events

NOV 11	STAR Offices Closed for Veterans Day	
NOV 24-25	STAR Offices Closed for Thanksgiving	
DEC 10	Breakfast with Santa 9am - NOON MAPS Air Museum North Canton, OH 44720	REGISTER online
DEC 15	3 Hr Fair Housing CE 1 pm - 4:15 pm <i>"Fair Housing: Changing Faces in America"</i> w/ Alec Hagerty North Canton STAR Office	REGISTER online
DEC 23 & 26	STAR Offices Closed for Christmas	
DEC 30	STAR Offices Closed for New Years	
2023		
JAN 2	STAR Offices Closed for New Years	
JAN 12	President's Installation Tom Benson Hall of Fame Stadium Club Canton, OH 44708	REGISTER online

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Andrea Hyatt

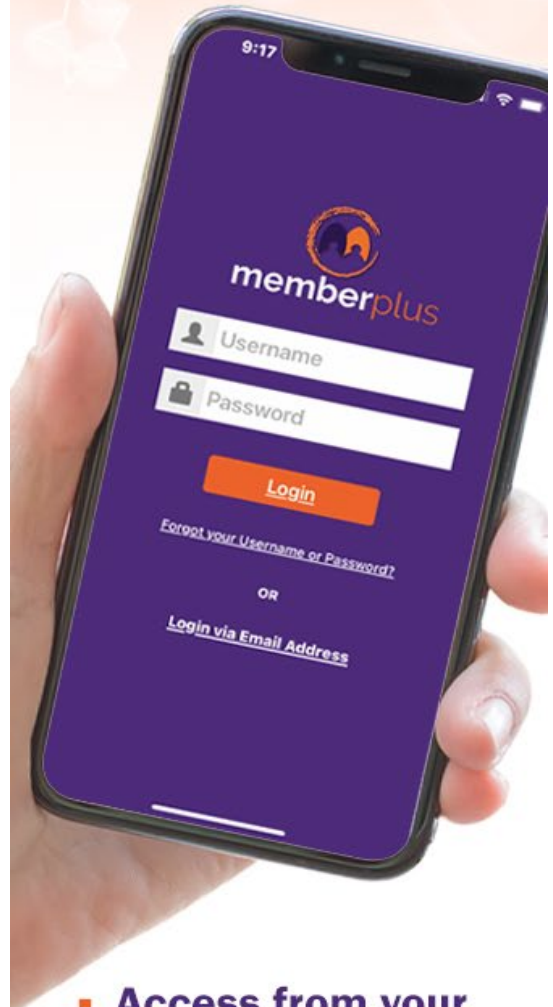
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FREE Annual Event for STAR Members & their Families

Breakfast with **Santa**

Sponsored by the Stark Trumbull Area REALTORS® Affiliate Committee

Sat, December 10 at Maps Air Museum

2260 International Parkway, North Canton, OH 44720

ACCEPTING DONATIONS on behalf Bags with a Blessing

Toothbrushes (individually wrapped), Toothpaste, Toothbrush covers, Hand sanitizer, Shampoo, Conditioner, Deodorant, Perfume, Cologne, Hairbrushes, Combs, Tissues (individual packs), Body Wash, Bar Soap, Lotion, Razors & Shaving Cream, First Aid Items, Chapstick, Manicure Sets, Cosmetic Items – Makeup, Nail polish, Facial cleanser, etc. Feminine products, Socks, Scarves, Hats, Gloves, etc. Jewelry, Watches, and Non-perishable snack items. Anything that you think someone would appreciate in a bag!

RSVP: on our website www.STAR.Realtor, and include the number of adults and children in your party.

If you have questions email info@STAR.Realtor today!

www.STAR.Realtor

Beginning at

9:00 am

Registration

9:30 - 10:30

Hot Breakfast

with Santa

10:30 - 12:00

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with Santa

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Thursday, December 15, 2022

1:00 pm - 4:15 pm at the North Canton STAR Office

7110 Whipple Avenue NW, Suite B, North Canton OH 44720

FREE for STAR Members

Non-Members will pay a \$20 Non-Member Fee

Sign up on our website www.STAR.Realtor

This “Multi-cultural Diversity” course will explore some of the many diverse issues of Culture, Values Beliefs and Behaviors etc. that are “different” from “Common Americans,” and how to increase our awareness, our understanding and therefore our “tolerance” of these differences.

This course meets the Ohio 3 hour requirement for Civil Rights/Liberties

QUESTIONS? Contact Trisha Adams, Communications & Professional Development
tadams@STAR.Realtor | 330.494.5630 | www.STAR.Realtor

STAR Membership Report | October 2022

New Salespersons

Austin Haig, *RE/MAX Edge Realty*
Autumn Drews, *eXp Realty - Westlake*
Autumn Starcher, *eXp Realty - Westlake*
Brianna Oliver, *Keller Williams Legacy Group*
Brittany Stewart, *McDowell Homes Real Estate Services*
Colleen Kuttie, *Keller Williams Legacy Group*
Devin Lyons, *Keller Williams Legacy Group*
Erin Holb, *DeHoff REALTORS*
Jonathan Knight, *RE/MAX Crossroads*
Kendra Stealey, *Howard Hanna - Dressler*
Michael Milec, *eXp Realty - Westlake*
Morgan Stuart, *RE/MAX Edge Realty*
Olga Spirina, *Real Estate - Dressler*
Trevor Reiser, *BHHS - Stouffer Realty Salem*
Victoria Laplante, *BHHS - Stouffer Realty Medina*

Office Transfers

Allison Dowd, *Whipple Auction & Realty*
Angela Veppert, *Howard Hanna - Green*
Anna Myers, *Keller Williams Chervenik Realty*
Clayton Krasuna, *Cutler Real Estate - Green*

Office Transfers cont.

Gena Orsale, *Keller Williams Legacy Group*
Jamie Haney, *Howard Hanna - Canton*
Julie Vaughan, *Keller Williams Legacy Group*
Melissa Smith, *Howard Hanna - Canton*
Nick Kantzos, *Howard Hanna - Jackson*
Robert Weltch, *eXp Realty - Westlake*
Scott Day, *Howard Hanna - Canton*
Starlett Isles, *Keller Williams Legacy Group*
Stephanie Marinos, *Howard Hanna - North Canton*
Stewart Shankel, *Keller Williams Legacy Group*

Membership Transfers

Elizabeth Zacharias, *BHHS - Stouffer Realty Medina*

New Affiliate Member / Office

Jim Collum | *Collum Law Office*
4618 Dressler Road NW, Canton, Ohio 44718

Membership Cancellations

Mark Smith
William Day

R-Day Wrap-Up!

The 2022 Theme for R-Day was **Celebrating our Top Guns in Real Estate!** Our wonderful Affiliate Vendors did not disappoint, with a completely full Vendor Fair, and Fabulous Costumes, Booth Decorations and Give-a-Ways. "It was the Best R-day Ever!" according to several of the STAR Members in Attendance, and we agree!

We served over 180 of our members during the lunch and annual business meeting, and we are looking forward to next year being even bigger! If you missed out on attending this year, please plan to attend in 2023!





From the Desk of the CEO...

Collene Burgess

Stark Trumbull Area REALTORS®
Chief Executive Officer

cburgess@star.realtor
office (330) 494-5630

Primary Office
North Canton

Committee Involvement

Board of Directors, Executive, Affiliates, Past Presidents,
Nomination, Professional Standards, Grievance,
Strategic Planning/Policy/Bylaws

Hello STAR Members!

The STAR staff has been working with GrowthZone for almost a year to provide a more efficient and user-friendly way of engaging with YOU. With GrowthZone, we now have a new website, App, and stress-free payment system.

What is GrowthZone?

Association software (also known as Association Management Software or AMS) is a suite of powerful tools designed to help STAR run our day-to-day operations more efficiently, allowing us to focus on our members. GrowthZone is a modern, cloud-based management platform that will help STAR reach new service

levels and create additional value for our members.

Please visit our website at <http://www.star.realtor> and view all the great information we provide for you and the general public.

If you haven't created an account yet, please [click HERE](#) before downloading the MemberPlus App. For more

information, please look for your InfoHub Invite email sent earlier this week.

We are excited to show you the VALUE of being a STAR Member!



The MemberPlus App

After you have created your account, don't forget to download the InfoHub App from your App Store and search for "Member Plus". Log-in and enjoy your InfoHub access from your phone!

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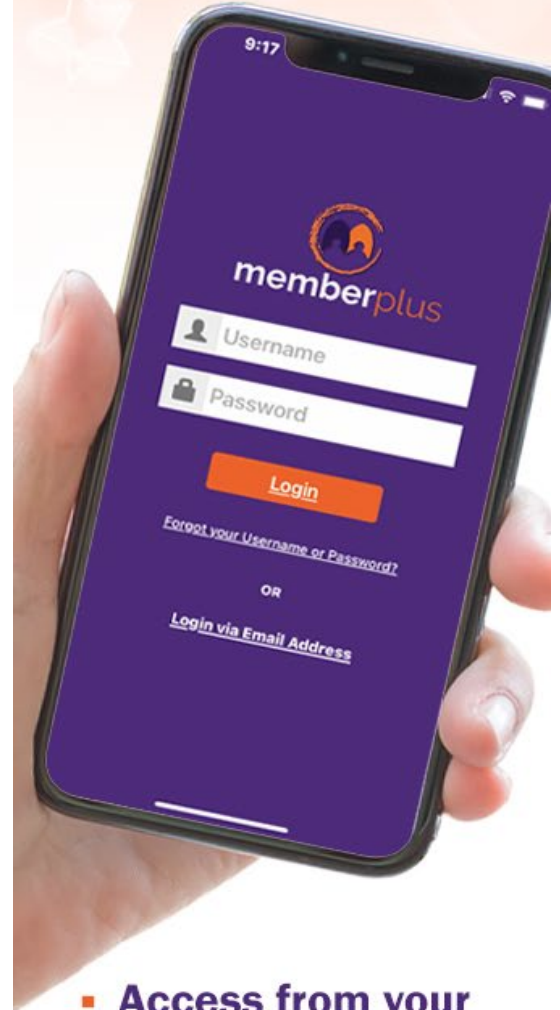
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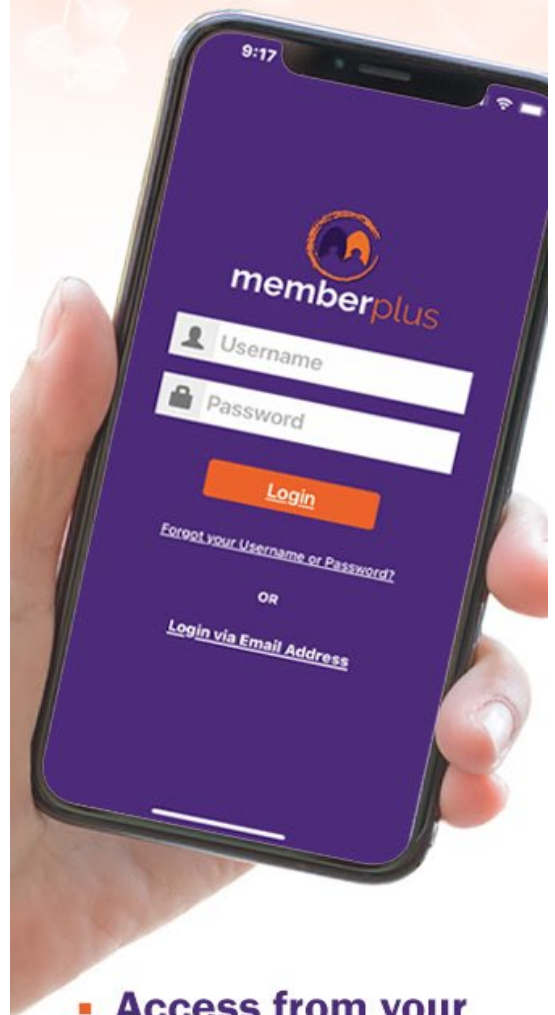
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4 pm Tail Gate
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& Dessert*

6 pm Half Time
*Installation &
Special Recognition*

7 pm Game Over

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*Park in the Unity Lot, and use the VIP
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JOIN US as we HAND OFF to the
next STAR President, Kyle Oberlin**

*Questions? Contact Collene Burgess, STAR CEO
(330) 494-5630 or cburgess@STAR.Realtor*



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The GAD's Corner...

Kayla Atchison

Government Affairs Director (GAD)

Committee Involvement

RPAC Committee
Legislative Affairs Committee
Community Outreach Committee

katchison@STAR.Realtor

mobile (330) 631-4147

office (330) 494-5630

Primary Office
Warren & N Canton

Vote like your business depends on it, because it does.

On November 8th Ohioans have the opportunity to vote for new leadership at nearly ever level of government. For nearly a year candidates for County Commissioner to Congress have flooded our inboxes, mailboxes, and door steps with information on how they and only they can solve our nation's ever evolving problems. However the majority of Americans have a growing distrust for government and feel that their vote no longer matters. I too have grown frustrated with empty suits in Washington and protectionist zoning policies at Townhalls but what I do know is that a collective and unified voice can sway elected officials and lead to a better business climate.

Nearly two years ago our industry was almost shuddered, neighboring states ruled real estate as a non-essential service, but Ohio saw the value of the industry and designated REALTORS®, title agents, lenders, and many more as essential services.

With hundreds of people out of work and rent and utilities burdening landlords and investors, our collective voice helped lobby and pass \$465 million in assistance to Ohio Community Action Agencies.

When our very own member and numerous buyers received property tax valuations nearly doubling their tax liability, our collective voice

led to the swift passage of legislation that updated Ohio's archaic system.

These examples are merely a snap shot of numerous [legislative victories](#) led by REALTORS® via RPAC dollars, NAR issue mobilizations, and relationship building. On November 8th your ability to invest in yourself, your business, and community are on the ballot. Rising interest rates, inflation, under-building, over-zoning, and rental regulations are all determined at the ballot box well before they directly impact you and your clients. This election we will be able to use our collective voice of real estate to support REALTOR® Champions in Stark, Trumbull, and Carroll Counties. Polls are open from 6:30 a.m.-7:30 p.m. on Election Date and early in-person voting continues until November 7th. For those who wish to vote from the comfort of their home absentee ballots are available and must be post-marked by November 7th or brought directly to your local board of elections by November 8th.

On November 9th when ballots are totaled and races are decided know that you made a difference. You were the voice of real estate through your vote, your civic action, and your RPAC investment.



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Here's Just How Difficult It's Getting for Home Buyers

Published REALTOR® Magazine October 13, 2022 | by Melissa Dittmann Tracey

Mortgage rates, now at a 20-year high, combined with inflation and stock market volatility are causing housing markets to soften quickly. The next several months will be a critical test for the economy, experts say.

Consumers are facing economic pressure from every angle—rising mortgage rates, stubbornly high inflation, a battered stock market—and the financial environment keeps getting worse for aspiring homeowners who want to buy. With mortgage rates averaging 6.92% this week—the highest they've been since April 2002—"people need to earn \$40,000 more in order to afford the median-priced home compared to a year earlier," Nadia Evangelou, senior economist and director of forecasting for the National Association of REALTORS®, writes on the Economists' Outlook blog.

Making matters even more difficult, Evangelou writes, "the salary of the typical American has only increased by \$2,300 in the last 12 months. For prospective first-time home buyers, it's a double-whammy. It's not just mortgage rates. Rents continue to escalate while nearly half of the renters are already cost-burdened." In September, consumer prices increased by 8.2%, and rents surged by 7.2%—the fastest pace in 40 years. The pressure is causing more housing markets to plummet from record highs this past spring.

Also at issue for consumers is the Federal Reserve's tactics to tame inflation, says NAR Chief Economist Lawrence Yun. "Even with an economic recession looming, the Federal Reserve is unlikely to let up on its aggressive monetary policy of raising interest rates," Yun says. "The 10-year Treasury yield broke past 4%, and mortgage rates will be fighting to hold at a 7% average in the upcoming weeks. People's IRA and 401(k) retirement accounts are quickly vanishing."

The Fed's goal is to cut consumer demand to reduce inflationary pressure, but Yun says increasing supply also will help inflation come down. "America has to produce more of everything, from building more homes and industrial spaces to drilling for more energy and manufacturing more electric cars," he says. "The 3 million Americans who left the workforce since the pandemic need to be incentivized to get back to work."



Until then, the economy is at a crossroads. "We continue to see a tale of two economies in the data: Strong job and wage growth are keeping consumers' balance sheets positive while lingering inflation, recession fears and housing affordability are driving housing demand down precipitously," says Sam Khater, Freddie Mac's chief economist. "The next several months will undoubtedly be important for the economy and the housing market."

Freddie Mac reports the following national averages with mortgage rates for the week ending Oct. 13:

- **30-year fixed-rate mortgages:** averaged 6.92%, with an average 0.8 point, rising from last week's 6.66% average. Last year at this time, 30-year rates averaged 3.05%.
- **15-year fixed-rate mortgages:** averaged 6.09%, with an average 1.1 point, increasing from last week's 5.90% average. A year ago, 15-year rates averaged 2.30%.
- **5-year hybrid adjustable-rate mortgages:** averaged 5.81%, with an average 0.2 point, also increasing from last week's 5.36% average. A year ago, 5-year ARMs averaged 2.55%.

Freddie Mac reports commitment rates along with average points to better reflect the total upfront cost of obtaining a mortgage.



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