FEELING LUCKY?
You get out what you put in!

ALSO INSIDE:

8 Elevate your value as property manager
13 Learn from Lou Gehrig: Luck is a two-sided coin
20 REALTOR® strong: power in numbers

PLUS 22 HRRA delegation meets with legislators, Attorney General during its 2022 REALTOR® Day on the Hill
CONTENTS

FEATURES

6  What does the 2022 real estate market hold? Expert Resale panelists covered it all.
8  Elevate your value as property manager during the spring rental season
9  Sales success: You make your own luck.
10 Effort, not luck, will earn you success
12 2022 DEI Observances
13 Learn from Lou Gehrig: Luck is a two-sided coin dependent on attitude
15 HRRA sponsors Annual Economic Forecast event at Chartway Arena
17 Want to get “lucky” as a REALTOR®? Do these three things.
20 REALTOR® strong: power in numbers
21 Government Affairs’ luck is the unique opportunity to advocate
21 You only get one YOU. Make safety first.
22 HRRA delegation meets with legislators, Attorney General during its 2022 REALTOR® Day on the Hill
26 REALTOR® advocacy kept – and keeps – you essential
27 Those who truly seek to serve don’t just survive, they thrive!
28 REALTORS® Have a Heart Event
29 Is there credibility in a desktop appraisal?
30 Alpha College Second-Quarter 2022 Class Schedule
31 17 Professional Standards points to ponder
32 You don’t have to be Irish to get lucky
33 “Green mortgages” pave way for energy-efficient improvements
34 Thank You to our 2022 HRRA Partners

36 PMLC, DEI team up for February forum
37 2021 changes to NFIP rating system made flood insurance more affordable
41 Forum hot topic draws standing-room-only audience
42 Time for a spring refresh
43 Put a spring in your marketing efforts by advertising yourself
45 Update on RESPA Section 8 highlights Owners/Managers breakfast
46 How to clean up life’s little disasters (Hint: You’ll want to save this page.)
48 Achieve more with your SRS
49 Stop sending postcards!
50 To home warranty or not to home warranty, that is the question
51 The dreaded mold: Arm yourself with basic facts
52 Feeling the love for HRRA’s new REALTORS®

IN EVERY ISSUE

3 From the Chair
4 CEO Corner
5 A Picture is Worth 1,000 Words
14 That’s Who We R REALTOR® Spotlight
16 Motivational Corner
18 Affiliate Spotlight
19 GAD View
35 Mortgage Mindset
38 Legal Corner
44 Safety First
53 Welcome New Members

ADVERTISERS

TowneBank Mortgage – 7
Fulton Mortgage – 8
Hanger Law – 9
Dragas Builders – 11
Mr. Rooter of Virginia Beach – 19
TitleQuest – 54
FROM THE CHAIR

“Luck is what happens when preparation meets opportunity.”

Barbara Sgueglia
2022 HRRA Chairman of the Board

I make a wish whenever an eyelash falls or a shooting star lights up the sky. I make a wish when I see 11:11 on a clock. I even bury statues of St. Joseph on occasion to help sell my clients’ homes.

I definitely don’t step on the cracks, and I don’t split the pole when walking with others either. I sometimes cross my fingers in hopes of good luck coming around, but I draw the line at eating black-eyed peas on New Year’s Day. That’s a hard pass from me.

In March, we celebrate the fun of luck and search for that pot of gold at the end of the rainbow. I shared a few examples of multicultural traditions merging throughout history in this beautiful melting pot we are LUCKY to call home.

But is it really luck that makes us successful? Is it really luck that keeps us safe, warm and healthy? What about happy? Thriving? Free?

Seneca said, “Luck is what happens when preparation meets opportunity,” and I believe that is the absolute truth. I talk often about how lucky we are to have the people and resources we do at HRRA, at Virginia REALTORS® and at the National Association of REALTORS®.

But the truth is, we have the best because we expect the best...and because we are the best. We set the bar high, measure often, and raise it often. We currently find ourselves in the midst of an evolving field in an evolving world wherein we have to work harder and smarter to be "lucky." Working to stay safe, educated and relevant is critical to each of our careers.

This month, I’m going to share a few resources we are super “lucky” to have. These are resources that make us better because we are prepared!

Did you know that HRRA recently rolled out the SafeShowings™ app for all REALTOR® members? That’s right! I hope you are using it to keep yourself safe during showings. When used properly, it can absolutely be a life-saving tool.

Additional cost. It’s another way HRRA is bringing you massive value; please use it!

Next, we have opened applications for our new prestigious Candidate Institute. Whether you want to grow in organizational or civic leadership, this opportunity is AMAZING. The selection process is very competitive, so put your best foot forward and get your application in today! This small group will surely bind like a second family over the coming months. Please consider applying to be part of the very first annual class! Visit here to learn more and get started.

Have you attended a HRRA forum this year? We’ve worked diligently to strategically plan events to bring massive value, combine the needs of multiple committees and councils, bring powerful speakers, and protect the highest and best use of your time.

Each month, we receive a custom market report from our Virginia REALTORS® Chief Economist Dr. Lisa Sturtevant. In the coming months, we plan to provide you with even more massive value around this data.

This data will allow you to view the trends and will provide you with the opportunity to educate your clients and community effectively and intelligently. This custom report gives quite the polished look! We have an incredibly skilled Dr. Sturtevant providing us with amazing tools to share, and it doesn’t cost us anything additional. Perhaps there is a little luck sprinkled in there?!

Alpha College of Real Estate offers an array of courses for our members and our community. From Principles of Real Estate to Continuing Education opportunities, we are lucky to have this incredible resource which has led the way in real estate education throughout Hampton Roads for many, many years.

During our transition to self-management, Alpha was not able to offer online classes. I’m excited to

(continued on page 47...)

Hampton Roads REALTOR® • March 2022 3
Luck or hard work?

While Kennedy is my married name, my family has the surname of Alsteen, which when translated from Gaelic to English means “of the old stone.” It would be sacrilege for me to dismiss the Irish idea of luck. Often, we look at others and think, “Boy are they lucky” or “They seem to have all the luck.”

While fate may play a role in a stroke of luck, I believe luck is often the result of very hard work. I think of lottery winners who actually do receive a fortune from sheer luck alone, not accompanied by hard work. In a recent study of Florida lottery winners, “70% of them had spent every last dime of their jackpot within 5 years of winning” (Credit Donkey). An even sadder tale from Wolf Street magazine, a whopping 70% of US lottery winners declare bankruptcy!

Luck alone can only go so far.

When I run through the list of REALTORS® I personally know who earn a significant income, I see hard work. One who was thought to be so lucky in his first year (by outperforming seasoned vets) had actually owned a marina in our resort town for decades. His success wasn’t luck but rather 40 years of really hard work cultivating a clientele with deep pockets and deeper social influence.

One of my favorite stories is of a young REALTOR® who was a first adopter of Facebook. He literally got 80% of his business from the platform.

Was this luck? Recognizing how big Facebook would be in just one generation? Or was this somebody who researched every possible avenue to grow his business and feed his five kids? This was a person who worked endless hours.

Today, some might think how lucky he was to have gotten in on social media so early, but his success was not the luck of finding the platform but his willingness to work very hard in this business.

I know I am incredibly fortunate to represent HRRA and to be given this phenomenal opportunity to really build something special. But my good fortune does have years of hard work and study behind it.

In recognizing women in the workforce this month, being a female CEO of such a great company wasn’t luck, but I am where I am today because of the millions of women who entered the workforce during the world wars. I am where I am because of women suffragettes who went to jail, received electric shock therapy, who went on hunger strikes for the right to vote and hold property.

Even in my mother’s generation, it was the man who had the credit history, not his wife, regardless of who earned the income or paid the bills.

Recently, I was reviewing some National Association of REALTORS® (NAR) history. I believe we all know that our own Dorcas Helfant-Browning was a trailblazer, becoming the first female NAR president, but did you know in its 100-plus-year history NAR has had only six others? Did you know that NAR data shows us that 62% of REALTORS® are women? Women have been underrepresented in business and in the U.S. Congress.

The U.S. Census Bureau tells us that, of our citizens over 20 years old, 139 million are female and 133 million are male. So, just a little over half of American adults are female. According to Rutgers, 3.1% of all members of Congress to date have been women.

At HRRA, our wonderful Chairman of the Board, Barbara Sgueglia, has charged us all to ELEVATE. As women in the workforce we need to be represented.

As we elevate our association, we women have an amazing opportunity in the Candidate Institute. This program was designed to prepare our members to serve in regulatory positions (think planning and zoning boards), to serve on school boards, to serve on city councils, to serve on community boards, to have a greater REALTOR® voice.

(continued on page 45...
Are there risks of a residential market correction in 2022? What are the major challenges to our region’s economic development? How’s the commercial market? February’s Resale Council Forum panel discussion and presentations on “Hampton Roads Economic Outlook 2022” packed a lot of great need-to-know info (and a full house) into an hour courtesy of panelists Bryan K. Stephens, Hampton Roads Chamber of Commerce president and CEO; Dr. Lisa Sturtevant, Virginia REALTORS® chief economist; and Timothy Churchwell, CCIM, CCIM Mid-Atlantic Chapter president. Great Q&A followed. Special thanks to the panelists and forum sponsor BK Appraisals, and to RPAC Fundraising Committee vice-chair Katrina Griggs for bringing the RPAC message. See the article on Page 6 by Resale vice-chair Katie Verhalen for a report on the discussion. – Victoria Hecht, Vice President of Communications, Public Relations and Media Relations
As leaders in our real estate community, we often hear, “When will the real estate bubble pop?” or “When is the housing crisis going to end?” And potential clients say, “I’ll wait until the prices come back down, and then I will buy.”

In February, HRRAs Resale Council featured a phenomenal panel of experts who shed light on where we are in this real estate market and where we are going. I walked away from this “Hampton Roads Economic Outlook 2022: Residential and Commercial Real Estate Resale Council Forum Panel” with a wealth of knowledge and new understanding of the Hampton Roads real estate market in 2022.

The statistical data of where real estate has been and where we are currently, as presented by Virginia REALTORS® Chief Economic Dr. Lisa Sturtevant, was eye opening. Sturtevant forecasted there is no “real estate bubble” that will burst. This is not like when the market crashed in 2008. The market crashed because of collapsing home prices from subprime mortgage defaults and risky investments on mortgage-backed securities.

Mortgage lending guidelines are still quite strenuous. Therefore, it is anticipated to have less defaulted mortgages. She also forecasts there will not be any influx of inventory any time soon. In 2023-2024 we should start to see homes inventory begin to balance out.

While much of the statistical data point in a positive direction for real estate in Hampton Roads, we can not overlook the challenges. Affordable housing is a problem. Her conclusion is that the positive and negative traits of the real estate market will balance out.

The eye-opening education continued with Hampton Roads Chamber President and CEO Bryan K. Stephen, who is a highly respected and influential voice in the business community. His reminder was that we had really gained momentum prior to the pandemic and how that has impacted the large and small businesses.

In order to understand how we as a business community can move forward, he explained how Hampton Roads recovered from the 2008 recession. Stephens went into detail on how it took the United States more than 70 months to recover the jobs lost during the Great Recession. For Hampton Roads, however, the recovery was more tepid, taking over 100 months (October 2019) to recover jobs lost. The pandemic economic shock has exceeded the Great Recession.

He expressed the need to get organized and mobilized to “set the conditions” for a quick recovery. Who knew we have such amazing organizations in the 757 that came together as a coalition to answer the call? Together, the coalition of 757’s lead business and leadership organizations developed the 757 Recovery & Resilience Action Plan, which serves as a dynamic ongoing planning resource and implementation framework.

This initiative will remain in place throughout the entire recovery period, providing an active and
responsive framework to accelerate our region’s economic recovery from the pandemic.

Together, they put into action framework and a game plan, as noted in the slides to the left.

The work and action of this coalition will lead to building a stronger business community with a “Four-Legged Stool” to bring strength, resiliency and inclusion to Hampton Roads.

The final panelist, CCIM Mid-Atlantic Chapter President and HRRA REALTOR® Timothy Churchwell, CCIM, helped us understand how the commercial side of real estate impacts our resale market.

He broke down the local commercial statistical data and enlightened us on upcoming commercial projects in Hampton Roads and went into detail about commercial apartment complexes and the impact on affordable housing.

By the time the distinguished panel was done I was struck by how much I needed to hear and know this information.

According to the discussion by these economic experts, 2022 is going to be a great year of exciting local economic growth and strength. Sellers will sell, and buyers will buy! Interest rates will continue to rise but most likely not soar. Commercial real estate will prosper, and so will our business community thanks to a little bit of help from our local business leaders.
The days are getting longer while the market times are getting shorter. We are ready to burst into spring with the advantage of having been in this strong rental market for a few seasons.

Inventory is still low and demand is still high which is going to keep this upward trend going for at least a little bit longer. While that may not be good news for tenants, landlords are far more confident in their ability to get their homes rented fast and for top dollar... and then some!

Here are some tips you can use to keep your landlords happy while taking advantage of the strong rental market:

**First, 90 days prior to the lease being up, start running your comps.** If you have a tenant that has been there for a long period of time, chances are they are paying below – and sometimes well below market rent. Our landlords know prices have gone up and expect that you are raising rents accordingly.

With rental rates going up 5% to 10% and sometimes higher, landlords are less likely to keep someone at a lower rate knowing that, even with a vacancy, they will increase their net profit. They know that with the standard 2% to 3% increase, they are leaving money on the table.

Give your tenants as much notice as possible. If they cannot stay in their current unit due a price increase, they will need as much time as possible to find new housing. Giving them early notice will reduce the chance that they end up as a holdover tenant.

If they say something like, “This house isn’t worth that price,” send them the comps and show them that they will not be able to find another comparable home cheaper. If you’re priced correctly according to comps, it’ll be cheaper for the tenant to stay and renew the lease than for them to have to move.

Landlords prefer this because they don’t need to pay the new leasing costs.

**If you need to find a new tenant, determine when your property will go on the market.** Each property management company has its own policy about whether to pre-lease or wait until the tenant vacates. In either situation, the best use of your time is to hold an open house or group showing a day after the listing goes live so you can find a tenant during that time block and not need to do multiple showings.

On the sale side, many agents are going live on Friday, holding an open house on Saturday and presenting offers Sunday. There’s no reason rentals can’t be that efficient as well. Keep in mind that if you are doing showings while occupied, you need to give the tenants at least 24 hours of notice.

**Show your landlord what you were able to accomplish.** This is a major selling feature of yourself. Instead of, “The tenant renewed” or “We found a new tenant,” show your value! Say, “The tenant renewed for X more per month, giving you a gross annual rental increase of X.”

Let’s elevate our value as property managers during this springtime market!
I heard myself the other day saying “good luck” to two agents in a row. Both were dealing with difficult people on difficult transactions (a surprise, I know!). I immediately regretted my choice of words.

What we do is really not about luck. We are trained. We are coached. We are focused. We are licensed. We do everything we can to do this work right!

So, it’s not “lucky” that we sell properties, or that we get the winning contract…it is skill, focus, determination and perseverance, using all the things we have learned and all those things that are innate to each of us.

Are we different? Yes. Is that luck? Nah...

We set the pace for ourselves by having a written plan about how we go about doing business and managing our lives. Writing it down – committing it to paper – makes it real somehow. All your goals can be right in front of you.

The best way is often on a sheet of paper with a pencil, so it is easier to erase and change. Yes, you can do it electronically, but most find there is something about putting pencil to paper that makes the goals real. Three goals are generally enough. That way you don’t get bogged down.

One of the goals you might be wise to have on top is “financial.” What do you want to make? How much do you spend? What is your reason for being in real estate? (If your answer is “to make money,” that’s perfectly OK!) How many properties do you need to sell in order to meet your financial goals?

A number of agents I know throughout HRRA actually START their goal setting with the finances and work backward from there. It can give clarity.

On the association level, when we build budgets of any type, we typically zero-balance (start from scratch) each time to build what we need to meet the goals and expectations. We know enough to be able to adjust to some market influences and a certain amount of change, so that we can pivot enough to get everything paid for. It is a plan.

In some cases, we plan for the unexpected so that when surprises arrive, we can adjust. Where we end up is not luck of the draw.

It can’t be for you, either, as you chart your course. You know what you want/what you need/what you can handle.

If you haven’t tried building your goals starting with the money, give it a shot. If you have done so, and it works, then, well, you’re one of the lucky ones. Oops! Sorry. No, you’re one of the smart ones!

Because That’s Who We R!
Effort, not luck, will earn you success

“Feeling lucky? You get out of it what you put into it.” Ah! This topic speaks to me more than you know and, in fact, is my life mantra!

One of the founding fathers of science, Albert Einstein, knew this to be true. So, there has to be some truth to this philosophy when it is one of the basic foundations of science. And you can’t argue science, right?

When he discovered and wrote the three laws of motion (reminder... the basic principles of force and energy), the third law of motion reads, “Every ACTION has an equal and opposite REACTION.”

So, for every effort exerted, there is a reaction that is equal in effort on the other side. What is applied will equal a result equal to the effort. Now applying that same principle to human existence, it all boils down to doing the work.

It cannot be avoided. (Well, it can, but you cannot expect much of a reaction.) So, whether it’s “you reap what you sow”, or “you get what you give,” or our topic here of “you get out of it what you put into it,” there is no way to avoid or deny it.

And can be applied to all facets of life.

If there is potential for change or growth, effort is absolutely needed from your part to reap those rewards. Whether a new agent or experienced agent, you know this! We are in the trenches of this principle and have experienced firsthand the fruits of our labor.

The time and effort you put into building your systems and processes and further educating yourself may have had a direct return at first, but it surely evident with a little bit of time. And that moment when we see all the effort put in finally pay off is a spectacular moment. Whether it’s the gym, learning a new skill, charity work or building relationships, it depends on what you put into it. That’s a fact.

HRRA as an organization is a great representation of this principle as well, from the resources it provides such as the educational resources to opportunities to network and build relationships, from advocacy to partnerships and more.

All of these services are made readily available for us members and REALTORS®, but we just have to personally go and seek out these resources. They don’t come knocking at our door and get us out of bed; we must meet them halfway, which is why for me it was even more important to take full advantage of these benefits.

It starts with you becoming an active, participating HRRA member and educating yourself on the resources offered. I personally started by attending social events, the Chili Cook-Off, the REALTORS® vs. Affiliates Kickball Tournament and education sessions, but that quickly opened up other doors and opportunities for me. And all of that led me to this position as chairman of YPN.

I am very grateful to HRRA for selecting me, but I am even more excited to see what other avenues and doors open. I am formally inviting you to do the same! 🌟
When it comes to housing, new construction has a never-been-touched attraction and when you add in our prime Hampton Roads locations, low-maintenance lifestyle, community amenities, and quality customizable home options – Dragas Companies is sure to have a home perfect for you.

We're a local builder currently building in Virginia Beach & Chesapeake. Stop by today to see our communities & tour our homes.

Hawkins Mill at Haygood
2-3 Bedroom Condos
1700-1850 sq. ft.
Virginia Beach, VA | 757.918.1462
hawkinsmill@dragas.com

Crofton East at Spence Crossing
2-3 Bedroom Condos
1700-1850 sq. ft.
Virginia Beach, VA | 757.673.6347
crofton@dragas.com

Guilford at Spence Crossing
2 Bedroom Condos
1290-1320 sq. ft.
Virginia Beach, VA | 757.517.8641
guilford@dragas.com

Woodlands at Western Branch
2-3 Bedroom Condos
1320 sq. ft.
Chesapeake, VA | 757.410.0174
woodlands@dragas.com

Heritage Homes at Hickory Manor
3-4 Bedroom Single Family
2300-2500 sq. ft.
Chesapeake, VA | 757.204.4517
heritage@dragas.com

Manor Homes at Hickory Manor
4-5 Bedroom Single Family
2440-2680 sq. ft.
Chesapeake, VA | 757.908.2156
manorhomes@dragas.com

TOUR OUR MODEL HOMES | SALES OFFICES OPEN DAILY
VIRTUAL TOURS AT DRAGAS.COM

*Pricing, square footage, & delivery dates are approximate based on base models and date this flyer was created (2.2022) and are subject to change. Please see agent for details and availability. Based on qualifications. All communities are condominium communities. Equal Housing Opportunity.
2022 DIVERSITY, EQUITY AND INCLUSION OBSERVANCES

January
17 Martin Luther King Jr. Day
26 International Customs Day

February
Black History Month
1 Lunar New Year

March
Women’s History Month

April
Fair Housing Month

May
Asian Pacific American Heritage Month
Jewish American Heritage Month
5 Cinco de Mayo
5 National Day of Prayer
29 Memorial Day

June
LGBT Pride Month
Homeownership Month
Caribbean American Heritage Month
19 Juneteenth

July
4 Independence Day
26 Americans with Disabilities Act Day

August
Global Diversity Awareness Month

October
Oct. 2 – 8 National Diversity Week

November
National Native American Heritage Month

December
REALTOR® Safety Month
Learn from Lou Gehrig: Luck is a two-sided coin dependent on attitude

The online dictionary Merriam-Webster.com defines luck as “a force that brings fortune or adversity.” Lou Gehrig, the great New York Yankees baseball player, set the standard for responding to misfortune or bad luck.

At his final game at Yankee Stadium, he uttered the words that have gone down in the annals of sports in America. Gehrig was dying from a disease that would take on his name, Lou Gehrig’s disease, also known as ALS, or Amyotrophic Lateral Sclerosis, and would force him to retire from baseball much too soon.

But there was Gehrig in the stadium calling himself the “luckiest” man on the face of the earth.

In the speech, he did not wallow in his illness or make the speech about himself. Instead, he focused on the kindness of the fans and the camaraderie he had shared with his teammates. He spoke of his love of friends and family, and most importantly, his wife.

His speech was not about baseball. It was about finding fortune in adversity. It was about life and what we make of our time on earth. Now let’s contrast Gehrig with others who some consider being lucky.

Many consider lottery winners to be the luckiest of the lucky. But are they? In an article by Andrea Couch for Reader’s Digest, most lottery winners don’t end up with Lou Gehrig’s positive outlook on life.

Instead, their fortunate event led to adversity. Couch reports that whether they win $1 million or $500 million, 70 percent of lottery winners lose or spend all their money within five years. During those five years, family, friends and strangers inundate them with requests for money, gifts and property.

Andrew Lisa also writes, “Most people dream about winning the Mega Millions or Powerball — but they should be careful what they wish for. It’s not uncommon for lottery winners to wind up with nothing but wrecked friendships, destroyed marriages, poverty, and worse.”

So, one might ask whether those winners are lucky?

I believe, like Lou Gehrig, that luck is about what you do when faced with good fortune or adversity. Most people would say that Lou Gehrig had a terrible chance. He disagreed!

What separates the 30 percent of lottery winners who did not end up with their lives ruined from the 70 percent? They somehow managed to avoid the pitfalls that ruined the lives of others.

Luck is a two-sided coin. Gehrig could not change his diagnosis, so he changed his attitude.

His actions, like those of successful or unsuccessful lottery winners, are about one’s response to luck.

I can attest to luck, as I’m sure many of my fellow REALTORS® can. We have all had to deal with outside forces that bring fortune or adversity that help or hinder us as we help our clients navigate the buying or selling process.

From the start, my mentors showed me ways to turn misfortune into a fortune for my clients. They helped me understand that how we react to lousy luck determines how our clients respond.

As REALTORS®, I want you to go out there and use all the great tools our association has for you to go make 2022 your best year ever! 🌟

Hampton Roads REALTOR® • March 2022
“That’s Who We R”
REALTOR® Spotlight

WHO: Marilyn Rivera, Associate Broker, ABR, AHWD, C2EX, C-RETS, e-PRO, MRP, PSA, PMN, RRS, SFR, SRES, World Class Realty & Associates

HRRA MEMBER SINCE: 2021

REALTOR® ACTIVITIES/ACCOLADES: My real estate career started 17 years ago, and after a few years and learning about everything offered by the REALTORS® Association, I decided to participate more, help and volunteer as much as I could. I have participated in different committees such as REALTORfest, Risk Management and the Awards Committee. In 2020 I was a member of the Virginia Peninsula Association of REALTORS® (VPAR) Board of Directors. As I continued to grow in my leadership journey, I became involved in the Women’s Council of REALTORS®, serving in various positions, most recently the 2021 and 2022 Network President. I am also a multi-year recipient of the VPAR Outstanding Salesmanship Club. I am excited to be one of the HRRA Ambassadors.

COMMUNITY INVOLVEMENT: I have a passion for helping others. I had volunteered for different organizations such as PTA president, Boy Scout den leader, team mom (sports teams), Operation Smile and others.

I CHOSE TO BECOME A REALTOR® BECAUSE: I believe in the Code of Ethics. Our standards and expectations are higher, and I embrace that. Education is priceless, and knowledge is power. The National Association of REALTORS® offers education, training, and keeps the members updated to be able to provide the best service possible to those we work with. I also believe in the power of RPAC! As a REALTOR® we are a huge part of making changes and protecting the industry and the wonderful American dream of homeownership. Having the resources and people in place to take this message to our elected leaders is so very important and something not to be taken for granted.

FAVORITE REALTOR® BENEFIT: Wow! Being a REALTOR® has a lot of benefits, including the MVP program, Travel Club, Safety Program, C2EX endorsement and more. One of my favorites is the benefit of all the education programs. We also have access to the National Association of REALTORS® library, which is the largest real-estate library in the world with resources, articles, e-books and more.

I AM PROUD TO CALL MYSELF A REALTOR® BECAUSE: I’m part of an excellent group of real estate agents who work under the Code of Ethics and work hard to provide our clients a higher level of service.

BEST PIECE OF ADVICE FOR FELLOW REALTORS®: Get active in your association, learn and take advantage of all the benefits. You will get as much out of your association as you are willing to explore and put in! Find what works for you and start taking advantage of what you have as a part of YOUR membership. You won’t be disappointed.

JOIN US ON TIKTOK!
Follow us @hrrarealtors

Stay up to date on news and events!
You can also find us on Facebook, Twitter, and Instagram
HRRA sponsors Annual Economic Forecast event at Chartway Arena

The local real estate future looks bright for 2022 despite anticipated mortgage rate increases. Single-family prices will continue to rise at a moderate rate this year. So said economics professor Dr. Vinod Agarwal, director of the Old Dominion University (ODU) Economic Development Project, during the late-January 2022 Annual Economic Forecast at Chartway Arena. HRRA was an Elite Sponsor of this important Hampton Roads event, which was presented by ODU’s Strome College of Business and the Dragas Center for Economic Analysis and Policy (DCEAP) and also featured DCEAP Director Dr. Robert McNab. Several HRRA leaders and staff, including 2022 Chairman of the Board Barbara Sgueglia, were in attendance. – Victoria Hecht, Vice President of Communications, Public Relations and Media Relations
Have you heard people say that everyone needs uplifting at some point and time? The idea behind this statement is clear.

All of us feel down every once in a while. However, there is a little contradiction to be worked out. The statement implies that you are uplifted by someone, or something else outside of you. Please be sure that God would never create something and place its happiness outside of itself.

Now, let’s rephrase that statement a little. Everyone needs to be reminded of their true self at some point and time. And this article is written for that purpose.

Here is a little caveat. What you are about to read is not some fluffed-up mumbo-jumbo to make you feel good about yourself. Instead, this is the truth about yourself.

When you go through these descriptions you will feel deep down in your heart the truth these words carry. Don’t be surprised if you get emotional when you read about yourself. That is just the signal of self-recognition.

You are victorious. There hasn’t been anything in your life yet that you haven’t overcome. Think back to some major problems you have had in the past that seemed unsolvable at the time and caused you plenty of worry. And yet, they worked out, because you are still here and now, reading this article. Remember that God only gives as many challenges as you are able to handle and not one iota more.

You are courageous. The notion a lot of people carry that they don’t have courage is nothing but a thought. Remove that thought and what remains is courage! Need more proof of your courage? You have made it thus far in life, haven’t you? Surely, you have faced difficult situations. Surely, you have made tough decisions. You have persevered. That’s courage!

In fact, you can feel courage shining inside your heart like a bright star right now. Don’t you?

You are kind. Kindness has many different forms of expression. Undoubtedly, you have performed many acts of kindness in your life. You can think of some of those right now! How do I know? You are a human, and kindness is your inherent nature.

You are not your problems. Never identify yourself with your problems. Problems come and go while you always remain. Hasn’t this been your own experience? Realize this and your problems will lose their grip on you.

You are whole. Despite popular culture, society, TV commercials and everything else trying to convince you that you are missing something to make you whole and complete, shatter those ideas to pieces! There is nothing and no one in the world that can make you whole and complete, because you ARE already whole and complete. Let go of all thoughts of comparison, competition, lack and what remains? You remain, whole and complete.

You are limitless. You truly are! All the perceived limits are but limiting thoughts. Deep down, in your

(continued on next page...)
Want to get “lucky” as a REALTOR®? Do these three things.

What is luck, anyway? In all my years as a REALTOR®, I've come to know that you can have a lucky appointment or even a lucky sale.

But no one can build an entire career off luck alone in real estate. True luck is not a series of positive coincidences in this industry. Rather, it is the sum of great work, consistency and being resilient. Luck for REALTORS® is lasting success built from daily activities and consistent effort.

Want to get lucky as a REALTOR®? Do these three things. If you want to get lucky in this industry, don’t go chasing leprechauns down rainbows hoping for a pot of gold. The luck is in the air all around you — and harnessing that power is simple. Here’s how.

• Provide high-quality, consistent service to your clients. People want REALTORS® who are reliable and trustworthy. You must always be punctual, cordial, and ready to assist your clients in a timely manner. Stay professional as their trusted advisor, and make sure the things/people/firms you associate with do the same.

• Improve your clients’ experiences with personal touches. You can meet your clients’ basic needs and be a good REALTOR®, but if you want to discover luck in real estate (referral business), get ready to go above and beyond. You can improve your customer service by:
  1. Taking time to get to know your clients better.
  2. Hosting and attending events.
  3. Knocking on doors.
  4. Handwriting note cards for each client.
  4. Finding the need behind your client’s need. Any great realtor knows that the little details matter.

• Realize that real estate requires lifelong learning. The market is constantly shifting, and staying in front of trends means the difference between a “lucky” career and a failing one.

Paying attention to market trends enables you to make better decisions and keep your clients happy and ultimately makes you look like the professional that you are.

Luck in real estate? Let’s get real.

Luck comes from actions that breed results. Although we all experience lucky (and unlucky) days, meetings or events, a real estate career is built on consistent actions, not just luck.

(continued from previous page)

heart of hearts, where no limiting thoughts reach, you know yourself to be limitless. Close your eyes now and reach straight to the center of your heart. Do you feel any limits?

You are unbreakable. Now you need to read the following statements in first person to feel their true power. I’d even suggest reading them aloud with all the enthusiasm and energy you have.

“Go ahead, life, bring it on! I am unbreakable. Not what I imagine myself to be, but the real I, the victorious I, the courageous I, the kind I, the whole I, the limitless I, am truly unbreakable! I am not afraid of any thoughts because all the fears are only thoughts. Because I accept with grace anything that comes my way, nothing can hurt me, nothing can break me. My power is love, I am love itself and nothing can break love. So, go ahead, life! Bring it on!”

Ashley McDougal
Chair, REALTOR®/Lawyer Committee
GET TO KNOW YOUR HRRA AFFILIATE MEMBERS

Company: Mr. Rooter Plumbing of Virginia Beach

Territory: Proudly serving the beautiful Southside Hampton Roads area

Company details: mrrooter.com/virginia-beach, 757-716-7557 and csr@mrrootervb.com

Year company established: 2016

HRRA Affiliate member since: 2021


Why we joined HRRA: We joined HRRA because we have several valued customers who are members of the organization and with whom we routinely work to solve plumbing issues for their own client and clients’ portfolios. We diagnose plumbing systems every day, saving the day for many homeowners and tenants in urgent situations.

Why we got into this business: My husband and I saw the need for a new approach to running a trade-based business. Many of the certified technicians in the field doing the work aren’t given the tools to advance their careers and are seen as labor only. In addition, many of the businesses were run by old-school methods. By focusing on new technologies, putting the right systems in place and focusing on our people by creating a culture where everyone is equal and a future leader, we believe we are providing a unique experience for our customers.

Why we love doing what we do: Seeing all of our five-star reviews!

Our favorite satisfied-customer story: We have some really great stories in regard to our pipe rehabilitation, avoiding having to dig up someone’s home. But, honestly, one of my favorite stories is when the sweetest elderly woman called us because she had gotten food poisoning quite badly and, after “spending some time with the toilet,” lost her $3,000 new dentures down the drain. At first we thought we were being punked. But it was true, and we have the review on Google to prove it. She was beyond thankful we were able to do a small pipe repair to rescue them from the drain.

Our favorite HRRA event and why: The Property Management and Leasing Council Forum on “Rent Relief.” It was very interesting to learn more about the issues that are important to our property managers to be able to serve them. Hearing the different perspectives was eye opening.

Most memorable HRRA moment: Looking through the magazine, it looks like the Hermit Crab Beach Bash was an awesome time. We weren’t able to attend, but we hope to be able to join in more events with HRRA in 2022!

Best piece of advice to REALTORS®: Do not underestimate the value of an automatic water shut-off valve or a camera inspection of the plumbing system.

The one thing we want REALTORS® to know about our industry is: There are simple maintenance items you can do to proactively maintain and protect a home’s plumbing system. Just like most infrastructure, if you don’t proactively maintain and occasionally inspect it, that’s when emergencies happen.

HRRA’s Affiliate Spotlight is a monthly feature offering a closer look at the association’s Affiliate members.
Ah, the weather is getting milder, Spring is upon us, and that means renewal. We press the reset button of our lives to start anew with anticipation of a more prosperous, healthy, and hopefully, if not COVID-free, then COVID-neutral season. It sounds romantic and fantastical.

I do not know about you, but I am a believer in the fantastical. We are going into spring with good news.

The good news? Our entire legislative agenda was well received on Richmond’s Capitol Hill. At the time of publishing this article, health insurance legislation was on track for signature by the governor.

It is evidence that our legislative team sprang into action early and through hard work, and perseverance were able to get the best outcome for you. We were able to defeat more than 28 bills that would have harmed our industry and your business.

The legislative session ends this month but not our efforts to create and codify legislation that will guarantee the strength of our industry going forward.

This spring is a time to celebrate the continued strong real estate market, the support of legislation to keep us growing, and a strong Association to support our industry.

Now is time to ask yourself how you can spring into action.

One way to elevate the association is to participate in HRRA’s forums and continuing education courses. Get involved in the association. Your experience and expertise will ensure our strength no matter what the future brings.

Invest in the REALTORS® Political Action Committee (RPAC). An investment in RPAC is an investment in you. We can only accomplish our legislative goals because of your support through RPAC.

The REALTORS® Association wields a great deal of influence on Capitol Hill. Why? Because we pull as a team to ensure a solid foundation for our industry. With your investment, our association will continue to blossom and flourish.

Stacey Mason
Government Affairs Director

©2020 Mr. Rooter LLC. All rights reserved. All Mr. Rooter franchise locations are independently owned and operated.
I must admit, I had no idea what I was getting myself into upon being selected as chairman of the Hampton Roads REALTORS® Association (HRRA) Commercial Council. As a commercial practitioner, I was primarily focused on my clients’ needs and the day-to-day grind of getting their transactions across the finish line.

I was oblivious to the inner workings of our local, regional and national REALTOR® organizations and how they help protect all REALTORS®, both residential and commercial.

In February, I was fortunate enough to travel to the Virginia State Capitol in Richmond to spend REALTOR® Day on The Hill with a select group of talented, committed and respected colleagues from HRRA.

This experience was a huge eye-opener for me. Because of the relationships that our organization has cultivated with our government officials over the years, we were given direct access to key state senators, delegates and even the attorney general. Many of the government officials we met with are Hampton Roads residents and were keenly aware of the value that HRRA brings to their constituents.

Here’s a brief description of the organizations representing REALTORS® at the local, regional and national levels:

**National Association of REALTORS® (NAR):** NAR is widely considered one of the most effective advocacy organizations in the country. Did you know that the National Association of REALTORS® advocates every day on behalf of the nation’s 1.5 million REALTORS® and 75 million property owners?

That’s 1.5 million voters and, believe me, our state senators realize just how powerful our voices and valuable our votes are.

**Virginia REALTORS® (VAR):** This entity is the largest professional trade association in Virginia, representing 36,000 REALTORS® engaged in the residential and commercial real estate business. VAR serves as the advocate for homeownership and private property rights and represents the interests of real estate professionals and property owners in the Commonwealth of Virginia.

They are an impressive group of professionals with direct access to the most influential members on Capitol Hill.

**HRRA:** The Hampton Roads REALTORS® Association began as the Norfolk Real Estate and Stock Exchange, formed on July 23, 1886. HRRA has a long and distinguished history.

The name and jurisdiction have changed periodically during its 135 years of existence, but the community leadership and accomplishments have been consistently outstanding. Our current HRRA leadership team is considered one of the best in the United States.

**REALTORS® Political Action Committee (RPAC):** RPAC promotes the election of pro-REALTOR® candidates across the United States. The purpose of RPAC is clear: “Voluntary contributions made by REALTORS® are used to help elect candidates who understand and support their interests.” RPAC and other political fundraising are the keys to protecting and promoting the real estate industry.

As REALTORS®, we all benefit from the important legislation and protections that these organizations provide to our members. Our industry is strong, and as the largest trade organization in the state we are a powerful group. We are fortunate to have hardworking professionals diligently working on behalf of all REALTORS®.

I witnessed firsthand the amount of work that goes into getting legislation passed. Trust me, these folks are amazing, and the organizations listed above deserve our support. Be part of the solution, support the REALTOR® Party and make a donation to RPAC. ☝️
Government Affairs’ luck is the unique opportunity to advocate

The Oxford Dictionary describes luck as “success or failure brought about by chance rather than through one’s own actions.”

While it is great fun to think that some random alignment in the universe determines our success or failure, it is more pragmatic to recognize that rigorous work and perseverance is the path to success.

Advocacy on behalf of our REALTOR® and Affiliate members is the cause of championing or fighting policies to ensure the protection and prosperity of our industry.

The Government Affairs Committee is hard at work in each of our Southside municipalities and at the state level with our partners to constantly influence policy to the advantage of our membership.

Through avenues like the newly launched Hampton Roads REALTORS® Association Candidate Institute, we are arming those members, who want to become political influencers with the tools they need to affect policy now and well into the future.

We want to encourage our members to become active participants in local government including appointments to planning commissions, and elected office.

How does the Government Affairs Committee work on the Southside? Each vice-chair of the committee has one specific municipality where they monitor political activity that could either help or have an adverse effect on our business.

In this way, we do not miss any issues of importance that may impact the entire Southside or our business interests in a particular city.

We work to vet candidates for political office and offer our powerful endorsement to those who are worthy (lucky). We also hold those in office accountable for their vote and their support of our industry.

If you want to say we are lucky, you can say that our luck is a unique opportunity to advocate for Fair Housing and other issues across several municipalities. We are working with local governments to build stronger, safer and more prosperous (lucky) communities.

You only get one YOU. Make safety first.

Have you ever found yourself in an unsafe situation or feared being a crime victim? If there’s one mantra to remember as a REALTOR®, it’s this: “Safety first, safety always!” Thanks to SmartWise Protection’s Brenda Wise for sharing lifesaving tips with members during February’s “Personal Safety for REALTORS” course at HRRA. (You can benefit from Brenda’s safety article in this month’s HRRA magazine. See Page 44.) – Victoria Hecht, Vice President of Communications, Public Relations and Media Relations
HRRA delegation meets with legislators, Attorney General during its 2022 REALTOR® Day on the Hill

The early bird gets the legislative worm... and then some! Two dozen Hampton Roads REALTORS® Association (HRRA) members and staff trekked to Richmond Feb. 17 for the association’s REALTOR® Day on the Hill.

The REALTORS® visited Virginia’s Capitol in support of the state association’s legislative package and to meet with legislators during the 2022 General Assembly session.

REALTOR® Day on the Hill is a popular annual HRRA activity that offers attendees the opportunity to unite their voices in REALTOR® advocacy.

After leaving HRRA headquarters by bus before dawn, the delegation took part in a legislative briefing at the Virginia REALTORS® (VAR) headquarters before meeting with Attorney General Jason Miyares and then visiting legislative offices for group one-on-ones with Sen. Lionell Spruill Sr., Del. Angelia Williams-Graves, Sen. Bill DeSteph, Sen. John Cosgrove, Sen. Jen Kiggans and Jay Leftwich Jr.

Afterward, the delegation moved to the Gallery to observe the Senate and House of Delegates in action, during which HRRA was announced to each legislative body. Attendees also toured the Virginia State Capitol building, and several met Lt. Gov. Winsome Sears.

Finally, the HRRA group again gathered at Virginia REALTORS® headquarters for a debriefing and lunch before heading back to HRRA headquarters in Chesapeake.

The trip included seasoned REALTOR® Day on the Hill attendees as well as first timers.

John Rector with Chorey & Associates Realty was one of the first-time attendees.

“What meant the most to me was seeing how hard the folks at the VAR (Virginia REALTORS®) offices work for us. What I enjoyed the most was getting

(continued on next page...)
to know my fellow colleagues better and seeing how our thoughts and ideas get translated into action. As a first-time participant I came to understand just how important contributing to RPAC is for the vitality and success of our business,” he said.

Stacie Gosiene with Verian Realty also took the trip for the first time and added, “I got bit by the bug to advocate more for our profession. If we don’t, who will?”

HRRA Commercial Council chair JC Wynkoop, president of Wynkoop Realty Group with RE.MAX Alliance Commercial Division, was also a first-time attendee and noted, “Virginia REALTORS® have the best representation in the U.S. The VAR team is top notch!”

Sherry Maser, AHWD, C2EX, CRB, CMP, CSP, ePro, GRI, MCSP, MIRM, SRES, a managing broker with Howard Hanna Real Estate Services, served at HRRA’s chairman of the board in 2017 and has experienced REALTOR® Day on the Hill several times. This year’s Hill visit was especially appreciated after the previous two years’ pandemic break.

“I’ve been attending REALTOR® Day on the Hill for many years. (HRRA Government Affairs Director) Stacey Mason did an exceptional job organizing our day. Virginia REALTORS®, with over 36,000 members, is a strong voice in our Commonwealth. It is evident our legislators value the REALTOR® Party, no matter their political affiliation. It’s important for us to show up and advocate for our industry, homeownership and property owner’s rights. Someone much smarter than I once said, ‘If we don’t have a seat at the table, we might find ourselves on the menu,’” she shared.

Virginia REALTORS® is the largest trade association in the Commonwealth and, through legislators, introduced five pieces of legislation on issues impacting the Virginia’s REALTORS® and the rights of property owners. The legislation focuses on REALTORS® group health care (SB 335 and HB 7680), death or disability of a broker (SB 510), escrow protection (SB 533), title insurance (SB 311 and HB 281) and common interest communities (SB 197 and HB 470).

Also among those representing HRRA at its REALTOR® Day on the Hill were Chairman of the Board Barbara Sgueglia, Government Affairs Committee chair Jimmy Jackson, several past chairs of the board and CEO Dr. Dawn Kennedy.
Said Sgueglia, a longtime attendee at REALTOR® Day on the Hill, “As we work hard to grow our advocacy program, our legislators have definitely taken notice. Several General Assembly members from our local Hampton Roads delegation thanked us for being such a loud voice of reason. The fact that our group was able to secure a visit with our Attorney General speaks volumes.

“A huge thanks to Martin Johnson and the entire Legislative Team from Virginia REALTORS® as well as our very own Government Affairs Director, Stacey Mason. Together with our Government Affairs Committee, they keep us informed and engaged in helping to form good legislation. As members of the largest trade organization, we are a force! We are here to make a difference and we mean business! That’s Who We R.”
Two years ago this month, no one understood the full impact the COVID-19 virus would have on our daily lives. Throughout this time, the Virginia REALTORS® and Hampton Roads REALTORS® Association (HRRA) worked effectively with state and local officials to keep real estate open for business and protect members from harmful policies.

During the early days of the pandemic, many states severely restricted, or even in the case of Pennsylvania, completely prohibited the practice of real estate. In Virginia, our association worked closely with regulators and health officials to keep real estate open for business, while developing healthy practice guidelines that kept you and your clients safe. We helped refine assistance programs, like Virginia’s nationally recognized Rent Relief Program, to ensure landlords and tenants received much needed funds in an efficient process.

Using input and expertise from members of HRRA, we’ve successfully defeated or amended numerous pieces of legislation in the General Assembly, ranging from landlord tenant law, property and condo owners’ associations, flood issues, and mandatory seller disclosures. This focus has protected you and your clients from bad policy proposals that would have been detrimental to your real estate practice. At the local level, Virginia REALTORS® and HRRA are working together, engaging with the City of Virginia Beach on short-term rental issues.

Our strength as an association, whether at the local, state or national level, is because of you, our members, who represent every community throughout the entire Commonwealth.

That strength is amplified with REALTOR® action in the advocacy sphere. From responding to Calls for Action, to contributing to RPAC, to meeting with policy makers, our collective action makes a big impact.

Recently, two dozen members from HRRA made the trip to Richmond to lobby members of the General Assembly on issues important to our industry. Many of the attendees (pictured in these photos) made the trip for the first time. These opportunities not only educate legislators on our issues, but help our members understand the legislative process and how we can be more effective as an association.

In times of political uncertainty, the consistent, unified REALTOR® Party voice remains a strong advocate for the real estate industry and property rights.

When the State Corporation Commission’s Bureau of Insurance (BOI) in Virginia issued an advisory opinion on settlements, our team sprung into action.

(continued on next page...)
Is it luck, or is it work, that will bring you success in 2022? Although I am Irish, I have never been one to lean on luck.

As we approach another year of rapid change in our industry and the launching of new firms (or, in some cases agents breaking off to follow their dream of owning their own company), in my opinion, those who will see the most success this year are those who are going “back to the basics” in connecting with their sphere and serving them well.

To some degree, everyone has suffered from lack of connection for a couple of years now. As a result, connection is more important than ever.

During the pandemic there has been an increase in podcasts and social media gurus claiming to be real estate experts and attempting to sell us on the latest and greatest tips or tools for success.

I caution you to make sure you are following true experts with a proven track record in real estate.

Naturally, there are some consumers who will prefer the metaverse/super technological, touch-less approach, and, of course, we must be capable of meeting their needs.

Those who consistently focus on true connection, convenience and top-notch service are sure to have a successful year.

Since joining the industry in 1993, I have navigated through many different markets from Southwest Virginia to Hampton Roads and Northeastern North Carolina. I’ve seen many firms come and many go.

Those who truly seek to serve don’t just survive, they thrive!

Here are tips for making 2022 a fantastic year:

• Make it your daily goal to connect with, grow and serve your sphere.
• Be respectful with all co-broke agents.
• We are only as good as our word. (Do what you say you will do.)
• Use emotional intelligence in dealings with agents, clients and the public. Technology often impedes our understanding of one another, so stepping out from behind the keyboard and truly connecting with people is paramount to any broker’s success.
• Offer clear, concise and consistent communication.

I wish each of you good health, happiness and prosperity, and may I leave you with this Irish blessing:

May the road rise up to meet you.
May the wind be always at your back.
May the sun shine warm upon your face.
The rains fall soft upon your fields and until we meet again,
May God hold you in the palm of his hand.
REALTORS® HAVE A HEART VOLUNTEER EVENT
presented by the HRRA Foundation

For more information: HRRA.com/RHAH

Volunteers will primarily do indoor painting of the headquarters building for the nonprofit Edmarc Hospice for Children. Please wear your mask.

Some outdoor work to the grounds may also be requested.

Volunteers will be asked to sign a waiver for HRRA.

Tuesday, April 5

Please arrive at 9:45 a.m. for work to begin at 10 a.m. - 12:30 p.m.

Edmarc Hospice for Children
516 London St.
Portsmouth, VA.

Wear your REALTORS® Have a Heart T-shirt, comfy clothes and closed-toe shoes!

Don't have a REALTORS® Have a Heart shirt? Make sure to note the size when you register.
Is there credibility in a desktop appraisal?

Desktop appraisals are trending this month, and it's no surprise why. While they have been a product that appraisers have offered for quite a while, it has been a rare occurrence to have them ordered on the lending side...until now.

A large portion of an appraisal process is based off four of the five senses (we don't typically utilize taste). Our site observations influence the comparable sales chosen and, ultimately, affect the determination of fair market value.

A desktop appraisal is just how it sounds. It is an appraisal completed from our desktop. We do not enter the property. We don't even drive by it. But we interpret the data presented to us to formulate an opinion of market value.

The big questions are: Can we really gather the data needed to deliver a credible report without ever entering the subject? Does our client have confidence in the findings we are reporting?

During the onset of the pandemic, many appraisers could not enter people's homes. Whether this was due to the seller's discretion or the appraiser's, an inspection of sorts was still needed to verify the home was indeed present, and it was good collateral for the loan.

At that time, we pivoted right along with the assignments requested. Desktops or drive-bys were a regular occurrence. We were scheduling many of our appointments into two separate slots: one to verify the subject and measure the exterior and another to Zoom with the contact as they led us on a remote walkthrough of their home.

Extra time was taken to validate tax records, MLS photos and other streams of data.

Reports on a whole took a bit longer, mostly because gathering adequate and accurate information simply took more time.

Verbiage was added to our disclosures making the intended user keenly aware that we never actually entered the property.

Call it what many think is a post-COVID potential opportunity, Fannie Mae decided that – starting this year – it would adopt certain qualifications that would give the lending institution the ability to order a desktop appraisal.

The thought is that this may decrease the turnaround times on appraisal reports and help to serve more rural areas that many appraisers don't service.

It will be interesting to watch what happens next.

Which lending institutions will be ordering this product? Who will be responsible for giving us the data we need? How will we verify it is credible? What technologies will be available to best assist with the process? What if we determine we cannot verify that the data is accurate?

All are questions to consider, and we are right alongside you guys, popcorn in hand, as the future unfolds.

We'll see you out there! Or maybe just from our desktop.

Christopher Perry  
Chair, Appraisers Council
SECOND-QUARTER 2022 CLASS SCHEDULE

Visit the Alpha College of Real Estate website at alphacollegeofrealestate.com, call 757-427-1740, or log in to your member profile at HRRA.com to see the current course offerings and to register.

Don’t forget that you can register for Alpha classes through your HRRA IMS log-in, too!

• Continuing Education: 8:30 a.m.-5:30 p.m.
  April 14: Required Topics, $60
  April 12: Related Topics (4 Hours each: Contract Pitfalls and Real Estate Pitfalls), $30 each
  May 10: Related Topics (4 Hours each: Contract Pitfalls and Real Estate Pitfalls), $30 each
  May 19: Required Topics, $60
  June 9: Required Topics, $60
  June 7: Related Topics (4 Hours each: Contract Pitfalls and Real Estate Pitfalls), $30 each

• Broker Licensing Brokerage Class (Monday-Friday, 9 a.m.-1 p.m.)
  April 25- 29, 2022  Instructor: Doug Wolfe
  Final Exam, May 2, 9 a.m.

• 8-Hour Broker Management Continuing Education (8:30 a.m.-5:30 p.m.)
  May 12  Instructor: Cliff Wells

• Principles of Real Estate 3-Week Classes (Monday-Friday, 9 a.m.-1:15 p.m.)
  April 4-25 (no class April 22)  Instructor: Lisa Moore
  May 9-31 (no class May 27 or 30)  Instructor: Lisa Moore
  June 6-27 (no class June 24)  Instructor: Lisa Moore

• Eight-Week Principles of Real Estate (Tuesday and Thursday, 6:15-10:30 p.m.)
  May 10 - June 28  Instructor: Jim Williams
  The cost for Principles classes is $350 plus $58.30 for the textbook. *Students who take Principles and are recommended by an agent receive $10 off their book.

• Proctored Exams ($50 fee may apply) will be offered on the following dates:
  April 13 at 1 p.m.  April 22 at 9 a.m.
  May 18 at 1 p.m.  May 27 at 9 a.m.
  June 22 at 1 p.m.  June 24 at 9 a.m.
Hello, my fellow REALTORS® and Affiliates. I am thrilled to serve once again as the chair of our Professional Standards Committee and happy to have this privilege to write my first article for 2022 about one of my most favorite subjects: Professional Standards (of course!).

The theme for our March issue is “Feeling lucky? You get out of it what you put into it.”

What? Stop! Those of you who know me probably realize that I do not believe in luck! And many people feel success isn’t about luck at all but rather hard work.

Likewise, I believe that you get out what you put in. Furthermore, I firmly believe that when you set good and reasonable goals and work hard to achieve them – even if you fail to obtain all of them – you will still be on track.

Because this article should be all about Professional Standards, and this is the first article for 2022, the intent is to have some fun while sharing information with you.

Therefore, here are a few quotes and sayings that can/may have a direct connection to you, your business and the Code of Ethics:

- Professionals can give people a sense of security.
- Be honest and committed to your profession.
- Being brilliant is more important than having professional credentials.
- You want your work to speak for itself. “Professional is not a label you give yourself; it’s a description you hope others will apply to you.” – David Maister
- Professionals do their job well regardless of circumstances. “A professional is a person who can do his job when he doesn’t feel like it; an amateur is one who can’t when he does feel like it.” – James Agate
- Strive for excellence and NOT just for professionalism.
- It’s always the most professional people who get the most.

- Do your best and money will automatically come. “Believe passionately in what you do and never knowingly compromise your standards and values. Act like a true professional, aiming for true excellence, and the money will follow.” – David Maister
- It’s more important to retain relationships than to maintain professionalism.
- A professional person is self-confident and stands up for their beliefs.
- Professionalism implies total commitment to the task at hand. “The essence of professionalism is the focus upon the work and its demands, while we are doing it, to the exclusion of all else.” – Steven Pressfield
- A true professional gets his work done against all odds. “Without professionalism, I’d be an amateur, and the clients I want don’t hire amateurs.” – David Airey
- A true professional knows how to be fair to everyone. “Fairness is not an attitude. It’s a professional skill that must be developed and exercised.” – Brit Hume
- “Being your own person and standing for what you believe is a critical aspect of a good professional life.” – Patrick Pichette
- Be proactive in the pursuit of professional growth! “A passive approach to professional growth will leave you by the wayside.” – Tom Peter
- Professional people have nothing to fear (definitely not the Code of Ethics).
- “REALTORS® should dedicate themselves, and for which they should be diligent in preparing themselves.” – Preamble

After reviewing those 17 points of Professional Standards, what do you think?

Do you have your own standards? Please reflect on these words found in our Preamble: “The term REALTOR® has come to connote competency, fairness,
How often do you tell your clients “I’m so lucky to have you as my client!” But do your clients believe that to be true about you?

If they do, you’ll be seeing it in your business as repeat and referral business!

One of the biggest challenges busy real estate agents have been consistent follow up. We all know just how valuable this one skill set is in growing our business exponentially, so why don’t we do it? Most of the agents I speak with they don’t have an automated system.

For many agents, the age-old “pop-by” methodology is used to maintain top-of-mind awareness through personal connection. The time and energy necessary to run around town just doesn’t make much sense in the 21st century since there are more efficient and effective ways to achieve top-of-mind awareness.

I love the phrase “Work smarter, not harder.” It’s what I have strived to live by in my own business. One of the BEST ways to generate leads in your business is to simply let your clients know how much you care and that they really are the heartbeat of your business.

In today’s world our clients, more than ever, want to know we value them and their business. If you are not telling your clients that often enough, you will lose their business and, worst yet, you are sending them to your competition.

Put the luck of the Irish on your side by using this rule of thumb in marketing: Express your gratitude and appreciation at least once a quarter. That means all of your clients! To supercharge your business efforts, take action every month or every other month.

Celebrating your clients’ birthdays and half birthdays is pure magic. I’ve had clients call me with tears of joy that I took the time to celebrate them on their special day. Celebrate the anniversary of doing business with them for your sellers or celebrating the home anniversary with your buyers.

Remember, the more they hear gratitude from you, the greater their loyalty to you. Did you know that it cost 10 times more to gain a new client than it does to keep your existing clients?

These few actions can be your pot of GOLD. Be strategic in spending your green, and watch the green come flowing back to you. It’s known as the law of reciprocity in action.

Put the luck of the Irish on your side by using this rule of thumb in marketing: Express your gratitude and appreciation at least once a quarter. That means all of your clients! To supercharge your business

Put the luck of the Irish on your side by using this rule of thumb in marketing: Express your gratitude and appreciation at least once a quarter. That means all of your clients! To supercharge your business

and high integrity resulting from adherence to a lofty ideal of moral conduct in business relations. No inducement of profit and no instruction from clients ever can justify departure from this ideal.”

And That’s Who We R as REALTORS®! The purpose was to have a little fun while considering some valuable keys of professional standards in the life as a REALTOR®.

As such, each one of us can work and live by the Code of Ethics. It promotes a higher standard, protects, and safeguard us as we strive to “Do the Right” thing, consistently providing the BEST service to our clients, customers, and our fellow REALTORS® and Affiliates. Thank you for the read!
It’s a tough market for buyers! We have all felt the pinch and struggles that come with our buyers not finding the right home or being outbid.

Buyers used to ask sellers for concessions and repairs on a home. In the past it wasn’t uncommon for a buyer to request a seller to replace a dated HVAC or water heater during a home inspection.

Nowadays, buyers are usually limited to informational purposes only on inspections and are forced to take on the expense of aging systems themselves.

In these situations, what can a buyer do to help improve the home? They may want to consider an Energy Efficient Mortgage (EEM), or what is also referred to as a “green mortgage.” These mortgages give buyers an affordable way to finance in the cost of energy-efficient improvements. The most common of these EEM improvements are HVAC systems, water heaters, insulation and windows.

This is a great way to absorb the cost of a major system replacement in the loan. EEM loans are available for all loan types, including VA, FHA and Conventional. The best part is the work is completed after closing, so it will have no impact on the seller.

With Freddie Mac’s Green Choice, a buyer can finance the cost of improvements up to 15% of the “as-completed” value of the home. VA allows improvements up to $3,000 without any additional documentation of energy effectiveness of than an Energy Star-rated item. However, you can go up to $6,000 in improvements if the energy savings is offset by the increased financed cost.

FHA states that you can finance up to the amount determined by the home-energy audit report completed on the home based on the cost effectiveness of the improvements.

Each of these programs could offer a more creative way for home buyers to make improvements to a home without the need for traditional seller assistance. Keep in mind that any systems replaced must be replacing a functional system.

With the cost of energy pricing rising, these fundamental improvements could have lasting savings for our buyers and improve the marketability of their home at the time of a future sale. We also don’t want to rule out the possibility of renovation loans for our buyers as well. With inventory at an all time low, buyer have less options to choose from.

A fixer upper may be the solution over the “pretty home” getting 10-plus offers. With a streamlined reno loan, a buyer can make cosmetic improvements, and the loan process doesn’t need to be extended for additional inspections. All work is completed after the home is closed and doesn’t impact the seller.

With this challenging market, we must provide all options to buyers. An EEM loan or a renovation loan may not be a silver bullet, but it could allow a buyer who can’t compete with high-dollar bids to consider homes that need TLC, and perhaps there is less competition at offer time.

Carrie Williams
Chair, Affiliates Council
Thank You to our 2022 HRRA Partners

GOLD

TOWNEBANK MORTGAGE

SILVER

OVM FINANCIAL
tg titlequest

BRONZE

DRAGAS COMPANIES
PROSPER INSURANCE
RGHL REALTY GROUP HOME LOANS
REIN REAL ESTATE INFORMATION NETWORK INC.
SOUTHERN TRUST MORTGAGE

COPPER

Atlantic Bay
CALIBER HOME LOANS
FAIRWAY
Fulton Mortgage Company
HANGER LAW
OLD REPUBLIC HOME PROTECTION
WELLS FARGO

AMBASSADOR

AAFMAA
C&F Mortgage Corporation
CinCh
CMS MORTGAGE
Dollar Bank
loanDepot
newamERICAN
Title Concepts
United Atlantic Mortgage Corp of Virginia
us bank
VA WHOLESALE MORTGAGE
There is no question I am an oddball. But I’ve come to embrace that. For instance, the thing I love most about my job is math. Yes, that subject you hated in school and causes you to still struggle in figuring out how much to tip (take your total, move the decimal the left, and double that number).

But being a lender, my job is nearly completely math. How much is a mortgage payment? Simple! It’s:

\[ \frac{(r/n)(1+r/n)(t*n)}{(1+r/n)(t*n)-1} - P \times \left(\frac{r}{n}\right) \]

OK, so that one may not be so easy, but at its core it is a formula that depends on rate, term, and amount borrowed. Let’s look at an easier one:

Maximum mortgage payment = (Proposed Housing Payment + Current Debt) / (Monthly Income * 45%)

Once we know the maximum mortgage payment, we can work backwards to figure out the maximum sales price. 99% of my job is doing that simple formula. That’s basically it.

But such a simple equation allows me to do all sorts of other calculations.

Want to figure out much house you can buy keeping around a certain monthly payment? I can do that for you. If you put more down payment, how much more can you afford? If you pay off debt, how does that affect your qualification? What is the return on investment when you buy down the rate with points?

What about going with that broker who has a lower rate but a higher fees?

All these answers are not visceral judgment calls made by me – they’re math equations that have definitive, empirical answers.

Let’s take a guy who makes $55,000 annually and buys a new car. That’s fine, but for every $100 that car payment is, his income needs to increase $2,667 annually to keep the same level of approval. Must be nice to just ask your boss for a 5% raise. Or, more likely, for every $100 in payment, his approval is going to decrease by about $15,000.

What if he sits on the fence and rates go from 4% to 4.5%? That $300,000 approval is now sitting at an approval of closer to $287,000 because his payment increased $86.

REALTORS®, I am glad you do the job you do because negotiating closing costs and haggling over minor repairs sounds dreadful to me. I also understand that finding that new house with the updated kitchen and bath with dual shower heads is sexy.

But what I enjoy most about my job is that it is black and white. Either it fits the formula or it doesn’t.

Sure, we can tweak things like lender-paid mortgage insurance, buying down the rate, or paying off debt. But at the end of the day, when I tell people that waiting is only going to make them pay more for the same house or reduce the amount of house they can buy, I’m not trying to be a salesperson or a jerk. I am telling them that because the math says so.
PMLC, DEI team up for February forum

Two is better than one! That is, when it’s HRRA’s councils and committees delivering need-to-know info. HRRA’s Property Management & Leasing Council (PMLC) and Diversity, Equity & Inclusion Committee teamed up for a joint forum in February on “Renters Application Process: Local & International” with PMLC moderator Phil Kazmierczak as presenter addressing the full house. Plenty of Q&A followed. Thanks to Fulton Mortgage and Hanger Law for sponsoring the event. PMLC’s next forum will address “Best Practices” and is set for 11 a.m. March 15 at HRRA. Register now at HRRA.com/PMLC. Remember, property managers must attend three PMLC forums in the calendar year to qualify for the Distinguished Property Manager Award through the Circle of Excellencesm. – Victoria Hecht, Vice President of Communications, Public Relations and Media Relations
Did you know that, as of Oct. 1, the National Flood Insurance Program (part of the Federal Emergency Management Agency, or FEMA), has completely overhauled and updated its rating system, which has resulted in more affordable rates for those risks that qualify?

The process of getting a flood insurance policy through the National Flood Insurance Program (NFIP) is much easier than it has been in the past.

The new methodology utilized by the rating system incorporates increased technological advances and mapping software that will determine a property's full flood risk and potential exposure to flooding.

As David Maurstad, the NFIP senior executive said, “The NFIP’s new rating methodology is long overdue since it hasn’t been updated in more than 40 years. Now is the right time to modernize how risk is identified, priced and communicated. By doing so we empower policyholders to make informed decisions to protect their homes and businesses from life-changing flooding events that will strike in the months and years ahead due to climate change.”

Here in Hampton Roads, everyone lives in a flood zone. If you are purchasing a home in a special flood hazard area, your lender may require that your purchase flood insurance. Flood zones have been determined by historical flood data and rates are higher for those home located in areas that are more prone to flooding.

The process of getting a flood insurance policy in the past could be costly.

If you were purchasing a home that was built prior to Dec. 31, 1974 (pre-firm...prior to the initial Flood Insurance Rate Map), an elevation certificate was not required for quoting and/or purchasing a flood policy. However, you may not have been getting the best rate available to you because your rate would not include any elevated dwelling information that could have been beneficial in the rate.

If you were purchasing a home built after Dec. 31, 1974, an elevation certificate would be required to complete a quote for flood insurance. Elevation certificates could cost upwards of $70, depending on how quickly you needed the certificate.

For those home located in Special Flood Hazard Areas where they have an increased premium due to the risk of flood, there are a few things that can be done to help reduce the risk of flood damage and save significantly on flood insurance premiums.

By working with a mitigation company, a homeowner can lower their flood premium by elevating your home’s lowest floor above the Base Flood Elevation. Another is by having flood vents installed in the foundation walls, garages and other enclosed areas, allowing water to flow through and drain out. All of these are factors that affect the premium for a flood insurance policy.

With flooding being the No. 1 natural disaster in the United States, it is important that homeowners take acquiring flood insurance into consideration when purchasing their home, even if it is not required by the lender.

While discussing insurance with customers, it is always vital that the home buyer is aware of what is and what is not covered since your standard home insurance plan does not cover flood damage. (This could come as a shock to some.)

The advancements that FEMA has made to the National Flood Insurance Programs quoting platform and rating system provides for a more equitable distribution of premiums based on risk and location.
Has the Virginia Bureau of Insurance just unwittingly appointed title insurance agencies as the czars of residential real estate closings in Virginia? That is the gist of the numerous questions and comments generated by Administrative Letter 2022-01 (the “Letter”), issued by the Bureau of Insurance (the “Bureau”) on Feb. 4, 2022.

The Letter addresses the practice of “split settlement,” meaning the division of escrow, closing or settlement services in a residential real estate transaction between two or more settlement agents. The letter notifies the title insurance companies and settlement agents regulated by the Bureau that the Bureau interprets the applicable Virginia laws and regulations as prohibiting split settlements.

As to the question of whether title companies and agents now control residential real estate settlements, the answer is probably not, but an examination of the Bureau’s Letter makes it clear how the Letter might create that impression.

In the Letter, the Bureau refers frequently to the Real Estate Settlements Act (RES) and the Real Estate Settlement Agents Act (RESA), both of which appear in Title 55.1 of the Code of Virginia. The RES and the RESA apply to residential rather than commercial settlements.

Under the RESA, properly licensed title insurance companies and properly licensed title insurance agents are two of six categories of businesses and individuals that are authorized to act as real estate settlement agents in Virginia. The other four authorized settlement agents are licensed attorneys, licensed real estate brokers, financial institutions authorized to do business in Virginia, and subsidiaries or affiliates of authorized financial institutions.

The RESA authorizes settlement agents to perform escrow, closing or settlement services (the “ECS Services”), meaning the administrative and clerical services required to carry out the terms of contracts affecting real estate.

Specifically, the ECS Services include: (1) placing orders for title insurance; (2) receiving and issuing receipts for money received from the parties; (3) ordering loan checks and payoffs; (4) ordering surveys and inspections; (5) preparing settlement statements or closing disclosures; (6) determining that all closing documents conform to the parties’ contract requirements; (7) setting the closing appointment; (8) following up with the parties to ensure that the transaction progresses to closing; (9) ascertaining that the lenders’ instructions have been satisfied; (10) conducting a closing conference at which the documents are executed; (11) receiving and disbursing funds; (12) completing form documents and instruments selected by and in accordance with the instructions of the parties through the transaction; (13) handling or arranging for the recording of documents; (14) sending recorded documents to the lender; (15) sending the recorded deed and the title policy to the buyer; and, (16) reporting federal income tax information for the real estate sale to the IRS.

(continued on next page...)
In a split settlement, according to the Letter, ECS Services are shared or divided between two or more individuals or entities, each selected by the buyer or the seller and each acting or labeled as a settlement agent.

The Letter provides examples of split settlements and maintains that the settlement agent must perform, or at least oversee, all of the ECS Services in a fiduciary capacity and remains ultimately responsible for the performance of the ECS Services.

It also notes that numerous sections of both the RES and the RESA refer to the term “settlement agent” in the singular, not the plural. The Letter thus concludes that the RES and the RESA require that each residential real estate transaction have a single settlement agent, chosen by the buyer.

The settlement agent may retain or engage other individuals or entities to assist with performing certain ECS Services but cannot transfer or delegate the settlement agent’s fiduciary responsibility for the ECS Services. That conclusion rests, however, on inaccurate examples of split settlements and a questionable expansion of a settlement agent’s authority and fiduciary responsibilities.

In the examples of split settlements given in the Letter, the Bureau states that one of the tasks a buyer’s settlement agent will perform is researching the title. Remember that under the RESA, ECS Services are administrative and clerical in nature. The RESA tasks the agent only with “placing orders for title insurance,” not searching the title. Searching the title is not administrative or clerical; it is a substantive service that determines whether the buyer actually gets the title the buyer has bargained for.

Another example cites preparation of the deed as a service that might be performed by a settlement agent for the seller in a transaction. Preparing the deed is the practice of law and can only be done by a properly licensed attorney, except in very limited circumstances (which do not include preparation by a lay settlement agent).

By using these faulty examples to illustrate services performed by settlement agents, the Letter gives the impression that settlement agents regulated by the Bureau can stray “outside their lane” and perform duties reserved to other professionals, so long as only one settlement agent appears in each transaction.

In addition to providing flawed examples of typical settlement agent tasks, the Letter assumes that settlement agents bear fiduciary responsibilities that the RESA does not expressly place on them. In the heart of its analysis, the Letter discusses the requirements of Section 55.1-1008(A) of the RESA, which states that “[a]ll funds deposited with the settlement agent in connection with an escrow, settlement, or closing shall be handled in a fiduciary capacity and submitted for collection to or deposited in a separate fiduciary trust account.”

In the residential closing industry, that section is almost universally interpreted to mean that a settlement agent has a fiduciary responsibility for the proper receipt and disbursement of funds in a real estate transaction and cannot split that responsibility with any other participant in the transaction, including the seller’s attorney.

The Letter reinforces that interpretation but goes further by assuming that a fiduciary duty applies to all of the ECS Services, without citing any statute, regulation or case law to support that assumption. The two references to the word “fiduciary” in the section quoted above are the only mentions of that word in the RESA, and the plain language of that section pertains to receiving and disbursing funds, which is only one of the 16 ECS Services listed in the RESA.

Nevertheless, the Bureau seems to take it for granted that fiduciary responsibility also applies to the other 15 ECS Services.

It states that “[w]hile the Code does not prohibit the settlement agent from retaining or engaging other...
individuals or entities to assist with performing certain administrative components of the settlement transaction, it is ultimately the settlement agent, as identified by the buyer, who must perform all of the settlement services prescribed by the Code,” and “[i]t is the Bureau’s position, therefore, that the title settlement agent’s fiduciary responsibility cannot be transferred, delegated or substituted, and that there can only be one settlement agent involved in the settlement or closing.”

In other words, because the settlement agent has a fiduciary responsibility to ensure that all of the ECS Services (not just handling funds) are performed properly, the settlement agent must have the authority to engage or retain and oversee the other individuals and entities assisting with the settlement process.

If the Bureau is correct that a settlement agent bears such expansive fiduciary responsibility, then the authority to engage or retain and oversee individuals or companies that provide ECS Services may be a settlement agent’s best (if not only) chance to protect itself against liability for mistakes made by those other providers.

The problem is, the prospect of being engaged or retained and overseen by a Bureau-regulated settlement agent raises significant questions and concerns among other participants in the settlement process, such as who they actually work for in providing their portion of the ECS Services.

It is also questionable whether Bureau-regulated settlement agents want the responsibility of engaging, retaining and overseeing the work of other participants in the process, as opposed to simply collecting and verifying the accuracy of the ECS Services supplied by providers engaged by the buyer or the seller.

The Bureau only regulates settlement agents that are title companies or title agents. The Letter thus does not bind the other four categories of settlement agent listed in the RESA. Still, all six categories of settlement agent have expressed concern over the contents of the Letter.

A number of title agencies already have asked the Bureau for clarification of the Letter. The Virginia State Bar has yet to take a position on the Letter but intends to post frequently asked questions and responses on its real estate settlements page to address any impact of the Letter on lawyers’ ethical responsibilities in residential closings. Virginia REALTORS® already is pursuing both administrative and legislative clarifications and amendments of some aspects of the Letter.

Perhaps the solution to split settlement problems can be found in the RESA itself. Section 55.1-1001 of the RESA, which the Letter does not discuss, expressly allows a real estate licensee to perform ECS Services to facilitate the settlement of a transaction in which the licensee is involved so long as the licensee is not named as the settlement agent on the settlement statement or closing disclosure and the licensee is otherwise not prohibited from performing such services by law or regulation.

Adopting the model of Section 55.1-1001 not just for real estate licensees but for other participants in the residential closing process would allow other participants to perform ECS Services but not allow them to identify themselves as settlement agents or receive fees for acting as settlement agents, thus preserving the concept that each closing has only one settlement agent responsible for coordinating the ECS Services.

It could also relieve the single settlement agent of fiduciary responsibility for the ECS Services performed by other participants, while retaining the current mandate that the single settlement agent alone has the fiduciary responsibility for the receipt and disbursement of funds and may not delegate it to the seller’s lawyer or anyone else.

Adoption of that model could be a simple, elegant resolution of the issues posed by split settlements and the Letter.
Forum hot topic draws standing-room-only audience

Split settlement? What split settlement letter? (If your curiosity is piqued and you don’t already know, read attorney John Faber’s Legal Corner column on page 38 for all the details!) February’s REALTOR®/Lawyer Forum featuring attorney Faber for an exploration of the SCC Split Settlement Ruling drew a stand-room-only audience and lots of Q&A. Attendees also heard about the exciting new HRRA Candidate Institute from Chairman of the Board Barbara Sgueglia. Learn more and apply at hrra.com/CI. Thanks to RPAC for the reminder about the importance of REALTOR® advocacy and to event sponsors Atlantic Bay Mortgage Group and Proper Insurance. – Victoria Hecht, Vice President of Communications, Public Relations and Media Relations
Hello, spring! The best way to welcome in the spring season is by giving your home a warm-weather refresh. Start by deep cleaning and have everything tidy and clutter-free. Spruce up your living spaces with pastel accents, fresh-cut flowers and cheery spring colors.

To have a lighter, brighter space be sure to wash all the windows inside and out. Change the look of your living room or bedroom by changing out some pillows and throws to freshen up the look with color. Rearrange the furniture, making sure you have good traffic flow.

In the bedroom and bathrooms, nothing looks cleaner and fresher than white bedding, towels and shower curtains.

If your home’s curb appeal makes a great first impression, then the front entry is the focal point of its curb appeal.

Make a statement by giving your front door a fresh coat of paint. Consider a navy blue, yellow or a coral color. Add a wreath that matches your style and a new welcome mat. Think about replacing light fixtures and adding new house numbers to maximize the impact.

Placing containers of flowers near the front entry is an easy way to add a dose of eye-catching color. You can buy ready-made containers from the garden centers or create your own using a variety of size and shape containers to add interest.

Also, add new mulch to restore the color that was taken away from sunlight and harsh winter weather.

Spring is a wonderful time to enjoy the great outdoors, so why not decorate your outdoor spaces to celebrate the season? Get inspired and plan your outdoor living spaces to be inviting and relaxing.

To infuse spring in your front porch or back patio, use fresh pastel hues such as yellow, green, pink, blue and purples to help brighten up your outdoor furniture. Add greenery and pots of flowers here, too, to bring fresh spring vibes to your outdoor spaces.

Goodbye, winter blues. Hello, spring!
As a mortgage banker, I understand how difficult it can be to market yourself. Knowing the right things to say and how to say them isn’t always easy.

For example, what services will resonate so much with potential or former clients that they’ll want to pick up the phone and give you a call? What social media posts will put forth the image you want to share with the rest of the world?

As real estate professionals, our goal in marketing ourselves is to help people make a positive change in their lives by purchasing (or selling) a home. For my two cents, I believe the best way to do this is simply to tell your truth.

In other words, when you market yourself, shouldn’t it represent your “true self?” Step into the client’s shoes. Don’t you want to work with someone who comes across as authentic and transparent?

Don’t lose the human aspect behind the printed words or images blinking on the screen.

So how do you do this? Let’s look at three easy but effective ways you can market with a uniquely personalized touch.

First, use social media to your advantage. Millions of Americans spend hours upon hours on social media sites like Twitter and Instagram, and your local homebuyers are no exception.

In addition to the homes you promote, don’t forget to market yourself and your experience. Try posting educational tips, videos, or relatable images to your page to catch people’s attention. You’re not just a one-dimensional real estate agent. You love to travel, you love dogs, you love curling…it doesn’t matter!

Post about the topics you’re passionate about. Future clients will pick up on how much you love your work.

Second, try sending out truly personalized postcards around holidays or other special times in your clients’ lives. Whether it be to past, present or potential clients, make sure they know you’re always thinking of them.

Go beyond the typical “Happy Holidays!” greeting and try your hand at writing your own personalized message. For inspiration, maybe include a holiday-themed picture of you and your family to attach a welcoming and familiar face to your words.

Finally, don’t be afraid to send out targeted emails marketing yourself and your services. Email is a great way to speak to a specific group of people as opposed to a general audience. So, you can speak directly to past clients, buyers, and sellers to share information that applies specifically to their situations.

Additionally, you can provide links that will send customers right to your website. If you’re tight on time or resources, talk to your lender about teaming up to co-brand on marketing efforts.

Marketing is an everchanging art. The greatest method for turning leads into lifelong clients is different for everyone, but one thing is always the same. People want to work with an agent they can relate to, so remember, you are always your best marketing content.

Matthew J. Kirk, CMA, NMLS #947887
Senior Mortgage Banker, Atlantic Bay Mortgage Group
St. Patrick’s Day celebration: Is the luck of a leprechaun on your side? 

What do safety and St. Patrick’s Day have in common? Luck! Consider yourself lucky if you have had the opportunity of attending a one-hour accredited REALTOR® safety presentation. I find that most agents have no idea what to do if confronted while showing properties or holding open houses, nor do most know the best protocol to follow when meeting with a new prospective buyer or seller.

Unfortunately, what you do not yet know is what actions you may be taking that could cost you your life. Let’s use a traffic light’s colors for this personal-safety analogy. Red means “Stop. Do not proceed forward. Danger!”

If, as an agent, your intuition about a situation says, “Something doesn’t feel right. Do not proceed forward,” heed it.

Yellow means “act with caution and do your research first before you jump in the car to meet a prospective client.”

And, lastly, green means, “You have followed the safety protocols when taking on a new client.”

What does that actually look like? That means you have done a background check had them meet you at your office, have their pre-qual letter in hand, plus a copy of their ID, license plate number, description of vehicle and registration.

Remember, this is company policy if asked. If they object, that is indeed a red flag. Beware.

You may think, “Wow, I don’t have time to do that!” However, you cannot afford NOT to complete these recommended steps for your own safety. This is your life we are talking about!

I know most individuals have the belief that “nothing will happen to me.” Here is the problem: You don’t get a second chance in a potentially life-threatening situation. Sadly, most agents don’t have the resources or tools before they are placed in a dangerous situation.

An agent shared with me in my February presentation at HRRA that she had a call on a listing from a neighbor who said the front door was wide open. So, she threw on her jeans, jumped in the car and preceded to the location. However, midway there she asked herself, “What am I doing?” She called police and waited for them to arrive. She showed the officer the call and location it had come from by doing a little research. The officer said he would check it out once she had left.

So, what could have been a dangerous outcome for that agent was thwarted when she stopped, proceeded with caution and did some research first. She was lucky. That could have been a very different outcome. Please, pay attention to the red flags. They are there to warn you! Be aware of your surrounding at all times!

Recently, a women was stabbed 40 times after walking home to her apartment in the early-morning hours. This guy was following her down the street, went into her apartment complex and up the stairs to her apartment. It was all caught on camera without her ever acknowledging he was right behind her.

Most victims will say, “They came out of nowhere!” Well, no they didn’t. They were watching for that quick, easy, low-risk target that happened to be you.

You may have experienced an incredible lucky production year. Congratulations! When it comes to your personal safety, however, luck doesn’t really play a key role. It’s more about your readiness and preparedness to take personal responsibility now for your safety and that of your family.

My desire is to educate REALTORS® so you have the strategies in place and the best possible tools to protect yourselves. Being proactive an empowered is what gives you confidence and assertiveness to stand your ground and not live in fear of what could happen to you. 🎩
Update on RESPA Section 8 highlights Owners/Managers breakfast

That’s the way to start the HRRA Owners/Managers Council year! Attendees at February’s council breakfast explored “Update on RESPA Section 8,” presented by attorney J.P. Maguire Boyd Jr. with Williams Mullen. RESPA Section 8’s points, including prohibitions as they relate to “kickbacks for referrals of settlement services involving federally related mortgage loans,” splits and exempted payments, prompted plenty of engaging Q&A. Thanks to Cinch Home Services and Dragas Companies for sponsoring the breakfast gathering. – Victoria Hecht, Vice President of Communications, Public Relations and Media Relations

serve in regulatory positions (think planning and zoning boards), to serve on school boards, to serve on city councils, to serve on community boards, to have a greater REALTOR® voice.

Even if you don’t plan on ever running for any type of public office the learning tools and skill sets (particularly negotiation) will be invaluable!

The program kicks off with DISC training and, later in the year, media training, which is an asset to any REALTOR®. This experience promises a depth of experience in leadership and self-awareness. The tuition is $1,000, but full scholarships are available. To learn more about the program, to apply for a spot in the institute, or to apply for a scholarship, please visit www.hrra.com/CI.
With the spring-cleaning season upon us, you might be noticing some of those unwanted stains from your favorite merlot or cabernet sauvignon after what seemed like a long winter. Here are a few tips for treating and removing red wine stains from surfaces of all sorts – from your favorite shirt to your living room sofa.

How to remove wine stains from carpet
If someone manages to drop their glass of red or kick someone else’s off the coffee table and onto your carpet, begin with dabbing the stain with a clean paper towel. Do not rub the stain, as this will further spread and deepen the liquid.
1. Shake some salt onto the stain to soak up extra liquid.
2. Pour a little bit of cool water onto the area to dilute the stain, and keep blotting with fresh paper towels. If the stain is a few hours old or more, use hot water instead of cool for diluting, and skip the salt.
3. Once you can no longer remove any red from the carpet with just water, create a paste with water and baking soda. Use a 3-to-1 ratio of baking soda to water, and apply directly to the stain.
4. Vacuum up the paste once it’s dry.
5. Apply a carpet stain remover if red still remains, and wait until that dries to vacuum.
6. If this method fails to remove the stain entirely, use an Oxi cleaner and soak the stain for 20 minutes before blotting it away.

How to remove wine stains from clothing
1. Try not to panic when you spill wine over your favorite blouse or new white pants. There are several ways to remove red wine stains from your clothes, so try a few of these methods and your styles will be saved one way or another!
2. Pull the cloth tight before applying any methods.
3. If the stain is fresh, use salt to soak up some of the liquid.
4. Apply boiling water and blot the stain before using stain removers or soap.
5. If water doesn’t work, use a combination of club soda and white vinegar to remove the remaining red.
6. If you have an Oxi cleaner, blot this onto the remaining stain and let it sit for 20 minutes before blotting it away.
7. Dishwashing soap and hydrogen peroxide act as a substitute for Oxi cleaner. Use a 3-to-1 ratio of hydrogen peroxide to dish soap and soak the stain for 20 minutes. Then blot before putting the clothing in the washing machine.
8. As a last resort for white clothing, use bleach to remove the stain.

Wine glass rims can leave stubborn stains on your granite countertops, and big spills are just as common on these stable surfaces. Using soap and water to scrub out the stain may help with removing any initial layers, but you may realize a need for a stronger solution this time.

Removing wine stains from the couch
If your couch’s fabric is porous and your red wine seems to seep into it after a spill, you can follow similar procedures as above when removing stains from your clothing. Immediately after a spill, pull your couch fabric taught if possible.

Then, use the same salt method to soak up extra (continued on next page...)
1. In a small bowl, combine 2 tablespoons of baking soda with 1 tablespoon of hydrogen peroxide, and plastic wrap. To remove red wine stains from your countertop, you’ll need a stronger solution this time.

To remove any initial layers, but you may realize a need for a stronger solution this time.

To remove red wine stains from your countertop, you’ll need baking soda, hydrogen peroxide, and plastic wrap.

1. In a small bowl, combine 2 tablespoons of baking soda with 1 teaspoon of hydrogen peroxide. Mix these together to form a paste.
2. Cover your stains with a thick layer of the paste, then cover the areas with plastic wrap.
3. Let the plastic wrap sit for 24 hours.
4. Remove the plastic wrap and wipe away the paste with soap and warm water.
5. Wipe everything clean with a dry cloth.

We are incredibly lucky to have built an incredible team of staff and for the visionary leadership of Dr. Kennedy. As we work to ELEVATE in 2022, stay tuned for many exciting resources and opportunities as HRRA helps its members to be even more “lucky.”

Please make time to pop by and thank our staff for all they do when you can. They really work hard for us, and each one cares deeply about the success of our members and our organization. Servant leadership is the REALTOR® way: That’s Who We R.

As always, I feel lucky and remain thankful for the opportunity to serve as your Chairman of the Board in 2022.

I will leave for you to ponder the words of President Thomas Jefferson: “I’m a great believer in luck, and I find the harder I work the more I have of it.” It’s truly an honor and a privilege to serve you and the REALTOR® organization, which I hold so dear to my heart. Let’s make 2022 full of luck for us all! ☮️

We are incredibly lucky to have built an incredible team of staff and for the visionary leadership of Dr. Kennedy. As we work to ELEVATE in 2022, stay tuned for many exciting resources and opportunities as HRRA helps its members to be even more “lucky.”

Please make time to pop by and thank our staff for all they do when you can. They really work hard for us, and each one cares deeply about the success of our members and our organization. Servant leadership is the REALTOR® way: That’s Who We R.

As always, I feel lucky and remain thankful for the opportunity to serve as your Chairman of the Board in 2022.

I will leave for you to ponder the words of President Thomas Jefferson: “I’m a great believer in luck, and I find the harder I work the more I have of it.” It’s truly an honor and a privilege to serve you and the REALTOR® organization, which I hold so dear to my heart. Let’s make 2022 full of luck for us all! ☮️

We are incredibly lucky to have built an incredible team of staff and for the visionary leadership of Dr. Kennedy. As we work to ELEVATE in 2022, stay tuned for many exciting resources and opportunities as HRRA helps its members to be even more “lucky.”

Please make time to pop by and thank our staff for all they do when you can. They really work hard for us, and each one cares deeply about the success of our members and our organization. Servant leadership is the REALTOR® way: That’s Who We R.

As always, I feel lucky and remain thankful for the opportunity to serve as your Chairman of the Board in 2022.

I will leave for you to ponder the words of President Thomas Jefferson: “I’m a great believer in luck, and I find the harder I work the more I have of it.” It’s truly an honor and a privilege to serve you and the REALTOR® organization, which I hold so dear to my heart. Let’s make 2022 full of luck for us all! ☮️

Barbara Gatewood Szczygiel
2022 HRRA CHAIRMAN OF THE BOARD

Tackle your stains like a hero. If you encounter a few red wine spills here and there, don’t be afraid to be the hero and tackle them as soon as possible! I hope these few tips will help you feel confident while you clean, with or without a cape. Cheers!

(From the Chair, continued from page 3)
Earn your Sellers Representative Specialist (SRS) Designation
Now recognized by the National Association of REALTORS®

achieve more WITH YOUR SRS

The SRS designation is the premier credential in seller representation. It is designed to elevate professional standards and enhance personal performance.

Register today at www.hrra.com/SRS

WHAT TO EXPECT

▷ Increase your listings and grow your business
▷ Demonstrate and communicate your value package
▷ Learn tools and techniques to provide services that sellers want and need

Early Bird Pricing-$225
(through May 5)

Why Choose SRS?

New agents and top producers from all over the US and Canada say this course exceeded expectations and provided them with cutting edge tips that leave their competition in the dust.

Featuring nationally renowned instructor

Adorna Carroll, DSA
ABR/M, CRB, C-RETS, RENE, GRI, SRES, PSA, SFR, ePRO
G
eographic farming used to mean only direct
mail and in-person prospecting, but now it
refers to all your channels within a specific
territory, including email, social channels to connect
yourself with specific homeowners on a regular basis,
and establish you as the go-to local real estate expert.

“Planting seeds” with consistently beneficial
direct mail and tending to your “farm” with follow-up
calls and events will help you reap the rewards of
customer and brand loyalty. It often takes
seven or more “touches” (contacts
with a potential customer) to
make a connection.

In real estate, it can take
even longer, but it can pay
huge dividends.

Getting listings with
direct mail is easier than
many real estate agents
think. Direct mail can be a
formidable weapon in a savvy
agent’s arsenal and consistently
outperforms all digital marketing
channels by nearly an astounding 600%
percent, according to the recently published
Direct Marketing Association Report.

Direct mail can also significantly increase
the effectiveness of other marketing – with this
powerful combination leading to more listings, sales,
and commissions.

Content is key

Delivering nothing but “Just Sold,” “Just Listed”
or other postcards may not only prove ineffective,
but it may reflect poorly on your service. Attracting
listings is not only about showcasing your expertise,
but also about showing homeowners that you are part
of the community.

Publishing a local direct mail publication, instead
of a postcard, can engage a reader with relevant
content and do just that, which can be a game changer
in getting listings – and referrals.

Non-promotional content that educates and
informs homeowners about real estate and their
neighborhood can be appealing and highly effective.
Choices for delivering this content include multi-
page newsletters or magazines, which brand
yourself as the local real estate expert.

Articles about the community – such
as an event or small business
spotlight add connection – can
have homeowners looking to
your publication’s arrival in
their mailbox.

Consistency is also key

Consistency is key when
it comes to getting listings
with direct mail marketing. If
you’ve delivered quality content,
your readers will be anticipating
your next publication, particularly if
they’re thinking about selling their home. If
you’re inconsistent with either delivery or quality
of your publication implies a lack of commitment
and reliability.

The goal of direct mail campaigns should
ultimately be to position yourself as THE local agent,
an undisputed expert in your neighborhood.

Direct mail is a powerful channel, and when done
correctly can be highly effective as part of a multi-
channel marketing system that includes a lead-
capture website, social media, email marketing and
good old-fashioned prospecting. ⌂

Nevermind asking for recommendations on social media...
Your search ends here! “Find an Affiliate” at HRRA.com
To home warranty or not to home warranty, that is the question

There are significant reasons for having a home warranty. Most of the time people feel that home warranties have their usefulness, while others feel that home warranties do not.

Let’s look at home warranties. First, homeowners are making one of the biggest purchases of their lives, yet in my experience they spend more time researching their car purchase than they do their home. Car research includes looking into mileage, the quietness of the ride, the performance of the vehicle, its rating, recalls, sound system, options and vehicle packages. Wow!

Let’s look at insurance. You have full coverage on your new vehicle, and a car costs significantly less than your home. And why do you have the insurance? It’s “just in case” something happens. You want to make sure that vehicle is coverage.

What about your home? Not that things like, the neighborhood, access to freeways, close to schools, close to shopping aren’t important.

What about the home itself? What is the age? How have things been used in the home? You say, “Well we have a home inspection for that.” OK, home inspectors are great, but they’re not omniscient.

They check and see what is working; they can’t know it all.

The bottom line is...stuff happens. Anyone who has owned a home will tell you that home repairs and ongoing and constant. Home Warranties mitigate a good portion of those costs.

What do home warranties cover? First and foremost, they cover major home repairs and replacements things like heating and air conditioning, appliances, electrical and plumbing. Also, additional coverages (at additional costs) include wells, septic, pools, spas and roof-leak repairs.

A home warranty is designed to mitigate your expenses on your most important investment, your home.

Twenty-five percent of home warranty claims are filed in the first 60 days after closing, even with a home inspection. Without a home warranty, the homeowner bears all the costs and expense of their own home repairs or replacement of all major mechanical systems. A home warranty defrays a lot of those costs.

Today, we are in sellers’ market, and buyers are paying top dollar for homes and their own costs. Sometimes they’re waiving home inspections, and they’re going into their homes with very little savings left in the bank. A home warranty can be paid in 12 monthly payments, make it affordable for a homeowner to have a policy that will protect them on major mechanical failures.

For example, the cost of a refrigerator replacement is $2,500. The average home warranty costs $530. The average homeowner will file 2.5 claims per year.

A home warranty is designed to protect one’s most valuable asset. Find the home warranty that covers almost all of your major mechanical repairs, and find the company pays out the most claims.

Don’t miss out on any of the fun! You can see our full schedule of upcoming events at HRRA.com
Molds are fungi that can be found both indoors and outdoors. No one knows how many species of fungi exist, but estimates range from tens of thousands to perhaps 300,000 or more. Molds grow best in warm, damp, and humid conditions, and spread and reproduce by making spores. Mold spores can survive harsh environmental conditions, such as dry conditions, that do not support normal mold growth.

What are some of the common indoor molds? They include:
- Cladosporium
- Penicillium
- Alternaria
- Aspergillus

Where are molds found? Molds are found in virtually every environment and can be detected, both indoors and outdoors, year-round. Mold growth is encouraged by warm and humid conditions. Outdoors they can be found in shady, damp areas or places where leaves or other vegetation is decomposing. Indoors they can be found where humidity levels are high, such as basements or showers.

How can people decrease mold exposure? Sensitive individuals should avoid areas that are likely to have mold, such as compost piles, cut grass, and wooded areas. Inside homes, mold growth can be slowed by controlling humidity levels and ventilating showers and cooking areas.

If there is mold growth in your home, you should clean up the mold and fix the water problem. Mold growth can be removed from hard surfaces with commercial products, soap and water, or a bleach solution of no more than 1 cup of household laundry bleach in 1 gallon of water. Follow the manufacturers’ instructions for use (see product label).

If you choose to use bleach to clean up mold:
- Never mix bleach with ammonia or other household cleaners. Mixing bleach with ammonia or other cleaning products will produce dangerous, toxic fumes.
- Open windows and doors to provide fresh air.
- Wear rubber boots, rubber gloves, and goggles during cleanup of affected area.
- If the area to be cleaned is more than 10 square feet, consult the U.S. Environmental Protection Agency (EPA) guide titled “Mold Remediation in Schools and Commercial Buildings.”
- Always follow the manufacturer’s instructions when using bleach or any other cleaning product.

Specific Recommendations:
- Keep humidity levels as low as you can – no higher than 50% – all day long. An air conditioner or dehumidifier will help you keep the level low. Bear in mind that humidity levels change over the course of a day with changes in the moisture in the air and the air temperature, so you will need to check the humidity levels more than once a day.
- Use an air conditioner or a dehumidifier during humid months.
- Be sure the home has adequate ventilation, including exhaust fans.
- Add mold inhibitors to paints before application.
- Clean bathrooms with mold killing products.
- Do not carpet bathrooms and basements.
- Remove or replace previously soaked carpets and upholstery.

What areas have high mold exposures?
- Antique shops
- Greenhouses
- Saunas
- Farms
- Mills
- Construction areas
- Flower shops
- Summer cottages

I found mold growing in my home, how do I test the mold? Generally, it is not necessary to identify the species of mold growing in a residence, and the Centers for Disease Control do not recommend routine sampling for molds. Current evidence indicates that allergies are the type of diseases most often associated with molds.

Since the susceptibility of individuals can vary greatly either because of the amount or type of mold, sampling and culturing are not reliable in determining your health risk. If you are susceptible to mold and mold is seen or smelled, there is a potential health risk. Therefore, no matter what type of mold is present, you should arrange for its removal.
Feeling the love for HRRA’s new REALTORS®

HRRA kicked off Valentine’s Day weekend with a “Feel Good Friday” version of New-Member Orientation and Ethics Training. Why? Because they were “feeling the love” for being the best possible agent they can be...as a REALTOR®! After getting their ethics training from instructor Becky Claggett, discovering the member benefits of being a REALTOR®, and how being an active and engaged REALTOR® helps one “get out of it what you put into it,” the class relished its graduation. The smiles say it all! Special thanks to Dragas Companies and OVM Financial for sponsoring lunch. How about some love for our newest members? Welcome to HRRA! – Victoria Hecht, Vice President of Communications, Public Relations and Media Relations
Welcome, New HRRA Members!

PROSPECTIVE REALTOR® MEMBERS

Michael J. Anderson
Matthew J. Ayer
Donna Baker
Joern D. Baker
Stephanie Battles
Lauren E. Bost
Patricia Bracey
Paul W. Brinson
Arlandra Britt
Christina M. Broadus
Jonathan L. Brown
Arnold G. Budagov
Jared J. Butler
Melinda Byrd
Joshua Carr
LaWanda B. Carter
Angel L. Chambers
Bory Compton
Susan Cuce
Betty Daniels-Moses
Tiffany Driscoll
Hassan A Earl
Erica LizzelleEverette
Janora Fisher
Kelly J. Fite
Regina C. Fletcher
Donet E. Freeman
Raechal M. Geiss
Matthew T. Hayden
Careessa A. Henderson
Jessica J. Hill
Katherine E. Hood
Christain Kangas
Shakara A. Kea
Leslie L. Keeter Jr.
Mikayla L. Kepler
Charles H. Lewis III
Kiara Lundy
Joseph J. Marce
Taisha Mason
Kimberly McKinney
Kishma Merritt
India Middleton
Shawn V. Mitchell
Regina Mobley
Heather Monge
Berence Moore
Jonathan A. Montealegre
Maureen Montealegre
Christina M Moses
Jiacheng Mu
Viviane V. Nunez
Alexis (Lexi) T. Pace
Jason B. Van Patten
Gerald W. Price
Gary L. Pryor Jr
Jonathan Riggans
Tyler Rocke
Nicholas Rohde
Laura Roman
Danielle C. Rosetti
Tammy E. Ross
Mama Rountree
Lakia S. Sims
Leah Story
Amanda Straussbaugh
Jocelyn Sylvester
Marcia R. Tabet
Tyler Toohey
Lawrence M Walker
Tierra Walker-Holloway
Darryl L. Washington Jr.
Shelley C. White III
Lewis E. Winston IV
Samantha Wright
Jasmine N Young

Aweigh Real Estate
Howard Hanna Real Estate Services
Better Homes & Gardens Real Estate
Native American Group
Rose & Womble Realty
The Real Estate Group
Redfin Corp
Howard Hanna Real Estate Services
Coldwell Banker NOW
Triumph Realty
Rose & Womble Realty
Berkshire Hathaway HomeServices Towne Realty
Rose & Womble Realty
Howard Hanna Real Estate Services
Walker One Property Group LLC
Keller Williams Elite-Western Branch
Keller Williams Elite-Western Branch
757 Realty LLC
James & Lee Realty
Fit Real Estate LLC

NEW AFFILIATE MEMBERS

American Financial Network (AFN)
Courtey LaLonde

NEW SECONDARY MEMBERS

Bruce A. Bauss
Robin L. Brinn
J. Nicholas D’Ambrosia
Mary A. Feit
Gavin Frater
Johanna X. Roccu
Bryan W. Shaw

REALVisions Realty Team Powered by 1st Class Real Estate
Swell Real Estate Co.
HomeServices Property Management LLC
REALVisions Realty Team Powered by 1st Class Real Estate
RE/MAX Alliance
REALVisions Realty Team Powered by 1st Class Real Estate

NEW BROKER FIRMS

Walker One Property Group LLC
Tierra Walker-Holloway
HomeServices Property Management LLC
J. Nicholas D’Ambrosia
AFO Realty LLC
David Tunnicliffe
NoVA to CoVA Realty
Elise Dunton
Pivot Real Estate Inc.
Justin Grant

HRRA MEMBERSHIP AS OF JAN. 31, 2022

Active REALTORS®: 4,026
REALTOR® Life: 45
REALTOR® Emeritus: 99
Affiliate Members: 650
Affiliate Offices: 176

Hampton Roads REALTOR® • March 2022 53
At a glance...more photos from HRRA's Day on the Hill

Title Insurance & Settlement Services
Greenbrier • Lynnhaven • Harbour View

Helping Your Clients’ Dreams Come True

757.962.9844
titlequest.net