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Pictures above are the 2019 River Counties Association of REALTORS® Board of Directors and Staff

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# 2019 RCAR Board of Directors:



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President



River Counties  
Association of  
**REALTORS**®



**TAMMY JOHNSON**  
Treasurer

## RCAR serves 6 Southeast counties

The River Counties Association of Realtors includes members from six Southeast Tennessee counties — Bledsoe, Bradley, McMinn, Meigs, Polk and Rhea.

The members of the association play an active role in the growth and marketing of each of the communities within these counties.

The 2019 leadership of the River Counties Association of Realtors includes Robert Bradney as president; Suzanne Akins, vice president; Tammy Johnson, treasurer; and Steve Black as secretary.

Denise Marler, 2018 president, serves as past president. Cathy McCracken, who is president of the MLS Board of Directors, serves as ex-officio member of the RCAR

board.

River Counties directors include Marcia Botts, Robin Fuller, Rickey Tallent, Dianne Tumlin, Kristy Whitmire, Jim Metzger and Kevin Walters.

The River Counties Multiple Listing Service Board of Directors' leaders include Cathy McCracken as president; Shawn Matthew as vice president; Betty Messer as treasurer; and Ingrid Prather as secretary. Bill Pryor is past president.

The directors of the RCMLS are Wayne Rutherford, Roger Kennard, Tina Ledford, Brian Workman, Jo Organ and Amy Elkins.

Robert Bradney, president of RCAR, is an ex-officio member.



**STEVE BLACK**  
Secretary



**SUZANNE AKINS**  
Vice president



**DENISE MARLER**  
Past president



**MARCIA BOTTS**  
Director



**DIANNE TURLIN**  
Director

### Our Mission Statement:

*“Enhancing, promoting, and protecting the private property rights in our communities, and the business interests of our REALTOR® members.”*



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Ex-officio



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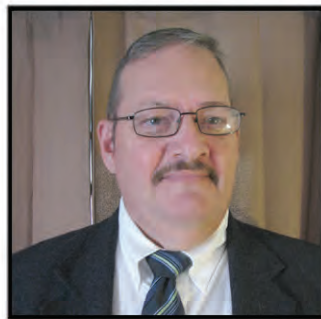
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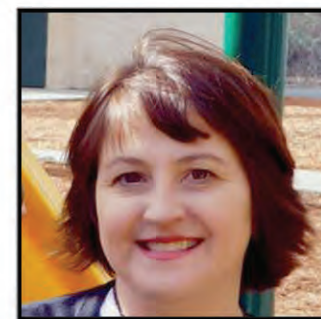
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# RCAR, Realtors are guided by core standards

By **GWEN SWIGER**  
Associate Editor

There are many misconceptions about Realtors, noted Robert Bradney, president of the River Counties Association of Realtors (RCAR).

"It is a lot of hard work helping people get into homes," he said.

Realtors do not just show houses. There are many things a Realtor has to know about the process and the options available to him and his homeowners.

Bradney has been in real estate since 1997. He began at Bender Realty

and is now managing broker for the company.

"I felt being a part of the association was important," he said. "I joined the local association, state and national associations.

"There are certain guidelines or core standards we must do every year," he said.

RCAR has two important boards — Board of directors, which is made up of elected members, and a Multiple Listing Service, which includes brokers or participant firms in the association.

"We have a CEO — Regina Tuttle — who runs

the association for the members," Bradney said.

Tuttle is assisted by staff members Jenna Woody with MLS and Meghan Hartman, member services.

MLS has all the data on listings, the sale data, what has been done and contract agreements.

"We use it as a pricing tool," he said. The information changes with the local market, so the data is used to calculate prices and trends.

He explained there are different levels of RCAR involvement. This includes community involvement, Realtor Party or RPAC,

Code of Ethics, and education standards.

In the community involvement, RCAR does adopt-a-school in the six counties covered by the association — Bradley, McMinn, Meigs, Polk, Rhea and Bledsoe counties.

He noted, the schools are contacted to determine needs. "Usually it is basic school supplies, nursing office supplies, disinfective wipes, paper towels, cleaning supplies, Band-Aids and other basic supplies.

"We try to do one or two schools with each county," Bradney said.

"Lot of the items are donated or raised by the membership base."

The association also does fundraising events, including the Battle for A Cure volleyball tournament held at Cleveland State Community College.

"We also raise money for the American Cancer Society Relay for Life," he said. "We raise funds for the American Heart Association."

The Education Committee is a part of member services. Realtors have to take educational classes to keep their license. The association provides the tools, education and training.

Bradney said three years ago, the association refurbished the RCAR office. The building was reconfigured to increase educational class opportunities by 50 percent. Now the classrooms can hold at least 50 people. It can also be used as a multiple-purpose area and for meetings.

The board, which operates as a nonprofit, has cost-effective high technology to streamline processing and storing of data. They also have new secure, high-tech lock boxes. Connected to the Realtors phone, it can track when a house has been shown and by whom. It also makes it easier for the Realtor to access the houses rather than the old key process.

Bradney said both the MLS and board of directors meet every month. They discuss issues affecting the association and homebuyers. He used as an example of issues, the new Candy's Creek Cherokee Elementary. The school zones will be changing to accommodate the new school. This can affect buyers finding homes in the school zone they desire.

"It is important we have the listings for the proper school zones," he said.

To keep abreast of the law changes on the state and national level, the association president and president-elect attend state conferences twice a year.

Other members can go, but those (president and president-elect) are asked to attend. There is also a national conference twice a year — one is in Washington, D.C.

Bradney said, the conferences focus on legislation that affects the homebuying process.

"We are always fighting for homeowners' rights," he said.

He noted things like government loan requirements, flood insurance, taxes "all affect the homebuyer process."

Among the recent items the associations have been working on is flood insurance and keeping it affordable.

See STANDARDS, Page B13



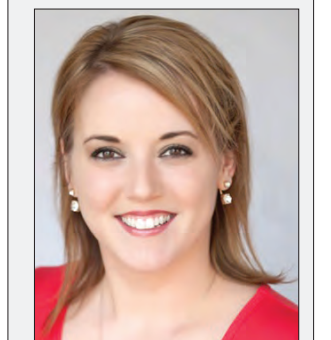
**Robert Bradney**  
RCAR president



RCAR staff:



**Regina Tuttle**  
Association executive



**Jenna Woody,**  
MLS Services

River Counties Association of REALTORS' office is located at 2070 Candies Lane N.W., Cleveland, TN 37312  
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"We are here for the membership, it's what we do!"

**Meghan Hartman,**  
Member Services

www.rivercounties.com

## RCAR Distinguished Realtors 2018



**RIVER COUNTIES** Association of Realtors named its Distinguished Realtors for 2018. They were, from left, Van Marler, principal broker for Coldwell Banker Pryor — Spring City, 2018 Realtor of the Year; Joe Womac, assistant vice president/loan originator for Southern Heritage Bank of Cleveland, 2018 Affiliate of the Year; and Jim Workman, owner of Bender Realty, Emeritus Status Realtor. Emeritus Status Realtor is granted by the National Association of Realtors for 40 years of service in the real estate industry.

## Bender Realty celebrates its 50th year

*Workman: 'I conduct business and treat people as I would like to be treated.'*

### Special to the Banner

Bender Realty is celebrating its 50th year. On April 1 of 1969, Bill Bender opened the firm with four agents.

Respected business leaders, Bill and Janet Bender became "a leading force in and around the Cleveland area for real estate sales and services."

In 1978, Jim Workman received his real estate license and joined Bender Realty. He developed a success career in real estate. In 1982, he was able to purchase Bender Realty.

Bender Realty already was established with a great reputation in the community, so Workman kept the name. He had 15 agents who were up to the challenge of serving the real estate needs of the community.

"When I bought this company, I wanted it to be run by the Golden Rule," Workman said. "I conduct business and treat people as I would like to be treated. I expect my agents to do the same. After all, isn't that what the public deserves?"

Today, Bender Realty has 47 sales agents, a staff

of four that includes a broker and general manager/property manager.

Bender Realty is consumer driven. It offers real estate sales, property management, relocation and commercial sales with a full menu of contemporary services.

The full-time property management office housed at Bender Realty has a staff of three and manages more than 700 rental units.

"We were one of the first companies to have property management," noted Robert Bradney, managing broker at Bender Realty. "We are a full-service company."

In property management, Bradney said, "We focus on if you don't pay you don't stay. However, we do everything we can to make it as easy as possible."

"Relocation is an integral part of Bender Realty," he said. "We offer corporate and residential relocation services."

Concerning innovativeness, Bender Realty is a "technology savvy" company with over 80% of today's consumers using the internet in the pur-

chase of sale of property as well as relocation services, Bender Realty is always in the forefront of today's "tech" trends, according to Bradney.

"We are a close family," says Bradney. "We care about each other, we care about our business, and we care about our company. We are a family and treat our clients as if they were family."

Bender Realty is the largest independent, locally owned full-service real estate firm. Bradney said they are not the largest firm, but "we rate in the top three in sales."

Workman finds it important to be involved in the local, state and national Realtor associations. Workman, along with Bender and Bradney, have all served as state divisional vice presidents. Bender also served as the state president of the Realtors association.

Workman and the Bender Realty team support the local community through various volunteer efforts. Workman has served on the Cleveland Bradley Chamber of Commerce board, served as a United Way chair, director of the

Cleveland Kidney Foundation and in various Kiwanis leadership positions. He has worked with the American Cancer Society, American Heart Association, St. Jude Children's Research Hospital, Empty Stocking Fund, Southern Heritage Food Drive, Cleveland Allied Arts, and local schools.

"Giving back to the community is important to our business and the mission of the company in general," Workman said.

Among his honors, Workman has been recipient of the Torch Award for Marketplace Ethics from the Better Business Bureau, the 1997 Robert W. Varnell Leadership Award and the 2009 Mel Bedwell Small Business Person of the Year.

Workman and his wife, Marilyn, have two children — Brian and John, and several grandchildren. Brian is following in his father's steps serving as co-owner.

"Our business is thriving," Bradney said. "It takes teamwork and effort from all involved to make a successful business as well as a loyal customer base."

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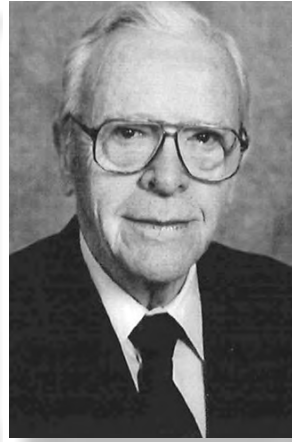
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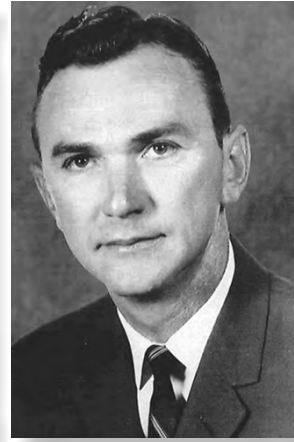
Past Presidents  
1961 to 1969



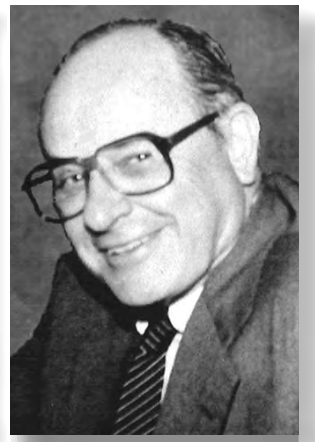
Bob Gentry  
1961 & 1962



Nelom Jackson  
1964



Max Carroll  
1967 & 1968



Willis Park  
1969

2019 Multiple Listing Service Board



Cathy McCracken  
President



Shawn Matthew  
Vice president



Betty Messer  
Treasurer



Ingrid Prather  
Secretary



Bill Pryer  
Past president



Wayne Rutherford  
Director



Roger Kennard  
Director



Tina Ledford  
Director

Long-term mortgage rates little changed

WASHINGTON (AP) — U.S. long-term mortgage rates were little changed this week, after six straight weeks of declines putting them at historically low levels. Mortgage buyer Freddie Mac said Thursday the average rate on the 30-year, fixed-rate mortgage held steady from last week at 3.82 percent, its lowest point since September 2017. By contrast, a year ago the benchmark rate stood at 4.62 percent. The average rate for 15-year, fixed-rate home loans slipped this week to 3.26% from 3.28%. The declining rates have been a boon to potential purchasers in the spring home buying season, and the number of prospective buyers seeking mortgages jumped last month. Mortgage applications for new home purchases increased 20.1% in May from a year earlier, according to new data from the Mortgage Bankers Association. A reprieve for nervous stock-market investors came this week in the U.S. trade dispute with Mexico, as the two sides reached a truce Friday after Mexico agreed to do more to stop the flow of Central American migrants into the U.S. But by Monday, President Donald Trump was again threatening to slap crippling tariffs on Mexican exports if Mexico didn't abide by an unspecified commitment, "to be revealed in the not-too-distant future." The U.S. trade battle with China continues to fester. The trade fights threaten to stifle economic growth in the U.S.



Brian Workman  
Director



Jo Organ  
Director



Amy Elkins  
Director



Robert Bradney  
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**W.B. Bender**  
1970



**Max Finkle**  
1971



**Newton Metzger**  
1972



**Bill Phillips**  
1973



**Lynn Davis**  
1974 & 1978



**Glenn Ramsey**  
1975



**Erwin "Rip" Townsend**  
1976



**Jo Organ**  
1982



**R.F. Bill McIntire**  
1983



**Jim Workman**  
1984

# 'That's Who We R' helps distinguish Realtors from real estate agents

WASHINGTON— While many people know that a Realtor® helps buy and sell homes, what they may not know is that only a Realtor® is a member of the National Association of Realtors® and subscribes to its Code of Ethics.

It's the Realtor® Code of Ethics that inspired the association's powerful new "That's Who We R" campaign.

The campaign aims to reinforce the value of Realtors® as advocates for property owners, engaged community members and trusted advisors with in-depth knowledge of the industry.

"Our story is a century in the making as we began to set NAR members apart from the rest by establishing a Code of Ethics in 1913. This code is as relevant now as it was one hundred years ago; it's our pledge of honesty, integrity, professionalism and community service as a true partner for buying or selling a home, or property," said John Smaby, 2019 president, NAR.

"That's Who We R' reinforces that partnering with a Realtor®, delivers the peace of mind that can only come from working with



a real person who is committed to their clients' futures and neighborhoods just as much as they are."

"That's Who We R" serves as a reminder of what NAR has always stood for, while signaling where the organization is heading.

For Realtors®, the campaign is a rallying cry that instills pride in their everyday actions. For consumers, it's an education about the Realtor® difference.

The integrated marketing campaign from Havas features a cinematic world inspired by the Realtor® mark that serves as a beacon throughout. Everything from the larger than life "R" at the beginning, to the angles and geometry used as transitional elements and across the numerous sets was inspired by the mark that sets Realtors® apart.

The agency partnered with Director X, known for his visually

distinctive style, to create something distinct and modern. "That's Who We R" features compelling stories about humans helping humans find homes and property, build communities and turn business dreams into realities.

"Our society has created trusted symbols from 'Verified' Instagram accounts to the Good Housekeeping Seal," said Karen Goodman, group creative director at Havas Chicago.

"As we dug into this brand, we knew Realtors® were the real deal and needed to find a way to telegraph that to everyone. We needed to turn the 'R' into the trusted symbol you should look for when

The National Association of Realtors® is America's largest trade association, representing more than 1.3 million members involved in all aspects of the residential and commercial real estate industries.

## Reasons you should never buy or sell a home without an agent

BY RACHEL STULTS  
REALTOR.com

It's a slow Sunday morning. You've just brewed your Nespresso and popped open your laptop to check out the latest home listings before you hit the road for a day of open houses.

You're DIYing this real estate thing, and you think you're doing pretty well—after all, any info you might need is at your fingertips online, right? That and your own sterling judgment.

Oh, dear home buyer (or seller!)—we know you can do it on your own. But you really, really shouldn't. This is likely the biggest financial decision of your entire life, and you need a Realtor® if you want to do it right. Here's why.

### 1. They have loads of expertise

Want to check the MLS for a 4B/2B with an EIK and a W/D? Real estate has its own language, full of acronyms and semi-arcanic jargon, and your Realtor is trained to speak that language fluently.

Plus, buying or selling a home usually requires dozens of forms, reports, disclosures, and other technical documents. Realtors have the expertise to help you prepare a killer deal—while avoiding delays or costly mistakes that can seriously mess you up.

### 2. They have turbocharged searching

### power

The Internet is awesome. You can find almost anything—anything! And with online real estate listing sites such as yours truly, you can find up-to-date home listings on your own, any time you want. But guess what? Realtors have access to even more listings. Sometimes properties are available but not actively advertised. A Realtor can help you find those hidden gems.

Plus, a good local Realtor is going to know the search area way better than you ever could. Have your eye on a particular neighborhood, but it's just out of your price range? Your Realtor is equipped to know the ins and outs of every neighborhood, so she can direct you toward a home in your price range that you may have overlooked.

### 3. They have bullish negotiating chops

Any time you buy or sell a home, you're going to encounter negotiations—and as today's housing market heats up, those negotiations are more likely than ever to get a little heated.

You can expect lots of competition, cutthroat tactics, all-cash offers, and bidding wars. Don't you want a savvy and professional negotiator on your side to seal the best deal for you?

And it's not just

about how much money you end up spending or netting. A Realtor will help draw up a purchase agreement that allows enough time for inspections, contingencies, and anything else that's crucial to your particular needs.

### 4. They're connected to everyone

Realtors might not know everything, but they make it their mission to know just about everyone who can possibly help in the process of buying or selling a home. Mortgage brokers, real

estate attorneys, home inspectors, home stagers, interior designers—the list goes on—and they're all in your Realtor's network. Use them.

### 5. They adhere to a strict code of ethics

Not every real estate agent is a Realtor, who is a licensed real estate salesperson who belongs to the National Association of Realtors®, the largest trade group in the country.

What difference does it make? Realtors are

See REASONS, Page B7

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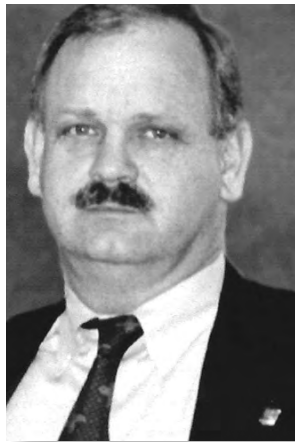
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Tammy Bentley  
Margret Decker  
Carolyn Flowers



## Past Presidents 1985 to 1994



**Bruce Renner**  
1985



**Charlene Moore**  
1986



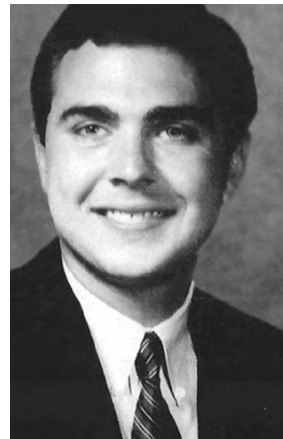
**C.W. "Bill" Harris** — 1987



**G. Max Phillips**  
1988



**Eddie Botts**  
1989



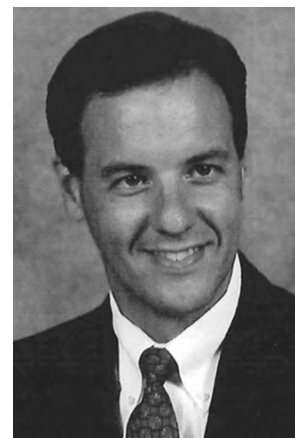
**David Carroll**  
1990



**Della Renner**  
1991



**John Paul Douglas**  
1992



**James R. Holt**  
1993



**Judy Dunn**  
1994

# When to offer over asking price

By **DANIEL BORTZ**  
REALTOR.com

Offering over asking price on a house often makes buyers wince. But let's face it, paying above list price is just a reality in certain circumstances—at least if you really have any hopes of getting that house!

So when exactly should you aim high and offer over asking? Check for these signs below that suggest this pricey move is essential.

### 1. It's a seller's market

A seller's market is when there are more home buyers than sellers—meaning demand outpaces the supply of homes for sale. As a result, home buyers in a seller's market face a tough challenge: Due to increased competition, they often have to act fast and bid high to woo sellers into accepting their offer, says Seth Lejeune, a real estate agent with Berkshire Hathaway in Malvern, PA.

Looking at a couple of key factors can help you determine whether you're in a seller's market, Lejeune says, starting with the average days on market.

A good rule of thumb: "If houses are selling in your neighborhood in less than 10 days, it's a strong seller's market," Lejeune says. You can find what the average days on market is in your city using realtor.com's Local Market Trends tool.

You'll also want to evaluate what homes are

selling for compared with their list price. In a strong seller's market, Lejeune says, the final sales price is typically at least 10% higher than the asking price. (Your real estate agent can pull this data for you.)

### 2. You know, for a fact, you're going up against other offers

Bidding wars can erupt, even in a buyer's market—sometimes all it takes is an aggressively priced home, which is why it's important to find out whether there are other bids on a property before you make an offer. So go ahead and ask (or have your real estate agent ask on your behalf); generally it's in their interests to say if other offers are on the table since it might spur you to act fast.

### 3. The house is blatantly underpriced

Some sellers decide to list their home well below the property's fair market value in an effort to spark a bidding war. In that instance, it may make sense for you to offer over asking price in order for your bid to outshine other offers.

To figure out if a house is underpriced, you and your agent should assess recently sold homes in the area (also known as comparables, or "comps"). This will give you a baseline that you can use to calculate a home's true market value, which you can use as a benchmark when pricing your offer.

### 4. You're competing with cash buyers

Home sellers swoon over all-cash offers for one simple reason: It means there's no doubt that you've got the coin to close the deal. Consequently, all-cash home

buyers have a distinct advantage over those who need a mortgage, because there's no guarantee that lenders will fork over the money.

Cash offers made up 29% of single-family home and condo sales in 2017, according to ATTOM Data Solutions. So, if you know you're competing against one, making a bid that's over a home's list price could persuade the seller to accept your offer.

### 5. The seller isn't motivated

Some home sellers have to unload their house as quickly as possible, say, due to an imminent relocation for a new job or a need to raise cash to purchase their next home.

Other sellers, though, aren't quite as motivated—and they may just be listing their house to "test the market" and see what sized offer they can get, which is why it's important to ascertain what the seller's motivations are, says Diana George, founder of Vault Realty Group, in Oakland, CA.

"I always call the real estate listing agent and speak to them directly to get a better understanding as to what's driving the seller," George says.

If you find yourself dealing with an unmotivated seller, offering above the home's list price could make the seller bite. The caveat, of

**See PRICE, Page B8**

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## REASONS

FROM PAGE B6

held to a higher ethical standard than licensed agents and must adhere to a Code of Ethics.

### 6. They're your sage parent/data analyst/therapist—all rolled into one

The thing about Realtors: They wear a lot of different hats. Sure, they're salespeople, but they actually do a whole heck of a lot to earn their commission. They're constantly driving around, checking out listings for you. They spend their own money on marketing your home (if you're selling). They're researching comps to make sure you're getting the best deal.

And, of course, they're working for you at nearly all hours of the day and night—whether you need more info on a home or just someone to talk to in order to feel at ease with the offer you just put in. This is the biggest financial (and possibly emotional) decision of your life, and guiding you through it isn't a responsibility Realtors take lightly.

*Rachel Stults is a deputy editor at realtor.com and co-host of the realtor.com podcast "House Party." She covers all things real estate, including buying, selling, home decor, renting, moving, and more.*

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# Get your house ready to sell

By ANGELA CONELY  
REALTOR.COM

Wondering how to get your house ready to sell? If you're looking to sell your home during prime house-shopping season this spring, you'd better get cracking now.

## How to get your house ready to sell

Unfortunately, getting a house ready to sell is not as easy as slapping an ad on Craigslist. If you want your humble abode to stand out from the competition, that could take months to do right. So, here's how to whip your place into shape by fixing any problems and upgrading the eyesores. Because like it or not, your home has sustained some wear and tear over the years. Here's how to assess the damage and find out which renovations will pay off down the road.

### 1. Tally the age of various items

No matter how great



Hill Street Studios/Getty Image

your home looks at first glance, any savvy buyer will point to various parts and pop the question: How old? And since guesstimates won't cut it, you will need to gather some paperwork to

get your house ready to sell. If you've purchased your home in the past few years, check your home records or seller's disclosure for the age or last repair of big items (namely your roof, HVAC

system, water heater, and gutters), or dig up copies of your own maintenance records or receipts.

How long items last depends on a lot of

**See SELL, Page B9**

# PRICE: When to offer more than asking price

FROM PAGE B7

course, is you don't want to offer so much above asking price to the point where you significantly overpay for the home.

## 6. You absolutely adore the home—and can't risk losing it

Sometimes buyers simply fall head over heels for a house, says Chris Dossman, a real estate agent with Century 21 Scheetz in Indianapolis. If you find a house and feel your heart would be broken if you lose it, offering over asking price can help you lock down the property, Dossman says.

## 7. You can afford to pay over asking price

One word of warning: If you're obtaining a mortgage, be aware that if you pay way over what a home is really

worth, the home still has to pass appraisal in order for your lender to provide you with the loan that you need. Any difference between a home's appraised value and your contract price would have to come out of your pocket. As always, you'll want to rely on your real estate agent to help you craft a winning offer you can afford.

*Daniel Bortz has written for the New York Times, Washington Post, Money magazine, Consumer Reports, Entrepreneur magazine, and more. He is also a licensed Realtor in Virginia.*

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# SELL: Tips for getting your house ready to sell

FROM PAGE B8

factors such as the model and how well it's been maintained, but you can get a general idea of average lifespan from the National Association of Home Builders. For example:

- Wood shingle and shake roof: 15 to 30 years
- Central air-conditioning unit: 15 years
- Electric water heater: 14 years
- Gutters: 30 years

## 2. Do your own walk-through

Channel Sherlock Holmes and go through your home, room by room. Look for signs of damage that might drag down its value. Chandler Crouch, broker for Chandler Crouch Realtors in Fort Worth, TX, suggests looking for these common problem spots:

- Wood rot around outside door frames, window ledges, and garage doors. Condensation and rain can cause these areas to weaken and rot.
- Water stains on the ceiling or near doors and windows. This can indicate a leaky roof or rain seeping in from outside.
- Leaks under sinks or

around toilets.

• Bulges under carpet or discoloration on hardwood floors, which can indicate flooding problems or an uneven foundation.

Next, test what's called the "functionality" in every room. For example, "Cracks visible in the walls and floor, doors that don't shut right, broken handles on cabinetry, basically anything that doesn't work perfectly should be repaired," Crouch says. And don't forget to inspect the outside.

"A lot of sellers skip the outside, but it is so important. That is where buyers will make their first impression," says Darbi McGlone, a Realtor® with Jim Talbot Real Estate in Baton Rouge, LA.

## 3. Bring in the pros

Once you've done your own walk-through, you may want to have a pro take a second look before you decide you're ready to sell. These people can spot flaws you overlooked, because either you're used to them or you didn't realize they could cause trouble. You can enlist a Realtor or hire a home

inspector to do an inspection (or pre-inspection) to pinpoint problems from bad wiring to outdated plumbing.

While the cost varies, people pay \$300 to \$500 for a home inspection. Go to the National Association of Home Inspectors to find an inspector in your area. It may cost a bit, but it will buy you the peace of mind of knowing you're not in for any surprises down the road. In fact, having a home inspection report handy to show buyers can inspire confidence that they (and you by association) aren't in for any nasty surprises as you move toward a deal.

## 4. Decide what needs renovating

Once you know what in your house could stand for repairs or upgrades, it's time to decide where to infuse some cash. Don't worry, not everything needs to be done before your home is ready to sell. And while you're probably not jumping at the idea of renovating a property you're going to sell, certain fixes will give you an edge over the competition, which means more/better

offers. Remember, real estate is an investment!

But don't just obsess over the obvious—e.g., your kitchen could stand for new cabinets. After all, many buyers will want to tweak cosmetic details to their own tastes, so you could be throwing money down the drain. Instead, focus on fix-its that are less susceptible to personal preferences that buyers like to know are in good shape.

For example, a recent study by the National Association of Realtors® found that upgrading hardwood floors reaps an estimated 100% return on investment, essentially paying for itself. Upgrading your insulation can net you a 95% ROI, a new roof a whopping 105%! Because what buyers don't like to know they've got a solid roof over their heads?

Looking to sell your home? Claim your home and get info on your home's value.

Angela Colley writes about real estate and all things renting and moving for realtor.com.

## Decorative curb appeal

One way to improve curb appeal and set a property apart from others is to add decorative effects to walkways, patios and driveways.


Although many homeowners turn to materials such as pavers, flagstone or brick for these purposes, a versatile and often cost-effective idea is to rely on stamped concrete.

Stamped concrete, often called textured or imprinted concrete, is textured, patterned or embossed to mimic the look of other materials, notably brick, slate, flagstone, stone, tile, and wood.


Stamped concrete can be used on patios, sidewalks, driveways, pool decks, and even interior flooring. The concrete is poured and then patterned using special tools.

Installing stamped concrete is best left to concrete design specialists with extensive experience in this difficult craft.







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The Associated Press

**THIS 2013 PHOTO** provided by interior designer Carolyn DiCarlo shows a kitchen in New York designed by DiCarlo. One key way to create a healthier home is making sure your kitchen offers plenty of open space for cooking and meal prep, as well as natural light.

## 4 steps toward a healthier home

By **MELISSA RAYWORTH**  
Associated Press

Can your home help you get healthier?

Interior designers say clients don't just want help creating a more beautiful home anymore. They want to create living spaces where they will cook healthier foods, breathe healthier air and improve overall wellness.

Here, three interior design experts — Jon Call of Palm Springs, California-based Mr. Call Designs, and New Yorkers Young Huh and Carolyn DiCarlo — recommend four general approaches to creating a healthy home.

### 1. CONSCIOUS CLEANING

"The first thing I do when I go into a client's home is talk to them about how they take care of their home," says Call. He looks at how they're cleaning their home and what products they use.

"Cleaning is really the baseline," he says, "not only for insuring the interior is healthful but also to actively decorate your home."

A deep-cleaning session can inspire changes you hadn't considered: Wash your windows, DiCarlo says, and consider re-orienting your furniture to take advantage of a room's natural light.

Call agrees: "When I clean my coffee table, in order to oil the wood I'm going to take everything off it," he says. When it's time to put items back, he'll ask: "Do I really need this remote control here? Is it time to ditch the candles?"

All three designers suggest switching to natural cleaning products. Call recommends learning to make small batches of cleaning products from a handful of items like white vinegar, baking soda and lemon oil. Your air will be healthier, you'll save money, you'll need less space for storing cleaning products, and you won't be buying disposable plastic spray bottles.

### 2. CREATING SPACE FOR WELLNESS

Although her background is in architecture and design, DiCarlo's work with clients begins with the question of well-being. She suggests they walk through

## ASK A DESIGNER



The Associated Press

**THIS 2010 PHOTO** provided by interior designer Carolyn DiCarlo shows a space created for relaxing and meditation by DiCarlo in this New York home, with a moveable cushion with a view of the outdoors. To capture a space for relaxing, meditation and morning newspaper-reading, DiCarlo created a window seat and nature perch for these clients overlooking the trees in Central Park.

their home and "check how they feel when they enter a room. Whether it makes them feel kind of enlightened, whether it make them depressed. Is it too big and makes them feel small, or too small and makes them feel cluttered?"

Noting those responses can help you decide what changes are necessary and which rooms need attention.

"You could have the most beautiful home," DiCarlo says, "but you could feel empty, lost and forlorn in it, and what good does it do you?"

Many people are seeking a sanctuary area for relaxation and meditation, the three designers say. If you have a spare room available for that, Huh says, include a cabinet to store cushions, and create a space "that may sort

of act like an altar piece or for burning incense."

DiCarlo often helps clients design just part of a room — perhaps a bedroom — as a personal space for meditation and reflection.

Installing sound-deadening sheetrock can make a bedroom more soothing and healthful, especially in an urban apartment, she says.

And clearing out clutter can make any room more relaxing. People realize "they've acquired too much stuff in the last decade and now it's making them feel unwell," says Huh.

Adds Call: "How many sheet sets do you really need?" With fewer items and clear places to store them, he says, you "start

**See HEALTHIER, Page B13**

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## Past Presidents

2003 to 2010



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2003



**Allison Robinson-Hamilton**  
2004



**Kelli Paul**  
2005



**Rhonda McClure**  
2006



**Susan Barnett**  
2007



**Robert Bradney**  
2008



**Allison Hamilton**  
2009



**Jennie Zopfi**  
2010

# Beat the heat and high energy bills

(NAPS)—Did you know that the average household spends \$2,000 a year on utility bills, with nearly half going to cooling and heating the home? The U.S. EPA's ENERGY STAR Program offers resources to help you save energy, save money and protect the climate — all while beating the heat this summer.

Biggest bang for your buck — seal and insulate: You could save up to \$200 a year!

Sealing air leaks around your house and adding insulation can help make your home more comfortable and energy efficient.

Level up your energy savings with your HVAC:

Check your system's air filters. A dirty air filter will make the system work harder to keep you cool, wasting energy. They should be inspected once a month during heavy-use periods.

Get smart about the thermostat that is controlling your HVAC:

A smart thermostat is Wi-Fi enabled and can automatically adjust temperature settings for optimal performance. Smart thermostats that earn the ENERGY STAR label are independently certified, based on actual field data, to save



NAPS

energy.

Look for the ENERGY STAR: In the market for a new room AC? On average, an ENERGY STAR

certified room air conditioner will cost less than \$75 per year to run.

For more tips, visit [www.energystar.gov/](http://www.energystar.gov/)

## Do's and don't of first-time homebuyers

BY HOM EDITORIAL TEAM  
National Association of Homebuilders

Homeownership is the bedrock of the American dream. For many people, owning their very own home is a major life ambition and motivator for how they lead their professional and personal lives. It can often seem like this goal is impossible to achieve considering the huge toll it takes on one's bank account, but thankfully that is not the case.

To support long-term economic growth, the U.S. government provides a great deal of support for homeowners. By decreasing the risks mortgage lenders take on, the government keeps interest rates low. As long as you educate yourself with helpful resources, you'll be as equipped as the professionals when it comes to avoiding costly mistakes and taking the next step towards homeownership.

Now that it's time to make the leap and buy a home, you're most likely balancing your excitement with a great deal of jitters. You can breathe easy—we've got your concerns covered with our comprehensive Do's and Don'ts for First-Time Homebuyers.

• **Don't only get one rate quote**

As exhilarating as it can be to hear your first mortgage offer, don't make the all too common mistake of locking down your first offer. Even if your initial rate quote seems like a great option, there are various other factors to take into consideration such as closing costs and mortgage points. Mortgage interest rates vary based on the lender, so do yourself a favor and apply with numerous lenders. Debra Grog, an agent with Movoto Real Estate, has a great rule of thumb when choosing a mortgage, "When considering your price point, start with the amount of rent you are paying now, not necessarily what the bank/mortgage company says they will loan you."

• **Do check your credit score to ensure it is accurate**

Your credit score is quite possibly the most important determinant when it comes to being approved for a loan, as well as the first building block to secure a financial foundation for yourself. The first thing lenders will take a look at is your credit history and the greater your history is, the higher your chances are for acquiring a good interest

rate. While achieving the highest credit score you're capable of before applying for a mortgage is probably a given, often times checking for errors isn't.

Even the smallest glitch on your credit report could result in your interest rate skyrocketing, so this is certainly not a step to skim past. A great resource to use is Annual Credit Report, which is the only credit report website that is authorized by the federal government and good news—it's free!

• **When considering your price point start with the amount of rent you are paying now, not necessarily what the bank/mortgage company says they will loan you.**

• **Don't make a down payment too small**

You've probably heard people mention that you "have" to make a down payment of at least 20%, but today that is far from the truth.

The National Association of REALTORS® conducted a study this past year showing that the median down payment for new home buyers was only 6%. While this percentage may not come as much of a shock when assuming what young homebuyers can afford, it may seem surprising that it is even possible to put down as little as 6%.

Making a larger down payment is a completely viable option as long as you don't entirely empty your savings or neglect factoring in additional expenses. Just because a loan program allows you to purchase a home with 0% down, that doesn't mean it is the right financial choice for you.

As Michael Nicholas, the director of U.S. Mortgage Sales and Service at BMO Harris Bank, says, "You don't want to be house-rich and cash-poor—feeling comfortable and confident with the decision you make is the most important factor of all."

• **Do look into first-time homebuyer programs**

As we touched on earlier, there are dozens of programs created solely for first-time homebuyers just like you. There is no need to put your dream of homeownership on the backburner for decades while you save up every penny.

Depending on where you're located, there are an abundance of programs that offer low down payment loans, closing cost assistance, and reduced interest rates. States

all over the country are proud to be offering these plans. In addition, these programs hike up home sales which improves the economy in the long run.

There are also federal programs to consider, such as an FHA loan, which is a mortgage insured by the Federal Housing Administration that allows borrowers to make a down payment as little as 3.5%.

• **Don't go house hunting prior to getting a mortgage**

Although it seems like the most appealing and fun way to begin the homebuying process, shopping for a house before a mortgage is one of the biggest mistakes you can make.

If you're not clear on how much you can borrow, visiting properties will result in just that; a visit. To ensure you're viewing homes that are in your price range, begin by reaching out to a mortgage professional and consider getting pre-approved for a loan.

This will not only set you apart from other bidders, but give you ease when house hunting.

Don't tease yourself by jumping 10 steps ahead with a home that isn't realistic for you.

• **So check the qualifications of your home inspector**

Once you reach the home inspection step, that means you're on the cusp of closing on your new home!

There are just a couple more measures to take before closing your mortgage. To ensure you save as much money as possible, finding the perfect home inspector is crucial.

A home inspection isn't just a second or third viewing. The inspection is your chance to take a good hard look at the building and note any defects.

Double checking your home inspector's credentials will help avoid surprise repairs later that you'll have to pay out of pocket as opposed to the former owners.

By taking all of these commonly encountered mishaps and tips into account, you'll cruise through the homebuying process with comfort and ease. You don't have to pinch pennies well into the future in order to turn your dreams of homeownership into a reality, you just have to enlighten yourself on the steps of purchasing a home and make financially responsible decisions along the way.

Don't keep telling yourself tomorrow, when you can change your life today.



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## Past Presidents 2011 to 2018



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2011



**Ingrid Prather**  
2012



**Mary Jo White**  
2013



**Yvonne Newman**  
2014



**Kelli Paul**  
2015



**Jennifer Douglass**  
2016



**Max Phillips**  
2017



**Denise Marler**  
2018

# HEALTHIER: Steps toward healthier home

FROM PAGE B10

creating this rhythm, and that makes you feel peaceful.”

### 3. CURATED KITCHENS

Huh sees more homeowners converting from gas-powered ranges to energy-efficient, cleaner induction cooking. “There are no gases and no heat produced from the cooking,” she says. “It works by magnetically charging the surface of the cooktop, which creates heat. But it’s not burning fuel.”

New refrigerators with windows let you keep tabs on how fresh your foods are.

And energy-efficient dishwashers conserve water. Call recommends making your own natural dishwasher soap rather than using store-bought products, whose chemicals can leach into the air when the dishwasher is running and hot.

Another trend: growing organic produce in your kitchen. Besides counter-top and window-sill herb gardens, Huh says, consider adding cabinets with lights and soil for growing lettuces, berries and more.

“We’re all much more concerned about where our food is coming from and being closer to good fresh food,” she says.

Redecorating your kitchen can actually help you cook more. You need plenty of open counter space, DiCarlo says, and “a balance between decluttering and also stimulation of healthy



The Associated Press

**THIS 2017 PHOTO** provided by interior designer Carolyn DiCarlo shows a Brooklyn loft bedroom area in New York designed by DiCarlo. The clients wanted some privacy and a study area in this shared bedroom for two boys, so DiCarlo designed a movable wall system to allow for harmony in the household. Homeowners seeking an uncluttered atmosphere can still keep plenty of treasured possessions, says DiCarlo, as long as those items are stored neatly and thoughtfully, as seen here.

food choices.” Put a bowl of fresh fruit on the counters, she says, and consider a calming color scheme. “A red kitchen may be too intense energetically to be in there for long,” which may mean you’ll avoid cooking.

### 4. CLEARING THE AIR

Choose paints that don’t “off-gas” toxic chemicals, Huh says, and sofas and mattresses that aren’t treated with chemicals that release unhealthy gases.

“As much as you can

try to bring in natural fibers and things that were painted or dyed or printed in a responsible way,” do so, she says.

DiCarlo agrees: “Look to nature to inspire you,” she says, whether that means adding plants or swapping out synthetics for natural fabrics.

You might save money at the same time. Says Huh: “It’s cheaper to buy a horsehair mattress than some of the fancy foam mattresses.”

If clients want to scent their homes in soothing and healthful ways, Call advises using natural oil diffusers rather than synthetic fragrances. “You’ve got

to be really careful with all the paraffins and waxes,” he says.

Because essential oils are mixed with a “carrier oil,” read the fine print. “In the U.S., they don’t have to tell you what carrier oil they’re using,” Call says, “so I assume the worst, unless a company is really transparent. Look at labels. ... Those decisions out in the world are where you’re engaging and empowering yourself.”

**Online:**  
<https://www.carolyn-dicarlo.com/>  
<http://mrcalldesigns.com/>  
<http://www.young-huh.com/>

## STANDARDS: Realtors must follow

From page B4

“It is grossly outrageous,” Bradney said of the cost of flood insurance.

The government controls where the flood plains are located. For instance, if you touch any basic waterway, say Mouse Creek, you need to have flood insurance.

“We continue to fight to keep it affordable to people,” he said.

To sell real estate, you have to have a license from the state.

“Back in the good old days, the state decided to put a privilege tax on real estate agents of \$400. Then they changed it to a brokers’ tax. Finally, this year, the brokers’ tax will be going away,” he said.

Bradney said RCAR also has a professional

standards committee. If an individual has an issue with a Realtor, they can file a complaint, it goes to the board. If there is a violation, it goes to the grievance committee.

“We are a self-policing group when it comes to ethical standards,” he said. “We are one of the few associations that hold members to ethical standards.”

“We provide services for the consumers and members.”

He said the ethical standards include advertising regulations as well as social media ethics.

The River Counties Association of Realtors is located at 2070 Candies Lane N.W. They may be contacted at 423-476-5912.



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**5835 Waterlevel Hwy 64**

Privacy, Privacy country home with 60+ acres and a modern home built in 2009 with a grand room, 3 bedrooms, 2 1/2 bathrooms, sun room, attached 3 car garage NEW in-ground pool (20x46 + 14x18 L) detached double car 2 story barn and numerous other amenities. Off of 64 Hwy both front and back driveway is gated with solar powered controls. All 60 acres excellent rolling land, nothing hilly or steep. Over-sized car garage (24x38 with heat & AC), large sun room, large kitchen with stainless steel appliances and granite counter tops, redesigned/remodeled custom over sized master bath with travertine tile walls and floor. Creek/stream (1,000 feet +/-) on the property all the way across the back lot line and a view of adjoining creek/stream. MLS #20193036 Priced \$849,777.

**222 Rivers Edge**

Waterfront Real Log Home on the Ocoee River with seasonal mountain views. Easy access to Cherokee National Forest and Parkville Lake. The home has 3 master suites with sitting areas and walk-in closets. The loft overlooks the living area. Half of the basement is finished as a 3rd master suite, the other half is a two car garage. The interior has all tongue and groove walls and ceilings, mahogany floors, all woodens raised six pane doors, double pane double hung till in wooden windows trimmed in cedar. Hunter ceiling fans and recessed lighting throughout. Counter tops and back splash are marble. MLS #20193037 Priced \$349,777.

**2515 Robin Hood Dr SE**

Shenwood Forest sub-division - 2 homes for the price of one. Main home has lots of room inside and out! This updated brick home features 3 spacious bedrooms; 2 large walk-in closets; 2 full baths, large family room with fireplace updated kitchen cabinets, office, screened in porch, deck, storage building & RV carport are just a few of the amenities. The attached two bedroom home is ideal for older parents or extended family. MLS #20185305 Priced \$249,900.



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