



River Counties Association of REALTORS®

EDUCATE, ELEVATE, ENGAGE

RCAR Administration shares 2022 focus

By **DAVID SANDERS**
River Counties Association of Realtors'
Community Outreach Committee

On the beautifully-crisp morning of Nov. 2, 2021, an annual new era of administration took their oaths to go above and beyond in their new roles as leaders within River Counties Association of Realtors. The duties assigned to each stretch far beyond the Association and affect every level of community involvement through transactions, public relations and politics. In many ways, Realtors see these leaders as politicians in their own right.

Among these leaders is Steve Black, operating principal broker of KW Cleveland, taking the reins as Association president. All members in attendance that morning were swooned by the Voices of Lee and empowered by leadership's newly-formed mantra: Educate, Elevate, Engage.

Throughout 2022, education has remained a priority among leadership. One of RCAR's biggest goals for the year is to have members complete a program called Fairhaven. Fairhaven is an interactive simulation that allows members to test their compliance with fair housing principles by using the power of storytelling to identify, prevent and address discriminatory practices in real estate. To encourage mass participation in Fairhaven, RCAR leaders launched a contest and offered awards for those with the highest completion. Premier Properties Realty of Athens and Richardson Group of KW Cleveland became Platinum recipients with both offices achieving 100% completion. To date, approximately 270 members have completed this simulation and it is now a requirement for all new members during orientation. Leaders believe that these professionals who participate in Fairhaven have a better understanding and awareness of fair housing principles and a commitment to treating everyone they encounter with equality and compassion.

In addition to Fairhaven, many members have set out to complete other courses and

earn endorsements. These programs include the Realtors Commitment to Excellence, the At Home With Diversity program, and the Graduate Realtor Institute.

This year has also been a catalyst for the growth of the Cultural Diversity Committee, now in its second year with RCAR. The committee has been focused on elevating others by listening to the diverse voices of the community and responding to the evolving expectations of the Association. They have hosted several meet-and-greet-style events, promoted the committee's inception at larg-

er association events, and are continuing to find new ways to elevate those voices within RCAR and the community. Representatives of the Cultural Diversity Committee, chaired by Rogelio Lantigua, believe that the founding mission statement says it all: "To champion diversity, equity, and inclusion for all: By diversity, we mean the differences that make us who we 'R'. By equity, we mean to be fair and impartial. By inclusion, we mean creating a sense of belonging, because diversity is the one true thing we all have in common."

Lastly, the RCAR Community



Habitat for Humanity® of Cleveland

Outreach Committee, chaired by Jonathan Kraft, engages the community by finding ways to give back that offer the most impact possible. Realtors team up with local organization, The Caring

Place, to host an annual food drive. In 2021, Realtors helped to accumulate 1,600 pounds of food for this event and hope to exceed that for this year's upcoming drive. Community Outreach also hosts the annual fall decorating contest for the community, giving away three major prizes to the "best dressed" fall homes and lawns. This committee sponsors multiple scholarships throughout the year for area students going to college, and organized a 2022 volunteer day for Realtor members to give their time with Habitat for Humanity's REStore.

At every meeting, committee members challenge themselves to broaden the impact that these professionals can have on their local community. Community Outreach has worked hard to adopt and sponsor four local organizations, driving their

giving efforts to support these vetted and compassionate causes. Thanks to their hard work, River Counties Association of Realtors now proudly sponsors The Caring Place, Habitat for Humanity of Cleveland, United Way of the Ocoee Region, and CASA: Court Appointed Special Advocates for Children.

At this point in the year, the Realtors of River Counties pride themselves in sharing their blessings with the communities they serve. It is with sincerity and passion that they uphold 2022's mantra: Educate, Elevate, and Engage.



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Wayne Rutherford



Margie Keller



Bryan Richardson



Kelli Paul



Max Phillips



Radley Lockmiller



Lily Dupuy



Tina Ledford

River Counties announces 2022 leaders

The River Counties Association of Realtors has recently selected its Executive Committee and board of directors for 2022.

RCAR serves six counties in Southeast Tennessee — Bradley, Bledsoe, McMinn, Meigs, Polk and Rhea.

The association has taken as its mission to “unite those engaged in the recognized upon the profession and related interest; to promote and maintain high standards or conduct in the real estate profession.”

The Executive Committee for

2022 will include Steve Black of KW Cleveland, president; Marcia Botts of Award Realty, president-elect; Kevin Walters of Pratt Homes, treasurer; Whitney Proctor of Richardson Group, KW Cleveland, as secretary; and Tammy Johnson of Coldwell Banker Kinard, past president.

The newly elected directors are Wayne Rutherford of Keller Williams Athens, three-year director (second year); Margie Keller, Coldwell Banker Kinard, three-year director (second year); Bryan Rich-

ardson of Richardson Group, KW Cleveland, three-year director (first year); Kelli Paul of Bender Realty, three-year director (first year); Max Phillips of Crye-Leike Realtors, Cleveland, three-year director (first year); Radley Lockmiller of Southern Homes Athens, two-year director (second year); Lily Dupuy of KW Cleveland, one-year director; and Tina Ledford of Weichert Realtors – SEM Associates – Cleveland, ex-officio.

The RCAR office is at 2070 Candies Lane NW, in Cleveland.



Contributed photo

C2EX is a designation given to those Realtors who go above and beyond with education, community involvement and service in the community. Designed to include ethics and fair housing, these RCAR Realtors met the challenge of completing a lengthy process to achieve this status. From left to right are Linda Jones, Cheryl Domeck, Mike Domeck, Jonathan Kraft, Ingrid Prather, Jennie Troutman, Amy Wagoner and Kelli Paul, and RCAR CEO Lisa Martin.

Reaching the communities served by RCAR

(Editor's Note: For additional information about River Counties Association of Realtors, check <https://rivercounties.com>.)

We live, work and play where we do business, so it is vital that we keep our fingers on the pulse of our hometowns.

We want you to know that Realtors are engaged in their communities in a way that not all businesses can be.

Please take a look at the community engaging activities we offer and join in with us to make our neighborhoods better.

Fall Home/Garden Decorating Contest

As a fun community involvement activity, we hold an annual decorating contest for participants in the six counties we serve: Bradley, McMinn, Rhea, Polk, Bledsoe and Meigs.

Watch for information on our Facebook page in early fall. Prizes range from \$250 to \$1,000 for the winners.

Food Drive

An annual food drive is sponsored by the Realtors to assist in mid-year inventory for our local



food pantries.

Realtors take shifts at local grocery stores to encourage and accept items from consumers shopping that day.

The food is then transferred to the local pantries later that day. This brings both the Realtor community and the public together to help those in our neighborhoods.

Habitat for Humanity

As Realtors, our primary focus is housing and private property rights. We encourage our members to work on Habitat Builds in our

counties to ensure housing is available for those who need and desire to own their own home.

Additionally, our members contribute to fundraisers that help with the costs of those builds.

Scholarships

Van Marler Educational Scholarship

In honor of a well-loved member, Van Marler, who passed away suddenly on April 1, 2020, this scholarship is held at Bryan College in Dayton.

Students should contact the college directly for annual selection process.

Cleveland State Community College Scholarship (Athens campus)

Helping students achieve success is a goal for the Realtor community. Students in Athens who attend this campus should contact the administrative department directly.

That's Who We R' High School Senior Scholarship for College

RCAR funds a \$1,500 scholarship annually for graduating seniors. Our jurisdiction covers six counties and each high school principal is challenged to find one deserving student annually to apply for this scholarship.

Tips for home buyers during a seller's market

A combination of factors, including low interest rates and a pandemic-driven decision by many city dwellers to look for houses in the suburbs, has created a housing boom for much of 2020 and 2021. That boom has created an undeniable seller's market in real estate.

Just what is a seller's market? The financial resource Investopedia defines it as a marketplace in which there are fewer goods for sale than there are interested buyers, giving sellers the ability to dictate prices. Since mid-2020, there has been an extremely low inventory of homes for sale but a very high interest among purchasing parties.

Data from the National Association of Realtors indicated that, by the end of February 2021, housing inventory fell to a record low of 1.02 million units. These factors have led to a surge in competition from buyers, including bidding wars on homes and all-cash offers to entice sellers. In December 2020, the median listing prices for

single-family homes shot up 13.4% from the same time the previous year, according to Realtor.com, and it hasn't slowed down much since. Jeffrey Mezger, a 40-year veteran of the real estate industry and CEO of KB Home, says it's the best seller's housing market he's seen in his career.

So where does this leave buyers interested in relocating? Here are some tips.

• Consider areas with slower overall price growth.

Experts say the southern and midwestern United States offer the best value for home shoppers because of their meager price growth. ClearCapital, which tracks housing values, says San Antonio, St. Louis and the Dallas/Fort Worth areas experienced the least price appreciation from 2019 into 2020.

• **Get preapproval or have your funds ready.** Speed is the way to go if a buyer is interested in a property and wants to make an offer. Real estate professionals say buyers should be “offer ready,”

which means having a mortgage preapproval letter or proof of funds for a down payment ready to go. Failure to have funds in check can slow down the process or compel sellers to reject an offer.

• **Work with a real estate agent.** These are complicated times and it pays for buyers to have a professional working in their corner. A real estate agent uses his or her knowledge to make a timely offer and negotiate on the buyer's behalf. He or she also will provide insight into specific neighborhoods, amenities and school districts.

• **Eliminate certain contingencies from the equation.** Contingencies are factors that must be met before a sale can go through, according to the relocation site Moving.com. A common contingency is the need to sell one's current home before closing on another. Asking for extended closing periods or certain home repairs are some additional contingencies that can make buyers less attractive to sellers.

Buying in a seller's market can be challenging. But some strategies can set buyers apart from the pack.

Since mid-2020, there has been an extremely low inventory of homes for sale but a very high interest among purchasing parties.



2022 VAN MARLER EDUCATIONAL SCHOLARSHIP RECIPIENT Zach Harvey, left, receives his \$1,200 scholarship from Denise Marler Steel and RCAR 2022 President Steve Black, who is holding a photo of the late Van Marler.



MULTIPLE COMMITTEES support RCAR's work and members. This photo collage provided by RCAR shows the 2022 committee chairs.

Bryan's Zach Harvey receives 2022 Van Marler Educational Scholarship

Van Marler was a strong leader and served the River Counties Association of Realtors for many years before passing in 2020. In honor of his achievements, loyalty and dedication to the real estate industry the Van Marler Educational Scholarship was

developed for Bryan College students. The 2022 winner is Zach Harvey, an engineering major, who used his incredible singing voice to sing the National Anthem for the Realtors at the Rhea County membership luncheon.



Contributed photos

ZACH HARVEY is the recipient of the 2022 Van Marler Educational Scholarship, presented to a Bryan College student by the River Counties Association of Realtors. From left to right are RCAR CEO Lisa Martin, Bryan College VP David Holcomb, Zach Harvey, Mayor of Rhea County Hurley Marsh, Rhea Economic & Tourism Executive Director John Bamber, RCAR Member Services Chairman Dwight Richardson, and RCAR 2022 President Steve Black.

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1964



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1967 & 1968



Willis Park
1969



Contributed photos

WINNERS in the 2021 Fall Home Decorating Contest sponsored by River Counties Association of Realtors, were Tina Keith (first, not pictured), Kendra Thomas (second) and Megan Morrow (third). Presenting the awards, from left to right, are RCAR CEO Lisa Martin, Community Outreach Committee Chairman Jonathan Kraft, Kendra Thomas' husband, Morrow, and Community Outreach Committee member David Sanders. Some of the winning designs are shown at right and below.



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Fairhaven: A Fair Housing Simulation



“Congratulations to the following 96 KW Cleveland and Richardson Group REALTORS who have successfully completed their Fairhaven Certification. Fairhaven is a fair housing simulation training for REALTORS that uses the power of the storytelling to help members identify, prevent and address discriminatory practices in real estate.”

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Cason Conn
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Dominick Konsulis
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Joe Lee | Kathy Lee
Joe Manning
June Manning
Steven Mathis
David May
Rhonda Vest McClure
Pati Michels
Terri Ownby
Kenny Palmer
John Parkhurst
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Kristy Potter
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Sharon Priest
Leonora Prince
Angela Reels | Harlon Rice
Cristy Schuch
Matt Sharp
Lindsey Shelton
Emily Shepherd
Jimmy Smith
Melody Smith
Jessica Sparks
Darlene Spears
David Stephenson
Alice Stiles
Tonya Suits
Jennifer Suttles
Stephanid Tatum
Victoria Tilley
Christa Tippit | Matt Trewhitt
Kristy Whitmire
Matt Whitmire
MaKenzie Williams
Heather Woody
Cathy Wright
Angel Clark
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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



Chartered in 1961, the River Counties Association of Realtors started with eight or 10 Realtors. It has grown considerably over the years.

The Realtor members bring value to home buyers and sellers. Realtors give buyers, sellers and investors the advantage they need to succeed in today's market.

Realtors know our counties. They have expertise and experience to help their clients interpret and navigate the complex, time-consuming and sometimes overwhelming world of real estate, so sellers can protect their investment and buyers can build their dream.

The Realtor members have unparalleled knowledge of local market conditions and can leverage that expertise to help their clients reach their real estate goals.

River Counties Association of Realtors is the local voice for real estate.

The RCAR office is at 2070 Candies Lane NW in Cleveland. Lisa Martin is CEO and Steve Black is RCAR 2022 president.

For more information, call 423-476-5912 or visit online at <https://rivercounties.com>.



THIS PHOTO COLLAGE provided by River Counties Association of Realtors, shows members participating in a food drive to benefit The Caring Place. Contributed photo



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1985



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1986



C.W. Bill Harris
1987



Max Phillips
1988



Eddie Botts
1989



David Carroll
1990



Della Renner
1991



John Paul Douglas
1992



James R. Holt
1993



Judy Dunn
1994



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RCAR 2022 PRESIDENT STEVE BLACK proudly presents the Cultural Diversity Committee's Mission Statement: "To champion diversity, equity & inclusion for all. By Diversity, we mean the differences that make us who we 'R'. By Equity, we mean to be fair and impartial. By Inclusion, we mean curating a sense of belonging. Because diversity is the one true thing we all have in common!"

Realtors focus on inventory and fair housing solutions at legislative meetings

NATIONAL HARBOR, Maryland — Closing out the second day of the 2022 Realtors Legislative Meetings, The Advocacy Scoop provided National Association of Realtors members with an inside take on the state of real estate in Congress.

NAR President Leslie Rouda Smith opened the session by laying out three priorities Realtors are taking to lawmakers on Capitol Hill this week: addressing inventory, supply, and affordability; ensuring fair housing for all; and demonstrating how NAR research products can inform policymaking.

"We often say our advocacy operation is second to none — and we say that because it's true," Rouda Smith said. "We don't represent an industry. We represent a profession made up of 1.5 million individuals working every day in their communities to change lives."

NAR Chief Advocacy Officer Shannon McGahn followed with a "State of the Union" speech on real estate issues, highlighting that inventory is top of mind for Realtors.

"Our job is to fight for your clients, consumers, and the entire industry to make sure we have enough housing supply to make homeownership accessible, available, and affordable," McGahn said.

She also stressed the importance of NAR's nonpartisan, issue-focused advocacy structure. "No matter who is in power, our issues stay the same. Our fight for all consumers continues. And we keep these legislative conversations going throughout the year, back in the districts."

During a rapid-fire panel discussion, NAR's full leadership team, including President Leslie Rouda Smith, President-elect Kenny Parcell,

First Vice President Tracy Kasper, Treasurer Nancy Lane, Immediate Past President Charlie Oppler, Vice President of Advocacy Kaki Lybbert, Vice President of Association Affairs Shannon King, and CEO Bob Goldberg discussed the top issues in real estate with three NAR policy experts.

Bryan Greene, vice president of policy advocacy, outlined NAR's initiatives to expand homeownership to more people, especially groups that have been historically excluded.

"The brick wall we face is supply. If we don't have housing, we can't expand access. So, we're engaged in a range of efforts to ensure we have housing supply."

Evan Liddiard, director of federal taxation, provided updates on existing proposals to boost inventory through tax incentives, including renovating distressed properties, convert-

ing unused commercial properties to residential, and providing down payment assistance and tax credits to first-time buyers. But he also broached new ideas. "One potential solution we're discussing is what if we offer some owners of rental properties a capital gains tax break if they sell to first-time buyers?"

Dr. Jessica Lautz, vice president of demographics and behavioral insights, focused on how NAR's research products can influence policymaking at all levels of government. "We've worked to ensure the research products we're releasing can be used on the Hill and also in your local communities." Lautz highlighted three recent reports: The Double Trouble of the Housing Market, A Snapshot of Race and Home Buying in America, and Obstacles to Home Buying.

"No matter who is in power, our issues stay the same. Our fight for all consumers continues ..."

— Shannon McGahn,
NAR Chief
Advocacy Officer

This is how a higher Fed rate could affect your finances

By **CHRISTOPHER RUGABER**
AP Economics Writer

WASHINGTON (AP) — Record-low mortgages are long gone. Credit card rates will likely rise. So will the cost of an auto loan. Savers may finally see a noticeable return.

The unusually large three-quarter point hike in its benchmark short-term rate that the Federal Reserve announced Wednesday won't, by itself, have a huge effect on most Americans' finances. But combined with earlier rate hikes and additional large increases to come, economists and investors foresee the fastest pace of rate increases since 1989.

The result is increasingly higher borrowing costs as the Fed fights the most painfully high inflation in four decades and ends a decades-long era of historically low rates.

Chair Jerome Powell hopes that by making borrowing more expensive, the Fed will succeed in cooling demand for homes, cars and other goods and services and slow inflation.

Yet the risks are high. With inflation likely to stay elevated, the Fed may have to drive borrowing costs even higher than it now expects. A series of higher rates could tip the U.S.



economy into recession. That would mean higher unemployment, rising layoffs and continued pressure on stock prices.

How will it affect your finances? These are some of the most common questions being asked about the impacts of the rate hike.

I'm considering buying a house. Will mortgage rates keep going up?

Rates on home loans have soared in the past few months, mostly in anticipation of the Fed's moves, and will probably keep rising.

Mortgage rates don't necessarily move up in tandem with the Fed's rate increases. Sometimes, they even move in the opposite direction. Long-term mortgages tend to track the yield on the 10-year Treasury

note, which, in turn, is influenced by a variety of factors. These include investors' expectations for future inflation and global demand for U.S. Treasuries.

For now, though, faster inflation and strong U.S. economic growth are sending the 10-year Treasury rate up sharply. As a consequence, the national average for a 30-year fixed mortgage has jumped from 3% at the start of the year to well above 5% now.

In part, the jump in mortgage rates reflects expectations that the Fed will keep raising its key rate. But its forthcoming hikes aren't likely fully priced in yet. If the Fed jacks up its key rate even higher, as expected, the

See MORTGAGES, Page C7



Past Presidents
1995 to 2004



Martha Little
1995



Dottie Bryant
1996



Wynen Preston
1997



Jo Organ
1998



Paul Renner
1999



Ronald Murphy
2000



Dwight Richardson
2001



Wayne Sherlin
2002



Bill Pryor
2003

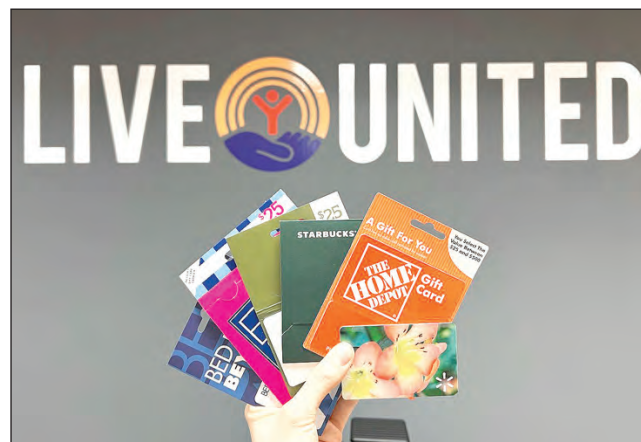


Alison
Robinson-Hamilton
2004



Contributed photos

UNITED WAY OF THE OCOEE REGION was recipient of QI RCAR Cares charity efforts by RCAR members. In the photo above, from left, are United Way Housing Navigator Shawna Staup, RCAR CEO Lisa Martin and United Way President and CEO Stephanie Linkous. In the photo at right are the gift cards donated by RCAR members. w



2021 REALTOR OF THE YEAR BRIAN WORKMAN was honored by River Counties Association of Realtors. He is a broker/owner at Bender Realty.



2021 AFFILIATE OF THE YEAR TERI WINTERS was honored by River Counties Association of Realtors. She is with Tri-State Property Inspections.

MORTGAGE: This is how a higher Fed rate could affect your finances

From Page C6

10-year Treasury yield will go much higher, too, and mortgages will become more expensive.

ing the supply of available properties.

Will it still be tough to find a house?

If you're looking to buy a home and are frustrated by the lack of available houses, which has triggered bidding wars and eye-watering prices, that may get a little easier soon.

How will this affect my savings?

You may earn a bit more, though not likely by very much. And it depends on where your savings, if you have any, are parked.

Economists say that higher mortgage rates will discourage some would-be purchasers. And average home prices, which have been soaring at about a 20% annual rate, could at least rise at a slower pace.

Savings, certificates of deposit and money market accounts don't typically track the Fed's changes. Instead, banks tend to capitalize on a higher-rate environment to try to increase their profits. They do so by imposing higher rates on borrowers, without necessarily offering any juicier rates to savers.

Sales of existing homes have fallen for six straight months. New home sales have also slumped. Those trends are modestly boost-

This is particularly true for large banks, but online banks and others with high-yield savings accounts could be an exception.



Contributed photo

MADISON FISCHER was the recipient of the River Counties Association of Realtors' "That's Who We R" scholarship. From left to right are Meigs County High School Assistant Principal Bryan Sayne, Fischer, RCAR CEO Lisa Martin and RCAR Community Outreach Committee member David Sanders.

Madison Fischer receives THAT'S WHO WE R scholarship from RCAR

The River Counties Association of Realtors presented the "That's Who We R" scholarship on June 15 to Madison Fischer from Meigs County High School.

counselor or principal, submit a video for submission to the RCAR Community Outreach Committee.

The "That's Who We R" scholarship selection process is forwarded to each high school in the six counties covered by RCAR: Bradley, Polk, McMinn, Bledsoe, Meigs and Rhea.

This scholarship is one of three awarded by RCAR annually, with the other two being the Van Marler Educational Scholarship for Bryan College students in Dayton, and the Cleveland State Scholarship for Athens campus students, both of which are funded directly by the schools through endowments.

The schools are encouraged to have a student, selected by the



Contributed photo

TENNESSEE ASSOCIATION OF REALTORS leaders visited the River Counties Association of Realtors on their annual road show, June 9.



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What is a HELOC?

Homes symbolize many different things, including an investment in one's future.

Bank of America says a home equity line of credit, often referred to as a HELOC, is a line of credit secured by your home. It is a revolving credit line that can be used for various expenses. The Credit Union of Southern California reports that a HELOC credit line is issued by a lender and has a limit and variable interest rate that is secured by the equity in your home.

A home equity line of credit, often referred to as a HELOC, is a line of credit secured by your home.

A HELOC is similar to a credit card in that they both provide revolving credit. Investopedia says revolving credit is an agreement that permits an account holder to borrow money repeatedly up to a set dollar limit while also repaying a portion of the current balance due in regular payments over time. But unlike credit cards that may have high interest rates, the interest rates of HELOCs often are lower — a significant advantage when paying off large amounts of borrowed money.

Home equity accessed through a HELOC can be a great source of value for future renovations, large purchases such as cars, educational expenses, and alternative debt repayment. The credit limit of a HELOC depends

on your credit standing and unpaid debts. It also is determined by the market value of the home and how much you owe on your mortgage. According to Credit Karma, banks tend to limit the amount borrowed to no more than 85 percent of the appraised value of the home, minus what is owed on the mortgage. HELOC terms also vary, but they can run for as long as 30 years.

Even though there are many benefits to HELOCs, there is a downside to using

a home as collateral. Investopedia says home equity lenders place a second lien on the home (in addition to the first mortgage lien). Defaulting on HELOC payments can result in legal action and a home being repossessed. Another potential pitfall is a lender may reduce or freeze your credit line after missed payments. Even though banks attempt to limit how much can be borrowed through HELOCs to help avoid potentially negative situations, they are not without risk.

Borrowers considering a HELOC have other options, including home equity loans. Homeowners can speak with financial advisors to learn more about their options for maximizing equity in their homes.



Contributed photo
GREEN FEATURES, like rooftop solar panels, are growing in popularity with home buyers interested in energy efficiency.

Realtors see increase in homes with green features

WASHINGTON — The number of Realtors involved with buying or selling a property with green features has significantly increased in the past year, according to a recent study from the National Association of Realtors. The 2022 Realtors and Sustainability Report surveyed NAR members nationwide regarding sustainability issues currently facing the real estate industry.

Half of agents and brokers surveyed said they helped a client buy or sell a property with green features during the past 12 months, a notable jump compared to 32% in 2021.

Nearly two out of three respondents — 63% — said that energy efficiency promotion in listings was very or somewhat valuable. Over half of agents and brokers — 51% — found that their

clients were somewhat or very interested in sustainability. And 35% reported that their multiple listing service features green data fields. Among those with green data fields in their MLS, the top ways they were used were to promote green features (35%), energy information (24%) and green certifications (13%).

“Sustainability continues to play a growing role in consumers’ purchasing decisions, and this is becoming even more prevalent in the real estate market,” said NAR President Leslie Rouda Smith, a Realtor from Plano, Texas, and a broker associate at Dave Perry-Miller Real Estate in Dallas. “With the residential property market, in particular, home buyers have expressed increased interest in eco-friendly

factors like solar panels and energy efficiency.”

Roughly three out of four Realtors — 77% — said that properties with rooftop solar panels were available in their market. These numbers were highest in the West (89%) and Northeast (86%). Thirty-six percent said that homes with solar panels increased the perceived property value, compared to 30% that said they had no

effect.

The report also noted rising anxiety among Realtors about the effect of climate change and extreme weather events on their businesses.

Jessica Lautz, NAR vice president of demographics and behavioral insights, said that the increased focus on sustainability in recent years is a win-win for all homeowners.

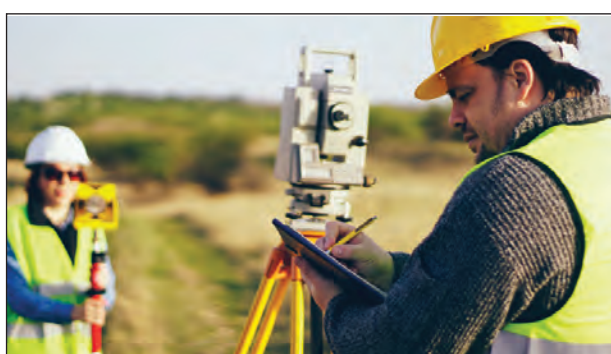
Explaining easements, setbacks and CCRs

Property setbacks as well as easements and conditions, covenants and restrictions (CCRs) must be considered before renovating an existing home or building a new one.

- Setbacks are mandated buffers between surveyed property lines and permanent structures.

- Easements are legal designations that enable individuals or entities to use portions of a person's property for physical access or to build on it for one reason or another. Easements may be owned by utility companies for gas lines or government agencies when sidewalks are on a private property.

Additional examples of easements include greenbelt conservation easements, beach easements or view easements, according to The Spruce, a home and lifestyle



Contributed photo

PROPERTY SETBACKS as well as easements and conditions, covenants and restrictions (CCRs) must be considered before renovating an existing home or building a new one.

resource.

- CCRs include rules established by many planned communities, subdivisions and planned unit developments.

CCRs, easements and property setbacks can affect which type of renovations are allowed

on particular plots and may affect the issuance of permits.

It's essential to learn about property easements, CCRs and setbacks in advance and discuss them with contractors when drawing up preliminary plans. Your

property deed or plat map as well as the local building inspection offices can highlight any regulations that may be in effect on your property and if they may affect future projects.



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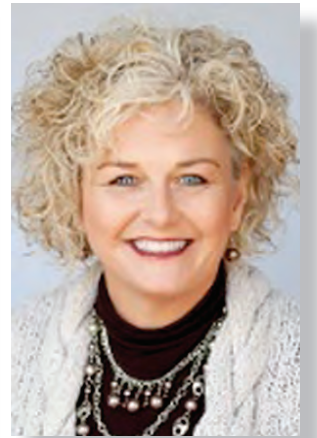
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2015



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2016



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2017



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2018

What is the purpose of the Multiple Listing Service (MLS)

National Association of Realtors

Realtors have spent millions of dollars to develop Multiple Listing Services (MLS) and other real estate technologies that make the transaction more efficient. An MLS is a private offer of cooperation and compensation by listing brokers to other real estate brokers.

In the late 1800s, real estate brokers regularly gathered at the offices of their local associations to share information about properties they were trying to sell. They agreed to compensate other brokers who helped sell those properties, and the first MLS was born, based on a fundamental principal that's unique to organized real estate: Help me sell my inventory and I'll help you sell yours.

Today, through more than 800 MLSs, brokers share information on properties they have listed and invite other brokers to cooperate in their sale in exchange for compensation if they produce the buyer. Sellers benefit by increased exposure to their property. Buyers benefit because they can obtain information about all MLS-listed properties while working with only one broker.

The real estate market is competitive, and the business is unique in that competitors must also cooperate with each other to ensure a successful transaction. MLS systems facilitate that cooperation.

The MLS is a tool to help listing brokers find cooperative brokers working with buyers to help sell their clients' homes. Without the collaborative incen-

tive of the existing MLS, brokers would create their own separate systems of cooperation, fragmenting rather than consolidating property information.

MLSs are a powerful force for competition. They level the playing field so that the smallest brokerage in town can compete with the biggest multi-state firm. Buyers and sellers can work with the professional of their choice, confident that they have access to the largest pool of properties for sale in the marketplace.

Real estate information on the Internet is readily available. Consumers can access and view all publicly available listing information on the website of their broker of choice.

MLSs are private databases that are created, maintained and paid for by real estate professionals to help their clients buy and sell property. In most cases, access to information from MLS listings is provided to the public free-of-charge by participating brokers. Data that is not publicly accessible includes information that would endanger sellers' privacy

or safety, such as seller contact information and times the home is vacant for showings.

The National Association of Realtors encourages innovation and competition in real estate brokerage, including different business models. NAR members are affiliated with real estate brokerage firms that operate using various business models, including full service, limited service, fee-for-service, and discount (regardless of the level of service).

MLSs are private databases that are created, maintained and paid for by real estate professionals to help their clients buy and sell property.

— National Association of Realtors

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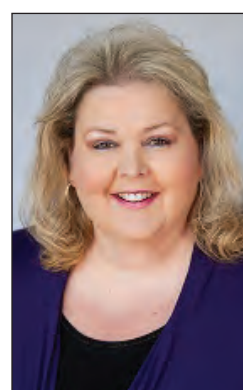
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RCAR MEMBERS volunteered at the Habitat for Humanity of Cleveland's REStore, as part of the RCAR Cares initiative.



Emily Wattenbarger
I am a REALTOR® in East Tennessee and work in the surrounding areas. Helping my clients stage their homes to get it ready to list is one of the many things that make me stand out from other Realtors.

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2021



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RCAR REALTORS at their Bradley County luncheon hosted author and TV personality, David Carroll, to present his new book "Hello, Chattanooga!" featuring one-in-a-million photos of the great faces and places in Chattanooga and the fabulous stories to accompany each. From left to right are RCAR 2022 President Steve Black, RCAR CEO Lisa Martin, David Carroll, and Member Services Committee Chairman Dwight Richardson.

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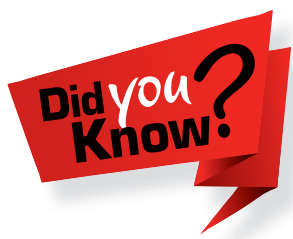
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Do-it-yourself devotees cite a desire to save money as their primary motivator when attempting DIY home improvements.

A survey of more than 1,000 homeowners from the insurance provider Clovered found that 85% of respondents indicated a chance to save money as their top reason for attempting a DIY home improvement project. The chance to save money was an even greater motivator for homeowners than the opportunity to improve (79%) or repair (66%) their homes. Those savings can be significant because homeowners won't have to pay labor costs, which the renovation experts at BobVila.com note can cost anywhere from \$20 to \$150 per hour per laborer.

Though the cost savings of DIY can be hard to resist, homeowners considering a DIY renovation are urged to make an honest assessment of their skills before attempting a project on their own.

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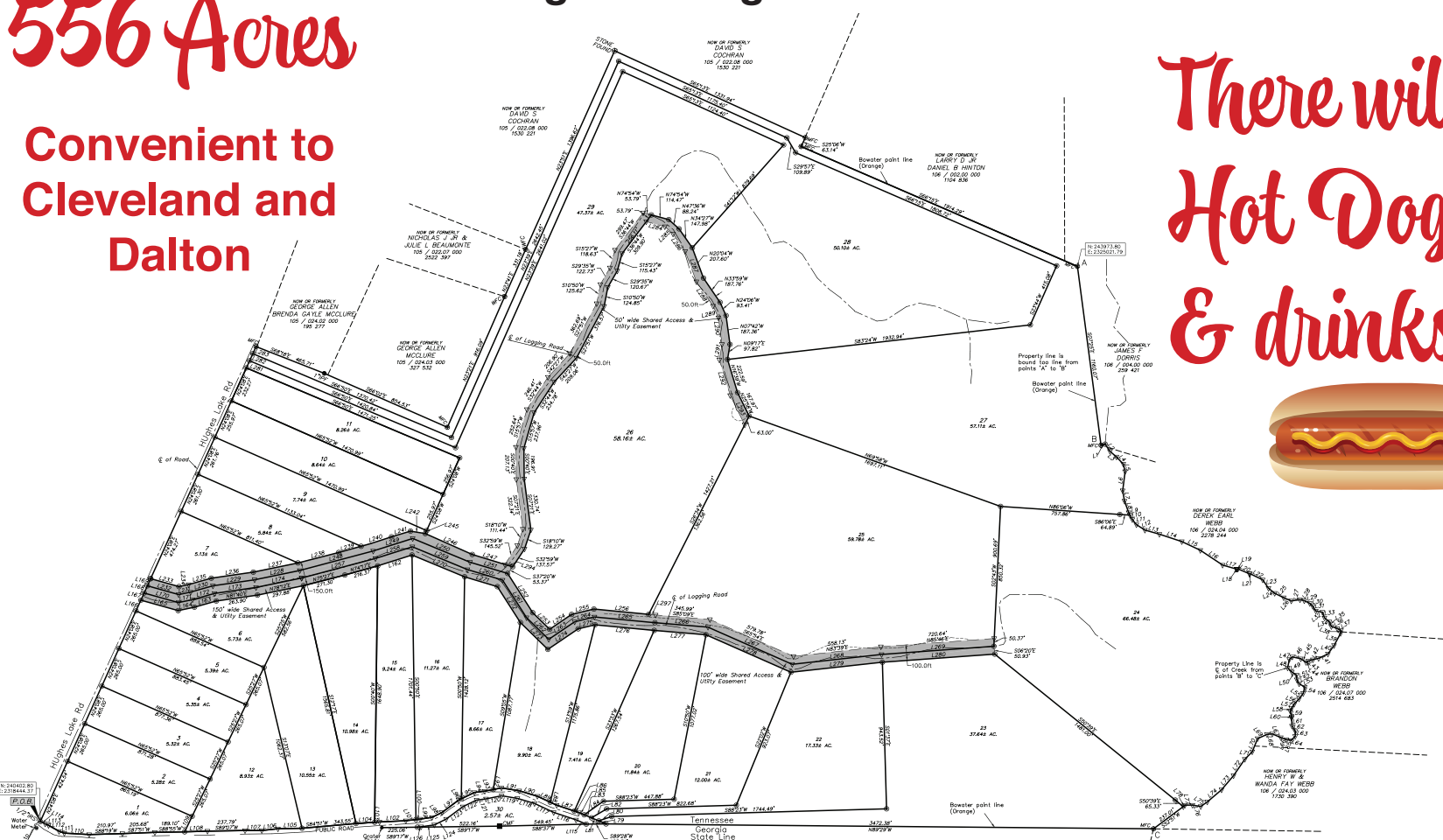
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Recent buyers boost spending on remodeling, furnishings

Courtesy of REALTOR Magazine

Home buying is good for the economy. Each home purchase triggers significant spending on furnishings, appliances and remodeling.

A recent study from the National Association of Realtors estimated that, in 2021, the housing market generated a median of about \$113,000 in economic impact per home sale. Read more: [How Home Sales Help Local Economies](#)

The National Association of Home Builders recently released a study documenting the economic benefit of a home sale. During the first year after closing on a house, a typical buyer of a newly built single-family detached home spends, on average, \$9,250 more than a similar non-moving homeowner. A buyer of an existing single-family detached home tends to spend over \$5,240 more than a similar non-moving owner, the NAHB analysis found.

The study finds that buyers of newly



built homes spend the most on property alterations and repairs following a move, despite the home being brand-new. “A typical new-home buyer ... is estimated

to spend almost twice as much on these projects (\$9,288) compared to an identical household that stays put in a house they already own,” the NAHB notes on

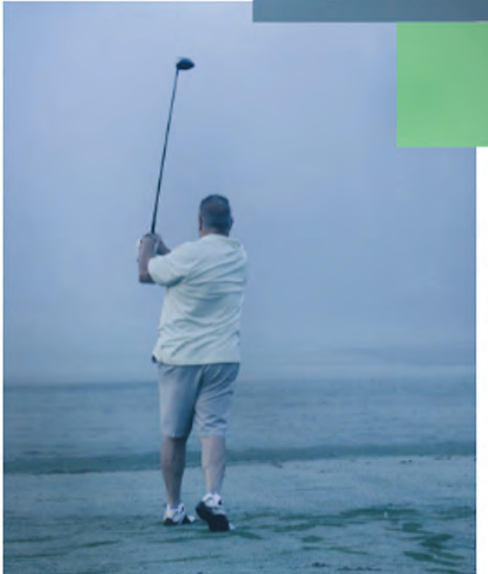
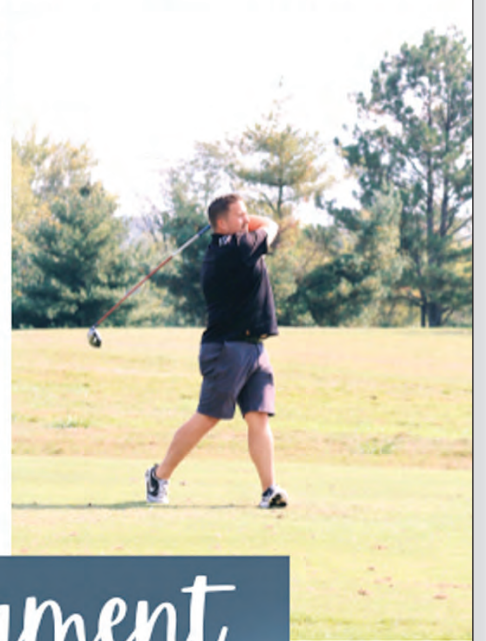
its Eye on Housing blog. Researchers say the extra spending is most common for building outdoor features, like patios, pools, walkways, fences, landscaping and various additions to the new home.

Buyers of new homes also spent considerably more on furnishings following their move. They spent an average of \$4,729 on furnishings and \$4,138 on appliances following a move.

Buyers of an existing home also tended to spend the most on property alterations and repairs following a move — \$7,391. (That is still below the \$9,288 that new-home buyers spent.)

“In the case of buying an older home, most of this extra spending goes to property repairs, alterations, and various remodeling projects,” the NAHB notes.

Buyers of existing homes spent \$2,988, on average, on furnishings and \$2,799 on appliances, also less than purchasers of new-home construction, the study finds.



2021 Golf Tournament Fundraiser



2021 Golf Tournament Fundraiser

Investing in a home renovation project not only requires money, but also time and patience.

While contractors, architects and designers can estimate how long a project may take, it is impossible to anticipate all of the scenarios that can affect that estimated timeline. Information from the real estate firm Keller Williams indicates an average kitchen remodel involving installation of new countertops, cabinets, appliances, and floors can take three to six months. But

Did You Know?

if ductwork, plumbing or wiring must be addressed, the job may take longer.

A midline bathroom remodel may take two to three months. Adding a room to a house can take a month or two.

The home improvement resource Renovation Junkies offers similar estimates, with the average home renovation taking between four and eight months. Homeowners need to consider time when planning their home projects.

Contributed photos

PARTICIPANTS in the River Counties Association of Realtors 2021 Golf Tournament are shown in these photo collages provided by RCAR.



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