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River Counties Association of Realtors welcomes new leadership

Each year, the local River Counties Association of Realtors elects new volunteer leaders to serve its membership and our community. RCAR President Marcia Botts and RCAR MLS President Cindi Richardson are leading this year's charge.

Botts is the broker/owner of Award Realty in Cleveland, and Richardson is the broker/owner of Richardson Group KW in Cleveland. Both of these ladies have been integral decision mak-



Marcia Botts
RCAR President



Cindi Richardson
RCAR MLS President

ers in our organization for many years, volunteering their time to make our association and the communities we serve the very best

they can be. Each president will work with their respective board of directors, officers, committee members

and associatioin staff to achieve our collective goals.

River Counties Association of Realtors exists to safeguard the real estate industry, provide benefits for our Realtor members, and ultimately empower the Bledsoe, Bradley, McMinn, Meige, Polk and Rhea communities.

The RCAR office is at 2070 Candies Lane NW, in Cleveland. For information, call 423-476-5912 or visit <https://RiverCounties.com>.



Contributed photo

RCAR

members, staff and friends enjoy an elegant New Year's Eve Celebration for CASA. Pictured left to right: Lila Hamon, David Sanders, Dennis Botts, President Marcia Botts, Jordan Richardson, and Morgan.

A note from RCAR CEO Michael Parent

I am so excited to be a part of this amazing community and thank our membership for their support and warm welcome to Tennessee! I am happily married to my soulmate, Gina. We have known each other since the first grade. I am a passionate Chicago Cubs fan with a cautiously optimistic view of their immediate future. I enjoy the outdoors, as nothing compares to what nature has created.

I have always been a great motivator and have a very high level of empowering people to their fullest. I enjoy training, managing and being creative. I am unafraid of trying new ideas.

Having been a Realtor for over 30 years, my passion and desire are bar none to excel in an organization, empower those around me, and continuously do what is right for the good of the

membership.

I am passionately involved in several charities and work within my community to help those that are less fortunate. Homelessness is a true passion of mine, as no one should be without a roof over their head. (See related

article, Page C7.)

It is my intent to keep an open-door membership policy. I am always here to listen to your wishes and concerns. If we haven't had the opportunity to meet, I encourage you to reach out at any time. I can't wait to meet you!



Michael Parent
RCAR Chief Executive Officer



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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 principle 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-list-



Cindi Richardson
RCMLS President



Jonathan Kraft
President-Elect



Angie Stumbo
Treasurer



Brian Workman
Secretary



Tina Ledford
Immediate Past President



Jennifer Douglass
Director at Large



Keith Nitsch
Director at Large



Dennis Opp
Participant Director



Melonie Carideo
Participant Director



Cathy McCracken
Participant Director

ed 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 buyers to help sell

their clients' homes. Without the collaborative incentive 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 sell-

ers 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

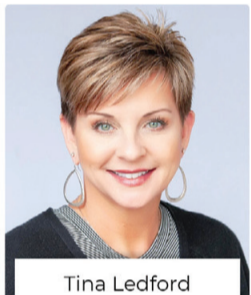
vacant for showings.

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).

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MULTIPLE COMMITTEES support RCAR's work and membership. This photo collage honors the 2023 Committee Chairpersons.



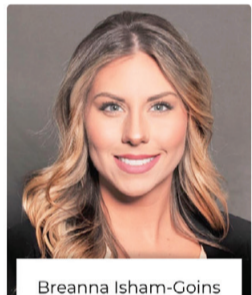
2023 Committee Chairpersons



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MLS Advisory



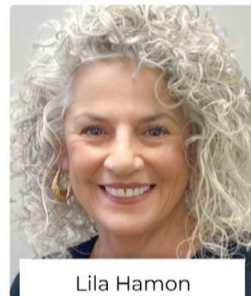
Steve Black
RPAC



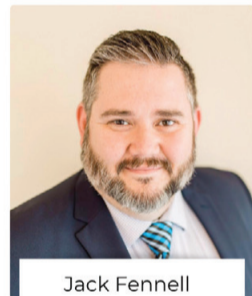
Breanna Isham-Goins
Affiliate Business Council



Dwight Richardson
Member Services



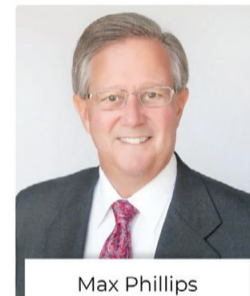
Lila Hamon
Community Outreach



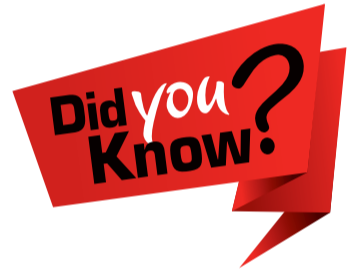
Jack Fennell
Cultural Diversity



Angie Stumbo
Career Development



Max Phillips
Government Affairs



Real estate remains an especially lucrative investment vehicle.

According to the S&P 500 Index, the median return on investment in the United States property market is 8.6%. That's an important consideration for investors who are considering adding income properties to their portfolios.

Though the costs associated with income properties can be substantial, the potential rate of return on those properties is significant. Individuals considering an income property investment are urged to speak with a financial advisor.

Lack of affordable homes for middle-income buyers

By **TROY GREEN**
National Association of Realtors

The U.S. housing market is short more than 300,000 affordable homes for middle-income buyers, according to a new analysis from the National Association of Realtors and Realtor.com. The country's persistent housing inventory crunch impacts middle-income buyers more than any other income bracket.

NAR and Realtor.com's housing affordability and supply report examines the number of listings missing by price range in the current market when compared to a balanced market. A balanced market is defined as when half of all available homes fall within the price range affordable for middle-income buyers.

"Middle-income buyers face the largest shortage of homes among all income groups, making it even harder for them to build wealth through homeownership," said

Nadia Evangelou, NAR senior economist and director of real estate research. "A two-fold approach is needed to help with both low affordability and limited housing supply. It's not just about increasing supply. We must boost the number of homes at the price range that most people can afford to buy."

At the end of April 2023, approximately 1.1 million homes were available for sale, an increase of 5 percentage points from one year ago. However, the market is missing almost 320,000 home listings valued up to \$256,000, the affordable price range for middle-income buyers or households earning up to \$75,000. Middle-income buyers can afford to buy less than a quarter (23%) of listings in the current market. Five years ago, this income group could afford to buy half of all available homes.

"Ongoing high housing costs and the scarcity of available homes continues to present

budget challenges for many prospective buyers, and it's likely keeping some buyers in the rental market or on the sidelines and delaying their purchase until conditions improve," said Realtor.com Chief Economist Danielle Hale. "Those who are able to overcome affordability constraints may be increasingly drawn to newly constructed homes or to the suburbs and beyond, both of which may offer buyers more realistic opportunities for homeownership in the near term."

Among the 100 largest metro areas, El Paso, Texas; Boise, Idaho; and Spokane, Wash. have the fewest affordable homes available for middle-income buyers. Three Ohio cities – Youngstown, Akron and Toledo – have the most affordable for that income group.

"Even with the current level of listings, the housing affordability and shortage issues wouldn't be so severe if there were enough homes for all price

ranges," Evangelou added. "Our country needs to add at least two affordable homes for middle-income buyers for every home listed for upper-income buyers."



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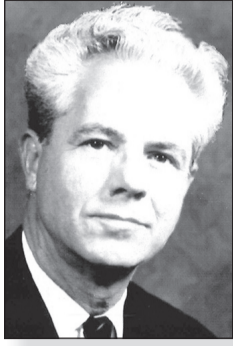
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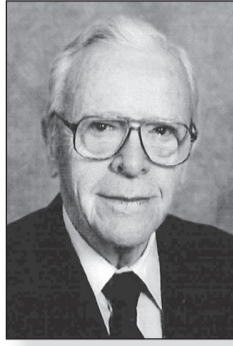
TODD MILES
RELATIONSHIP MANAGER

NICK DEVINE
LOAN OFFICER

NMLS: 482994



Bob Gentry
1961 & 1962



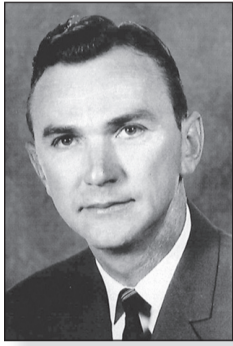
Nelom Jackson
1964



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1967 & 1968



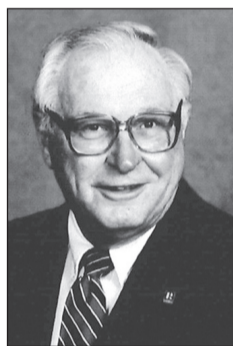
Willis Park
1969



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



Bruce Renner
1985



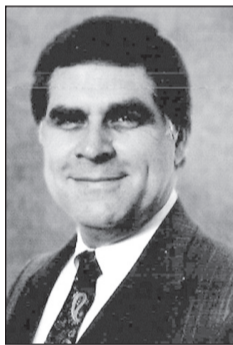
Charlene Moore
1986



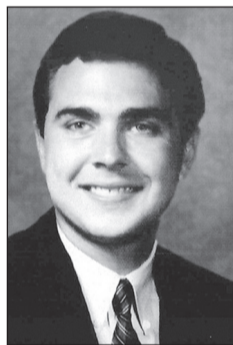
C.W. Bill Harris
1987



Max Phillips
1988



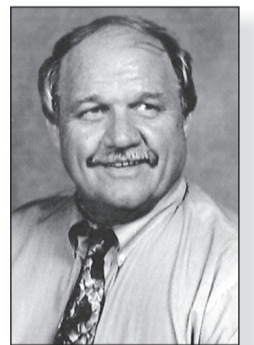
Eddie Botts
1989



David Carroll
1990



Della Renner
1991



John Paul Douglas
1992

Tech leaders share insights at 2023 Realtors Legislative Meetings

By **SPENCER HIGH**
National Association of Realtors

WASHINGTON — Tech leaders took the stage at the 2023 Realtors Legislative Meetings in May to discuss existing innovations and trends to help real estate agents level up their businesses. Several hundred Realtors attended “Emerging Business Issues and Technology Forum,” which provided insight into technologies that help agents maxi-

mize their presence on social media, streamline marketing, and attract and retain clients.

Alex Montalenti, co-founder of Real Grader, covered the importance of branding and having a well-curated social media presence. Real Grader measures, manages and maximizes the digital presence of real estate professionals. When asked about the most important thing that real estate agents should

do when it comes to their social presence, Montalenti said that after setting up all social accounts, it is vital to connect with your sphere.

“Find your clients on Facebook, Instagram and LinkedIn and connect with them,” he said. “Once you’ve set that connection, they will follow your relationship and journey for years. With social media, you have the ability to keep in touch and stay top of mind.”

Mark Choey, founder of Highnote, spoke about the importance of streamlining the process of building presentations. Highnote is a drag-and-drop presentation and proposal platform that helps agents pitch and sell listings, offers, neighborhoods and themselves.

“Agents need great presentations, and they need them fast,” he said. “An effective presentation is the lifeblood of all great real estate agents.”



Leah Payne

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Kelli Paul 2005	Rhonda McClure 2006	Susan Barnett 2007	Robert Bradney 2008	Alison Hamilton 2009	Jennie Zopfi 2010
					
Jim Metzger 2011	Ingrid Prather 2012	Mary Jo White 2013	Yvonne Newman 2014	Kelli Paul 2015	Jennifer Douglass 2016
					
Max Phillips 2017	Denise Marler 2018	Robert Bradney 2019	Suzanne Akins 2020	Tammy Johnson 2021	Steve Black 2022

NAR applauds 2 Supreme Court rulings upholding property rights

By TORI SYREK
National Association of Realtors

National Association of Realtors President Kenny Parcell issued the following statement Thursday, May 25, in response to the Supreme Court's favorable rulings for property rights in Tyler v. Hennepin County and Sackett v. EPA:


"NAR applauds the Supreme Court for both rulings today further protecting the rights of property owners.


Tyler v. Hennepin County, which NAR outwardly supported, confirms that the equity homeowners build in their properties is a constitutionally protected right and cannot be unduly or unfairly seized by the government. We also appreciate the clarity provided by the Sackett ruling, which helps property owners utilize their land to the fullest extent possible. This ruling has lifted a burden from homebuilders across the country, reinforcing

that the government should not create excessive barriers in the homebuilding sector, especially when the United States currently has a housing shortage of 5.5 million units."


In March, NAR, along with the American Property Owners Alliance and the Minnesota Realtors filed an amicus brief in support of Tyler v. Hennepin County and the property owner's entitlement to the surplus equity, arguing the state statute

effectuates an unconstitutional taking of private property under the Fifth Amendment. The Sackett v. EPA ruling brings more clarity to the rules and regulations on the building on personal land under the scope of the Clean Water Act (CWA). NAR is part of ongoing litigation related to an EPA rule defining Waters of the United States (WOTUS) under the CWA, which will be directly impacted by this decision.




















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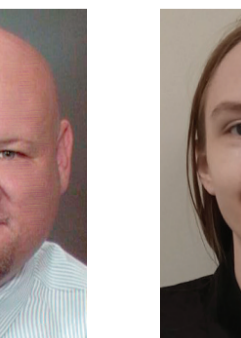
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Realtors plan to sleep outside to raise awareness for homelessness and human trafficking

By **DAVID SANDERS**

River Counties Association of Realtors

The Community Outreach Committee is a distinctive group of RCAR members who organize with the sole purpose of giving back to the communities we serve. Our Realtors spend lots of time showing houses, writing contracts, and learning about the ever-changing industry. What we don't showcase as much, however, are the countless hours of volunteer work poured into the community around us.

Each year, Community Outreach sets out to complete their agenda. As we've featured in previous years, RCAR hosts an annual food drive with The Caring Place, volunteer days with Habitat for Humanity of Cleveland, and various fundraisers for CASA and United Way of the Ocoee Region, not to mention a multitude of other outreach tasks and events throughout the year. While RCAR continues to support our sponsored charitable causes, our leaders decided to expand their focus to two new topics.

Human Trafficking

The first cause is uncomfortable to think about. We believe that the silence surrounding human trafficking or sex trafficking is one of the primary reasons it goes unnoticed. Here are some hard truths about the brutal reality of sex trafficking in America:

- Sex trafficking is the second-largest criminal industry in the country.
- Hundreds of thousands of children are trafficked each year in the U.S.
- The National Center for Missing and Exploited Children reported a 93% increase in online enticement reports during COVID-19.
- The average age a person is first trafficked is 12 years old.
- 40% of child sex trafficking victims are sold by a family member.
- Only 1% of sex trafficking victims in the U.S. are ever identified.

What Can We Do About It?

Realtors have a unique perspective. We spend lots of time in many family homes. We are the ones who, with the right training, may be able to report suspicious activity that could be trafficking and help save someone's life.

River Counties is currently promoting a free training program called Onwatch that helps people to identify signs of potential human trafficking and properly report

HARD FACTS ABOUT HUMAN TRAFFICKING

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- Only 1% of sex trafficking victims in the U.S. are ever identified.



them to the authorities. We want to invite members of the public to take this training and learn more about how to not only stop trafficking efforts but also raise awareness for everyone in our community to come together and have this difficult discussion. Your efforts could very well save someone else from becoming the next victim. River Counties encourages you to take the first steps by visiting iamonwatch.org to take the free training.

Homelessness in Our Community

The second cause is one that most everyone has seen as a growing epidemic since the onset of COVID-19. While we've seen a tremendous economical boom in Tennessee bolstered by our thriving industry and mass migrations of new buyers, we've seen an equally tremendous increase in the cost of housing and the cost of living. As a result, the number of people experiencing homelessness in Tennessee has peaked to

over 10,500, as measured on a single night in 2022, according to the Annual Homelessness Assessment Report produced by the U.S. Department of Housing and Urban Development.

This trend is reflected in most states across the U.S. Locally, we see this manifest in tents spread throughout parks and streets, people staying in their cars overnight, and people exhausting all their resources to find a place to lay their head. While you may notice homelessness more in a city center, it affects everyone from our populous cities to our most rural communities.

RCAR partners with United Way of the Ocoee Region to effect as much change as our contributions can inspire. United Way's Housing United Program is a collaborative, rapid rehousing program whose goal is to prevent and end homelessness quickly through eviction prevention, long-term case management, and housing navigation services.

Homelessness and Human Trafficking: How Are They Related?

According to the National Alliance to End Homelessness, homelessness and human trafficking intersect.

Offenders prey on the vulnerabilities of potential victims. These vulnerabilities include impoverished, homeless, marginalized, disenfranchised, and underserved people. Additionally, trafficking victims are usually left in financial ruin, which makes them susceptible to being re-victimized.

Individuals who lack safe housing are more likely to engage in dangerous employment to meet their needs, also making them more vulnerable to trafficking.

According to a 2016 study by Loyola University and Covenant House, nearly 1 in 5 youth who received shelter services from Covenant House had experienced some form of human trafficking. Ultimately, potential victims at the intersection of homelessness and human trafficking can all too easily find themselves in a horrendous cycle of violence and exploitation. That's what the River Counties Community Outreach Committee hopes to bring awareness to in our first ever public event on these issues.

The Event: RCAR Plans Its First Sleep Out

These issues moved our committee to act. Inspired by similar events organized across the United States, RCAR's Community Outreach Committee is planning a Realtor Sleep Out for Homelessness and Human Trafficking Awareness. Tentatively scheduled for Oct. 20, RCAR is inviting all Realtors, affiliated business partners, and members of the public (Yes, you!) to pay a nominal fee, likely \$25, to sleep out or sponsor a sleeper.

We intend to have the event in a well-known outside place with access to restrooms and a security presence. Hey, even if you don't want to sleep outside, we want to encourage other community members to contribute financially. All proceeds raised will then be given to a charitable organization that is fighting to end homelessness and human trafficking.

It is also important to remember that this event is not intended to be a celebration, or fun for that

See **SLEEP OUT**, Page C8

A simpler mortgage is just around the corner.



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RCAR & MLS
 Directors get together for their annual joint meeting and Christmas Party. Top row, left to right: Tammy Johnson, Cindi Richardson, Marcia Botts, Cathy McCracken, Jennifer Douglass, Max Phillips, Bryan Richardson, Kevin Walters, Radley Lockmiller, Jonathan Kraft, Wayne Rutherford, Steve Black. Bottom row, left to right: Margie Keller, Kelli Paul, Ingrid Prather, Whitney Proctor, Angie Stumbo.

SLEEP OUT
 from Page C7

matter. We want to avoid a camping spirit and instead promote the somber reality that our fellow community members must live through daily. RCAR hopes that the publicity around having Realtors give up their homes for one night in solidarity with our homeless neighbors will send a much-needed message of awareness about both issues, all while raising money for the causes.

Here's one Covenant House Sleeper's Story

"We sleep outside in sleeping bags, guarded by security, in a clean, rat-free parking lot ... None of this is akin to the foodless, bathroom-less, blanket-less, dirty, unsafe, lonely reality of living on the street — even for a single night. Instead, we took stock of our privilege. We began to feel grateful for base needs and tiny



conveniences. "True, Sleep Out isn't a first-hand experience — it's a moment of action, a symbol, a gesture, a cry, that will incite more action. In a world where we often feel helpless to do good, this is something tangible to move the needle a fraction of an inch."

So Now We Ask You

Now we ask you to stand with us as we

uplift some of our voiceless, our most marginalized. Remember that there are two ways for you to make a real impact:

First, visit iamonwatch.org to learn more about human trafficking. Then, share it with your friends, family, and acquaintances.

Second, participate in RCAR's Sleep Out by coming to the event

or donating money to sponsor another sleeper. If you would like to receive direct communication from RCAR about specific Sleep Out event details, you can email david@rivercounties.com or call 423-476-5912 to be put on RCAR's Sleep Out communications list.

RCAR will continue to share these causes via social media, email and other media sources. When you receive our communications, please share them with everyone you know to raise awareness.

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Homeowners may not realize just how much they can benefit from even the smallest investments of time and money in their home exteriors.

According to the Top Agent Insights Q2 2019 Report from HomeLight, low-cost outdoor home improvements to a landscape provide sizable returns on investment. For example,



the report found that a \$268 investment in a lawn care service can lead to a \$1,211 increase in home value at resale. Similarly, \$340 worth

of fresh mulch can increase home value at resale by \$769.

More than 85% of real estate professionals who participated in the HomeLight survey recommended other small and simple projects, including removing dirt, grime and cobwebs from a home entrance and trimming trees and shrubs prior to putting a home on the market.

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NEW MEMBERS solemnly pledge their service and adherence to a strict Code of Ethics at RCAR's May 2023 New Member Orientation.

How artificial intelligence will change real estate: Should we brace for impact or embrace AI?

By **DAVID BLUHM**
RisMedia

AI and the residential real estate ecosystem

Most of the recent excitement over Artificial Intelligence has centered on generative AI, or more specifically, the ability of a chat bot to generate informed responses to complex inputs. While AI's capabilities have an obvious potential for automatically generating property descriptions and marketing content, improving ad targeting, and managing customer service responses, AI will play a much broader role across the residential real estate ecosystem.

First, let's establish some absolutes:

- AI won't replace real estate agents
- AI won't negate the need for agents to be marketing savvy

The promise of AI is made possible primarily by the advancement of Learning Models, which can be trained by analyzing vast amounts of information to learn how to compile very targeted, comprehensive answers and to deliver relevant insights to even the most detailed queries. The application of AI, however, will bring about many new changes, efficiencies, and opportunities across the housing industry.

How home buyers will benefit from AI

Searching for a home has evolved. The process is consistently and incrementally being enhanced on online listing sites. According to the National Association of Realtors, 41% of home buyers begin their searches for homes online, while 93% utilize online



searches in their home buying endeavors. AI promises to make this process simpler, more personal, and more efficient.

AI will enable search features allowing a user to input images of homes or features that interest them, creating a highly customized experience. Voice search will also simplify their ability to find homes with the exact features or feel they are looking for.

Similarly, AI Learning Models that increasingly learn a home buyer's most detailed preferences will be able to find and automatically promote properties that better match their aspirations for a specific home. These models can even detect subconscious leanings, interests, inclinations. Homes that match preferences can be virtually staged to further reflect design preferences—allowing a client to visualize any home in the way they would imagine living in it.

How home sellers will benefit from AI

Learning Models can also describe who would most likely buy a home. While we've seen buy-side tools evolve, AI promises

to take the marketing of a home to a new level of detail. Modeling might reflect how listings should be physically and virtually staged, even as far as the colorways and art on the walls. These models can quickly stage a home in many decorating styles and then select the style that is best matched to a buyer.

Learning Models can already recommend repairs and renovations that will most benefit the home selling process, even estimating how specific repairs will affect expected days on market for that home.

How homeowners will benefit from AI

For most homeowners in the U.S., their home is their largest and most important financial investment. AI will help homeowners get the most out of the entire homeownership journey. AI will make recommendations on energy savings, home maintenance, and the most financially attractive remodeling options. Tools that allow "what if" scenarios can predict the market value and detailed costs of a renovation project — putting a homeowner in an

informed, confident position to more effectively negotiate with a contractor.

How lending will benefit from AI

AI is already active in lending — delivering on its early promises of faster, more data-driven decisions, underpinned by better risk prediction. The obvious benefit of almost instantaneous credit decisions is the compressing of closing cycles, making the buying and selling of homes easier on everyone.

One area I hope to see addressed is in FICO scores. They are broken and take many potential homeowners out of the market completely. They overly punish consumers with small mistakes in their pasts while undervaluing their current and future credit worthiness. AI promises to generate better credit models that more fairly qualify consumers — including making precise recommendations on how to get qualified.

To address our persisting inequity challenges, we need new models to help both the underbanked and unbanked find paths to home ownership.

This brings us to the issue that 25% of U.S. adults are underbanked (must regularly use alternative forms of financing) while another 10% are unbanked (have no traditional checking or savings account) —and it gets much worse when looking at Black, Hispanic, and other people of color. We need an entirely new set of AI-driven models to help underbanked consumers become homeowners.

See AI, Page C10



Home appreciation:

Middle-income homeowners gained more than \$120K over the past decade

By **MANTILL WILLIAMS**
National Association of Realtors

A new housing report by the National Association of Realtors reveals middle-income homeowners accumulated \$122,100 in wealth as their homes appreciated by 68% in the last 10 years.

The report, "Wealth Gains by Income and Racial/Ethnic Group," speaks to the value agents and Realtors bring to consumers when helping buy and sell homes that build generational wealth. NAR released the report during its 2023 Realtor Broker Summit as the association commemorates Fair Housing Month.

While not everyone has the same opportunities for homeownership, data shows substantial variations and inequalities in homeownership rates across different income and racial and ethnic groups. For instance, low-income homeowners were able to build \$98,900 in wealth in the last decade from home price appreciation only, while upper-income households saw an increase of \$150,800.

"This analysis shows how homeownership is a catalyst for building wealth for people from all walks of life," said Lawrence Yun, NAR's

See APPRECIATION, Page C10

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NAR chief economist:

Fed's recent rate hike was unnecessary

National Association of Realtors

National Association of Realtors Chief Economist Lawrence Yun said the Federal Reserve's most recent rate hike was unnecessary, and he

expects the Fed will stop raising interest rates further, during the "Residential Economic Issues & Trends Forum" at NAR's 2023 Realtors Legislative Meetings.

Yun discussed developments in the U.S. economy and their impact on the housing market. Robert Dietz, chief economist for the National Association of Home Builders, talked about the challenges that homebuilders continue to face and possible changes in the building sector. The

forum closed with a panel discussion between Realtors Bobbi Howe and Maura Neill, who examined the current market conditions and challenges in their areas.

Yun explained that the Fed's aggressive rate hikes have hurt regional banks and the housing market. He noted that inflation has already started to calm, but rents on apartments and single-family homes remain elevated.

"Inflation will not reignite — inflation will come down closer to 3% by the year's end," Yun stated. "Inflation has calmed down while rents are still accelerating."

Yun said new home sales are back to pre-pandemic levels, however, existing-home sales are historically low.

"Inflation will not reignite — inflation will come down closer to 3% by the year's end."

— Lawrence Yun,
National Association of Realtors chief economist



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NAR Report:

Many agents, brokers find value in promoting energy efficiency in listings

National Association of Realtors

A majority (63%) of agents and brokers said promoting energy efficiency in listings is very or somewhat valuable, according to a new report from the National Association of Realtors. The 2023 Realtors and Sustainability Report — Residential examines sustainability issues facing the real estate industry.

“While each area of the country has a unique climate and community resources, Realtors are finding the need to embrace their clients’ sustainability interests,”

said Jessica Lautz, NAR deputy chief economist and vice president of research. “Buyers often seek homes that either lessen their environmental footprint or reduce their monthly energy costs. There is value in promoting green features and energy information to future home buyers.”

Half of Realtors said they were directly involved with a property with green features — on the buyer or seller side — in the past 12 months. Thirty-two percent of agents and brokers reported that their multiple listing service had green data fields, 37% of which used those fields to promote green features, 24% to promote energy information and 14% to promote green certifications.

Almost half (48%) of agents and brokers found that consumers were very or somewhat interested in sustainability. Nearly one-third (32%) of Realtors were concerned about the effects of climate change events on the real estate market. New to the report this year, nearly one-fifth (17%) of respondents said a significant portion (between one-quarter to more than three-quarters) of their clients consider environmental risk in the purchase process. In addition, 14% of agents and brokers had clients ask for advice about energy efficiency upgrades very often or often.

When it comes to a high-performance home — defined as a systematic, building-science approach to home improvements that can increase indoor comfort,

health, operational efficiency and durability — approximately one-fifth (17%) of Realtors® said those had an increase of 1%-10% of the dollar value offered compared to similar, non-high-performance homes.

“The first words of the Realtor Code of Ethics are simple, yet powerful, and well understood by members: ‘Under all is the land,’” said NAR President Kenny Parcell, a Realtor from Spanish Fork, Utah, and broker-owner of Equity Real Estate Utah. “Good stewardship of the land — and the built environment — is critical to the real estate industry. Realtors who can speak with authority about a home’s sustainable features and convey the value, health benefits, energy savings, durability and operation costs provide a major advantage in every market.”

“There is value in promoting green features and energy information to future home buyers.”

— Jessica Lautz, National Association of Realtors’ deputy chief economist and vice president of research

The green home features that Realtors believed were most important to clients, include windows, doors and siding (39%); proximity to frequently visited places (37%); a comfortable living space (37%); and a home’s utility bills and operating costs (25%). In terms of sustainability issues and considerations in their market, agents and brokers mostly listed understanding how solar panels impact a transaction (35%), understanding lending options for energy upgrades or solar installations (33%) and valuation of solar panels on homes (32%).

Notably, other green issues and considerations in Realtors’ markets include a lack of MLS data about home performance and/or solar installations (25%), improving the energy efficiency of existing housing stock (24%), valuation of green-certified homes (19%), liability of misrepresenting a property with green features (18%), inability to search for green properties (12%) and the impact of climate change events on the transaction (9%).

Access the 2023 Realtors and Sustainability Report — Residential online at nar.realtor/research-and-statistics/research-reports/realtors-and-sustainability.



Buying a home? Don’t skimp on pest inspections

Business Wire

If you are looking to buy a home this year, you are not alone. About 28 million Americans plan on purchasing a home in 2023, according to the NerdWallet Home Buyer Report.

Homeownership is a significant financial and emotional investment that remains a primary goal for many Americans. With that, the National Pest Management Association offers insight into the importance of pest inspections.

Wood-destroying insects like termites and carpenter ants can quickly turn a dream home into a nightmare, making pest inspections an integral part of the home-buying process. Termites, also known as silent destroyers, can severely damage the structural stability of a building, chewing away at a house often without anyone knowing.

“These pests are one of the most devastating insect species, causing an estimated \$6.8 billion in property damage each year, when adjusted for current inflation,” said Jim Fredericks, senior vice president of public affairs for NPMA. “These costs are not typically covered by homeowners’ insurance policies,

but rather passed on to the property owner, illustrating the importance of taking precaution before signing the dotted line.”

Whether a decade-long homeowner or looking to join the fold, pest inspections are an absolute must to ensure a safe and structurally sound home.

NPMA recommends paying attention to these signs that could indicate the presence of a termite infestation:

- Presence of large numbers of flying termites (often confused with flying ants)
- Mud shelter tubes (used by termites to reach a food source)
- Damaged wood containing mud or dirt
- Discarded wings near doors or on windowsills
- Wood that sounds hollow when tapped
- Blistered paint on wooden surfaces
- Small piles of pellets near or underneath damaged wood

No matter what side of the housing market you’re on, termite control is not a DIY endeavor. So, if any of these signs are present, it is essential to contact a qualified pest control professional to properly identify and treat the problem.

AI from Page C9

How real estate agents will benefit from AI

“How much is this home worth?” remains the first and central question in most every transaction. AI promises to provide better tools for Realtors so that they can confidently assume the role of authority on their markets as well as individual properties. CMAs that utilize AI will more precisely account for the market timing of offer acceptance and the closing of comparable properties, while more and more nuances between properties will be accounted for.

Valuation models that use AI will also become more predictive — correlating non-real estate data and other economic information toward identifying how markets will behave going forward.

Learning Models can also analyze the other listing or buying agents and provide insights on their negotiating tendencies — providing guidance that allows you to secure the best

deal for your client.

Learning Models can capture the smallest behaviors and tendencies that translate to higher productivity and financial success. No one wants their every move to be tracked — but much like an athlete benefits greatly from scrutinizing their training and game performances, Realtors can improve their own execution and outcomes by way of analyzing their daily behaviors.

AI and its form of image analysis, when applied to an uploaded picture, will improve inspections and repairs — making them faster, more efficient, and cost effective. A picture of a crack in a foundation taken by a Realtor will be enough to provide a risk analysis along with a detailed remedy.

How investors will benefit from AI

Investors will increasingly lean on AI’s Learning Models to optimize their portfolios and increasingly find future opportunities before they materialize.

AI modeling can

make predictions about the impact on local housing served by urban transportation projects — which point to both the development opportunities as well as social and economic impacts of such projects.

How our society will be impacted from AI

AI has a trust problem, and it should. It’s only as good as the data it’s trained on and the means by which we apply it to solve problems. Time will tell how we manage the promises and challenges of AI as both are plentiful.

As with any other significant tech innovation — the automobile, television, the internet, smart phones and social media — AI opens up new worlds of expression, learning, entertainment, education, and opportunities, while also presenting us with significant social and ethical challenges. The power of AI presents us with much more complex and serious concerns than prior innovations.

APPRECIATION from Page C9

chief economist. “A monthly mortgage payment is often considered a forced savings account that helps homeowners build a net worth about 40 times higher than that of a renter.”

Although Black homeowners experienced the smallest wealth gains among any other racial or ethnic group, these owners were able to accumulate over \$115,000 in wealth in the last decade.

Along with the wealth gains accumulated in the last decade, homeowners also saw their debt drop by 21%.

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REALTORS and family put their minds to work and ESCAPED at RCAR's Strategic Planning Session in January 2023. Pictured left to right: Melonie Carideo, Tim Raines, Melissa Raines, Jonathan Kraft, Jenna Kraft, Courtney Phillips, Angie Stumbo and Jonathan Stumbo.

When asked to think of modern homes, many people might think of minimalism, neutral colors, open concept floor plans, and large windows without treatments.

While each of those features are components of modern homes, just what qualifies as "modern" is ever-changing and often a reflection of what buyers are looking for. And lately, many buyers are looking for all-electric homes.

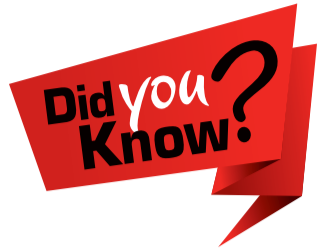
A study by the U.S. Energy Information Administration found that the number of all-electric homes had increased over the previous decade. In fact, the EIA study found that

25% of homes in the United States used only electricity.

All-electric homes are generally considered more environmentally friendly because they lessen homeowners' carbon footprint by reducing their need for fossil fuels like natural gas. Electric heat pumps, induction stoves and electric fireplaces are just some of

the technologies that can be found in all-electric homes.

Though the design style of all-electric homes needn't be modern, there's no denying that the growing popularity of such homes makes them an option for homeowners with modern sensibilities.



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2022 REALTOR of the Year Award is presented to Past RCAR President Tammy Johnson, left, by previous award winner, Margie Keller, right.



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RCAR PRESIDENT Marcia Botts, right, is sworn into service by Tracie Shellhouse of New Hope Pregnancy Care Center, left.



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MLS leaders are sworn to their duties by MLS President Cindi Richardson. Pictured left to right: Cindi Richardson, Jonathan Kraft, Angie Stumbo, Jennifer Douglass, Dennis Opp, Keith Nitsch and Tina Ledford.



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RCAR leaders are sworn to their duties. Pictured left to right: Bryan Richardson, Radley Lockmiller, Kevin Walters, Whitney Proctor, Margie Keller, Wayne Ruth-erford and Kelli Paul.



Baby boomers overtake millennials as largest generation of home buyers

By **SPENCER HIGH**
National Association of Realtors

The share of baby boomers has surpassed millennials and now makes up the largest generation of home buyers, according to the latest study from the National Association of Realtors. The 2023 Home Buyers and Sellers Generational Trends report, which examines the similarities and differences of recent home buyers and sellers across generations, found that the combined share of younger boomer (58 to 67 years old) and older boomer buyers (68 to 76 years old) rose to 39% in 2022, up from 29% the year prior. Younger millennials (24 to 32 years old) and older millennials (33 to 42 years old) have been the top group of buyers since 2014, but they saw their combined share fall from 43% in 2021 to 28% last year. “Baby boomers have the upper

hand in the homebuying market,” said Jessica Lautz, NAR deputy chief economist and vice president of research. “The majority of them are repeat buyers who have housing equity to propel them into their dream home — be it a place to enjoy retirement or a home near friends and family. They are living healthier and longer and making housing trades later in life.” Twenty-six percent of all buyers were first-time buyers, the lowest since NAR began tracking the data and a decrease from 34% last year. Seventy percent of younger millennials and 46% of older millennials were first-time buyers.

Behind these groups, only 21% of Generation X (43 to 57 years old) and 9% of younger boomers were first-time purchasers.

Generation Z — ages 18 to 23 — now makes up 4% of home buyers, a slight increase from 2% in 2021. Nearly one in three Gen Z buyers — 30% — moved directly from a family member’s home into homeownership. Finding a location convenient to friends and family was most important to this cohort of buyers.

“As the youngest generation of home buyers and sellers, it’s encouraging to see Gen Z entering the market,” Lautz said. “Their desire for

homeownership is strong, and many are relying on family support systems to help make their first real estate purchase.”

Generation X made up 24% of total buyers. They had the highest median household income of any generation (\$114,300), followed by older millennials (\$102,900). In addition to leading the way in home buying, baby boomers remained the largest home seller generation, jumping from 42% in 2021 to 52% in 2022. Among all generations, sellers typically remained in their home for 10 years before selling, up from nine years last year. On average, younger millennials stayed in their homes for four years, while older boomers sold their homes after 16 years.

All generations agreed that the most common reason to sell was to be closer to friends and family.

“Baby boomers have the upper hand in the homebuying market.”

— Jessica Lautz,
National Association of Realtors’ deputy chief economist and vice president of research

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