

January 2019



FirelandsMLS.com • FAOR.com

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# REALTOR® Insight

## Director' Christmas Luncheon

December 12th was our Board of Directors Holiday Luncheon at the Rockwell Springs Trout Club near Castalia, Ohio. Commendation's were presented by William, Aide to Representative Swearingen of District 89 to Jeff Berquist, Linda Armstrong and Scott Myers to honor their service and dedication to the Firelands Association of REALTORS®. We also welcomed in our newest Directors, Phillip Bolte and Sara Riesen and re-elected Steve Mack and Janet Herzog.



# REALTOR® Insight

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## Schedule of Events:

### January

- **1/1 Board Office Closed, Happy New Year!**
- **1/15-1/17 Leadership Academy, OR Columbus**
- **1/16 FAOR Board of Directors Meeting, Board Office, 9:30 am**
- **1/16 Committee Workshop, Board Office, Noon**
- **1/20 Board Office Closed, Martin Luther King Day**
- **1/29 My REALTOR® Party, Columbus**



### Save the date for CE Class

**When:** April 8th  
**Time:** 11:00 am–2:30 pm  
**Where:** Sandy Ridge Winery in Norwalk  
**RSVP to 419-668-9922 or email [afergu@unionhomemortgage.com](mailto:afergu@unionhomemortgage.com)**

**Weight Watchers**

**Meets at the Board Office on**

**Tuesdays 5:30 p.m.**

**Fridays at 10 a.m.**

**Saturdays 8:00 a.m.**

**Interested In Joining or need a meeting place?**

[WeightWatchers.com](http://WeightWatchers.com)

## Up Coming Events

### February

5	Fairway Independent Mortgage CE, Board Office, 10:30 am
12	2020 Economic Summit, Columbus Convention Center
13	Professional Standards Workshop, Board Office, 9:00 am
17	<b>Board Office Closed</b> , President's Day
19	MLS Broker Meeting, Board Office, 10:00 am
20	FAOR Board of Directors Meeting, Board Office, 9:30 am
20	Brokers Meeting, Board Office, 10:30 am
24-27	RPAC President's Circle Annual Conference, Miami, Florida

### March

3	Ohio REALTOR Broker's Summit, Columbus
12-16	NAR A.E. Institute, San Diego, CA
18	Reverse Raffle/ Soup'R Bowl, Board Office, 5:30 pm
19	FAOR Board of Directors Meeting, Board Office, 9:30 am
31- 4/1	REALTOR Broker Summit, Hollywood, CA

# Soup-R Bowl & Reverse Raffle

Looking for Soup-R Chefs to make your best pot of soup!

Get your Reverse Raffle Ticket now!

March 18th, 2020 @ 5:30 PM held at REALTORS Hall

All proceeds collected will directly benefit Firelands Charitable Foundation





## PEAK YOUR REVERSE MORTGAGE LOAN KNOWLEDGE

JOIN US FOR A WORKSHOP ON HOW THE HOME EQUITY CONVERSION MORTGAGE (HECM) FOR PURCHASE (H4P) LOANS MAY POTENTIALLY INCREASE YOUR ANNUAL COMMISSIONS.

Learn how buyers can increase their purchase power with a H4P

**DATE:** February 5th, 2020

**TIME:** 10:30 AM

**LOCATION:** FIRELANDS REALTORS  
2710 CAMPBELL STREET SANDUSKY

### Event Highlights:

- Common Misconceptions of Reverse Mortgage
- Previously unqualified customers may be turned into buyers
- Understanding the basics of a Reverse Mortgage



TO RSVP, Contact Connie [connie@faor.com](mailto:connie@faor.com) OR 419.625.3802



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# Congratulations! 2020 Class



The Ohio REALTORS 2020 Leadership Academy class: (top row, from left) Tanya Blair, Sara DiFranco, Kristin Granakis, Diane Harper, April Hull, Jenna Koontz; (bottom row, from left) Melissa Mariola-Davis, Wayne Newland, Melissa Sanford, Kimi Singleton, Amanda Talkington, Mark Vittardi

By Anjanette Frye, Ohio REALTORS President

Your Ohio REALTORS is pleased to announce the 12-member 2020 Leadership Academy class. These REALTORS are poised to embark on an intense self-discovery program focused on goal-

setting, communication, business relationships and personal growth. Congratulations to:

April Hull, Firelands Association of REALTORS

Why do you want to be considered for the Ohio REALTORS Leadership Academy: Being considered would be a great challenge for myself. I find myself yearning to learn more in our industry, meet new people and step outside the box. From everything I've read and heard from others who have been on the committee this seems like the right step. I think this would give me the confidence to

take on roles in the future with the community and our Board that I may otherwise not feel I would qualify for. Three most significant challenges facing the real estate profession today: 1) Low inventory-shortage of homes, older homes needing to much in repairs, builders not being able to build in a lower price bracket. 2) Online competition with listing homes. 3) Ethics violations with our own REALTORS.

*This content is copyright 2019 Ohio REALTORS. Read more at: <https://www.ohiorealtors.org/blog/1208/meet-the-2020-ohio-realtors-leadership-academy-class/>*



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## Celebrating the Season!

## Ottawa County Holiday Luncheon

Thursday, December 19th was the annual Ottawa County Realtor & Affiliates Holiday Luncheon at the Catawba Island Country Club. David Freitag, EO of the Firelands Association of Realtors presented Emeritus Awards to Bernie Hammer, Sharon Ohms, Arlene Carr, Mary Ann Gecsi and Margaret Lenthe. Guests bring items for the auction that benefits the Ottawa County Scholarship Fund and Firelands Charitable Foundation to help area organizations in need and toys that are distributed to local children.

District 89 Representative DJ Swearingen joined us for the luncheon and thanked the Realtors for their support of his campaign and said he looked forward to continue supporting Real Estate issues that effect our industry. Thank you to everyone that attended and supporting this event!





## Ohio's home sales activity remains stable in November

December 19, 2019

The number of homes sold across Ohio in November fell slightly from the pace set during the month a year ago, posting a 1.4 percent decrease, according to Ohio REALTORS.

"The Ohio housing marketplace is continuing to display remarkable resiliency, maintaining stable sales activity and experiencing healthy, upward movement in pricing," said Ohio REALTORS President Anjanette Frye. "It's evident – based on our activity levels throughout the year – that Ohio's consumers understand and appreciate that housing is a solid, long-term investment."

"Moving forward, we're hopeful that we'll begin to experience an uptick in the number of homes being marketed for sale in order to provide current and would-be buyers even greater opportunities to make the American Dream a reality."

Sales in November reached

11,672, a marginal 1.4 percent decrease from the 11,833 sales recorded during the month a year ago.

Through the first 11 months of the year, sales activity has improved slightly from the level posted in 2018. Sales from January through November reached 142,156, a 0.3 percent rise from the 2018 level of 141,715 sales.

November's average home price of \$190,476 reflects a 6.5 percent increase from the \$178,832 mark posted during the month last year.

Around the state, 16 of the 18 markets tracked reported upswings in average sales price in November, while nine posted gains in sales activity.

Data provided to Ohio REALTORS by Multiple Listing Services includes residential closings for new and existing single-family homes and condominiums/co-ops. Ohio REALTORS, with more than 32,000 members, is the largest professional trade association in Ohio.

[CLICK HERE](#) to view a market-by-market analysis of sales activity throughout Ohio.

This content is copyright 2019 Ohio REALTORS. Read more at: <https://www.ohiorealtors.org/blog/1212/ohios-home-sales-activity-remains-stable-in>



## Firelands Association of REALTORS Charitable Foundation

Save the date!  
March 18, 2020  
5:30 PM  
Board Office



As we welcome in the new year we also welcome the opportunity to have our biggest year ever to give back to our communities!

This new Decade will bring on a new look on the Spring Charitable Foundation Fundraiser.

We will continue to have the Reverse Raffle with a side-board and a few other games. But the main change is we are having a "SOUP-R" Bowl! We will be sending out sign-up sheets shortly asking for your Best Soup!

Also you will have the opportunity to be a Sponsor of this fun event as well!

This past year our Charitable Events have helped your local communities and charities. We were able to distribute \$3,048 per County and will be able to give the highest amount for Scholarships in years!

Thank you for all your efforts in helping give back to your communities.

With your help these places: Liberty Center in Fremont, Sandusky Artisans Recovery

Community in Sandusky, Habitat for Humanity of Ottawa County, Salvation Army of Tiffin, and Bellevue Fish & Loaves, just to name a few, have been able to benefit from your generous donations!

If you have a favorite organization and would like them considered for contributions, contact your County Foundation Member:  
Mary Boldman—Huron Co.  
Glenda Ward—Ottawa Co.  
Jamie Ritchie—Sandusky Co.  
Joy Berquist—Erie Co.  
Donna Good—Seneca Co.

Thank you all for your support!

# What to Tell Clients About That Leaky Basement

August 12, 2019 | by Karen Springer

**REALTOR® Magazine**

Whether you're working with a buyer or seller, it's important to guide customers through steps to ensure the foundational soundness of a basement that tends to flood.

Susan Eichner and her husband, Tom Considine, used to dread big rainstorms. The resulting seepage in the basement of their 1890 farmhouse in Highland Park, Ill., was enough to require a Shop-Vac to remove. Finally, after years of frustration, the couple decided to renovate the space and keep it bone dry—forever. “If we’re going to make the basement nicer, we’re also going to make it waterproof,” Eichner says.

About 12 years ago, the couple hired contractors to extend their downspouts, put in drain tiles, and install two sump pumps with a battery backup. (They also own a generator.) Was the \$9,000-or-so investment worth it? “Absolutely—for resale and for peace of mind,” Eichner says. “When we sell our house, we can say, ‘We had this waterproofing done, and we’ve never had trouble again.’”

Alas, not all homeowners are proactive about fixing a leaky basement. As a real estate professional, here’s what you need to know about your listing and what to tell a seller or a buyer about water in the basement.

## What to Tell a Seller

**Consider conducting a [prelisting inspection](#).** It may cost your client \$300 to \$600, but it could well be worth it. “A lot of home inspectors will do what’s called a ‘walk-and-talk,’” says Reuben Saltzman, owner of Structure Tech Home Inspections in Minneapolis and a director of the American Society of Home Inspectors. During a walk-and-talk, inspectors flag all of the major items that would come up during a buyer’s home inspection so that sellers can fix them in advance or disclose them. It also gives sellers an oppor-



tunity to find the best professionals up front to correct problems rather than rushing to find anyone who is available—often at a higher cost—after a buyer’s inspection, Saltzman says.

**Pay now—or pay more later.** Tell your clients to waterproof their basements before listing their properties. “You’re really adding value to the house,” says Roy Spencer, president of Perma-Seal, a Chicago-based company that has waterproofed more than 400,000 homes. “You can command a better dollar at resale. People don’t want to buy a fixer-upper. They’re going to look at some other houses and say, ‘They don’t need that work.’” Home buyers are sure to request a discount because of a wet basement issue. “To me, it’s just a no-brainer,” Saltzman says of the transactional benefit of waterproofing a basement.

**Check for cracks.** “If you have a poured concrete house and you’re getting seepage in one area, the odds are it’s probably a crack,” Spencer says. Hairline cracks are normal because concrete shrinks as it cures – that is, as it hardens and dries over the first 90 days. Thin, high-strength epoxy sealants that are injected throughout the wall can fix smaller cracks, Spencer says. (They essentially weld the concrete back together.) But breaks more than a quarter-inch wide indicate structural problems that may require foundation repair. “The scary stuff is when we see there’s been so much moisture intrusion, there’s silt coming in,” says inspector Steve Johnson, owner of Beneficial Home Inspection Services in Lake Villa, Ill. “We can even put our fingers in the crack.”

**Disclose, disclose, disclose.** Encourage your sellers to be honest about the condition of their basements in disclosure forms. If you or your client misrepresent a wet basement as a dry one, buyers can sue you later, says Bill Gassett, a sales associate with RE/MAX Executive Realty in Hopkinton, Mass.

**Don’t assume a wet basement is hopeless or wildly expensive to fix.** “There really is no problem that can’t be fixed,” says Spencer, whose company works on more than 150 basements a day. “They’re not all big jobs. A lot of times, we just go in and repair a crack. Every house is different. So many people avoid calling. The estimates are free. It costs you nothing to find out what the problems are.” For those who decide to move forward with repair work, job costs can range from \$200 to \$20,000, with the average around \$3,000, Spencer says.

**Do it right—with permits.** Rules and enforcement vary from city to city and state to state. Visit or call your municipality, and check its website for instructions. Some places, such as Chicago, make it easy to find [permit histories online](#). “Especially if you’re putting in drain tiles and new pumps, the city is going to want to know where that water is going to,” Spencer says. “If they’re going to invest in this and do the right thing, get it fixed permanently.” Waterproof paint, for example, isn’t helpful with big cracks in the basement’s foundation.

**Toss damp rugs.** It’s a good way to prevent mold. “If you’ve got carpets down there that have been wet, throw them away,” Saltzman says. “You want to be really certain you have a bone-dry basement before you finish that off.” You don’t want to finish a basement before you waterproof it. Otherwise, you can end up with leaks and mold.

**Do not use automatic sprinkling systems that spray against the foundation.** And don’t overwater flower beds. “You’re concentrating the water against your home,” Saltzman says.

**Continue on Page 8**

## Continued: Leaky Basements

### What to Tell a Buyer

**Check out the “grading.”** Ideally, the house your buyer is considering purchasing should sit on the highest part of the lawn so surface water runs away from the structure instead of toward it. Sometimes, homeowners add a swale—a shallow channel with sloping sides—to carry water toward storm sewers or into the backyard.

**Ask the right questions.** In nondisclosure states, such as Massachusetts, sellers don't need to tell the buyers about water issues in the basement—but sellers must answer truthfully if buyers ask a relevant question, Gassett says.

**Pay close attention to “finished” basements.** The renovation work may be covering up physical defects. “You may still have an ongoing and active leak you can't see,” says Johnson. Unfinished basements are easier to visually inspect because cracks and moisture stains will show.

**Talk to the inspector about moisture meters.** These instruments can detect moisture in wood, dry wall, and carpeting. Variations throughout the basement or house may indicate potential problems. “We're looking for differences,” Saltzman says. “Why is it higher in the suspect area?” Today, these meters, which can cost anywhere from \$50 to \$1,000, are “pretty standard,” Saltzman says. Typically, inspectors use them without even being asked. (Some inspectors also use thermal-imaging cameras to scan the house, but they detect temperature differences that may not be caused by moisture.)

**Ask about warranties.** Perma-Seal gives a lifetime warranty, transferable to new owners, for the life of the structure on many repairs. (Sump pumps and mechanical devices have limited warranties.) “Who wouldn't be a little more comfortable knowing they're buying a house and there's a problem, but it's

been fixed?” Johnson says. Find out if the seller hired contractors who are licensed with the state or who are members of professional associations.

**Use more than one certified inspector.** “Get multiple people looking at something, rather than just one person who can be trying to sell something that's not necessary,” Gassett says. Among other things, they can distinguish between a normal crack and a structural crack, says Spencer.

**Learn about an area's “water table.”** The level below which water saturates the ground is critical: You don't want a home that's essentially floating. That's why basements are rare in places like Louisiana, where the water is so close to the surface. “If the water table rises, it comes up through the floor,” says Gassett. “When you're coming out of the winter, and you've got frozen ground and snow [and then have] a good rain, you've got nowhere for the water to go. It ends up seeping into the house.” This type of house may need underground French drains, filled with gravel.

**Don't assume the basement in a brand-new house is waterproof.** You can invest in special new-home construction packages that include the installation of a drainage system around the perimeter, with two sump pumps and a battery backup. (Sump pumps typically cost \$350 to \$600 apiece, Spencer says.) Without that failsafe, water can build up. “If you lose electricity and you have a sump pump [without a battery backup], the basement could flood,” Gassett says.

**Check out the quality of the sump pumps and battery backups.** How long can the sump pump operate if the power should go out? “A lot of them won't even run an hour,” says Johnson. If you live in an area with frequent, longer outages, or if you do not want to run the risk of a battery that fails, consider a generator. (They can cost a few thousand dollars, though.)

**Get the sewer line inspected.** If it backs up, it can cost \$15,000 or \$20,000 to replace, Spencer says. So a \$225 inspec-

tion is well worth it.

**Look at doors and windows upstairs.** If they're sticky, it can just be humidity—but it can also be a sign of a structural foundation problem that may trace back to water in the basement, Spencer says. A foundation that's unsettled or sinking can lead to an uneven house on top of it.

**Take care of the gutters.** It's nice—but not necessary—to use gutters with a five-inch diameter instead of a four-inch diameter, Johnson says, because “you want more water to drain away from the home.” Once you've bought a house, clean the gutters at least once or twice a year. Look for high-quality leaf guards, which can be expensive but decrease clogging. “I have pictures I can share with you of trees growing out of the roof because there's so much debris with those gutter-guard systems,” Saltzman says.

**Check underground drainage systems.** Roots can clog them and wreak havoc. “You can have chipmunks making homes,” Saltzman says.

**Look at the roof.** Fold a paper in half to make an A-line tent—essentially a simple, traditional roof. Think about how easily water can flow off of it. Newer houses may have complicated lines that lead water to concentrate in a small area, such as two valleys in front of the house, instead of being evenly dispersed, Saltzman says.

Here's to the lowly basement, now often a place for man caves, flat-screen TVs, wet bars, and ping-pong tables, but once known as a place to store potatoes and carrots and to hide out during storms.



Karen Springen is a Chicago-area freelance writer and faculty member at Northwestern University's Medill School of Journalism.

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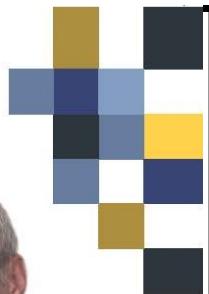
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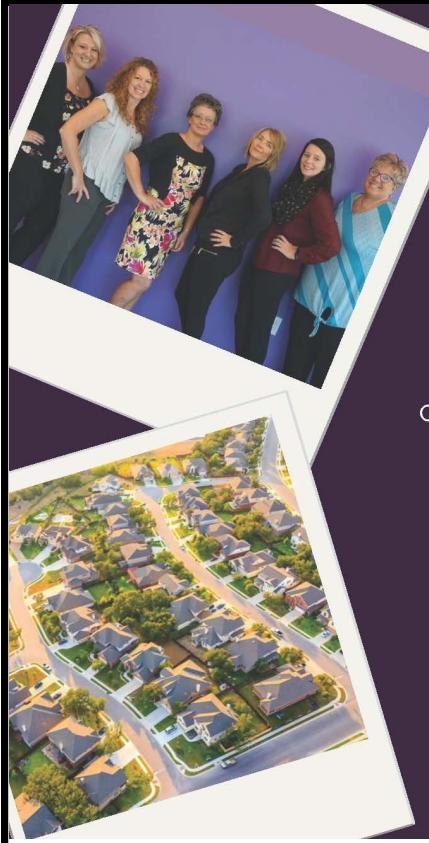
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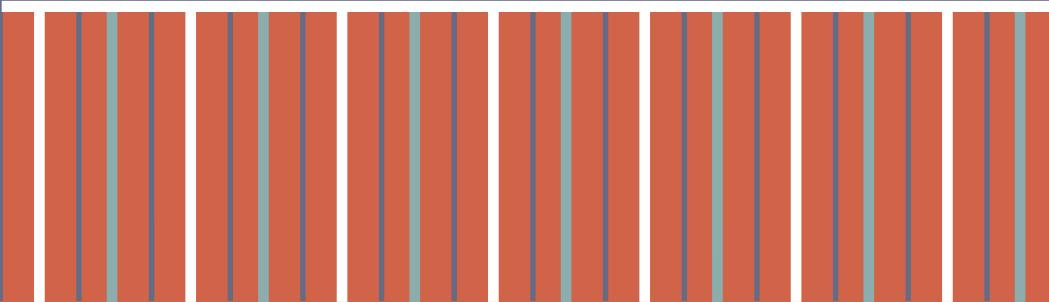
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## Reform of property tax appeal process passes Ohio House

December 13, 2019



The Ohio House of Representatives, by a 54-39 vote, approved a measure that will require local government entities to pass a resolution before they can appeal commercial and residential property tax as well as mandate that the affected property owner is notified.

House Bill 75, which has the support of Ohio REALTORS, establishes a uniform process of notification to property owners when a tax challenge arises. Currently, Ohio is among a handful of states that allow a third party to initiate complaints against property owners. As noted by the Ohio Chamber of Commerce:

This means that, whether you as a property owner agree

or not with your property's assessed value as determined by your county auditor, a local government entity can file a complaint challenging that value. This means you'll be forced to spend time and money defending against these complaints and, ultimately, may end up paying more in taxes.

The measure, sponsored by Rep. Derek Merrin (R-Monclova Township), will bring much-needed transparency to tax challenges, notes Ohio REALTORS Chief Executive Officer Scott Williams.

"The proposal would not prohibit a school district or local political subdivision from contesting property values for tax purposes, it would simply allow a property owner the opportunity to even be aware that it is happening at all," Williams said. "The often-repeated question is if requiring a resolution would be too

time consuming and inhibit an entity's ability to fulfill its responsibilities. We believe it is sensible to require a political subdivision to take the time to fully consider any action that would impact their taxpayers, especially one that may take money out of a hard-working property owner's pocket. Requiring this additional action is not too much to ask before exercising this authority.

"Any system of property tax assessment should guarantee a property owner a level of certainty regarding their tax liabilities," Williams added. "Ohio's current tax complaint system does not allow for such certainty. House Bill 75 represents a positive first step in reasserting that principle of taxation."

HB 75 moves to the Ohio Senate for further consideration.

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## Coaching Corner: How many Peas are on your plate?

Many moons ago, my sons pediatrician strongly counseled me around comparing my twins, making sure that they strongly felt their individuality. Luckily, that was my philosophy as well...and I do mean luckily since two years later, my second set arrived! Now, there were daily opportunities to compare -- who spoke first, who crawled first, who walked first...it was endless. I was able, however, to see them as separate little people, developing at their own pace.

As they grew, they did not grasp that same philosophy, and the comparisons with each other became probably my most challenging piece of parenting. I knew we were in trouble when they began counting the peas on their plates, to ensure that mom had not given more to one than another!

Geez!!

Comparing is such a big topic,

and there are few of us humans that do not find ourselves in the place of looking at someone else and seeing how we size up in comparison. It might be about how they look, what they have, their career success, their children, etc. This list could go on forever.

Now, here is the flip side -- what happens when you compare and deem yourself superior in some way? Whoa! The reality is this perception is just as damaging!

Comparisons are not healthy for anyone. Ideally, when we NOTICE something about someone else, we have the opportunity for our own personal growth, and sometimes inspiration can even come about.

This week, I invite you to notice when you find yourself in a place of comparing. One fun

Nov. 15, 2019



way to do this is to bring back some old math. Imagine the symbols for "greater than," "less than" and "equal to," and determine where you see yourself in situations. My guess is that you will find yourself in comparison mode more frequently than you imagined.

Have fun with this, do not judge yourself -- and for God's sake, do not count your peas!!!

*This content is copyright 2019 Ohio REALTORS. Read more at: <https://www.ohiorealtors.org/blog/1204/coaching-corner-how-many-peas-are-on-your-plate/>*



Marilou Butcher Roth is the owner of The MBR Group, a coaching and training company working primarily with REALTORS who have a desire to work and live from a more inspired place. She is also the Broker/Owner of Group REALTORS in Cincinnati.

Marilou is a member of the Ohio REALTORS Board of Directors and past chairman of the organization's Communications Committee. Feel free to contact Marilou to see if coaching is

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**Monthly Broker Open** - **FREE first** Tuesday of each month. This is for open hous-

es held on the first Tuesday - Please send information regarding the listing & time by the Friday before. Brokers Opens for any other time will cost \$21.50 per ad.

**ShowingTime** - For assistance please call 1.800.379.0057 or email [support@showingtime.com](mailto:support@showingtime.com)

**Multiple Areas** - If you want to put a listing in more than one area, there is a \$25 charge per area. For listings entered more than once: when sold...you only sell out one of the listings and withdraw the others.

**The Board of Directors recently approved the recommendation of the MLS Committee to modify the Primary Photo rule as follows:**

#### **\*New\* Primary Photo**

In order to maintain consistency in the Service, primary photo as established is the front view of the property. Any photo set as the primary photo for the property that is not the front view of the property will be removed. In the event of a home having two front views (i.e. water front home) the listing agent may choose which of the two views to use as primary. If the alternate view is used as the primary, the photo of the front view of the property must be set in the second position. (Amended 2/18)

If you have any questions, please feel free to contact the MLS office at 419.625.3802

## Welcome New Members!

### New REALTORS®:

Jim Fernandez Batdorf Real Estate, Inc.



### New MLS Office:

### New MLS Salesperson:

### New Affiliate

### New Appraisal Company:

The REALTOR® Insight is the official publication of the Firelands Association of REALTORS®, 2710 Campbell Street, Sandusky, OH 44870.

The Firelands Association serves five counties: Erie, Huron, Ottawa, Sandusky and Seneca.

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*Newsletters are now being emailed. If you are not receiving the newsletter please contact Leslie@FAOR.com and I will update my email list.*

*Thank You!*



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**January 20th Closed**  
Martin Luther King Day

