



METROPOLITAN REALTOR®

GMARonline.com

SEPTEMBER 2022

Safety Tips for REALTORS®

MORE INFORMATION ON
PAGES 10-16



REALTOR®
SAFETY
PROGRAM





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 Association of REALTORS®
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SEPTEMBER 2022

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This edition of the Metropolitan REALTOR® is made possible by the following industry partners:

Michigan State Housing Development Authority 5



Each year, GMAR members nominate REALTORS® whom they believe should be recognized for their contributions to the industry and for going above and beyond in their efforts and dedication to the advancement of the REALTOR® organization. This member shows dedication to improving not only their community but their fellow REALTORS® as well. This year, the selection committee chose E'toile O'Rear-Libbett as the GMAR REALTOR® of the Year.

The Committee noted E'toile's extensive work at all levels of the REALTOR® organization, and her involvement in

local, state, and national committees. E'toile has continually been an advocate for Fair Housing and uses her position to relentlessly campaign for increasing homeownership rates within underrepresented communities. E'toile is also a perpetual Major Investor, reaching the Golden R, President's Circle level every year.

By being recognized as the GMAR Realtor® of the Year, E'toile will be considered for the statewide REALTOR® of the Year Award.



James is recognized by his peers for his leadership in the political arena by generously providing his time and resources to further political causes that support the real estate profession. He has been working at the federal, state, and local political levels for years, creating close relationships with many of our elected officials to ensure that the REALTOR® voice is well represented. He has also been a Major Investor for over 15 years at the Crystal

R level. In selecting James, the Committee also noted his commitment to educating the future leaders of the REALTOR® organization, both in politics and in Diversity, Equity, and Inclusion.

By being recognized as the GMAR Realtor® Active in Politics, James will be considered for the statewide REALTOR® Active in Politics Award.



By TERI SPIRO - 2022 GMAR President
 President@gmaronline.com

It's Hard to Believe that Summer is Over!

I happen to love Summer more than any season, but there are always a lot of wonderful things to look forward to in the Fall!

As we say good-bye to Summer, I'd like to share a few highlights from August:

8/17 - GMAR hosted an elected official's lunch at Andiamo's in Warren that included local Mayors, County Commissioners, Macomb's Treasurer, Oakland County's Treasurer, representatives from HUD and MSHDA, Chase Bank, leadership from the Michigan Mortgage Association and several GMAR REALTORS® and Staff. The focus was to identify challenges to affordable housing, and produce creative ideas to mitigate these challenges. Roundtable discussions were lively, and each table had a spokesperson who presented their ideas to the group. Grant Meade, GMAR's amazing Director of REALTOR® and Community Affairs led the afternoon with an introduction to the elected officials of the role we play as REALTORS® in partnering with information and solutions. Every attendee received a packet that included detailed information about housing statistics in the communities that they represent. It was a very interactive and informative afternoon, and the response from the attendees was extremely positive. This was GMAR's 4th event in 2022 that helped further GMAR's relationship with elected officials, reinforcing the importance of our role in all subjects related to housing in the communities that we serve.

We had an excellent record of victories during the primary elections. We had approximately 85% of the candidates that we endorsed/ supported win their primaries. Our panels that interviewed SO MANY CANDIDATES (it's a BIG job) included Grant Meade, Alex Haddad, GMAR's Political Engagement Director, many of our Government Affairs Committee members, and many of the Board of Directors.

8/19 - GMAR was a gold sponsor for a splash pad that was installed at Shadyside Park in Mt. Clemens. The "grand opening" from 2-4 PM on 8/19 was attended by Grant Meade, Kathy Coon, and me as representatives of GMAR. Kathy serves as Chair for the GMAR Placemaking Task Force, a group that accepts and evaluates local requests for grants for projects that enhance the communities that we serve. They then bring their recommendations to the GMAR BOD who approve the grant request. The request to GMAR came from Mt. Clemens' Commissioner Antoinette Wallace, who is also a GMAR REALTOR®! It was a hot, sunny day that Friday, and seeing so many children enjoying the splash pad was definitely a "feel good" moment. A temporary plaque that showcased GMAR's involvement was posted; the permanent one is being installed. GMAR members, you have MANY REASONS to be proud of your Association. This is certainly one of them!

8/25 - GMAR's YPN Committee (Young Professionals Network), chaired by Claudia Hernandez, hosted another fun event for our members. You don't have to be "young" to participate in their events. I'm the perfect case in point! Between Claudia's enthusiasm in everything she does, and our own Hannah Deacon, GMAR's incredible Event Manager, the evening was perfection. The primary sponsor was Peter Chirco, the Chief Marketing Officer of Chirco Title. The Detroit Shipping Company, on Peterboro Street in fabulous Midtown area, was an excellent venue to share food and drinks and have fun with our GMAR membership. A bonus for me personally was having a new REALTOR® from the Dearborn Heights area approach me to tell me that she chose to join GMAR (rather than another association closer to her geographically) because of all the services and programs that we offer.

continued on page 5

With the Michigan REALTOR® Convention in Grand Rapids around the corner, I will have a lot of information to report next month about what's happening in our great state. GMAR has many more events coming up the last quarter of 2022; please go on our website and save some important dates.

As my term as your 2022 President enters its final months, I must give a huge shout out and many words of praise for our GMAR staff and your 2022 Board of Directors! I am the luckiest person in a leadership role to have the most incredible Board to work with this year. The staff, led by the best Executive Officer I have ever met, Vicky Livernois, and our incredible volunteers (Committees, Task Forces, and your Board of Directors) have worked hard to make GMAR the best association in the state.

NOMINATIONS OPEN FOR GMAR DIRECTOR THRU SEPTEMBER 16TH

The GMAR Board of Directors consists of nine (9) District Directors, three (3) At Large Directors, and one (1) Strategic Partner Director position. In 2023, we have one position open for a District 1 Director, filling the remainder of a term, serving for one-year, from January 1, 2023 thru December 31, 2023.

Anyone wishing to run for this position must:

- Be a GMAR member in good standing for at least three years;
- Serve on a GMAR Committee over the last 12 months;
- Demonstrate support for GMAR over the last 12 months through program involvement;
- Show service to the community through volunteer activities in the past 3 years;
- Demonstrate support for advocacy, for example, but not limited to RPAC;
- Have an office on record with LARA and GMAR within District 1

Visit gmaronline.com/elections to learn more about the available district seats and how to apply.

[View or download GMAR's District Maps & our List of Zip Codes.](#)

Please submit your nomination, including a headshot and paragraph referencing what makes you a great candidate for your district, to Vicky@GMARonline.com, no later than September 16, 2022.



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*Terms and conditions apply.



By VICKY LIVERNOIS
Chief Executive Officer

Not All Associations Are Created Equally

As you read this article, the staff at GMAR are in full “dues season” mode. This time of the year seems to come quickly for us, I am sure those of you who are Premier members may feel the same way.

First, let me start by confirming that your GMAR membership dues have not increased in YEARS! The Board of Directors fully believe and live up to their goal of continuing to provide extraordinary benefits, while keeping the fees low to our members at just \$150 per year. As GMAR is the local association, we are tasked with collecting the Michigan REALTORS® and National Association of REALTORS® annual dues as well.

While I hope that we have done a good job explaining the numerous benefits of membership, such as education, networking and so on, I want to take a quick moment to highlight what makes GMAR Greater.

One of the biggest and most surprising items that many members I speak to are unaware of is the fact that being a REALTOR®, you not only abide by the Code of Ethics, but you also have the agreement of cooperation and compensation with other REALTORS®. That’s right, you have the ability to be PAID for the work you do when representing a buyer or seller.

But what about GMAR? What really makes us #Greater? Why are we the local association that you should entrust your industry membership with?

With the extraordinary educational opportunities available to members both online and in person, and with some very affordable options as well, we have trained more REALTORS® than any other association in the state and more than most across the country. We bring you, our members, the latest education you need to be successful, while providing you with the knowledge to be able to answer your client’s questions on the fly. We also provide the tools and resources that you need to be the key point of contact for your clients.



We are the best grassroots protection in the industry. GMAR is incredibly involved in ensuring that we continue to protect the industry and homeownership rights. We are out there, attending city council meetings and meeting with local legislators to share our viewpoints with local legislators so you can continue to conduct business in the different communities. An example of this includes, staying on top of regulations in local communities that may affect for sale signs on your property listings. Our staff and volunteers also work tirelessly to interview candidates running for office, to ensure they are REALTOR® friendly and understand the concerns we share. While much of this work is done behind the scenes, we always ensure we are keeping our members top of mind so you can continue to do business without harmful legislation restricting how you do business.

GMAR Gives Back! Each year, GMAR gives thousands of dollars to local communities through our placemaking grants and volunteers give their time to clean up public spaces. We also give back not only to our members, but to their families too through our Scholarship program which provides funding to further their education or assist with college expenses for their children.

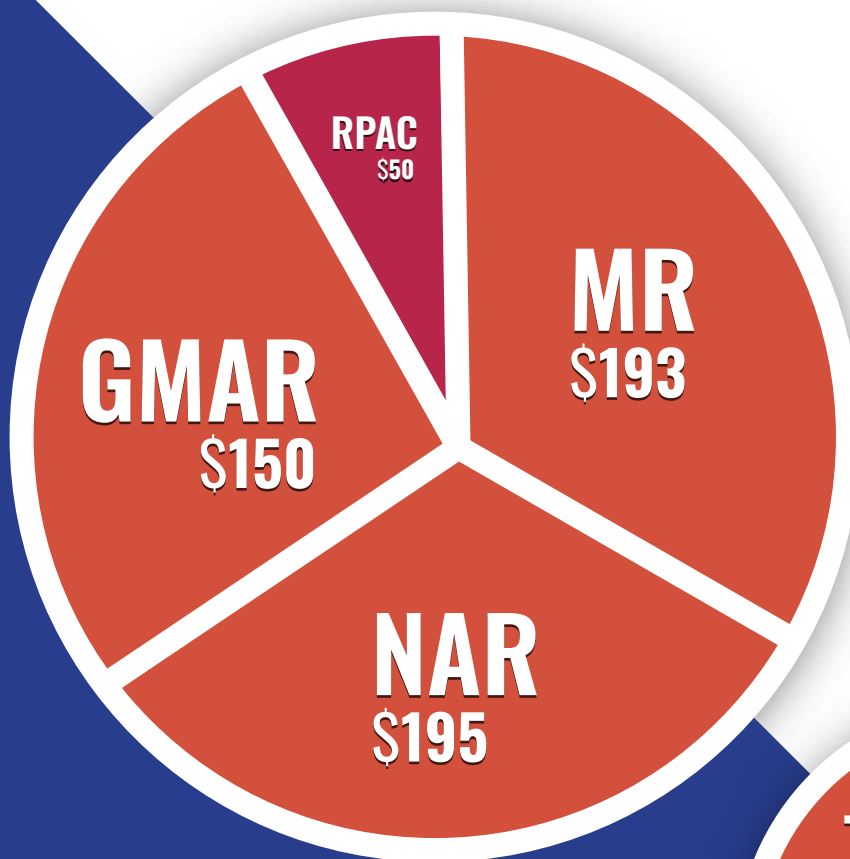
The list really does go on. I think if you’ve had the opportunity to get involved, you would see that our staff and leadership are here to make this the Greatest Association and to make everyone feel welcome to our GMAR Family! There are friendships made, life-lessons learned, and knowledge gained that all adds to the amazing experience.

So, in closing, I ask you not to be a member because “you have to,” but to really get involved. Join a committee, attend some educational courses, take part in our events, stop by our store to pick up some REALTOR® gear or to grab a cup of coffee and chat! We are here to help you be a Greater REALTOR®!

Annual Dues Renewal

Choose **MemberMax™** for only **\$55.66/month**

Total Annual Dues



RPAC investments are voluntary and non-deductible

RPAC investments have bolstered NAR, MR, and GMAR's influence in Washington, Lansing, and local governments across metro Detroit. RPAC works to establish the REALTOR® position, the value of homeownership, and the 30-year mortgage to members of Congress and elected officials at every level of government.

Member Benefits

At GMAR, all members receive premier services. Your basic investment in GMAR provides more opportunities to thrive in our profession than any other investment you will make. Mentoring, professional level programming, partnering, advocacy, products, camaraderie and more – GMAR offers it all, and at a price that is competitive. For more information regarding your membership benefits, please visit GMARonline.com.

TOTAL DUE
\$588*

*Pricing is for
Current GMAR Members

Pay Online
by logging into Your Member Account at GMARonline.com



By GRANT MEADE
GMAR Director of Realtor® and Community Affairs

First Home Savings

REALTORS® are committed to promoting fair and affordable housing in our own communities and around the country. GMAR has recently undertaken two programs to increase the awareness, education, and conversations around these important issues.

First, GMAR has launched its outreach program in August to educate the public about the First-Time Homebuyer Savings Account (FHSA). With the FHSA, REALTORS® and Mortgage Lenders are going to be the primary points of contact to ensure Michigan residents can benefit from this program.

To help you stay informed on the FHSA issue, GMAR created a landing page for you to refer any interested individuals to. This landing page will serve as a central place to find updates and relevant documents to assist your clients in setting up their own FHSA. These accounts were created to be easy to open and simple to claim on your taxes. However, the state will only be tracking these from the claims filed on state income taxes in April. Due to that, we are trying to have as many people start accounts before the end of the year as we can.

The second program that GMAR has undertaken is utilizing the Housing Opportunity Grants through the National Association of REALTORS® to host meetings between local stakeholders. On Wednesday, August 17th, GMAR hosted a lunch between our members, elected officials and other local stakeholders to

advance the conversation around attainable housing. Not only did those involved have a robust conversation, we further cemented the relationships between our Association and the organizations that also work within the housing industry.

We look to continue hosting these events and remaining at the center of the conversation around fair and affordable housing.

For the first-time ever, Michiganders have a new tool to help them save for the purchase of a home. The First-Time Homebuyer Savings Account Program allows any qualified Michigan resident to open a savings account!

The First-Time Homebuyer Savings Account can be opened for yourself but also on behalf of a qualified beneficiary like a child, grandchild, niece, nephew, and more!

OPEN A FIRST-TIME HOMEBUYERS SAVINGS ACCOUNT

The program allows account holders to have tax-free gains on their savings!

Now is your chance!
OPEN AN ACCOUNT AT ANY FINANCIAL INSTITUTION

Visit: GMARonline.com/First-Home-Savings

Take this handout with you to your accountant, local brokerage, or credit union to discuss setting up your account. Hurry - the account must be set up by December 31, 2022 to claim on this year's taxes.





GOLF OUTING

Fox Hills Golf Course

8768 N Territorial Rd | Plymouth, MI

09.15.2022

**8am Registration
9am Shotgun Start**

Golf Tickets \$135 | Dinner Only \$65

Golf tickets include: 18 holes of golf + cart, continental breakfast, bloody mary bar, drink tickets for beverage cart, hot dog at the turn, players dinner buffet + open bar during dinner

Register at
GMARonline.com/events





SAFETY TIPS

Share knowledge, awareness, and empowerment with your members year-round

Keep a strong focus on REALTOR® Safety throughout the year when you share these safety tips with your members every week. You can post them on your Web site, add them to your newsletters, or e-mail them directly to your members.

Feel free to rearrange the tips if you like. Regardless of when you send them, these weekly tips will help remind our members of the tenets of REALTOR® Safety: knowledge, awareness, and empowerment.

All tips are taken from the NATIONAL ASSOCIATION OF REALTORS'® REALTOR® Safety Program. Direct your members to your own Association Web site or to nar.realtor/safety for more information on the important topic of REALTOR® safety.



TIP #1

Keep it light

Show properties before dark. If you are going to be working after hours, advise your associate or first-line supervisor of your schedule. If you must show a property after dark, turn on all lights and open shades prior to going inside with your client.



TIP #2

Checking in

When you have a new client, ask him/her to stop by your office and complete a Prospect Identification Form (Find a copy online at nar.realtor/safety).

Also, photocopy their driver's license and retain this information at your office. Be certain to properly discard this personal information when you no longer need it.

TIP #3

Don't be too public

Limit the amount of personal information you share. Consider advertising without using your photograph, home phone number and/or home address in the newspaper or on business cards. Don't use your full name with middle name or initial. Use your office address—or list no address at all. Giving out too much of the wrong information can make you a target.

TIP #4

Touch base

Always let someone know where you are going and when you will be back; leave the name and phone number of the client you are meeting and schedule a time for your office to call you to check in.

TIP #5

Open house: it ain't over till it's over

Don't assume that everyone has left the premises at the end of an open house. Have a colleague or buddy help you check all of the rooms and the backyard prior to locking the doors.





TIP #6

Stranger danger

Tell your clients not to show their home by themselves. Alert them that not all agents, buyers and sellers are who they say they are. Predators come in all shapes and sizes. We tell our children not to talk to strangers. Tell your sellers not to talk to other agents or buyers, and to refer all inquiries to you.

TIP #7

Sturdy doors are key to home safety

Make sure that all your home's doors to the outside are metal or solid, 1 3/4" hardwood and have good, sturdy locks.

TIP #8

Block identity theft

Contact the fraud department of any of the three consumer reporting companies— Equifax®, ExperianSM and Trans Union®—to place a fraud alert on your credit report. The fraud alert automatically lets credit card companies and other creditors know they must contact you before opening any new accounts or making any changes to your existing accounts.

TIP #9

Keep track of colleagues

Have a check-out employee board at your office, listing your name, destination, customer name, date and expected return time.

TIP #10

Wear your REALTOR® ID

Always wear visible company identification such as a badge, and always carry your photo id card on you. These will be invaluable for identification if you need to get assistance.

TIP #11

Bring up the rear

When showing a home, always have your prospect walk in front of you. Don't lead them, but rather, direct them from a position at least 3-4 arm lengths behind them. You can gesture for them to go ahead of you and say, for example, "The main bedroom is in the back of the house."

TIP #12

Pick up some self-defense skills

The best way to find a good self-defense class is to learn what is available, and then make a decision. Many health clubs, martial arts studios and community colleges offer some type of class. You can also ask your peers, friends and family if they have taken a self-defense class that they would recommend.

TIP #13

You take the wheel

Do not drive clients in your car. Instead, have them meet you at the property. When you leave your car, lock it.

TIP #14

Shield your computer from e-mail viruses

Computer viruses can impair and seriously damage your computer. Viruses are often distributed via attachments in e-mail spam. Never open an attachment from someone you don't know, and, if you receive a strange or impersonal-sounding message from a familiar address, check with that person to make sure that they really sent it.

TIP #15

Got cell service, everywhere?

When you're showing commercial property, thick walls and/or remote locations may interfere with mobile phone reception. Be sure to check the cell service of the property before the showing, call the listing agent if necessary, if there is no or poor cell service always take an accompaniment.

TIP #16*Choose flight over fight*

While every real estate agent should take a basic self-defense course, the primary goal in any threatening situation is to escape from immediate danger and call for help.

TIP #17*"Who's calling?"*

Install caller I.D. on your telephone, which should automatically reject calls from numbers that have been blocked. This will provide you with immediate information about the source of the call.

TIP #18*Your trash is another man's Treasure*

Just bought a new entertainment system? A bunch of empty boxes out by the curb triggers an alarm to would-be thieves. Instead of putting boxes out in plain sight, cut them down, and stuff them in trash bags.

TIP #19*Hide personal information*

Tell your sellers: don't leave personal information like mail or bills out in the open where anyone can see it. Be sure to lock down your computer and lock up your laptop and any other expensive, easy-to-pocket electronics, like iPods, before your showing.

**TIP #20***Agree on an office distress code*

Create a voice distress code, a secret word or phrase that is not commonly used but can be worked into any conversation for cases where you feel that you are in danger. Use this if the person you are with can overhear the conversation, but you don't want to alarm them. Example: "Hi, this is Jennifer. I'm with Mr. Henderson at the Elm Street listing. Could you e-mail me the RED FILE?"

TIP #21*Have your excuse ready*

Part of being prepared to deal with a threatening situation is having "an out." Prepare a scenario in advance so that you can leave—or you can encourage someone who makes you uncomfortable to leave. Examples: Your cell phone went off and you have to call your office, you left some important information in your car, or another agent with buyers is on his way.

TIP #22*Take 2 seconds when you arrive at your destination to check out potential dangers:*

- Is there any questionable activity in the area?
- Are you parked in a well-lit, visible location?
- Can you be blocked in the driveway by another vehicle?

TIP #23*You are not alone*

If you are working late or alone in your office, always lock the doors. But, if you do encounter an individual while working alone, indicate to that person that you are not alone. Say something like, "Let me check with my supervisor to see whether she's able to see you now."

TIP #24*Your e-mail is public*

Don't send any vital or private information via e-mail. Keep in mind that unlike Web sites, e-mail is never secure.

TIP #25*Don't get lost*

If you are in an unfamiliar area, make mental notes of landmarks, points of interest and intersections. And always know the exact address of where you are going. If you must use a GPS, then pull over and stop in a safe place first.

TIP #26*Careful with cash deposits!*

If you periodically carry large deposits to the bank, be especially aware of any strangers lurking around the office parking lot. If you must transport cash deposits, use the buddy system or arrange for a security service or police escort.

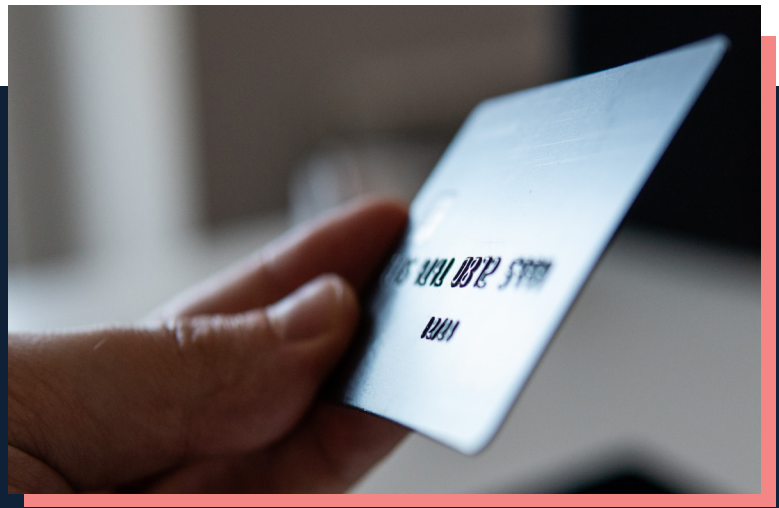
TIP #27*Lock up client keys*

Be sure to use the lockbox property-key procedure that has been established to improve real estate agent safety. A reliable, secure lockbox system such as those made by NAR REALTOR Benefits® Partner SentiLock (sentrilock.com) ensures that keys don't fall into the wrong hands.

TIP #28

Shop online safely

When shopping online, check out a Web site before entering your credit card number or other personal information. Enter this information only on secure Web pages with addresses that start with “https” and have a closed padlock symbol at the bottom of the browser window. These are signs that your information will be encrypted or scrambled, protecting it from hackers.



TIP #29

Nothing personal..

When talking to clients and prospects, be friendly but still keep your personal information private. This means avoiding mention of where you live, your after-work or vacation plans, and similar details.

TIP #30

Take two seconds as you walk towards your destination to check out potential risks.

- Are people coming and going or is the area unusually quiet?
- Do you observe any obstacles or hiding places in the parking lot or along the street?
- Is anyone loitering in the area?

TIP #31

Be careful with keys

Don't hand out house keys to friends, even if they are trustworthy. Know the location of all your house keys all the time. Never use hide-a-keys or leave the key under the doormat, above the door, in a flowerpot, or anywhere outside the house. You may think you're being clever, but experienced thieves know all the tricks. Also, keep your car keys and house keys on a different ring if you ever use valet parking or leave your keys with parking lot attendants or even at a repair garage.

TIP #32

From dawn till dusk

When showing a vacant commercial site, find out if the property is well lit and has good cell phone coverage—if one or both of those criteria do not apply, take someone with you on the appointment.

TIP #33

Thwart thieves

Remind your clients that strangers will be walking through their home during showings or open houses. Tell them to hide any valuables in a safe place. For security's sake, remember to remove keys, credit cards, jewelry, crystal, furs and other valuables from the home or lock them away during showings. Also remove prescription drugs. Some seemingly honest people wouldn't mind getting their hands on a bottle of Viagra, uppers or downers.

TIP #34

Long-term thinking

If you think it may be some time before a property sells (and you may, therefore, be showing it often), get acquainted with a few of the immediate neighbors. You will feel better knowing they know your vehicle, and they will feel better about the stranger (you) who frequently visits their neighborhood.

TIP #35

Don't dial and drive!!

Using a cell phone while driving can cause an accident. For driving safety, purchase a hands-free phone kit for your vehicle. And never attempt to take notes while driving – pull over and stop in a safe place first.



TIP #36
Carry less

If you carry a purse, lock it in your car trunk before arriving at an appointment. Carry only non-valuable business items (except for your cell phone), and do not wear expensive jewelry or watches, or appear to be carrying large sums of money.

TIP #37
Don't get parked in

When showing property or meeting someone, park your car in front of the property rather than in the driveway. You will avoid having your car blocked in, you'll have an easier time escaping in your vehicle, and you will attract lots of attention running and screaming to your car at the curb area.

TIP #38
Monitor your financial accounts

Open your credit card bills and bank statements right away. Check for any unauthorized charges or withdrawals and report them immediately. Call if bills don't arrive on time. It may mean that someone has changed contact information to hide fraudulent charges.

TIP #39
Take two seconds to pause and look around as you enter your destination.

- Does anything seem out of place?
- Is anyone present who shouldn't be there or who isn't expected?



TIP #40
Plan ahead with escape routes

Upon entering an open house property for the first time, check each room and determine at least two "escape" routes. Make sure all deadbolt locks are unlocked for easy access to the outside. If necessary, move furniture slightly to create a straighter path to the door. If there is an interior door and a storm door, open the interior door; this increases visibility and ensures that you do not have to open an inward swinging door to escape.

TIP #41
Keep it professional

All of your marketing materials should be polished and professional. Don't use alluring or provocative photography in advertising, on the Web or on your business cards. There are many documented cases of criminals actually circling photographs of their would-be victims in newspaper advertisements.

TIP #42
Best practices for model home showings

When a person comes through the office to view a model home, have them complete a guest register that includes their full name, address, phone number, e-mail, and vehicle information.

TIP #43
Safe apartment living

Moving into an apartment? Have the locks changed when you move in. (The maintenance crew can simply swap lock cylinders with a random vacant apartment, a project that is free and takes only a few minutes.) And just use your last name, or if necessary last name and first initial, on your door or mailbox. This keeps strangers from knowing your gender or how many people live in your apartment.

TIP #44
Rely on good neighbors

Inform a neighbor that you will be hosting an open house, and ask if he or she would keep an eye and ear open for anything out of the ordinary.

TIP #45
Be prepared: pre-program!

To best prepare for an emergency, pre-program important numbers into your cell phone. These may include your office, your roadside assistance service or garage, and 9-1-1.

TIP #46
Beware of "phishers"

Don't respond to e-mails requesting personal or private information such as passwords, credit card numbers or bank account numbers. Even if a message appears to be from your bank or a trusted vendor, credible companies never request private information this way.

TIP #47
Scam alert!

Control your open house traffic by limiting the number of people allowed in the house at any given time. Police have reported groups of criminals that target open houses, showing up en masse near the end of the afternoon. While several “clients” distract the agent, others go through the house and steal anything they can quickly take.

TIP #48
Make your clients your “safety partners”

Inform clients who are selling that while you are taking safety precautions, and that you’ve checked and locked the home before leaving, they should immediately double-check all locks and scout for missing items immediately upon their return, in case you’ve missed any less-than-obvious means of entry.

TIP #49
Don’t use the “V word”

When describing a listing, never say that a property is “vacant.” This may be an invitation to criminals or squatters.

TIP #50
Check suspicious e-mails

Before you act on an e-mail request, check a list of the latest e-mail scams on the Federal Trade Commission’s Web site at ftc.gov/bcp/menu-internet.htm.

TIP #51
Check suspicious e-mails

Thoroughly shred all papers with personal information before you throw them away. Shred unwanted credit card applications and “convenience checks” that come in the mail, credit card receipts with your account number, outdated financial papers and papers containing your clients’ personal information.

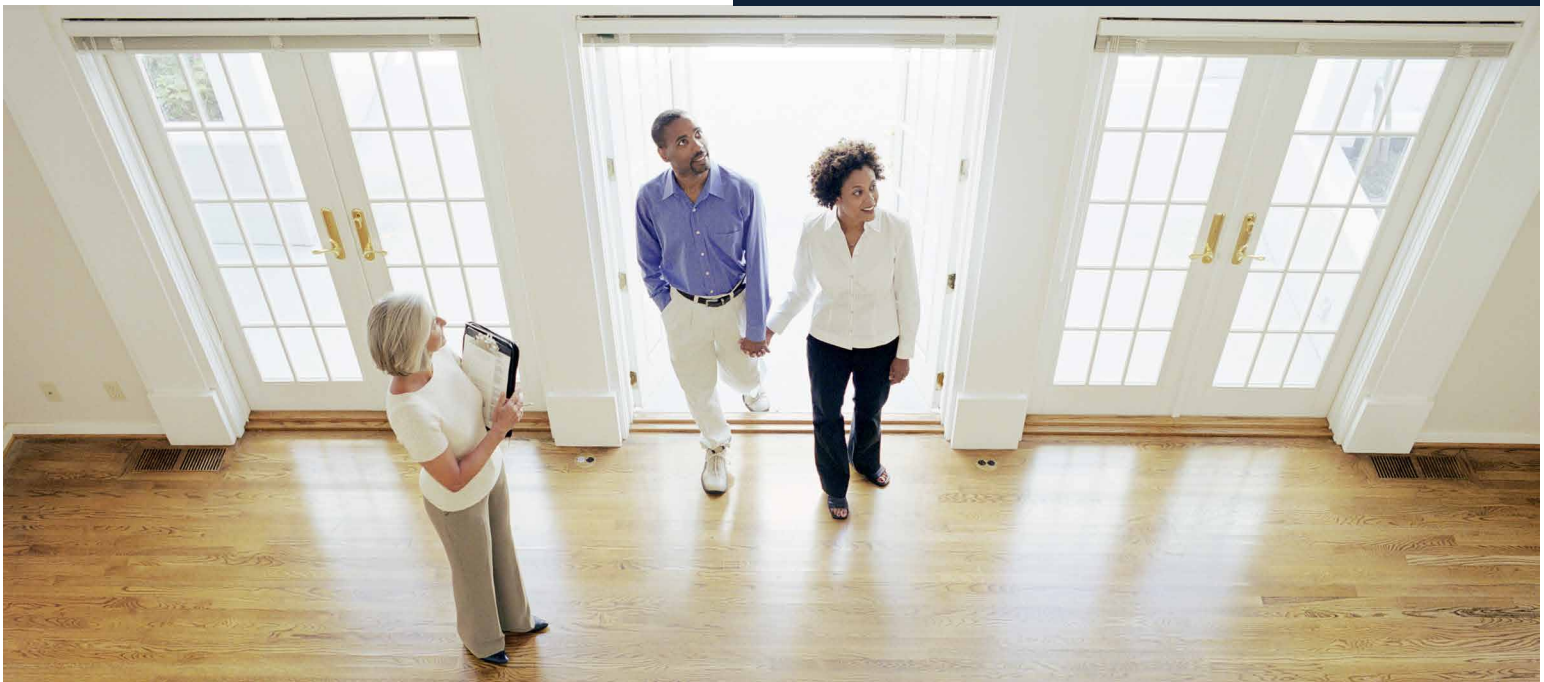
TIP #52
Public Transportation Should be for the public...Not from the public

If you plan on using public transportation, whether it’s from a convention or to an open house, make sure that you are riding in a registered taxi (**before entry**). Be aware that people may be soliciting rides using their own vehicles. Ask yourself some questions before entering:

- Can you definitively indicate that the vehicle you are about to enter is a registered form of public transportation? (Look for signs, symbols, or a phone number on the car to confirm its validity).
- If in doubt stay out

TIP #53
Be in Charge

Whenever possible, be sure your cell phone battery is charged, and always check the cell coverage of the property prior to the appointment. If needed, call the listing agent to confirm. If there is poor or no cell coverage at the property, always take someone with you.



TIP #54
People are not who they say they are

Even with the help of caller I.D, you can never be too sure you know who you are talking to. For example, if someone who claims to know you gives you a call and starts to make unusual requests on your behalf, then stop talking!! Scammers feed off your reactions in order to compile additional information.

Hint: If the caller has no recollection of previous conversations, then they are not who they say they are.

TIP #55
Have a lifeline

Always let someone know when you are headed to an appointment and when they should expect to hear from you. Always check-in after appointments to let a colleague/spouse/friend know that you have left the appointment and are safe.

TIP #56
Be aware of adware and malware

Be sure that you don’t click on error messages with unfamiliar logos that state “your computer has been infected with a virus” or “trojan found”. These messages with unfamiliar logos will tell you there is something wrong with your computer and to download their protection service, when in actuality you are downloading a virus and setting yourself up for information loss.



By PETER CHIRCO
2022 GMAR Strategic Partner

What is Your Why?

Real estate is not for the faint of heart. Every day the market conditions change and things out of your control affect your ability to earn a living. Turnover is extremely high for REALTORS®. NAR released a report in 2014 stating 87% of REALTORS® fail in the first 5 years. These numbers are daunting, but they shouldn't scare you, or scare those interested in a career in real estate. Being a REALTOR® has huge potential and not just financial. The key is finding out how the 13% who make it succeed. Once you know how they did it, use those ideas to make sure you land in that top 13% or better yet help to drive down that 87% statistic.

Purpose drives people to succeed, and lack of purpose can be one of the most detrimental things a person could experience. Every employee at a company has a purpose, and without fulfilling that role, the company suffers. When someone is told how their work, which may seem meaningless to some, affects the whole company, it gives them a sense of purpose to focus on and motivate them to do well. If the employer never tells them this, they will see their job as meaningless, and will most likely leave after a short period of time to find a new purpose. The same holds true for REALTORS®, except they are their own boss and must personally tell themselves what their purpose is. Without that purpose, you have a much higher chance of falling into the 87% of REALTORS® that fail.

Coming up with your purpose in real estate is easy for some but may seem difficult for others. There are many different reasons to work as a

REALTOR®, and none of them are wrong. For many people, money may be the biggest reason and, if successful, a REALTOR® can make a very good living doing it. Others may feel pride in helping people become homeowners, whether the focus is first-time home buyers, veterans, or another group, it is important to know why you do what you do. You could ask 10 different successful REALTORS® why they chose this career, and you would probably get 10 different answers. But I would be willing to bet no one will say they don't know why. Knowing your "why" is the first step to finding success in real estate.

Once you identify your why, the real work begins. It is not enough to just know why you do this; you must work toward that why every day. Whenever a business decision comes your way and you are having trouble deciding what to do, think about your why, and whether the decision is going to bring you closer to or further from it. Sometimes people may not agree with your decisions, but that is because they do not have the same goals and purpose as you do. There is nothing wrong with going against others' ideas if the decision serves your purpose. The best way to grow is to surround yourself with those that share your why. Find other GMAR REALTORS® that share your vision and purpose; then work closely with them. Talk to your GMAR Strategic Partners and see who best aligns with your why, and work with them. When you surround yourself with people focusing on the same goal, you will reach those goals and exceed them much faster. This is the best way to stay far away from becoming part of the 87% statistic.

Welcome New Members

Ahmad Alissa–Empire Realty Group
 Alexander Johns–Re/Max Eclipse
 Alexandria Johnson–Vision Realty Centers, LLC
 Ali Saleh–Keller Williams Legacy
 Alvis Lucy–Develop Detroit Realty
 Amelia Cooper–Parker Wright Real Estate Group
 Andrew Holder–EXP Realty, LLC
 Andrew Meredith–Perfect Fit Realty Group LLC
 Angela Washington–Rondo Investments LLC
 Angelica Cook–Real Estate One, Inc.
 Angie Sierra Reynoso–Plymouth - Canton Realty Inc
 Anna Smolinski–IPS Realty
 Antouan Agemian–Anthony Djon Luxury Real Estate LLC
 Arius Richmond–Plymouth - Canton Realty Inc
 Asia Wilson–EXP Realty, LLC
 Austin Yatooma–Odessa Properties, LLC
 Blake Howard–KW Advantage
 Bradford Herron–Expert Realty Solutions Inc.
 Brandon Cumbee–Berkshire Hathaway HomeService
 Brian Barnard–EXP Realty, LLC
 Brian Phillips–RE/MAX Leading Edge
 Brooke Villalba–BBR Realty, LLC
 Bryan Grider–Coldwell Banker Town & Country
 Cameron McElhaney–M 77 LLC
 Candice Kurrle–True Realty LLC
 Cesidio Longo–RK Real Estate
 Chad Hazellief–Coldwell Banker Professionals
 Chancellor Searcy–Keller Williams Metro
 Chelsea Pitcher–AAA Real Estate
 Cheryl Rucker–BMH Realty
 Christina Cooper–KW Realty Livingston
 Cindy Lynn Ludwig–KW Advantage
 Colton Rudd–Remerica United Realty
 Craig Lyon–National Realty Centers Northv
 Cristy Lee Gooden–Michigan Homes Group, Inc.
 Daniel Jackson–Quest Realty LLC
 Daniel Ratliff–Ace of Real Estate LLC
 Daniela Todorova–Great Lakes Real Estate Agency LLC
 Darren Valente–Howard Hanna Birmingham
 Deidra Branch–Vision Realty Centers, LLC
 Dominic Fairley–Real Broker LLC
 Dominique Abram–M 77 LLC
 Domneki Harris Jr.–KW Advantage
 Dylan Murray–National Realty Centers Northv
 Gabrielle Kas-Shamoun–M 77 LLC
 Gail Harrington–CJR Real Estate LLC
 Gregory Johnson–Curtis Botsford Real Estate LLC
 Hannah Rosenberg Meldrum–Keller Williams Metro
 Heather Halstead–Century 21 Curran & Oberski
 Holly Fluker–Key Realty
 Ilir Mingo–Utica Realty LLC
 Iskander Shamaoun–3DX Real Estate LLC
 Ivan Villard–EXP Realty, LLC
 Iyisha Collins–M1 Realty inc.
 Jacob Hambright–Brookstone, Realtors
 Jacob Mocny–Anthony Djon Luxury Real Estate LLC
 James Byrd–FPR International Inc
 James Wallen–M 77 LLC
 Jason Hosmi–Golden Key Real Estate
 Jeanine Gutierrez–NextHome the Boulevard
 Jeffrey Price–NERG Real Estate Experts
 Jennifer Stein–Homelister, Inc.
 Jeramy Stover–Simple Fee Listings
 Jihee Kim–KW CITY
 Jillian Lee–MHR Real Estate LLC
 John Eggenberger–KW Advantage
 Joseph Dourra–Plymouth - Canton Realty Inc
 Joseph Fadholy–Advanced Realty Professionals
 Julie Tran–Real Estate One Farm. Hills
 Jumaane Ewing–Expert Realty Solutions Inc.
 Karen Benjamin–The Agency Hall & Hunter
 Karen Hauxwell–Berkshire Hathaway HomeService

Katelyn Martin–RE/MAX Eclipse
 Kelsey Goffin–Plymouth - Canton Realty Inc
 Kiara Nelson–Keller Williams Realty Ann Arbor Market Center, Inc.
 Kim Bazy–KW Advantage
 Kimberly Bowen–C Miles Realty
 Krysta-Lynn Ianucci-Hage–KVS LLC
 Kyrah Willis–Match Realty LLC
 Lakedra Adolphues–Real Estate One, Inc.
 Levi Morse–EXP Realty, LLC
 Lianna Shanklin–HRC Realty LLC
 Login Brikho–Resolute Realty
 Lucia White–Brookstone, Realtors
 Malgorzata Savage–RE/MAX Eclipse
 Mallory Florenzano–ELEMENTARY HOMES, LLC.
 Mark Eby–Century 21 Row-West Bloomfield
 Marquia Potter–Curtis Botsford Real Estate LLC
 Matthew Bahoura–M 77 LLC
 Melissa Mazaris–National Realty Centers Northv
 Mengqi Wang–Bluesky Realty Experts
 Michael Connors–20/20 Real Estate Group LLC
 Miguel Rivera–EXP Realty, LLC
 Nadia Sapp–Bowers Realty & Investments
 Natasha Emerson–KW Advantage
 NaTasha Sands–FPR International Inc
 Nathan Call–EXP Realty, LLC
 Natthakarn Johnson–EXP Realty, LLC
 Nicholas Robbins–M 77 LLC
 Nicolas Folas–KW Advantage
 Nicole Johns–Re/Max Eclipse
 Nikole Ward–Real Estate One
 Nina Roumayeh–Real Estate One Farm. Hills
 Paige Connolly–EXP Realty, LLC
 Ramsey Abbasi–Sunflower Realty LLC
 Rana Yalda–Top Agent Realty
 Raquel Naleagaca-Tomazela–KW Advantage
 Raymond Arbuckle–CJR Real Estate LLC
 Reina Sturdivant–Irongate Realty Group
 Ricky Nikhomvan–M 77 LLC
 Robert Cadwell–EXP Realty, LLC
 Romero Counts–EXP Realty, LLC
 Sabrina Groshek–3DX Real Estate, LLC.
 Sahar Azaz–KW Advantage
 Saul De Larrea–RE/MAX Leading Edge
 Sean Smith–Great Lakes Real Estate Agency LLC
 Servet Zirko–Curtis Botsford Real Estate LLC
 Shakiyla Kirkwood–Vision Realty Centers, LLC
 Stephanie Parris–EXP Realty, LLC
 Susan Garbarino–Anthony Djon Luxury Real Estate LLC
 Sydney Boak–M 77 LLC
 Sydney Odren–Key Elite Realty
 Tatianna Johnson–EXP Realty, LLC
 Terez Bedaweed–Irongate Realty Group
 Tristen Alderson–KW Advantage
 Vanessa Pine–Haus Realty Inc.
 William Calunas–Brookstone, Realtors
 William Clark–Joseph Walter Realty, LLC
 Yolanda Smith Charles–Berkshire Hathaway HomeServices
 Zachariah Goehmann–KW Advantage
 Zachary Bistue–ELEMENTARY HOMES, LLC.

We Couldn't Do It
Without You

THANK YOU ORIENTATION SPONSORS
FOR THE MONTH OF AUGUST 2022:

PILLAR TO POST



By CLAUDIA HERNANDEZ



Hello Friends and Colleagues

Happy September! YPN of GMAR held the Summer Mingle Event in Detroit in August and it was a success. Thank you to everyone that was able to attend. It is always exciting seeing new faces in these events as well as our committee members and regular attendees. A special thank you to our sponsors, Chirco Title Agency, Chase, and Pillar to Post Home Inspections, because without their help we would not be able to hold these fun networking events.

As we finish up the third quarter, it is a good time for GMAR members to start thinking about which committee they would like to join in 2023.

If you are looking for more information about the YPN Committee, what we do, and what to expect, please reach out to me or Michael Brown our Vice Chair and upcoming Chair and we will be more than happy to have a conversation and share information about our awesome committee.

Keep an eye out for information about our last event coming up in October which will be our famous Trivia Night Event. It is on the October 13th from 6 p.m. – 9 p.m. at Craft Breww City in Farmington Hills. We are excited to be bringing this event back this year since it is one of our favorites!



THURSDAY | OCTOBER 13, 2022

6:00p.m. – 9:00 p.m.

CRAFT BREWW CITY

27843 Orchard Lake Rd, Farmington Hills, MI 48334

\$30 per person - early registration before October 1st

\$35 per person - registration after October 1st

Includes 2 drink tickets, food, and trivia!

Come have some fun with GMARYPN! Members say this is their best network for making referral partners and life-long friends. Craft Breww provides great food and a huge selection of drinks in a modern but cozy atmosphere. You won't want to miss this!

REGISTER AT:

GMARonline.com/Calendar

GMAR EDUCATION CALENDAR 2022

NAR BIAS OVERRIDE TRAINING

CE Credits: 3 Elective
September 13, 2022
10:00 a.m.-1:00 p.m.
VIRTUAL
Instructor: James Cristbrook
GMAR Members: FREE
Non-Members: \$35
[REGISTER HERE](#)

NAR MARKETING STRATEGY & LEAD GENERATION

CE Credits: 8 Elective
September 14 & 15, 2022
9:00 a.m. – 4:00 p.m.
VIRTUAL & In- House
Instructor: Diane Kroll
MemberMax & EduPass: FREE
GMAR Members: \$79
Non-Members: \$119
[REGISTER HERE](#)

GMAR STANDARD CONTINUING EDUCATION

CE Credits: 2 Elective, 4 Legal
September 20, 2022
9:00 a.m. – 3:00 p.m.
VIRTUAL
Instructor: Bart Patterson
MemberMax & EduPass: FREE
GMAR Members: FREE
Non-Members: \$35
[REGISTER HERE](#)

SUCCESSFULLY SELLING HUD HOMES

CE Credits: 3 Elective
September 21, 2022
10:00 a.m. – 1:00 p.m.
VIRTUAL & IN- HOUSE
Instructor: Steve Katsaros
MemberMax & EduPass: FREE
GMAR Members: FREE
Non-Members: \$20
[REGISTER HERE](#)

MILITARY RELOCATION PROFESSIONAL CERTIFICATION (MRP)- 2 DAYS

CE Credits: 8 Elective
September 22 & 23, 2022
9:00 a.m. – 12:30 p.m.
VIRTUAL
Instructor: Brent Belesky
MemberMax & EduPass: FREE
GMAR Members: \$49
Non-Members: \$59
[REGISTER HERE](#)

PRICING STRATEGIES: MASTERING THE CMA-2 DAYS

CE Credits: 7 Elective
September 26 & 27, 2022
9:00 a.m.- 1:00 p.m.
VIRTUAL
Instructor: Rick Conley
MemberMax & EduPass: FREE
GMAR Members: \$49
Non-Members: \$59
[REGISTER HERE](#)

REAL ESTATE SAFETY MATTERS: SAFE BUSINESS

NAR Safety Course
CE Credits: 3 Elective
September 28, 2022
10:00 a.m.- 1:00 p.m.
VIRTUAL & In- Hous
Instructor: Furhad Waquid
MemberMax & EduPass: FREE
GMAR Members: FREE
Non-Members: \$20
[REGISTER HERE](#)

MANAGING YOUR BUSINESS RETIREMENT & SUCCESSION

Planning
CE Credits: 2 Legal, 2 Elective
September 29, 2022
9:00 a.m.-1:00 p.m.
VIRTUAL
Instructor: Scott Galloway, Howard Collins & Jill Gleba
GMAR Members: FREE
Non-Members: Free
[REGISTER HERE](#)

FEMA & LAND SURVEYING

CE Credits: 3 Legal
September 30, 2022
10:00 a.m.-1:00 p.m.
VIRTUAL
Instructor: Karol Grove
GMAR Members: FREE
Non-Members: FREE
[REGISTER HERE](#)

REALCOMP MONTHLY HOUSING STATISTICS REPORT NOW AVAILABLE ONLINE



JULY 2022

QUICKTAKES RESIDENTIAL PROPERTIES



JULY 2022

QUICKTAKES OAKLAND, WAYNE & MACOMB



TOTAL NUMBER OF **HOMES SOLD**

3,913

INVENTORY INCREASE SINCE **JULY**

6.4%

AVERAGE SALES PRICE **OF A HOME**

300,173

TOTAL SUPPLY **OF HOME INVENTORY**

2 MONTHS

OAKLAND COUNTY

TOTAL NUMBER OF
HOMES SOLD

1,345

AVERAGE SALES PRICE
FOR **JULY**

436,690

WAYNE COUNTY

TOTAL NUMBER OF
HOMES SOLD

1,507

AVERAGE SALES PRICE
FOR **JULY**

245,967

MACOMB COUNTY

TOTAL NUMBER OF
HOMES SOLD

893

AVERAGE SALES PRICE
FOR **JULY**

293,048

Local Market Update – July 2022

A Research Tool Provided by Realcomp



GMAR® Report

Covers the Greater Metropolitan Area of Detroit, including but not limited to locales in Lapeer, Macomb, Oakland, Washtenaw and Wayne Counties.

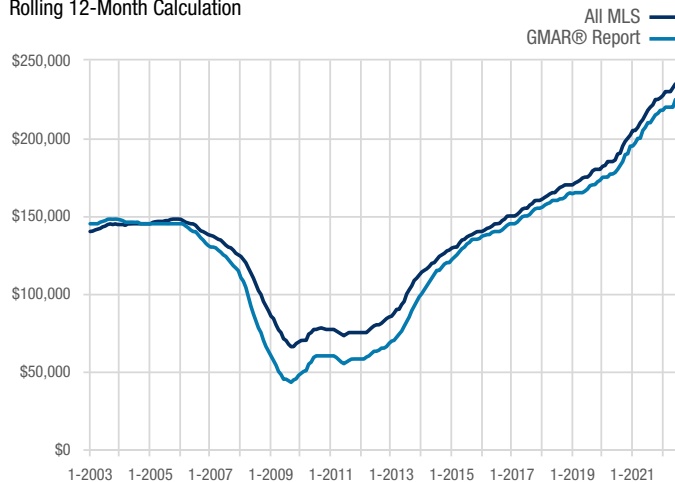
Residential Key Metrics	July			Year to Date		
	2021	2022	% Change	Thru 7-2021	Thru 7-2022	% Change
New Listings	6,814	6,214	- 8.8%	36,669	36,969	+ 0.8%
Pending Sales	4,573	4,019	- 12.1%	29,010	27,508	- 5.2%
Closed Sales	4,760	3,913	- 17.8%	27,465	25,853	- 5.9%
Days on Market Until Sale	18	17	- 5.6%	25	23	- 8.0%
Median Sales Price*	\$231,500	\$246,995	+ 6.7%	\$215,000	\$230,000	+ 7.0%
Average Sales Price*	\$280,155	\$300,173	+ 7.1%	\$267,556	\$285,132	+ 6.6%
Percent of List Price Received*	102.5%	101.3%	- 1.2%	101.4%	101.7%	+ 0.3%
Inventory of Homes for Sale	7,680	8,173	+ 6.4%	—	—	—
Months Supply of Inventory	1.8	2.0	+ 11.1%	—	—	—

Condo Key Metrics	July			Year to Date		
	2021	2022	% Change	Thru 7-2021	Thru 7-2022	% Change
New Listings	1,151	961	- 16.5%	7,100	6,446	- 9.2%
Pending Sales	833	733	- 12.0%	5,885	5,250	- 10.8%
Closed Sales	876	717	- 18.2%	5,597	5,040	- 10.0%
Days on Market Until Sale	22	20	- 9.1%	33	23	- 30.3%
Median Sales Price*	\$209,500	\$235,000	+ 12.2%	\$197,000	\$225,000	+ 14.2%
Average Sales Price*	\$239,951	\$287,192	+ 19.7%	\$234,047	\$258,160	+ 10.3%
Percent of List Price Received*	101.2%	100.8%	- 0.4%	99.9%	101.3%	+ 1.4%
Inventory of Homes for Sale	1,514	1,237	- 18.3%	—	—	—
Months Supply of Inventory	1.8	1.6	- 11.1%	—	—	—

* Does not account for sale concessions and/or downpayment assistance. | Percent changes are calculated using rounded figures and can sometimes look extreme due to small sample size.

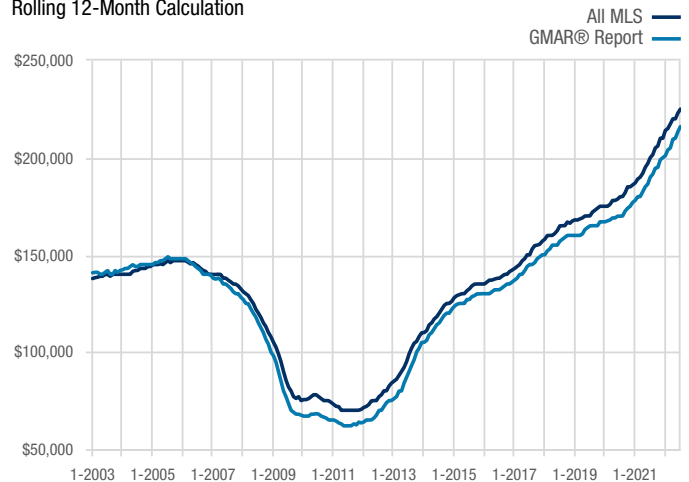
Median Sales Price - Residential

Rolling 12-Month Calculation



Median Sales Price - Condo

Rolling 12-Month Calculation



A rolling 12-month calculation represents the current month and the 11 months prior in a single data point. If no activity occurred during a month, the line extends to the next available data point.

Current as of August 5, 2022. All data from Realcomp II Ltd. Report © 2022 ShowingTime.

Single-Family Real Estate Market Statistics

FOR IMMEDIATE RELEASE

Statistics Contact: Francine L. Green, Realcomp [248-553-3003, ext. 114], fgreen@corp.realcomp.com



Median Sales Prices Continue their Jump in July Detroit Leads Way - Up Over 40% to \$100,000

July – National Real Estate Commentary

The U.S. housing market has continued to cool, as rising mortgage rates and record-high sales prices have stifled affordability, weakening demand and pricing out a multitude of buyers. Nationally, median household income has failed to keep pace with increasing mortgage payments, with the costs of buying a home about 80% more expensive now than they were just three summers ago, according to the National Association of REALTORS® (NAR). As more and more prospective buyers find their home purchase plans delayed, many are turning to the rental market, where competition has intensified due to increased demand.



Realcomp II Ltd. is Michigan's largest Multiple Listing Service, now serving more than 18,000 valued broker, agent, and appraiser REALTOR® customers in over 2,700 offices across Michigan. Realcomp is committed to providing the most reliable up-to-date real estate information using state-of-the-art delivery methods.

All Residential and Condos Combined Overview

Key metrics by report month and for year-to-date (YTD) starting from the first of the year.



Key Metrics	Historical Sparkbars	7-2021	7-2022	Percent Change	YTD 2021	YTD 2022	Percent Change
New Listings		17,207	15,603	-9.3%	93,259	92,608	-0.7%
Pending Sales		12,291	10,630	-13.5%	77,084	71,376	-7.4%
Closed Sales		12,588	10,643	-15.5%	72,389	67,296	-7.0%
Days on Market Until Sale		21	19	-9.5%	31	26	-16.1%
Median Sales Price		\$239,900	\$258,900	+7.9%	\$222,000	\$240,000	+8.1%
Average Sales Price		\$281,923	\$306,081	+8.6%	\$266,776	\$289,986	+8.7%
Percent of List Price Received		102.3%	101.1%	-1.2%	101.1%	101.5%	+0.4%
Housing Affordability Index		168	120	-28.6%	182	129	-29.1%
Inventory of Homes for Sale		19,362	20,793	+7.4%	--	--	--
Months Supply of Inventory		1.7	2.0	+17.6%	--	--	--

Listing and Sales Summary Report July 2022



	Total Sales (Units)			Median Sales Prices			Average DOM			On-Market Listings (Ending Inventory)		
	Jul-22	Jul-21	% Change	Jul-22	Jul-21	% Change	Jul-22	Jul-21	% Change	Jul-22	Jul-21	% Change
All MLS (All Inclusive)	10,643	12,588	-15.5%	\$258,900	\$239,900	+7.9%	19	21	-9.5%	20,793	19,362	+7.4%
City of Detroit*	343	386	-11.1%	\$100,000	\$70,000	+42.9%	35	43	-18.6%	2,151	1,570	+37.0%
Dearborn/Dearborn Heights*	163	198	-17.7%	\$215,000	\$183,000	+17.5%	12	14	-14.3%	311	352	-11.6%
Downriver Area*	383	443	-13.5%	\$180,000	\$175,950	+2.3%	17	13	+30.8%	598	597	+0.2%
Genesee County	445	556	-20.0%	\$205,000	\$187,750	+9.2%	22	16	+37.5%	1,082	919	+17.7%
Greater Wayne*	1,317	1,556	-15.4%	\$227,750	\$210,000	+8.5%	14	14	0.0%	2,106	2,236	-5.8%
Grosse Pointe Areas*	93	79	+17.7%	\$375,000	\$365,000	+2.7%	24	20	+20.0%	165	167	-1.2%
Hillsdale County	60	49	+22.4%	\$191,000	\$150,000	+27.3%	31	51	-39.2%	152	84	+81.0%
Huron County	10	13	-23.1%	\$153,075	\$92,000	+66.4%	21	53	-60.4%	42	42	0.0%
Jackson County	220	283	-22.3%	\$195,000	\$190,000	+2.6%	41	44	-6.8%	469	355	+32.1%
Lapeer County	102	98	+4.1%	\$279,750	\$275,000	+1.7%	25	22	+13.6%	270	245	+10.2%
Lenawee County	125	150	-16.7%	\$182,800	\$184,500	-0.9%	43	51	-15.7%	324	267	+21.3%
Livingston County	263	343	-23.3%	\$355,000	\$349,000	+1.7%	16	20	-20.0%	520	490	+6.1%
Macomb County	1,126	1,395	-19.3%	\$247,000	\$229,900	+7.4%	15	17	-11.8%	1,997	1,809	+10.4%
Metro Detroit Area*	4,678	5,753	-18.7%	\$266,000	\$250,000	+6.4%	16	18	-11.1%	10,079	9,498	+6.1%
Monroe County	180	213	-15.5%	\$246,000	\$215,000	+14.4%	23	25	-8.0%	302	340	-11.2%
Montcalm County	90	83	+8.4%	\$223,650	\$206,000	+8.6%	17	19	-10.5%	135	135	0.0%
Oakland County	1,629	2,073	-21.4%	\$349,950	\$321,000	+9.0%	14	18	-22.2%	3,305	3,393	-2.6%
Saginaw County	154	208	-26.0%	\$148,000	\$150,000	-1.3%	21	20	+5.0%	265	294	-9.9%
Sanilac County	42	46	-8.7%	\$167,500	\$164,000	+2.1%	39	29	+34.5%	105	131	-19.8%
Shiawassee County	82	97	-15.5%	\$170,000	\$175,000	-2.9%	14	28	-50.0%	113	115	-1.7%
St. Clair County	202	207	-2.4%	\$230,000	\$219,000	+5.0%	21	16	+31.3%	428	402	+6.5%
Tuscola County	30	39	-23.1%	\$177,450	\$181,000	-2.0%	20	14	+42.9%	94	75	+25.3%
Washtenaw County	465	515	-9.7%	\$395,000	\$349,900	+12.9%	16	17	-5.9%	930	1,078	-13.7%
Wayne County	1,660	1,942	-14.5%	\$203,000	\$190,000	+6.8%	18	19	-5.3%	4,257	3,806	+11.8%

* Included in county numbers.



By JAMES CRISTBROOK
GMAR RPAC Chair

Elected REALTORS® Needed in Our Industry

You may have read in various news outlets about the ongoing conversation of whether we are currently in a “housing recession.” While experts can debate the technical terms, it’s clear that our industry faces an uncertain future. If you think back to 2007 or 2020, it’s easy to see how large of an impact the government has on our industry. That’s why it’s more important than ever to ensure that we elect REALTOR®-friendly candidates to all levels of government.

This year alone, RPAC has won victories on creating first-time homebuyer savings accounts, defeating proposals that would limit short-term rentals, and stopped duplicative inspection mandates.

RPAC supports candidates that support the real estate industry and profession, regardless of political party. Our industry is affected by the

policies from Washington, Lansing, and local governments. Every year is an election year, and RPAC advocates on your behalf year-round.

To achieve our goals, RPAC needs to be funded by our members, and investments are voluntary. If every GMAR member invested \$50 annually, it would be enough to reach our goal.

We use the term “invest” when describing RPAC because that’s exactly what it is. An average REALTOR® earns an additional \$17,041 per year because of the impact that RPAC has made.

If you’ve already invested at least \$50, thank you! If you haven’t, I hope you’ll join us. You can make an investment online at gmaronline.com/invest.



Thank You GMAR RPAC Investors

GMAR would like to extend a sincere thank you to all of the members who have made their investment in RPAC, the REALTORS® Political Action Committee. By investing in RPAC, these members are supporting REALTOR®-friendly legislators and policy initiatives that reflect the REALTOR® core values; protecting private property rights, reducing burdensome regulations on the industry and preserving the American Dream of Homeownership.

Below we recognize and applaud GMAR members who invested in RPAC for the month of August 2022.

- | | | | |
|--------------------|---------------------|---------------------------|------------------|
| Wendy Amstutz | Alonzo Edwards | Maria Kopicki | Keith Ruloff |
| Phillip Ausman | Cathy Elias | Constance La Barge Thomas | Karen Ryckman |
| Christopher Ayers | Daniel Elsea | Geoffrey Leach | Adrienne Sain |
| Kathleen Barker | Anna England | Sheilah Lemanski | Mohammad Saleem |
| Robbin Barnes | Anthony Facione | Richard Linnell | Jaye Sanders |
| Austin Black | Jeffery Fanto | Sara Lipnitz | Anthony Schippa |
| Alfred Block | Michael Fazio | James Littlepage | Carol Schraubert |
| Nathan Boji | Roxanne Fitzpatrick | Vickey Livernois | Dmitriy Selektor |
| Sharon Bonner | Cloteal Fowler | Lisa Lloyd | Saif Siddiqui |
| Jason Borregard | Maureen Francis | Carol Lukity | Abigail Sochacki |
| Christin Bracken | Ellen Frink | Craig Lyon | Linda Spindura |
| Keith Brandt | Jerry Gardner | Yvonne Marks | Theresa Spiro |
| Jessica Briscoe | Dianne Gouin | Diane Martin | James Stevens |
| Althea Brown | Karen Greenwood | Cecile Massey | Lakshmi Subbiah |
| James Bynum | Warren Greenwood | David Mathieu | Brenda Szlachta |
| Syed Chowdhury | Alex Haddad | David Maurice | Ronnie Targanski |
| Joel Clark | Timothy Haggerty | Roger McDaid | Stephanie Taylor |
| Debby Clinesmith | Jacob Hambright | Alan Millard | James Wallen |
| Angelica Cook | Adam Hammons | David Morgan | Catherine Waun |
| Kathleen Coon | Michael Hannah | Alexandria Morse | Katie Weaver |
| Todd Craft | Karen Harlin | Marc Nocera | Mark Webberly |
| James Cristbrook | Cynthia Harris | Clara Norris | Vicki Whitt |
| Rebecca Cunningham | Richard Harrison | John North | Sheila Williams |
| Christopher Daggy | Jason Heilig | Jacob O'Donnell | Wanda Williams |
| Bernadine Davis | Jennifer Hoover | Dorothy Ohara Blizzard | Kathleen Wilson |
| Emily Day | Kevin Hultgren | Heather Opalewski | Carol Woodard |
| Debra DeAngelo | James Iodice | E'toile O'Rear-Libbett | Michael Workman |
| Melissa Degen | Connie Isbell | Darian Owens | Nhia Yang |
| Janis DeGregory | Lorraine James | Jeffrey Packer | Jerry Yatooma |
| John DesJardins | Ronald Jasgur | Charles Pickering | Jonathan Zaia |
| Lori Dolman | Elizabeth Johnson | Christopher Plummer | Jennifer Zardus |
| Margaret Dresser | Sherri Johnson | Aaron Pringle | |
| Courtney Drew | Meriem Kadi | Heidi Rhome | |
| Michael Dunn | Mary Anne Kennedy | Miguel Rivera | |
| Jon Eckerly | Pam King | Mary Ross | |
| Ted Edginton | Bill Kokenos | Nina Roumayeh | |

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PLACEMAKING GRANT

GMAR remains committed to benefiting the communities that our members live, work and play in. Every year GMAR distributes over \$15,000 to benefit local projects that revitalize underutilized public spaces. On Friday August 19th, representatives from GMAR attended the ribbon cutting for a new splash pad in Mount Clemens at Shadyside Park. This splash pad will help kids and adults cool off in the summer heat and adds a huge attraction to the park. GMAR was a “Golden Level” sponsor contributing a \$5,000 grant to the project.

Placemaking applications are open in April every year and it is highly recommended that all members look to utilize them to benefit their community.



In the photo from left to right: Teri Spiro, GMAR President; Kathy Coon, GMAR Placemaking Taskforce Chair; Antoinette Wallace, Macomb County Commissioner District 9; Grant Meade, GMAR Director of REALTOR® and Community Affairs.





GREATER NEIGHBOR AWARD

The #Greater Neighbor Award recognizes REALTORS® who have made an extraordinary impact on their community through volunteer work.

Nomination period begins August 1st. Nominations must be received by no later than **September 30th 2022** to be considered for the award.

Learn more at gmaronline.com/gna-application



The Greater Neighbor Award recognizes REALTORS® who have made an extraordinary impact on their community through volunteer work. The nomination period is August 1 - September 30, 2022. Submit your nomination today!

[SUBMIT NOMINATION](#)

HELP STRENGTHEN THE REALTOR® VOICE!

Sign up to receive short text messages to act on important real estate issues. On average, you will receive three to five calls for action per year. Text the word **"Realtor"** to **30644**.



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gmaronline.com/toolshop

 **248-478-1700**



5413- Pepper Spray Pen

GMAR Member Price: \$12.95
September Member Price: \$10.95



6084- Pepper Spray

.54 Economy
Choose from Black and Pink

GMAR Member Price: \$7.95
September Member Price: \$5.95



6410- Large Corrugated Signs

Choose from pink, blue, orange, red or purple

GMAR Member Price: \$9.25
September Member Price: \$7.25

NEW ITEMS NEW ITEMS NEW ITEMS

Check out new items on our website
www.gmaronline.com

Click on the NEW ITEMS Tab



8170- Real Estate Life

25 Blank note cards with envelopes

GMAR Member Price: \$9.00



8168- Ceramic Realtor Mug

12 oz.

GMAR Member Price: \$15.00

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The Beemer Team
877-787-3800
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BIAS OVERRIDE: OVERCOMING BARRIERS TO FAIR HOUSING

CONTINUING EDUCATION

SEPTEMBER 13, 2022

10:00 AM – 1:00 PM

VIRTUAL ZOOM MEETING

Zoom link will be sent 1 day prior to class

MemberMax™/EduPass: FREE

GMAR Members: FREE

Non-Members: \$35.00

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Presented by

JAMES CRISTBROOK | ABR, AHWD

REALTORS® are committed to abiding by fair housing laws and the Code of Ethics. But sometimes, our brains take shortcuts that can lead us astray.

Bias Override: Overcoming Barriers to Fair Housing teaches you tactics to interrupt stereotypical thinking and avoid fair housing pitfalls. You'll learn about the mind science of identity and engage in exercises to help you foster business relationships with clients of all backgrounds.

For questions contact:

Traci Dean | Education Director

248-522-0341 | traci@gmaronline.com

Register today!

<https://gmaronline.com/event/2022-09-13/bias-override-overcoming-barriers-fair-housing>

Marketing Strategy & Lead Generation



The **Marketing Strategy & Lead Generation** course takes a deep dive into how using proven networking, branding, and marketing strategies can build your real estate business.

After completion of this course you will be able to:

- Clearly communicate services and value based on the buyer's needs and expectations
- Employ a creative and memorable marketing approach to generate leads
- Use social media and technology to effectively track and communicate with leads
- Successfully convert leads into loyal clients

This course qualifies as an elective course for the Accredited Buyer's Representative (ABR®) designation offered by the Real Estate Buyer's Agent Council (REBAC). For information on earning the ABR® designation go to www.REBAC.net

Take the course!

SEPTEMBER 14 & 15, 2022

9:00 am-4:00 pm

GMAR & VIRTUAL

24725 W 12 Mile, Ste 100
Southfield, 48034

MemberMax™/Edupass: FREE

GMAR Members: \$79.00

Non-Members: \$119.00

Register Now!

Online: GMARonline.com



Presented by:

Diane Kroll

CRS, ABR, SRES, MRP, PSA





ARBITRATION & ETHICS

September 16, 2022

10:00 AM – 1:00 PM

VIRTUAL ZOOM MEETING

Zoom link will be sent 1 day prior to class

MemberMax™/EduPass: FREE

GMAR Members: FREE

Exclusively for GMAR Members Only!

Officially certified for 3 General CE credits by:



COOPERATION, COMPENSATION AND CODE OF ETHICS

Presented by

Diane Disbrow | CRB, CRS, GRI, ABR,
RSPS, SFR, SRS, SRES, e-PRO, RENE, AHWD, PSA

Cooperation, Compensation, and the Code of Ethics.

- The Role of a Grievance Committee in Arbitration
- Determining Arbitrability
- Procuring Cause: Factors and Guidelines Used to Determine
- Practical Applications of Determining Procuring Cause
- Benefits of Mediation
- The Importance of Protecting and Promoting the Best Interests of Your Client
- The Importance of Cooperating with other Brokers, Buyers/Sellers in the Interest of Your Client
- Multiple Offers Situations and how to Comply when Presenting to the Seller

For questions contact:

Pauline Olszewski | Professional Standards Administrator

248-522-0340 | Pauline@GMARonline.com

Register today!

<https://gmaronline.com/event/2022-09-16/lets-talk-about-cooperation-compensation-and-code-ethics>



2022 GMAR CONTINUING EDUCATION

CONTINUING EDUCATION

SEPTEMBER 20, 2022

9:00 AM – 3:00 PM

VIRTUAL ZOOM MEETING

Zoom link will be sent 1 day prior to class

MemberMax™/EduPass: FREE

GMAR Members: FREE

Non-Members: \$35.00

Presented by

BART PATTERSON | ABR, ACP, CIAS, CDPE,
GREEN, e-PRO, GRI, SRES, REO, RENE, PSA, MCNE

With so many demands on our time and a Real Estate market that is ever- changing, this class will give you the knowledge to conduct business safely and the right way in order to protect you and your client. Specific topics include:

- Real Estate Home Inspections
- Seller's Disclosure Statement
- Wire Fraud, Cyber Security, Leasing Agency
- EMD
- Legal Updates & Case Studies
- Meets NAR Code of Ethics Requirement

For questions contact:

Traci Dean | Education Director

248-522-0341 | traci@gmaronline.com

Officially certified for 2 General & 4 Legal CE credit by:



Register today!

<https://gmaronline.com/event/2022-09-20/2022-gmar-continuing-education>



SUCCESSFULLY SELLING HUD HOMES

CONTINUING EDUCATION

Presented by
STEVE KATSAROS

SEPTEMBER 21, 2022
10:00 AM – 1:00 PM

GMAR & VIRTUAL
24725 W 12 Mile Rd, Ste 100
Southfield, MI 48034

MemberMax™/EduPass: FREE
GMAR Members: FREE
Non-Members: \$20.00

Officially certified for 3 General CE credits by:



Help your buyers take advantage of affordable HUD homes by attending GMAR's Successfully Selling HUD Homes class and learn:

- What basic guidelines you need to know
- Who can buy and sell HUD homes
- Where you can find HUD homes for sale
- What documents are required to complete the sale
- Get the latest contact information for the newest HUD Asst. Management Co KM Minemier & Associates LLC

For questions contact:

Traci Dean | Education Director

248-522-0341 | traci@gmaronline.com

Register today!
<https://gmaronline.com/calendar>

Start Pricing Homes with Confidence.



Register for the Pricing Strategies: Mastering the CMA course.

The key to competitive home pricing is becoming proficient at comparative market analyses (CMAs). In the Pricing Strategies: Mastering the CMA course, you will learn how to evaluate the existing real estate market to take the guesswork out of pricing homes.

As the core requirement for the Pricing Strategy Advisor (PSA) certification, this course will enable you to:

- Determine the market-based value range of a home
- Choose the most appropriate comparables for a property
- Compile a CMA report for proper presentation
- Collaborate with appraisers

Take the Pricing Strategies: Mastering the CMA course and become a recognized leader in home pricing.

Pricing Strategies: Mastering the CMA

SEPTEMBER 26 & 27, 2022

9:00 a.m. – 1:00 p.m.

VIRTUAL

(Zoom link will be sent prior to course)

MemberMax/ Edupass: FREE

GMAR Members: \$49.00

Non-Members: \$59.00.

Register Now!

Online: GMARonline.com



Presented by:

RICK CONLEY

SRES, ePRO, ABR, GREEN,
SFR, GRI, SRS

Visit PricingStrategyAdvisor.org to learn how to earn the PSA certification.



NATIONAL
ASSOCIATION of
REALTORS®

Official Certification





Ready to protect your business from real estate safety risks?

Working in real estate means working with many people in a variety of locations and online. While focusing on finding the best real estate opportunities for your clients, you need to keep an eye on the risks of doing business.

Real Estate Safety Matters: Safe Business = Smart Business, is a three-hour course brought to you by the National Association of REALTORS® and the REALTOR® Safety Program. Learn how you can easily keep business risks low while increasing opportunities for growth by:

- Realizing your exposure to risk.
- Following safety best practices when showing property, conducting an open house, working in the office, and driving alone or with clients or customers.
- Learn how to quickly assess a potentially dangerous situation and take appropriate action.
- Safeguard your own and your clients' personal data, as well as practice prudent use of social media and mobile phone technology.
- Encourage all agents and employees to follow safety best practices and company safety policies.

Real Estate Safety Matters: Safe Business = Smart Business

SEPTEMBER 28, 2022
10:00 a.m. – 1:00 p.m.
VIRTUAL

Zoom link will be sent prior to course

GMAR Members: FREE
Non-Members: \$20.00

Register Today!
GMARonline.com



Presented by:
Furhad Waquad
CIPS, ABR, CRS, GRI, SFR, BPOR, TRC, AHWD





FEMA & LAND SURVEYING

CONTINUING EDUCATION

SEPTEMBER 30, 2022

10:00 AM – 1:00 PM

VIRTUAL ZOOM MEETING

Zoom link will be sent 1 day prior to class

MemberMax™/EduPass: FREE

GMAR Members: FREE

Non-Members: FREE

Officially certified for 3 Legal CE credits by:



Presented by

KAROL GROVE | PS, CFM

Due to tougher regulations and revised Flood Zone Maps statewide, many homeowners are now being required by their lenders to obtain flood insurance. The properties most affected are those fronting on or near a body of water and, as we know, Michigan has a lot of water.

This class, FEMA & Land Surveying, combines 2 important property topics: flood zones & insurance, as well as information on property land surveys and boundaries. Topics include:

- Flood insurance and laws that are in place & options available to assist the homeowner
- History of Michigan
- Types of surveys and when they are needed
- What is an Easement?
- Property lines vs fences

For questions contact:

Traci Dean | Education Director

248-522-0341 | traci@gmaronline.com

Register today!

<https://gmaronline.com/event/2022-09-30/virtual-fema-flood-and-boundries>

PRIORITIZE YOUR SAFETY AS A REAL ESTATE AGENT



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It's National REALTOR® Safety Month, which makes it the perfect time to reflect on how to prioritize your safety when you're showing homes, hosting open houses, or meeting potential clients. One way you can protect yourself is by ensuring you're up to date on everything real estate, including best practices for personal safety. That's why we partner with The CE Shop to provide you with an award-winning curriculum written by industry experts.

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