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PRESIDENT'S REPORT





2020 will surely be remembered as one of the most challenging years in history. With the approval and distribution of the new Covid-19 Vaccine, we're all hoping that 2021 will rebound and get back to whatever "normal" looks like now.

Despite the mandatory shut down and Global Pandemic, GMAR still managed to accomplish some great things!

- We transitioned our robust platform of courses to a virtual platform making your commute easier. This includes Continuing Education, Realtor Code of Ethics, NAR Certifications and Designations, and much more. I'm throwing out a challenge to all of you- Earn one designation or Certification this year. I am pledging to earn at least one. Who's with me?
- We donated \$40,000.00 to the Greater Realtors Foundation Benevolent Fund to help our members through these difficult times. Greater Realtors Foundation is a 501c3 nonprofit organization that provides opportunities for GMAR Members to give back to the communities they love.
- With the help of your GENEROUS support, we were able to fulfill our commitment to the 5 Years, 5 Dogs, 5 Lives Saved campaign with Guardian Angels Medical Service Dogs.
- Our RPAC goal of 50% participation was exceeded for the first time in GMAR history, standing at 51.3%. Our 2021 RPAC Participation goal is 60%. For those of you that take advantage of the MemberMax Program, be sure to "Opt-In" for your RPAC dues. It costs you NOTHING! Invest in RPAC by visiting here: gmaronline.com/invest

- The **ToolShop** was open for business offering curbside service. Shop online for all of your needs, and we'll have it ready for you when you arrive! Realtor Branded merchandise, clothing, sign riders, and much more.
- Thanks to our talented staff, we enjoyed our first Virtual Annual Meeting, RPAC Auction, and Global Holiday Party. We have many events planned this year, hoping to resume a few in-person events in the second half of the year when possible.

On a personal note, I wanted to share a good thing that came out of this pandemic. We work in an industry that is non-stop. We were forced to SLOW DOWN, literally. Was the universe sending a message? Many of us needed it. It's easy to get so wrapped up in our careers that we miss out on some of the important things around us. I realized that I was not living my best life. I didn't stop to smell the roses, because I'm so busy I haven't had time to plant them. So, I took advantage of the time off by spending quality time with family, tackling my long honey-do list, gardening, and just breathing. Giving thanks for even the smallest things, refocusing. I can now be a better Realtor, a better wife, and hopefully a better Leader.

My hope for all of you in 2021 is that you take time out for yourself, your family, and the important things. Experience joy, love, and laughter my friends.

GMAR is here to give you the tools you need for a successful 2021!











By VICKEY LIVERNOIS Chief Executive Officer

Happy New Year!

I hope everyone enjoyed some time for themselves over the last few weeks, regrouped, and have already begun planning for 2021.

Katie Weaver will be leading GMAR this year, and she is ready to hit the ground running with some innovative ideas, new programs, and even some lofty challenges and goals.

While 2020 wasn't what anyone could have anticipated at this time last year, we have made some amazing strides as an organization. As much as I hate to say it, some good things came out of our world facing a pandemic. GMAR was able to quickly implement online meetings and classes for our members and at a greatly reduced rate! We offered Continuing Education to all of our members, the entire 6-hour course, at no cost. These will continue into our future as well as it seems they have been received well by our members. They cut down on travel time and make scheduling easier (and who doesn't like wearing their slippers to class!)

Not only does the online platform provide you with the services and benefits that you've come to expect from GMAR while making many of our events and classes much more affordable (even FREE!) we will surely continue to make this available moving forward. When the time comes for businesses to open up and get back to our pre-Covid lives, we will certainly be hosting our classroom courses and in-person events.

In 2021, we will also be ramping up our public campaign that encourages buyers and sellers to work with a Greater Realtor in their next real estate transaction. This campaign will highlight the education, the skill set, and the many other benefits of choosing a GMAR member!

I would be remiss if I didn't take this opportunity to also thank each of you who invested in RPAC in 2020. GMAR was able to surpass our goals with 51.3% participation! In 2020, RPAC worked hard pushing for Covid relief programs that would help Realtors - never has an independent contractor been eligible for assistance through the State Unemployment Agency. This may have started a bit rocky in the beginning, however, being able to have some income coming in while real estate was deemed non-essential was crucial for many in our industry.

Speaking of those dreaded days in the Spring of 2020, when Realtors were unable to work, RPAC was there to help as well. Outreach efforts were made to legislators that had received endorsements from the Realtor Community to assure that we could go back to work safely.

Building those relationships over the years through endorsements and campaign funding was crucial to allow real estate to be one of the first industries to get back to work in May.

2020 was certainly a year that most of us are glad to put behind us. Even in these trying times, I hope that we were able to help you meet some of your business goals. That we provided networking and educational opportunities (even if only virtual), that we kept you up to date with the latest happenings and important information in the industry, that we were there to help answer any questions that may have come up, and over all that you know you are part of the Greater Realtor family! We couldn't have gotten through 2020 without you!

I wish you the best in 2021 and, as always, encourage you to get involved and make a difference in this amazing industry!

GMAR EDUCATION CALENDAR 2021

JANUARY 2021 - VIRTUAL!

MSHDA

CE Credits: 1 standard

January 11

10:00 a.m. - 11:00 a.m.

VIRTUAL

Instructor: Darren Montreuil FREE, Membermax & EduPass

FREE, Members \$25, Non- Members

Register Here: https://bit.ly/2MjkW71

FEMA & FLOODZONES

CE Credits: 2 legal

January 13

10:00 a.m. - 12:00 p.m.

VIRTUAL

Instructor: Karol Grove

FREE

Register Here: https://bit.ly/3rXVEM8

MANAGING YOUR BUSINESS: DOLLARS & SENSE

CE Credits: 3 standard

January 14

9:00 a.m. - 12:00 p.m.

VIRTUAL FREE!

Register Here: https://bit.ly/3mguZpG

SUCCESSFULLY SELLING HUD HOMES

CE Credits: 3 standard

January 20

10:00 a.m. - 1:00 p.m.

VIRTUAL

Instructor: Steve Katsaros FREE, Membermax & EduPass

\$20, Non- Members

Register Here: https://bit.ly/3mgi8Bk

REAL ESTATE TRANSACTIONS A-Z MASTERING THE TRANSACTION

CE Credits: 3 standard

January 21

9:00 a.m.-12:00 p.m.

Virtual

FREE, Members \$50, Non- Members

Register Here: http://bit.ly/2WeHiZ8

RESORT & SECOND-HOME

CE Credits: 7 standard January 26 & 27 11:00 a.m.-3:00 p.m.

Virtual

Instructor: Rick Conley FREE, Membermax & EduPass

\$49, Members \$59, Non- Members

Register Here: http://bit.ly/3nDB016

AGENT 101

Must attend both days CE Credits: 4 legal January 27 & 28 1:00 p.m.-3:00 p.m.

Virtual

Instructor: Deanna DuRussel FREE, Membermax & EduPass

\$20, Non- Members

Register Here: https://bit.ly/3mCcNa3

EXCEL-3

NO CON-ED

January 29

10:00 a.m. - 11:00 a.m.

VIRTUAL

Instructor: Bart Patterson

No Charge

Register Here: https://bit.ly/3b7KA9a





By RENEE SMITH **GMAR Affiliate Committee Chair**

HAPPY NEW YEAR!!! GOODBYE 2020... HELLO, 2021!!!!

I think it's safe to say we all want the New Year to bring us some closure to 2020! Who knew that just 12 months ago when everyone was making their New Year's Resolutions and setting goals for a spectacular vision of what they thought 2020 would bring we might be happiest to see it behind us!

With this last year making our industry pivot in directions that were and are unheard of we have all had to make changes in the way we would normally conduct business.

Fortunately for the members of GMAR, we have had amazing leadership to get us thru the countless zoom meetings, classes, certifications, and even a few fun events that may have otherwise been canceled! Being a part of the affiliate committee, I am proud to say we have even added in new classes such as Managing Your Business Dollars and Sense. This class was developed to bring knowledge to our members that may be new to the industry or have a few years under them and are navigating the ins and outs of helping you to be financially fit.

In order to thrive in your business and personal life in 2021, you are going to need to set goals and stay focused, which let's face it with the last 10 months thrown at us it has not been easy to do either of the two! Nonetheless, it is still an

important aspect of being successful. That may be as simple for some as writing those goals down at the beginning of the year and keeping them close by as a reminder or going as far as enlisting an accountability coach or partner to make sure you are keeping those goals you have set for yourself! Either way, take the time to enjoy the process embrace the small victories just as much as the big ones because they all make a difference.

I believe we can all agree with the year ahead we need to practice patience, kindness, and empathy.

I am proud to serve as the 2021 Affiliate Committee Chair and can't wait to see what the year ahead has in store for us!

Mel Robbins truly says it best-

Start right now, where you are, with what you have, and don't stop.

The only difference between you and the people who have what you want is that they started and didn't stop.

Best wishes for an amazing 2021! Make sure your goals are S.M.A.R.T-

S- Specific, M- Measurable, A- Attainable, R-Relevant, T-Time Sensitive









We encourage donations of the items below to our donation box at the doors to the GMAR office in Southfield. Thank you so much for your support!



Michigan Winter Survival Equipment including:

Hand Warmers, Coats, Scarves, Hats, Gloves, Socks, and Blankets

*Items must be new and unworn



We are excited to welcome you to visit the new GMAR Events hub where you can locate and register for any of our upcoming events by visiting gmaronline.com/events. Coming soon, download the GMAR Event Mobile App by visiting your mobile app store.

www.gmaronline.com/events





With Our Deepest Sympathy

SAM BELFIORI

We are sad to inform you of the passing of Sam Belfiori.

Samuel J. Belfiori Jr. (Sam Bell) licensed since 1968, retired Broker/Owner of Realty Executive Bell died Dec. 13, 2020. He is survived by wife Sherrie Belfiori, licensed at C-21 AAA North, and BrotherJoseph V. Belfiori, Broker/Owner of J.V. Belfiori Real Estate.

Services will be held at a later date.

GMAR staff, leadership, and membership extend warm condolences to the family and friends of Sam.

If you would like to let your fellow REALTORS® know about the recent passing of another member, please submit the information to stacie@GMARonline.com.

Welcome, New Members!

Ahmad, Mubashar-Real Living Kee Realty Troy

Alfekeky, Hussein-Keller Williams Metro

Alvin, William-Expert Realty Solutions Inc.

Ampey, Michelle-Keller Williams Metro

Anderson, Jasmine-Keller Williams Realty Central

Ayar, Wassem-EXP Realty, LLC

Bell, Edna-Candler, Scott & Wallace Real

Bennett, Richard-EXP Realty, LLC

Berry, Floyd-20th Century Real Estate

Bilbeisi, Hiba-Real Estate One

Bingham, Amanda-Pretty Homes Realty, LLC

Bird, Lisa-Preferred, Realtors Ltd

Blonde, Michael-Cornerstone Real Estate Co

Boiten, Daniel-KW Advantage

Boone, Amber-EXP Realty, LLC

Bortman, Jacqueline-Max Broock, REALTORS, Brmnghm

Buchanan, Misty-KW Advantage

Buhl, Jennifer-Grapevine Realty

Callender, Jason-RE/MAX Eclipse

Capo, Juela-Real Living Kee Realty Roch.

Carr, Christopher-Amazing Real Estate Solutions

CHAMMAKHI, MOHAMED-Century 21 Curran & Oberski

Chen, David-Elite Realty

Choudhury, Najifa-Home Pride Realty

Clark, Nakayla-National Realty Centers Northv

Clark, Donald-KW Advantage

Cleare, John-Cleare Realty Solutions

Cooper, Jacob-Sine & Monaghan Real Living RO

Cooper, Elethia-Thrive Realty Company

Cordle, Matthew-KW Advantage

Covington, Myia-Keller Williams Metro

Cowell, James-GEM Realty & Development

Crenshaw, Kelly-EXP Realty, LLC

Dabhi, Priyanka-KW Professionals

Daniels, Rofeal-KW Professionals

Davis, Jacqueline-Real Estate One Livonia

DeSmit, Zachary-Brookstone, Realtors

Dobson, Jerome-Jason Pruitt

D'Olivo, Anthony-Real Living Kee Realty Troy

Dunne, John-Max Broock, Inc. Blmfld Hills

Duraisamy, Anand-Real Living Great Lakes Roch.

Ery, Jason-KW Advantage

Eubanks, Cori-Pro Realty, LLC

Farrell, Dana-Detroit Commerial Realty Advis

Fisette, Laura-Keller Williams Lakeside

Flowers, Angelia-Keller Williams Metro

Golden, Jonathan-EXP Realty, LLC

Grace, Laura-KW Advantage

Grant, Kathryn-Century 21 Curran & Oberski

Green, Amy-Brookstone, Realtors

Gurzick, Joseph-Real Living Kee Realty

Hall, Kaley-RE/MAX Dream Properties

Ham, Jill-Real Living Kee Realty Roch.

Harris, Tenia-KW Professionals

Hicks, Brittany-Century 21 Premier

Hines, Darius-Keller Williams Metro

Holquin, Addison-GAP Realty Group

Holguin, Anthony-GAP Realty Group

Holguin, Kelly-GAP Realty Group

Holstine, Samantha-First Harvest Real Estate Co

Honaker, Logan-Century 21 Curran & Oberski

Horn, Jamie-National Realty Centers Northv

Horne, Johnnie-Keller Williams Realty AA Mrkt

Ivezaj, Ornela-Woodward Square Realty, LLC

Jamil, Nameer-Keller Williams Somerset

Johnson, Terrell-EXP Realty, LLC

Johnson, Connor-National Realty Centers Northv

Kallo, Alexander-EXP Realty, LLC

Kalwad, Ashok-National Realty Centers Northv

Kelly, Fitzgerald-Jones Realty LLC

King, Iasia-KW Professionals

King, Michelle-Brookstone, Realtors

Kinney, Lisa-GAP Realty Group

Klein, Kevin-Max Broock, REALTORS, Brmnghm

Kumar, Yogesh-KW Professionals

Laforest, Melissa-Pinnacle Plus Realty, LLC

Laman, Sylvia-Keller Williams Realty AA Mrkt

Landenberger, Timothy-Keller Williams Realty Central

Lane, Kim-The Lane Agency

Lester, Lindsay-EXP Realty, LLC

Lindsay, Zhanaya-Posh Brokerage and Associates

Lipscomb, Davina-Keller Williams Realty AA Mrkt

Locklear, Jeremy-Keck Real Estate Co.

Long, Tracey-Brookstone, Realtors

Lott, Troy-Amazing Real Estate Solutions

Lubin, Michael-Remerica United Realty

Luncanu, Ildiko Izabe-Signature Sotheby's Inter.

Lundy, Valencia-Right House Realty Company

Magyar, Melissa-Coldwell Banker Weir Manuel

Makinen, Ryan-Century 21 Curran & Oberski

Malloy, Haley-Community Choice Realty

Maloney, Brady-RichRealty

Mathis, Eboni-Remerica Integrity II

Maxim, S Michael-EXP Realty, LLC

McEuen, Steven-KW Professionals

Mckenzie, Christopher-Keller Williams Realty Central

McNab, Leonard-Genesis Home Real Estate, LLC

McSorley, Blair-KW Advantage

Michalski, Matthew-Kime Realty LLC

Miller, Ray-Keller Williams Paint Creek

Mishra, Shweta-Real Living Great Lakes Roch.

Monaco, Shannon-Real Living Kee Realty Clinton

Ndrejaj, Nosida-Real Estate One Farm. Hills

Nikollaj, Lisa-Expert Realty Solutions Inc.

Novak, Frank-Max Broock, REALTORS, Brmnghm

Olson, Christopher-Home Realty Partners

Patel, Rakesh-Crown Real Estate Group

Pennington, Jaclyn-Coldwell Banker Professionals

Pilon, Rebecca-Landmark Realty - Southgate

Prinzi, Tina-Real Estate One- Chesterfield

Rahill, Lucas-KW Advantage

Rawlings, Brittney-KW Advantage

Renaud, Ashley-CMS Realty LLC

Riddick, Terrell-TeamHarveyUSA! Realty, Inc.

Robertson, John-EXP Realty, LLC

Robinson, Arteecia-Keller Williams Metro

Rosamond, Rachel-MI Choice Realty, LLC

Roznowski, David-BellaBay Realty Tri-Counties

Saenz, Brandyn-Pickering Real Estate

Sagerer, Talice-Expert Realty Solutions Inc.

Sanders, Onaka-EXP Realty, LLC

Schultz, Brooklyn-Expert Realty Solutions Inc.

Scott, Jaclyn-Century 21 Curran & Oberski

Shahinaj, Xhejms-Maxim Properties

Shaw, Alicia-Keller Williams Realty Central

Sherbune, Nelson-National Realty Centers Northv

Shewell, Curtis-EXP Realty, LLC

Shindler, Adam-Re/Max Defined

Slagle, Ray-Century 21 Curran & Oberski

Smith, Malcalm-Front Page Properties

Sopha, Matthew-KW Professionals

Sorrell, Nas-Dwellings Unlimited LLC

Spradlin, Alexyss-KW Advantage

Spratt, Kenneth-Jones Realty Brokerage LLC.

Stamper, Kory-Max Broock, REALTORS, Brmnghm

Stanon, Nicholas-Shain Park, REALTORS

Stemas, Jack-X1 Realty

Stencel, Jessica-DOBI Realtors

Stevens, Andrew-Century 21 Curran & Oberski

Stroia, Tricia-Remerica Hometown III

Summers, Marvia-Summers Executive Realty

Sutherland, Alexis-Five Star Real Estate Commerce

Syversen, Liam-Century 21 Curran & Oberski

Tarrant, Devin-Keller Williams Realty Central

Tome, Kelly-EXP Realty, LLC

Truong, Jenny-Landmark Realty

Uthes, Anthony-EXP Realty, LLC

Valentine, Aline-Keller Williams Metro

Van Camp, Kennard-KW Showcase Realty-Commerce

Walters, Christin-Keller Williams Realty Central

Warren, Heather-KNE Realty 360

Watts, Brandi-Metro Realty Group, Inc.

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Wilson, Brianna-Re/Max Defined

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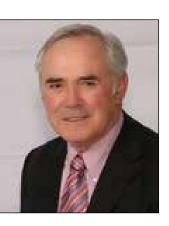
Yung, Jasper-Vylla Homes

We Couldn't Do It Without You



THANK YOU ORIENTATION SPONSORS FOR THE MONTH OF DECEMBER 2020:

PILLAR TO POST



By GORDON MCCANN GMAR RPAC Chair



RPAC Stands for You and Me

RPAC stands for the Realtors (you and me) Political Action Committee. It is the Realtors vehicle to ensure local, state, and national changes to the law do not diminish Property Owner's use of their land and to protect the ability of Realtors from adverse legislation. In simple terms, it allows Realtors to protect their business and their client's interests.

In 2020, the Covid Virus placed a lot of stress and resources to bring it under control. Vaccines are in the process of being available to help stop the spread of the virus and most of us will not have to pay for the procedures. However, it has caused our state and local governments to lose revenues and added expenses. How will the government make up the revenue they lost—one of the more popular ways is to increase or create new taxes. A decade ago, one of the solutions was to tax Services 6%. During that time I did not find one Realtor who wanted to take a 6% loss of their commissions. Today that same concept is being discussed as a popular way of increasing Michigan revenues (it would generate about \$1,600,000,000). RPAC monies are used for two purposes, to support members of Congress who are willing to protect Private Property rights, and more importantly, the other use is protecting against issues and legislation that would diminish our client's property rights and Realtors ability to earn a living.

Does your NAR, MR or GMAR dues cover this activity...not really, it is your RPAC investment that funds this activity. Funds are raised by your RPAC committee from three sources: Major Investors (Realtors and affiliates who greatly value the freedoms we have) who have invested \$1000.00 or more, Realtors who invest \$15 to \$500 who protect those freedoms and the third source is fund raisers. By 2021, GMAR has the goal of raising over \$325,000 from our members and having 60% of our nearly 10,000 members making that investment. As you enjoy the benefits of being a Realtor, we ask you to join us in making this goal.

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 November 2020.

Nicole Abbiss Albert Abdou Fisa Abusida Joanna Accetta Renee Acho Thomas Acho Amie Ackerman Melissa Acton James Agemy Robert Agnello Ejaz Ahmed Flfaith Ahmed Christine Akroush Barbara Alcorn Melinda Allen **Emmanuel Altine Fmilie Amador** Nicole Antakli Jessika Anthony Therese Antonelli Renee Apkarian Deirdre Armstrona Muhammad Asghar Muhanad Asmar Megan Atkinson Najwa Atty Phillip Ausman Aaron Austin **Christopher Ayers** Noreen Bahary Kenan Bakirci LaCretia Baldwin Sherry Balhorn Paul Banks Jeffrey Barker Kathleen Barker **Robbin Barnes** Lisa Bartleman Elizabeth Basmadiian Lisa Bauer Randy Begin Michael Belcastro Tiffany Bell Noah Bellamy Jason Bellinger Ali Berry Fredrick Beshara Jill Beshouri Bhavani Bharadwai **Donald Bickel** Carolyn Binder-Scopone Lee Bittinger Nawal Bittinger Dianna Blair Marc Blair

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James Feaheny

Nancy Feldmann

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David Loder

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Roger McDaid Scott McDonald Jason McDougal Melinda McGrath Darlene McHattie J. Chris McLogan Lorena McMullen Joanne McMurry Thomas Medick David Meesseman Devendra Mehta John Metas Kimberly Micallef George Miculici Larry Migliore **Edward Milhizer** Alan Millard Shelley Millard Tanicia Miller Brett Mills Ryan Milo Rehab Miri Katya Misyukevich Michael Mitchell Thomas Mitchell Mara Moldovan Mary Monaco Kristine Monday Willie Moore Midge Moran Whitney Moran David Morgan Michael Morgan Joe Morrison Nina Morrison Jeffrey Moss Paul Mruk Rachel Mukh Michael Muller Lubna Murfig Lauren Murphy Whitney Myers Timothy Nagel Sara Naragon Annmarie Nardi Kim Nash Maynard Neal Sanetti Neal Roberta Nebus Gloria Nelson Faith Nemecek

Marc Nocera Clara Norris Wanda Norris Linda Novak Mary Novak Kristina Novichenko Harry Nutile Stephen Oaks Derek OBranovic John O'Brien Llovd O'Dell Yetty Olojo Karissa O'Neill

Okpechivwigh Onomake Helen Orozco Anne Osmer Dana Otis Jessica Pacheco Lawrence Palleschi Vincent Parente Ann Paris Kathy Parker Mona Parlove Patrick Parrott Randy Patti Joyce Payne Christopher Pero Amy Perry Tonya Perry Mohani Persaud Fric Persha **Charles Pickering** Stephanie Pierce Vikki Plagens Christopher Plummer

Jack Poe

Michal Polasek

George Porretta

Aileen Potter Kara Powers Deborah Prieur-Summitt Aaron Pringle Paul Prinzi **Dominick Procopio** Marianne Prokop Shannon Pruitt Lucv Puiu Anthony Raffin **Bridget Raies** Dawn Rassel Janice Raupp Russell Ravary Anna Rea Helen Reasoner Heidi Rhome Carly Richards E Shawn Riley

Pamela Rilev D'Arcy Rivers Lauren Rivers **Brent Robbins Danielle Roberts** Kathleen Robinson Marinell Roe Ashleigh Rogers Cynthia Rose Richard Rosen Adriana Ruetz **Evette Ruhlman** Keith Ruloff Diane Russell Khalia Rutledge

Frederick Ryckman Karen Ryckman Kevan Saberan David Sacco Adrienne Sain Mohammad Saleem Nadia Salmou Nibras Sami Leonardo Sanchez Travis Sandor Carson Sangala Vincenzo Saragosa Candace Sawmiller Robert Scalici Diana Schiavi Justin Schickler Elizabeth Schmieder Colette Scholten

Lee Schostak Carol Schrauben Ralph-Rene Schreier Nicholas Schrock Elizabeth Schweihofer Mark Scully Tia Seale Jennifer Seiler Alicia Semma Mark Shaftner Aftah Shaikh

Nakia Shamany

Bernard Shamow

Narmeen Shango

Katherine Shannon Nermin Shaoni Rutha Sharpe Pam Shaw John Sheehan Robert Sheldon Lori Sheridan Theresa Shrader Saif Siddigui Brenda Sierecki Paul Silveri

Ada Simmons-Jones Sandra Skaisgir Sarah Skousen Karen Slater Tracy Slobin Deborah Smith **Sharon Smith** Paul Smudski Robert Sneed Julie Sosin Vernon Sosnoski Katavoon Sowerby Linda Spindura Theresa Spiro Shellev Stenger

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Sheila Williams

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Amanda Willis

Andrew Wilson

Jovaughn Wilson

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Our goal is to raise \$25,000 to sponsor a medical service dog. Donate for free today:

GreaterRealtorsFoundation.com

The Greater Metropolitan Association of REALTORS® (GMAR), the largest local association of Realtors® in the state of Michigan, is currently on the fifth year of its 5 years, 5 dogs, 5 lives saved campaign in partnership with Guardian Angels Medical Service Dogs, Inc. Over the past four years, the GMAR community has raised nearly \$125,000 which has gone towards the training of four medical service dogs, three of which have already been paired with three Michigan veterans.

With all your help, in our fifth year of the campaign, we have already raised \$22,000 and are nearing our goal. Help save the life of a veteran by donating to help raise the remaining \$3,000 to sponsor our fifth medical service dog by visiting GreaterRealtorsFoundation.com.

Special donor levels are also recognized on the Greater

Realtors® Foundation website: GreaterRealtorsFoundation. com. GMAR sends special thanks to the following for their substantial contributions in 2020:

Richard D. Linnell of Linnell & Associates, Carol Boji of RE/MAX Classic, Nathan Boji of RE/MAX Classic, Kathy **Coon** of Real Living Great Lakes Rochester, **John McArdle** of Remerica Hometown One, Kevin & James Cristbrook of Shain Park, REALTORS®, John Meesseman of Real Living Kee Rochester, Christopher Ayers of Ayers-Heilig Team, Johnna Struck of Changing Places, Maureen Francis of Coldwell Banker Weir Manuel, Amanda Callahan, Andrea Esse, Angela Simkus, Anna Zielinski, Carl Cohen, Dave Dalfino, Jacob Andary, Joanne Fitzpatrick, Karen Walls, Karin Nihls, Lori Ware, Melissa Botsford, Meriem Kadi, Susan Jaracz, Susanna Duvall, and Xavier Moscoso

REALCOMP MONTHLY HOUSING STATISTICS REPORT NOW AVAILABLE ONLINE

Here are the monthly real estate statistics for the month of November for the Tri-County area. The PDF of housing statistics can also be located in our knowledge library here: gmaronline.com/resources/library

NOVEMBER 2020 QUICK TAKES

3,716Homes Sold



46.1%
Inventory Decrease since October

\$255,262 Average Sales Price

1.6 Months Supply of Inventory



OAKLAND

OAKLAND, WAYNE & MACOMB NOVEMBER 2020 RESIDENTIAL PROPERTY QUICK TAKES

1,437Homes Sold

WAYNE

MACOMB

1,535 Homes Sold

1,198Homes Sold

\$351,401 Average Sales Price \$204,343 Average Sales Price \$200,000 Average Sales Price

Local Market Update – November 2020A Research Tool Provided by Realcomp



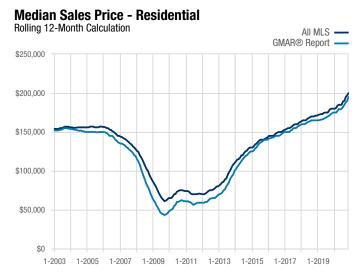
GMAR® Report

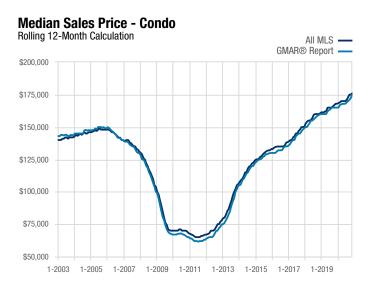
Covers the Greater Metropolitan Area of Detroit, including but not limited to locales in Lapeer, Macomb, Oakland, Washtenaw and Wayne Counties.

Residential		November		Year to Date				
Key Metrics	2019	2020	% Change	Thru 11-2019	Thru 11-2020	% Change		
New Listings	3,998	3,773	- 5.6%	63,061	52,156	- 17.3%		
Pending Sales	2,918	3,596	+ 23.2%	40,468	40,872	+ 1.0%		
Closed Sales	3,305	3,716	+ 12.4%	39,605	38,160	- 3.6%		
Days on Market Until Sale	36	30	- 16.7%	35	37	+ 5.7%		
Median Sales Price*	\$175,500	\$209,000	+ 19.1%	\$175,000	\$196,000	+ 12.0%		
Average Sales Price*	\$220,032	\$255,262	+ 16.0%	\$219,445	\$240,463	+ 9.6%		
Percent of List Price Received*	96.9%	99.0%	+ 2.2%	97.3%	98.2%	+ 0.9%		
Inventory of Homes for Sale	10,658	5,742	- 46.1%					
Months Supply of Inventory	3.0	1.6	- 46.7%					

Condo		November		Year to Date				
Key Metrics	2019	2020	% Change	Thru 11-2019	Thru 11-2020	% Change		
New Listings	757	698	- 7.8%	11,340	10,109	- 10.9%		
Pending Sales	546	632	+ 15.8%	7,520	7,563	+ 0.6%		
Closed Sales	570	678	+ 18.9%	7,414	7,201	- 2.9%		
Days on Market Until Sale	35	40	+ 14.3%	35	41	+ 17.1%		
Median Sales Price*	\$163,750	\$183,000	+ 11.8%	\$165,650	\$175,000	+ 5.6%		
Average Sales Price*	\$192,565	\$207,720	+ 7.9%	\$199,554	\$207,491	+ 4.0%		
Percent of List Price Received*	97.2%	98.3%	+ 1.1%	97.5%	97.7%	+ 0.2%		
Inventory of Homes for Sale	2,046	1,456	- 28.8%			_		
Months Supply of Inventory	3.1	2.2	- 29.0%		_			

^{*} 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.





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 December 7, 2020. All data from Realcomp II Ltd. Report © 2020 ShowingTime.

Single-Family Real Estate Market Statistics

FOR IMMEDIATE RELEASE

Statistics Contact:

Francine L. Green, Realcomp II Ltd. [248-553-3003, ext. 114], fgreen@corp.realcomp.com

Cold Weather Not Slowing Strong Real Estate Market Sales Sizzle Through Fall Season



November Real Estate Market Commentary:

November saw the Dow Jones Industrial Average top 30,000 for the first time, while mortgage rates reached new record lows again. These new records have provided encouragement for buyers to move forward on home purchases, which continued to remain strong overall for the month.

Closed Sales increased 11.8 percent for Residential homes and 18.2 percent for Condo homes. Pending Sales increased 20.6 percent for Residential homes and 19.5 percent for Condo homes. Inventory decreased 45.8 percent for Residential homes and 28.2 percent for Condo homes.

The Median Sales Price increased 15.4 percent to \$210,000 for Residential homes and 10.9 percent to \$183,000 for Condo homes. Days on Market decreased 19.0 percent for Residential homes but increased 20.0 percent for Condo homes. Months Supply of Inventory decreased 48.4 percent for Residential homes and 29.0 percent for Condo homes.



Realcomp II Ltd. is Michigan's largest Multiple Listing Service, now serving more than 16,600 valued broker, agent, and appraiser REALTOR® customers in over 2,600 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 REALCOMP **Key Metrics Historical Sparkbars** 11-2019 11-2020 YTD 2019 YTD 2020 **New Listings** 7,677 7,342 - 4.4% 125,475 105,717 - 15.7% **Pending Sales** 5,859 7,057 + 20.4% 83,645 85,134 + 1.8% **Closed Sales** 6,835 7,690 80,083 + 12.5% 81,747 - 2.0% Days on Market Until Sale 41 35 - 14.6% 41 43 + 4.9% Median Sales Price \$180,000 \$205,000 + 13.9% \$179,900 \$198,000 + 10.1% Average Sales Price \$214,848 \$244,679 + 13.9% \$216,998 \$235,683 + 8.6% Percent of List Price Received 97.1% 98.9% + 1.9% 97.5% 98.3% + 0.8% Housing Affordability Index 170 - 4.0% 177 164 - 7.3% 177 Inventory of Homes for Sale 22,741 12,815 - 43.6% Months Supply of Inventory 3.1 1.7 - 45.2%

Listing and Sales Summary Report

November 2020



	Tota	al Sales ((Units)	Median Sales Prices		Average DOM			On-Market Listings (Ending Inventory)			
	Nov-20	Nov-19	% Change	Nov-20	Nov-19	% Change	Nov-20	Nov-19	% Change	Nov-20	Nov-19	% Change
All MLS (All Inclusive)	7,690	6,835	+12.5%	\$205,000	\$180,000	+13.9%	35	41	-14.6%	12,815	22,741	-43.6%
City of Detroit*	305	339	-10.0%	\$68,000	\$46,750	+45.5%	60	48	+25.0%	1,339	2,469	-45.8%
Dearborn/Dearborn Heights*	181	165	+9.7%	\$172,500	\$144,500	+19.4%	23	28	-17.9%	255	455	-44.0%
Downriver Area*	428	357	+19.9%	\$150,000	\$130,000	+15.4%	24	33	-27.3%	446	947	-52.9%
Genesee County	467	437	+6.9%	\$170,000	\$155,000	+9.7%	27	40	-32.5%	630	1,420	-55.6%
Greater Wayne*	1,416	1,190	+19.0%	\$179,900	\$160,000	+12.4%	26	32	-18.8%	1,739	3,216	-45.9%
Grosse Pointe Areas*	80	50	+60.0%	\$336,950	\$365,750	-7.9%	41	54	-24.1%	159	184	-13.6%
Hillsdale County	47	53	-11.3%	\$146,500	\$132,900	+10.2%	86	100	-14.0%	121	193	-37.3%
Huron County	10	8	+25.0%	\$125,000	\$73,950	+69.0%	118	121	-2.5%	28	67	-58.2%
Jackson County	198	205	-3.4%	\$160,000	\$158,501	+0.9%	57	66	-13.6%	475	516	-7.9%
Lapeer County	98	96	+2.1%	\$203,250	\$219,450	-7.4%	31	49	-36.7%	176	390	-54.9%
Lenawee County	125	110	+13.6%	\$179,900	\$167,450	+7.4%	73	69	+5.8%	276	402	-31.3%
Livingston County	254	248	+2.4%	\$296,464	\$260,380	+13.9%	35	44	-20.5%	364	792	-54.0%
Macomb County	1,198	1,096	+9.3%	\$200,000	\$169,900	+17.7%	28	36	-22.2%	1,421	2,742	-48.2%
Metro Detroit Area*	4,881	4,375	+11.6%	\$220,000	\$190,250	+15.6%	30	36	-16.7%	7,578	14,032	-46.0%
Monroe County	187	149	+25.5%	\$200,000	\$188,000	+6.4%	39	50	-22.0%	277	508	-45.5%
Montcalm County	14	16	-12.5%	\$147,000	\$128,500	+14.4%	49	53	-7.5%	30	54	-44.4%
Oakland County	1,708	1,502	+13.7%	\$280,000	\$250,000	+12.0%	30	37	-18.9%	2,715	4,813	-43.6%
Saginaw County	164	169	-3.0%	\$121,500	\$114,750	+5.9%	23	49	-53.1%	230	502	-54.2%
Sanilac County	39	23	+69.6%	\$175,000	\$132,500	+32.1%	51	111	-54.1%	76	185	-58.9%
Shiawassee County	81	71	+14.1%	\$150,000	\$124,000	+21.0%	32	50	-36.0%	127	219	-42.0%
St. Clair County	198	180	+10.0%	\$179,950	\$166,900	+7.8%	40	43	-7.0%	326	573	-43.1%
Tuscola County	43	28	+53.6%	\$148,200	\$140,000	+5.9%	25	40	-37.5%	52	122	-57.4%
Washtenaw County	377	290	+30.0%	\$303,950	\$271,050	+12.1%	37	35	+5.7%	1,046	1,311	-20.2%
Wayne County	1,721	1,529	+12.6%	\$165,000	\$142,000	+16.2%	32	35	-8.6%	3,078	5,685	-45.9%

^{*} Included in county numbers.



By KELLIE SMITH



Entering a New Year with Great Expectation

As we enter a new year we do so with great expectation and hope for some normalcy and improvement over 2020. One of the many lessons I learned last year is to take nothing for granted - seeing friends, family, in person meetings, planning in person events, going out to eat etc.. I am usually a fairly active person in my personal as well as professional life, and I like it that way. I like to stay busy and engaged in my community and profession to help others, to give back and to grow. Well, this year I sure grew in ways I had not thought of before. Who would have thought virtual meetings and events would have become a normal part of our day? The upside, I always try to see the positive in everything, look at the time savings we now have. Who knew we could have a board meeting in our pajama bottoms in the comfort of our own home?? I do long for the days we can all be back together again without the stress of worry. Until then all our Women's Council Networks are hard at work putting together events to engage and entertain you. Of our 11 networks throughout the state, we have 4 that have direct involvement with GMAR: 275 Corridor, Birmingham-Bloomfield, Greater Rochester and Lakepoint. As our new boards work to solidify their events for the year here are just a few to plan on for the next couple of months:

- Birmingham-Bloomfield will be holding their "Power Hours" at 9:00 am on Jan. 4th, Feb. 1st, March 1st and April 5th. Don't miss the "2021 Economic Forecast with Maureen Francis and Dr. Lawrence Yun" on Jan. 20th. For more information on this network contact President Amy Parsons 248-933-3335, amy. knillo@gmail.com.
- 275 Corridor will be hosting "Let's play Family Feud!" on Jan. 28th, this should be a fun and

- entertaining event. Get ready for the tax season on Feb. 11th with "Tax Tips w/the Accounting Office". For more information on this network contact President Melissa Degen 248-388-8139, melissamerchant37@gmail.
- Lake Pointe will be having a virtual "Tax & Financial Planning" event on Jan. 20th. On Feb. 10th take advantage of 3 hours of Con-Ed with "The One Thing with Lisa Fisher". For more information on this network contact President Pat Deary 586-524-7224, patdery@ kw.com.
- Greater Rochester will be holding a "Closing 10 Million+ Yearly" virtual event on Jan.
 21st. For more information on this network contact President Jake Herbert 724-816-5369, coachherbert@kw.com.

There will be many more events through the year to look forward to at the local, State and National level so stay tuned. If you are interested in taking your business and leadership skills to the next level, if you like REFERRALS, having a great time and possibly making lifelong friends then the Women's Council of Realtors is for you. There is a place for everyone, and you won't be disappointed in your decision. "We are a network of successful Realtors, advancing women as business leaders in the industry and in the communities we serve".

If you are not sure which network is in your area or have any further questions about Women's Council don't hesitate to call me, I would love to speak with you and am always here to help. Kellie Smith 623-261-7475, 2021 Women's Council of Realtors Michigan President.

Greater Metropolitan Association of REALTORS® ONTHLY SALE

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6489- Testimonial Key Sign

Great for social media when you sell that house. One side says, "Found the One" and other side says, "Home Sweet Home"

January Member Price: \$11.99

6141- Double Wall Tumbler

Great for Hot and Cold. Choose from either Black, White, Red, Blue, Pink, Orange, or Purple

January Member Price: \$9.00

6102- Arrow Corrugated Signs

Choose from either Open House or Home for Sale

January Member Price: \$3.75



6327- REALTOR New ERA Beanie

Great winter hat with fleece inside to keep your head warm

January Member Price: \$15.00



5818- Standard Clip Pad Holder

Great for going on appointments. Comes in Black, Blue, Red or Burgundy

January Member Price: \$13.75



6437- REALTOR Pom, Pom

Beanie

Great winter hat. Choose from colors Black, Red, Red/Black, Purple, Blue, Grey, or Pink

January Member Price: \$9.00



By CLAUDIA HERNANDEZ

Hello Friends & Colleagues

I'd like to start the year by welcoming all of our new YPN committee members. I am Claudia Hernandez, the new Chairperson and I am beyond excited to fill this role for 2021. As we put 2020 behind us, it is hard to know or anticipate what this year will look like in regards to the pandemic but I can say that as a committee we are working closely with our GMAR leaders and NAR to make sure all of our members and clients stay healthy and safe.

While 2020 brought a lot of challenges in our industry, as a committee we were able to adjust and adapt our practices, meetings, and events throughout the year. We tried new innovative tools and concepts to stay connected during such a questionable time for our industry.

Claudia Hernandez in a nutshell: I started practicing Real Estate about 4.5 years ago and knew that this was the right path for me. I was born in Mexico City and my family and I moved to Northville when I was 14 years old. The transition was not as hard as it sounds since I have been called the "Social Butterfly"

many times in the past. I love being surrounded by people. Social gatherings or events are my happy place; so, yes 2020 was especially challenging for me since it meant minimal faceto-face interaction with my family and sphere. What YPN helped me the most with was to adapt to our "new normal." Thankfully, we now have tools to stay better connected and only be a Zoom call away.

As a young professional, I am ecstatic to work alongside August Spree and Nicholas Stanon, and help bring unique ideas to this year's special lineup of events. We will collaborate with other committees to continue to bring exciting concepts and events to our members.

Cheers to a new year and we hope to see some new faces at our events this year.

CHIRCO TITLE AGENCY, INC.



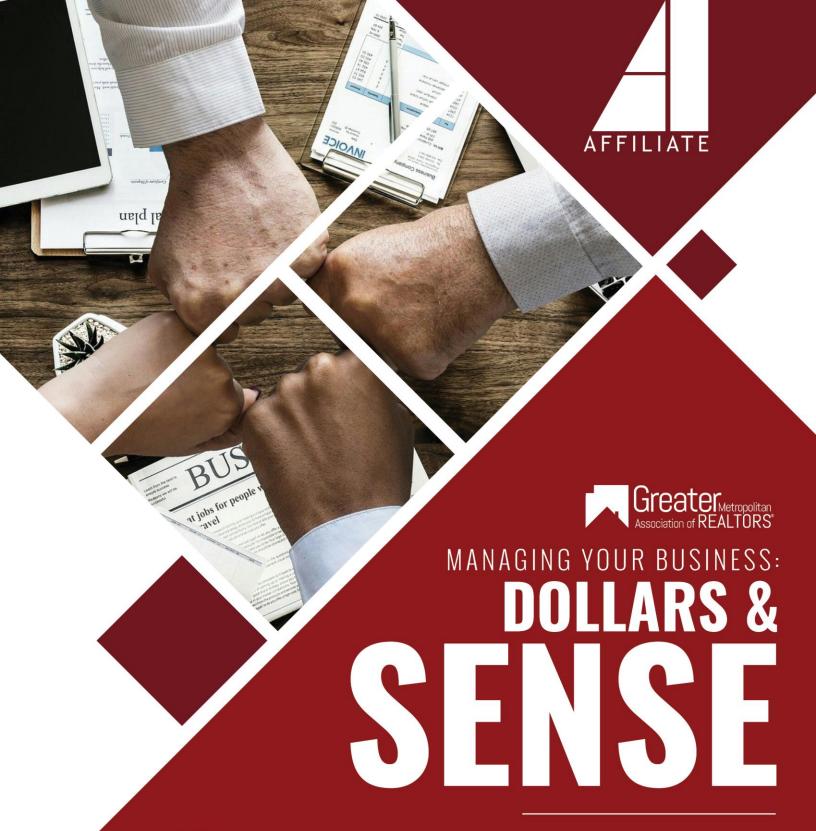
Peter Chirco www.chircotitle.com Pjchirco@chircotitle.com Office: 586-772-7020 Cell: 586-252-4353

Welcome to 2021! I am sure we can all agree that starting a new year is always exciting, but this year it is even more so. We all have been through so much this past year, both personally and professionally. As we look back on the past year, and work on our goals and growth for the new year, it is important to reflect on at all that has happened in the last year. While most people have made 2020 synonymous with awful, we need to look at the positive that has come out of it. When there is so much negative, it is our responsibility to look for the positive and find the inspiring. This pandemic has greatly impacted the real estate industry, and a lot of it was positive! During most economic downturns, the real estate market is the first one to crash, but this year

our industry thrived. This means that our industry not only kept people employed during such a unstable time for unemployment, but we are also poised to be one of the driving forces of the rebound. The way our industry was able to thrive was through innovation in all aspects of the business. We saw doing Realtors virtual listing appointments, home inspectors doing FaceTime walk throughs, GMAR doing virtual events, and title agents doing online closings. This pandemic has pushed us all to come up with ways to move our industry forward, and of many the innovations are here to stay. Our industry has been moving more and more towards modernizing, but this year pushed it multiple steps forward, much faster than we would have expected. Not only will this make some of our jobs easier, it also makes for a better and more efficient

experience for the consumer. Giving buyers and sellers the ability to virtually go through the real estate transaction caters to the Millennial population that is growing larger in the real estate market, as well as out town clients. These innovations are selling tools to put people's minds at ease that are intimidated by the process of buying and selling real estate. I think we, as an industry, are ready to take on 2021, and we will not just get through it, we will thrive. I am very proud to be a member of this industry that has shown so much drive and heart. I challenge each and every one of you to look for the positive, find the inspiring, and to be the driving force of the good during this year. I look forward to working with all of you to ensure an amazing 2021!







Preparing a budget for your business, Setting up your business, Cash flow expectations, Understanding the basics of marketing, and Miscellaneous components of business planning.

January **14**th 9am-12pm



FEMA & Flood Zone

AN ONLINE ZOOM CLASS!

January 13th - 10:00am - 12:00pm

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HUD Homes

AN ONLINE ZOOM CLASS!

January 20th | 10am - 1pm

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Mastering the Transactions A-Z

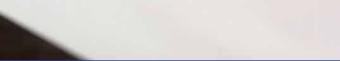
AN ONLINE ZOOM CLASS!

January 21st | 9am - 12pm

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Free for all members!

GMARonline.com/calendar or call 248-478-1700





GMAR VIRTUAL EDUCATION



Resort & Second Home

Property Specialist Certification

A 2-PART ONLINE ZOOM CLASS!

January 26th & 27th | 11am - 3pm

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Special Member Pricing!

GMARonline.com/calendar or call 248-478-1700











Basic Excel Course

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