



REAL ESTATE NEWS

Greater Portsmouth Area Board of Realtors

Issue 18 August 2016

CELEBRATE AUGUST

Birthday



Terri Laxton 15th
Allen Fields 18th
Roberta Duncan 29th
Don Gleim 31st

Anniversary

Nancy Hawk 5th

Greater Portsmouth Area Board of Realtors
Opal Porter, AE

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Board of Directors

Wyatt Bates, President
Renee Storey, Vice President
Molly O'Banion, Secretary
Loretta McClure, Treasurer
Michelle Euton, Director
Terrie Zempter, Director
Nancy Hawk, Director
Sharon Karr, Director
Janet Lodwick, Director
Craig DeAtley, Director
Jennifer Riggs, Director

MLS Board of Directors

Nancy Hawk, President
Sharon Karr, Vice President
Kim Hill, Secretary
Kathy Leesburg, Treasurer
Jon Sinclair, Director
Danny Gleim, Director
Craig DeAtley, Director

Mark your CALENDAR:

August 16 - 11:30 a.m. New Boston
Community Center -General
Membership meeting Sponsored by

American Savings Bank

September Will email date Board of
Directors/MLS Directors meeting

September 20 - Hillview

Real Estate Fair

October 11 - Annual Membership
meeting and Election

November 10 - Board of
Directors/MLS

December 13 - General Membership
meeting

*Check email for Location and Time

OAR Annual Convention & Expo
Sept. 19-21 ... Cleveland



www.oarconvention.com

If you have never attended the OAR Annual Convention & Expo you are missing a great time and learning experience and you can pick up CE. Check it out and make every effort to attend. Information on registration is on the OAR website.

Habitat Project July 15th had some dedicated Realtors wielding paint brushes for the project on Stanton Avenue in New Boston. It was hot but they got the job done!



Andria Smalley, Cathy Scott and Pam Thompson – Atta Go Girls!



Scioto County

Scioto County Engineer GIS mapping

<http://sciotocountyengineer.org/oneview/>

Check out the website for access to the mapping and other services provided by this website.

Just a reminder that the Nominating Committee will be asking for names to fill the Board of Director Positions for both MLS and Board for the election which will be held on October 11, 2016. This is YOUR Board and participation is required for it to maintain a successful operation. Leadership training for all positions will be required in order to fulfill the new mandates for Core Standards.

Board: President; Vice-President; Secretary; Treasurer and Board of Directors.

MLS Board: President; Vice-President; Secretary; Treasurer and Board of Directors. Please let Opal in the Board office know if you are interested in a Director or Officer or contact one of the Nominating Committee Members below. The Nominating Committee: Nancy Hawk, Renee Storey, Michelle Euton and Terrie Zempter.

Renee Storey and Opal Porter attended the 2 day Leadership Summit sponsored by OAR in Columbus. Adorna Carroll, left, and new incoming OAR President Tiffany Mann highlighted the many changes that boards will be facing with the Core Standards.



Scioto County Fair

August 8th through the 13th - Come support your local 4-H

2016 SCIOTO COUNTY FAIR SCHEDULE

All Grandstand Shows Free with Admission!

Daily Admission - \$10.00 for 2 and Older

Active Duty Armed Services Members Admitted Free With Official Identification

Gates Open 10:00 a.m. Monday & 8:00 a.m. Tuesday - Saturday

Free Grandstand Shows – Free Midway Rides – Free Health Tests

All Show Times Approximate

Rides by Michael's Amusements

12:00 noon to 5:00 p.m. & 6:00 p.m. to 11:00 p.m. Monday – Thursday

12:00 noon to 5:00 p.m. & 6:00 p.m. to 12:00 midnight Friday & Saturday

ADDITIONAL INFO: sciotocountyfair.org

UPCOMING EVENTS

September 1st – 4th River Days

September 2nd – Annual Rotary Fish Fry

September 9th – Chamber of Commerce Golf Outing

September 17th & 18th – St. Mary's International Festival

September 24th & 25th – Lucasville Trade Days (Fairgrounds)

Board events Chair Terrie Zempter is working on Fall Fling – please contact her if you are interested in helping with this event.

If you have any suggestions or information for future Newsletters please sent to Opal at portsmouthrealtors@frontier.com

Education Courses Developing Credible Appraisals

August 10 @ 8:30 am - 5:00 pm
Event Navigation

TO REGISTER ONLINE PLEASE CLICK [HERE](#)

TO REGISTER VIA MAIL OR FAX PLEASE CLICK [HERE](#) TO PRINT THE PROMOTIONAL FLYER.

PRICE: Multi Program Discount Fee (8/9 & 8/10): \$419
Developing Credible Appraisals Program -(1 day only): \$189, \$219 at the door.

PLEASE NOTE: You will receive one appraisal certificate for the program.

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SMOKE DETECTORS

Smoke Detectors, Labels, Cards are ready for distribution. New homebuyers will be receiving the smoke detectors courtesy of the Greater Portsmouth Area Board of Realtors® and agents will be able to personalize the cards and give out to homebuyers at closings.

Our motto is "Safety First"!

You can email the Board office with the number you need and arrange pick up - be sure to bring a bag or box.

Core Standards UPDATES and Changes for next submission 2017 Among other changes, for the compliance cycle starting July 1, 2016, associations must do the following:

- Engage in at least two activities per year that demonstrate how the association is the "Voice for Real Estate" in its market, and at least two activities demonstrating the association's investment in the community.
- Require six hours of professional development for volunteers who carry out responsibilities that would otherwise be handled by paid staff.
- Offer, promote, or provide at least one professional development opportunity for members every year.
- Annually certify that they have conducted an activity promoting REALTOR® safety.
- Provide resources for or access to leadership development education or training for their elected REALTOR® leaders, and document those resources.
- Include a voluntary political action committee or political advocacy fund contribution on their dues statements, unless prohibited by law.
- The board decided to transition to a calendar-year compliance cycle for the standards. As a result, the next compliance cycle will last 18 months, from July 1, 2016, through Dec. 31, 2017. Watch for a complete list of updates at REALTOR.org's Core Standards page.

CALL TO ACTION

**Don't forget to contact your legislators regarding the next Call To Action
CONGRESSIONAL MAP
For Political Advocacy**

<http://www.realtor.org/reports/congressional-maps-2015>

Whenever you get an email from the Board office you will be asked to participate in the CALL TO ACTION

Core Standards REQUIRE that we have 20% participation in the CALL TO ACTION so please respond when you are notified. It is simple and only takes a minute!

[Legally speaking: Are you interfering with another agent's relationship](#)

By Peg Ritenour, OAR Vice President of Legal Services/Administration



The OAR Legal Assistance Hotline receives an array of real estate-related legal issues — including license law issues, disclosure, contract law, ethics and commission problems, among others. In an effort to help you work “within the law,” we’ve launched a new “Legally Speaking...” feature on the *OAR Daily Buzz* that will spotlight some of the timely questions that are being asked by REALTORS. This one involves the legality of interfering with another agent’s relationship...

Dilemma of the Week: A buyer attends my open house and tells me he wants to write an offer immediately before he loses this house to someone else. In the conversation, the buyer mentions that he has seen several properties with another agent. Can I write the offer or would I be interfering with this other agent’s relationship with the buyer? I want to be fair, but I also want to sell this property for my seller!

As the market heats up and inventory remains low, it is becoming more common for buyers to want to make offers quickly. And sometimes they put agents in sticky situations like this. Luckily this is an issue that is addressed by both the license law and the REALTOR Code of Ethics.

Ohio Revised Code Section 4735.18(A)(19) provides that a licensee cannot negotiate directly with a seller or buyer who they know is subject to a written exclusive agency agreement with another licensee. Administrative Code Section 1301:5-6-09 further provides that a licensee is not required to ask every buyer if he is working with another agent *unless* there is reasonable cause to believe the buyer may be represented by another licensee. In that case, a licensee is required to inquire as to the nature of the relationship.

Therefore in this scenario because you know the buyer is working with another agent you do have a duty to ask if it is an exclusive relationship before you write an offer for the buyer. If the buyer is subject to such an agreement then you are prohibited from writing the offer for the buyer. If the buyer has not entered into such an agreement with the other agent then you are free to write the offer.

NAR’s Code of Ethics creates a higher ethical standard for REALTORS. To avoid interfering with the agency relationship another REALTOR may have with a buyer, Standard of Practice 16-13 provides that REALTORS must ask prospects if they are a party to an exclusive representation agreement before providing any substantive services. This includes writing an offer. Thus, under the NAR Code of Ethics, even if the buyer doesn’t mention that they have seen properties with another agent you must still ask the buyer if he is subject to an exclusive agency agreement before writing an offer. If such a relationship exists then all dealings must be conducted through the buyer’s agent.

[Internet Security Best Practices — Part 3: What to do when you’ve been hacked or clicked on a suspicious link](#)

On July 20, 2016



This is the final installment of a three-part report prepared by the [National Association of REALTORS' Information Services](#). The series — *Internet Security Best Practices* — offers a number of security practices to help keep you and your business safe online. [Click here](#) to access *Internet Security Best Practices* — Part 1: The Basics and [here](#) for Part 2 — *How to Prevent malware installation and successful phishing*.

Please note this guidance is intended for computers and accounts that you personally own. If you are looking to take any of these steps either on a computer or account managed by your company, you may want to consult the IT department first. For example, installing a virus scanner on a computer that already has one can cause that computer to seize up, and can often make a bad situation much worse.

Please also note that, should a computer or mobile device become infected, it is wise to consult with an expert to ensure malware is completely removed and that it is safe to continue using the device.

What to do when you find a clone

It is alarming when you find that someone has created a profile, identical to yours, with an image of your likeness and your name. Each social media site has their own terms and conditions by which you can report a clone and request its removal. You might be asked to scan and email (or fax) in a copy of your driver's license, to prove you are who you purport to be. Since reporting requirements are always changing, the best thing to do is to navigate to the social media site's Help section and search for "cloning help" or "cloning" to determine the next steps.

What to do if you click a sketchy link or malware is installed on your computer

1. Abort mission immediately!! As soon as you know or feel like you've clicked a bad link, immediately disconnect your mobile device or computer from the Internet. This will temporarily prevent hackers from accessing your computer or device. It will also prevent your computer or device from communicating with other devices in your network and causing further damage.
2. Don't plug or connect any other devices to the infected device. This will cause further damage by opening up other devices to the virus, worm, or malware.

3. Use an alternate secure device or computer, on an alternate Internet network or wireless connection, to change passwords to the affected services and/or your most vulnerable services/sites (i.e. your bank, insurance providers, email accounts, password vault). If you use the same password for multiple services: shame on you! Change the passwords to any other services that use that same password, too. DO NOT change passwords on the infected device before running a virus scan (source: [MSFT](#)). Hackers may have access to your computer/device and thus the ability to monitor your every move.
4. Purchase or download trusted anti-virus, anti-phishing, anti-spyware for your device and run it. Try not to connect this device to the Internet, especially if you've interrupted any virus-download process by disconnecting the Internet (perhaps download trusted software to a different device and use a thumb drive or cd to transfer the software to the infected device).
5. Check for [backdoors](#)—look through your email rules to make sure the hackers didn't set up email forwarding, and update your security questions to make sure they were not changed.
6. Monitor! Monitor all accounts, check for new email rules, account security changes, and any strange or unauthorized charges on credit cards and bank statements.
7. Think about connections—the account or device that was hacked: what other tools/services tie into or associate with that account? Check and monitor those for vulnerabilities too!
8. De-authorize all apps tied to your smartphone, tablet, and social media accounts — apps interrelate and authenticate — so de-authorize these relationships and then re-add them later.
9. Identity and credit monitoring — keep an eye on your credit report and consider setting up identity and credit report monitoring for at least a few months to be alerted to any suspicious activity.
10. Let your communities/networks know what happened — tell them not to click suspicious links in emails and posts from you in the interim or to confirm with you first before clicking.
11. Some Internet security experts suggest that one should not use a previously infected device to access vulnerable information — like bank, insurance, and credit sites — even after the infected device has received an anti-virus treatment. It's up to you to decide upon an infected device's trustworthiness.
12. Be sure to take good notes of everything that happened prior to the security breach — try to remember how you arrived at a particular website, what links you clicked, what pop-ups or dialog boxes you saw, and any downloads you agreed to. This will prove helpful should you need to consult with a computer expert.
13. Consider consulting with an expert. Find a credible and trustworthy, licensed, bonded and insured, computer expert to review your computer and/or devices to ensure the malware is completely removed. Malware can prove tricky to remove and often operates under the radar.

References

[What is the Difference: Viruses, Worms, Trojans, and Bots?](#), (CISCO, n.d.)

[What is a Computer Worm?](#), (Symantec, n.d.).

[What to do after you've been hacked](#), (Wired, Mar. 5, 2013).

[What to do when you've been hacked](#), (PC Magazine, Mar. 6, 2014).

[My account has been hacked](#), (Microsoft Windows, n.d.).

[11 Sure Signs You've Been Hacked](#)

