

October 1, 2020

BEYOND *the* sale

Brought to you by your local Marion REALTORS®



www.marionohioboardofrealtors.com

Volume 6 Number 10

"The Mission of the Marion Board of REALTORS is to Organize, Educate and Support its members in the responsibility to Help and Protect the Rights of all Individuals to enjoy Home Ownership, and to be a positive influence in the Marion Community."

HAPPY *Halloween*



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2020 Yearly Calendar

October

6	Board Elections	
20	Budget/Finance	<u>10:00 a.m.</u>
20	Realtor of the Year	<u>11:30 a.m.</u>
27	Board of Directors	<u>10:00 a.m.</u>
31	Halloween	

November

1	Daylight Savings Time Ends	
3	Election Day	
12	Investment Committee	<u>2:00 p.m.</u>
2-18	NAR Virtual Convention Details TBA	
17	Budget/Finance	<u>10:00 a.m.</u>
19	Installation Banquet @Warehouse	
	Social Hour	<u>6:00 p.m.</u>
	Dinner	<u>7:00 p.m.</u>
24	Board of Directors	<u>10:00 a.m.</u>
26	Thanksgiving Day	
27	Board Office Closed	
31	Halloween	

December

5	Affiliate Appreciation Get Together – Cooper’s Bowl – Affiliates and REALTORS welcome to attend.	
		<u>7:00 p.m.</u>
24-Jan 2	Closed Starting at Noon for the Holidays	
25	Christmas	



Marion Board of REALTORS Election

October 6th is the official day of the Board’s 2021 Election. All ballots must be cast by 5:00 p.m. on this date. All terms of the elected officers and directors will begin on January 1, 2021.

Slate of Candidates:

President-Elect –	Jennifer Russell
Assistant Sec/Treasurer:	Bob Baer
Directors: (3 to be elected)	Carol Garverick
	Alec Orewiler
	Angie Tanner-Miller
	Coral Triplett

SANDY GRAFF

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Insurance Agency

324 EAST CENTER ST.
MARION, OH 43302
740 387-0643
EMERGENCY 740 387-7797
FAX 740 382-2150
SANDY@VERNEHART.COM

The 2021 Election Ballot for the President-elect, Assistant Secretary Treasurer and 4 Directors is NOW UP AND RUNNING!! NOTE: There is a slot at the bottom of the Director ballot if you feel that you do not wish to vote for a particular candidate, seeing that you MUST vote for 3 Director seats. If you would like take a moment to fill out the ballot that is noted on a banner on the top of your Navica home page it would be wonderful!

Additional candidates for the offices to be filled may be placed in nomination by petition signed by at least 25% of the REALTOR members eligible to vote. If you didn't receive a ballot on Navica, and you are a full Primary member of the Marion Board of REALTORS, please be sure to contact the Board Office and we will make sure that you receive one.

Lisa A. Bush

The Olson Vincent Sharma Group
Financial Advisor

Merrill Lynch Wealth Management

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Office Staff

The Board Office will be open from 9:00a.m.-1:00p.m. Monday-Friday. You will be required to wear a face mask when you come into the Board Office. We will only allow 2 people in the office at a time except for committee meetings. If the meeting is to be held at the Board Office, you will be required to practice social distancing with a distance of 6 feet in between each person.

C.E. Class

If you attended the Ohio REALTORS Convention and paid the \$20.20 Full Access Pass then you can take advantage of the three Core Classes that are being offered in October.

- ❖ Oct 8 – Civil Rights - Fair Housing Inspirations – Paula Monthofer - 9:45 a.m. to 1:00 p.m.
- ❖ Oct 15 – Core law and Case Updates for Commercial Rights – Mike Sikora – 9:45 a.m. to 1:00 p.m.
- ❖ Oct. 22 – Ethics Requirements or Suggestions – Alec Hagerty – 9:45 a.m. to 1:00 p.m.

Free Civil Rights Class

Ohio Housing Finance Agency is offering a FREE Civil Rights class on Wednesday, October 14th, from 9:00 a.m. to 12:15 p.m. The class will be taught live virtually via Go-To-Webinar.

This course will take a historical view at fair housing and civil rights. The course will also go into the details of current housing, advertising and lending laws. Case studies, housing statistics, videos and pictures are used to present the information in an interesting format. This course will be presented by Ronnell Tomlinson (Ohio Civil Rights Commission) and Jonathan Duy (Ohio Housing Finance Agency).

To register for the class, please click on the link below.

<https://register.gotowebinar.com/register/5446049726906058765>

Certificates will be sent out after the class. Don't miss this opportunity.

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Les Morgan
Les D Morgan Agency, Inc.

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2365 Marion Mount Gilead Rd
Marion, OH 43302-8912
lmorgan@amfam.com

AMERICAN FAMILY INSURANCE

MBOR Facebook & Website Pages

If you find that you have a little time, it might benefit each of you to take a few minutes to search out our website.

www.marionohioboardofrealtors.com. It has a wealth of information regarding upcoming events, important updates, and many other sources of information that you may find helpful for your business. We also have a Facebook page full of resources, helpful hints and even pictures of events in which the Board has been involved. If you would, please share these sites with your clients. Thank you!

Calvin R. Lee
Inspector

Septic Inspections
Termite Inspections
Well Water Sampling
Gas Line Inspections
General Home Inspections

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Make Safety A Brokerage Priority

by [Erica Christoffer](#)

1. Enact the CITO (Come Into The Office) rule. Safe culture starts at the top, says Tracey Hawkins, a former real estate pro turned safety trainer who owns [Safety and Security Source](#). Brokers should require salespeople to screen new clients at their office before meeting them anywhere else. Brokers can also download [NAR's agent information, agent itinerary, and prospect ID forms](#) and adapt them for use in their offices.

"For whatever reason, agents have a hard time asking their clients to show ID because they don't want to offend people," says Hawkins. A companywide policy can alleviate some of that pressure. "[People] have to show their ID when they use their credit card, so there should be no hesitation when they're about to buy a house."

Owners and managers should also collect agents' emergency contact information, as well as their vehicle make, model, and license plate, and update the records every six months, Hawkins suggests.

Safety isn't just for agents:

- Learn ways to [educate buyers and sellers](#) on how to protect themselves, their families, and their property.
- Plan your safety strategy with these [tips and resources from NAR](#).

2. Encourage agents to trust their instincts. Deborah Leable, broker-owner of [Cornestone Realty Group](#) in Winthrop Harbor, Ill., says she was once called to show a vacant property to a prospective client when, in fact, it was two men casing the house. "I just knew when I got there that something was going on," she says. The next day the home was broken into and all the copper piping was stolen. "Trust your gut and leave. Forget the sale; safety is more important," Leable advises her agents.

3. Set up a "buddy system." Leable is asking her 12 salespeople to travel in pairs to a showing or open house. If that's impossible, she has requested that they text a photo of their client's license plate to the agent on floor duty. They've also set up code words and phrases to speak or text when checking in over the phone.

4. Offer safety education. Whether in-house, online, or through your local or state REALTOR® association, real estate safety should be a mandatory training, Hawkins says. Hawkins offers continuing education courses; shorter, non-credit training sessions; and webinars. Also, NAR offers a [REALTOR® Safety Month presentation](#) that brokers can adapt for their office training program.

5. Make sure practitioners are safe online too. Online leads are often a significant source of business for salespeople. But make sure they're investigating their prospective clients — just as the clients are investigating them. Encourage agents to search on Google, at a minimum, or subscribe to a background check service at your brokerage. [PeopleFinders.com](#), for example, offers a criminal check, sex offender records, bankruptcies, court records, judgments, and more for \$29.95 per month.

6. Recommend safety apps and products. There are a lot of apps and security products out there, and your job as a broker is to make sure your agents know about reputable **companies**. You may also want to consider enterprise systems that provide safety tools to your whole office at a discount.

7. Insist on professionalism from clients and agents alike. Scott says it's also important to think about the words used by prospective clients. "If someone compliments your photo, for instance, something is wrong because this is a business relationship," Scott says. Hawkins urges real estate pros to invest in a professional head shot for their website. Never allow the use of suggestive photos, full body shots, or selfies, as they are often too casual and can send the wrong message.

2020 Affiliates Of the Marion Board of REALTORS®

ACS Title and Closing Service
Appraisal Center
Baker Real Estate Services
Buckeye Home Inspector
Blue Appraisal Company
Chicago Title Agency
Crossland Title Agency
E & E Consultants
Fahey Bank
First Citizens National Bank
Home Team Appraisal
Inspect Ohio
Joseph A Porter & Associates
Kennon Osbun
Knickel's Lawn Kare
Les D Morgan Agency
Liberty Appraisals
Linkhorn Inspection Group
Marion CanDo



Marion Community Credit Union
Marion County Auditor
Marion Land Title
Merrill Lynch
Ohio Basement Pros
Park National Bank
Paul's Exterminating
Peacock Water
Preferred Appraisal Services
Premier Bank
Professional Appraisal Services
ProVision Inspections, LLC
R & R Drain Pro
The Union Bank
Union Home Mortgage
Verne Hart Insurance
World Class Title
Zucker Associates Insurance
Agency, Inc.



We would like to offer some free advertising to our affiliates in the form of a flyer. If you would like to take advantage of this offer, you can forward your flyer to shamilton@marion.net. We will promote this on the Marion Board of REALTORS® Facebook page.



Shop with a Cop

Every year we have had the honor of helping out our Marion, Ohio police officers with their "Shop with a Cop" program. We have been able to do this by having fundraisers which raise the money needed to support this worthy cause.

Because of the pandemic this year, we have not been able to hold fundraisers and are asking that our affiliates and members dig deep to help us raise money for our Marion police officers.

If you would like to help our officers with their "Shop with a Cop" program, please donate by sending a check made out to MBOR or cash to the Marion Board of REALTORS with a notation "Shop with a Cop". We will list all donors names in our monthly newsletter, on our Facebook Page, and our email to the Marion Police Department!

The deadline to give is October 2nd.

Thank you very much!

**PLEASE CONSIDER
GIVING!**



**NATIONAL
ASSOCIATION OF
REALTORS®**

NAR REALTORS® Conference & Expo

The NAR REALTORS® Conference & Expo will be held from November 2-18, 2020 – Find Your "R" - \$199 for NAR Members – Go to www.conference.realtor to get all the details on the NAR Convention.

HAPPY HALLOWEEN



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OH MLO: 054986.000



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CANDY WENDLING
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CE Credit for Serving at Election Polls

The Ohio Real Estate Commission will award three (3) hours of core law continuing education credit to active and inactive Ohio Real Estate Licensees who serve as a poll worker during the Nov. 3, 2020 election.

The Commission approved the policy due to circumstances created by the COVID-19 pandemic. Please click [here](#) for complete details and review the Policy Statement.

Sincerely,

Anne M. Petit

Anne M. Petit
Superintendent, Division of Real Estate & Professional Licensing

NAR Seeks Solution to Eviction Moratorium Order Sep 15, 2020

By Beth Wanless, Director of Government Affairs

The National Association of REALTORS has just expanded a targeted call for action (CFA) to all Members of Congress. The CFA focuses on the U.S. Centers for Disease Control's (CDC) recently announced eviction moratorium notice that went into effect on September 4, 2020.

The moratorium applies to all rental housing in the United States, covering approximately 95% of renters in the nation. Tenants must certify under penalty of law that they satisfy certain criteria, including making less than \$99K annually in income (\$198K for joint filers), are experiencing financial hardship due to COVID, have tried to obtain some type of government assistance for rental housing, and would likely become homeless if evicted in their attestation.

Tenants are still responsible for paying back-rent when the moratorium ends on December 31, 2020. The order does not prohibit a housing provider from charging the tenant late fees, penalties, and interest that all must be paid once the moratorium concludes.

NAR and Ohio REALTORS strongly oppose this eviction moratorium as it does not account for the financial responsibilities of the property owner. Most housing providers must make mortgage payments, pay utilities and insurance, pay janitorial staff and maintenance. NAR and Ohio REALTORS assert emergency rental assistance paid directly to the housing provider is the appropriate solution to renters' COVID-related financial distress.

NAR has coordinated with all Federal Political Coordinators to ask their respective Member of Congress to pass legislation that would fund an emergency rental assistance program. Payments should be made directly to housing providers who provide housing authorities with copies of their residents' attestations.

NAR and Ohio REALTORS are closely monitoring this situation as it unfolds. We will provide updates and information as it is made available.

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August Home Sales Up 4.2 Percent Sep 22, 2020

Sales activity in the Ohio housing marketplace in August rose 4.2 percent from the level of closings that occurred during the month a year ago, according to Ohio REALTORS.

"The Ohio housing marketplace continued to rebound in August, as both sales activity average price posted healthy gains," said Ohio REALTORS President Chris Reese.

"Our August results mark the second consecutive uptick in monthly activity following the slowdown that occurred following the onset of the COVID-19 pandemic this spring – a clear indication that Ohioans understand that housing is a solid, long-term investment."

"While historically low mortgage rates have helped spur interest in the market in the near term, we're also hopeful that we'll see a rise in the number of homes listed for sale and an increase in home construction to meet buyer demands." August's average home price of \$222,797 reflects a 12.3 percent increase from the \$198,394 mark posted during the month last year.

Sales in August reached 16,311, a 4.2 percent increase from the 15,656 sales recorded during the month a year ago.

Through the first eight months of the year, sales activity has declined 2 percent from the level posted during the same period in 2019. Sales from January through August reached 102,053, marginally behind the 2019 mark of 104,125 sales during the period. The average sales price for the January through August period reached \$208,077, a 7 percent increase from the \$194,453 posted in 2019.

Around the state, all 16 of the markets tracked reported upswings in average sales price in August, while 10 posted gains in sales activity. Data provided to Ohio REALTORS by Multiple Listing Services includes residential closings for new and existing single-family homes and condominiums/co-ops.

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Ohio REALTORS, with more than 33,000 members, is the largest professional trade association in Ohio.
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Committee Reports – September

Board of Directors

Approved the August Financials.

Approved the committee reports.

Highlights were shared from the Ohio REALTORS® Convention

Budget/Finance – The committee approved the August Financials and will start working on their 2021 Budget at their October meeting.

Program/RPAC – The committee held the Meet the Candidates event on September 17th. Members thought it was nicely done and the candidates liked the opportunity to speak. The committee is planning the Installation Banquet for Thursday, November 19th, at The Warehouse (second floor). Social Hour will be at 6:00 p.m., with Dinner at 7:00 p.m. Watch for details. The committee is also planning an Affiliate Appreciation Get-Together at Cooper's Bowl on December 5th, starting at 7:00 p.m. Watch for details.

Investment – The committee met with our financial advisor back in August. The board's total investment is 61.35% in equities (stocks). At the May meeting, the committee decided to increase equity exposure from 53% to 60% of the total portfolio. Back in May the committee made three purchases and three sales within the Board's portfolio and the funds are doing good. The Investment Committee will be meeting again in November.

MLS Update – The fillable listing input form is about ready to roll out.

NAR's Code of Ethics Training Reminder

This requirement is extended from every two years to every three years. This extends the current cycle deadline from December 31, 2020 to December 31, 2021.

The current cycle began January 1, 2019.

REALTORS are required to complete ethics training of not less than 2 hours, 30 minutes of instructional time. Keep in mind, if you take Code of Ethics someplace other than the Board Office or online via NAR you must provide a copy of your completed certificate to the Board Office. This change was approved by the NAR Board of Directors at the NAR Convention November 2019.

Even though the deadline is about 1 ½ years away you may want to go ahead and take the Code of Ethics online. You can do this for **FREE**. There is a course for **NEW Members** and those individuals are those who got their license between January 1, 2019 and December 31, 2021. Everyone else is considered **Existing Members** and there is a course for you.

- Go to www.nar.realtor
- Click the Education Tab
- Select Code of Ethics Training
- You will select either For New Member or For Existing Member
- Take the Online Course Now
- The current cycle you want is January 1, 2019 to December 31, 2021
- You will be tested at the end of the course.
- You can start and stop the course but remember to save your work, otherwise you will have to start over once you go back in to resume.
- You have 30 days to complete the course once you start it.
- NAR will notify the board office once you complete the course.

If you have questions, please contact the Board Office at 740/387-2928. Failure to complete by the December 31, 2021 deadline will result in suspension of your license until you complete it.



Calvin R. Lee
Inspector

Basement waterproofing
Sump pump installation
Perimeter grade improvement
Cracking wall repair
Bowing wall support
Mold remediation

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ohiobasementpros@gmail.com
ohiobasementpro.com

Meet the Candidates Event

Thank you to everyone who attended the Meet the Candidates event.

The Program Committee did a great job setting up the event and making sure it went smoothly.

We would especially like to thank the Candidates who came and spoke about what they would like to accomplish during their term in office if elected.

The following Candidates attended the event:

- Clerk of Courts
 - Robert Koons
 - Jessica Wallace
- County Commissioner
 - Tara Dyer
 - Lynn Thomas
- Marion County Engineer
 - Brad Irons
- Judge of Common Pleas Probate Division
 - Robert Fragale
 - Larry Heiser
- Prosecuting Attorney
 - Ray Grogan
- Marion County Recorder
 - Debra Miller
- Marion County Sheriff
 - Tim Bailey
- State Senator 26th District
 - Craig Swartz
- Ohio House of Representatives District 86
 - Tiffanie Roberts

We would also like to thank Cindy Price, Director of the Marion Board of Elections and Brian Blair, Deputy Director of the Marion Board of Elections for offering their expertise on the upcoming election and voting process.



The UNION BANK Co.
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NOVEMBER 3, 2020 GENERAL ELECTION

Early In-Person Voting: Begins October 6 and includes the two Saturdays, two Sundays and the Monday before Election Day

Absentee Voting By Mail: Begins October 6 (28 Days Before Election Day)

Election Day: November 3 (Polls Open 6:30 a.m. - 7:30 p.m.)

Where to Vote <https://www.boe.ohio.gov/marion/precinct-and-polling-location-info/>

IMPORTANT DATES:

OCTOBER

October 5: Deadline to Register to Vote (BOEs open until 9:00 p.m.)

October 6: Absentee Voting by Mail begins (ends November 2)

October 6: Early In-Person Voting begins

October 31: Deadline to Request an Absentee Ballot (Noon)

EARLY IN-PERSON VOTING HOURS FOR OCTOBER

October 6-9: 8:00 a.m. - 5:00 p.m.

October 12-16: 8:00 a.m. - 5:00 p.m.

October 19-23: 8:00 a.m. - 6:00 p.m.

October 24: 8:00 a.m. - 4:00 p.m.

October 25: 1:00 p.m. - 5:00 p.m.

October 26-30: 8:00 a.m. - 7:00 p.m.

October 31: 8:00 a.m. - 4:00 p.m.

EARLY IN-PERSON VOTING HOURS FOR NOVEMBER

November 1: 1:00 p.m. - 5:00 p.m.

November 2: 8:00 a.m. - 2:00 p.m.

NOVEMBER

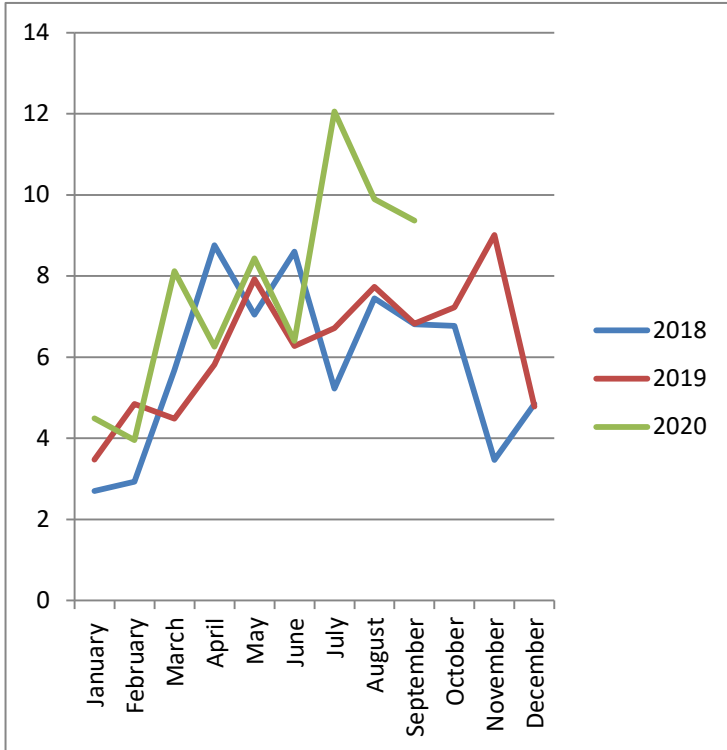
November 2: Mailed absentee ballots must be postmarked by this date

November 3: General Election: Polls are open from 6:30 a.m. - 7:30 p.m.

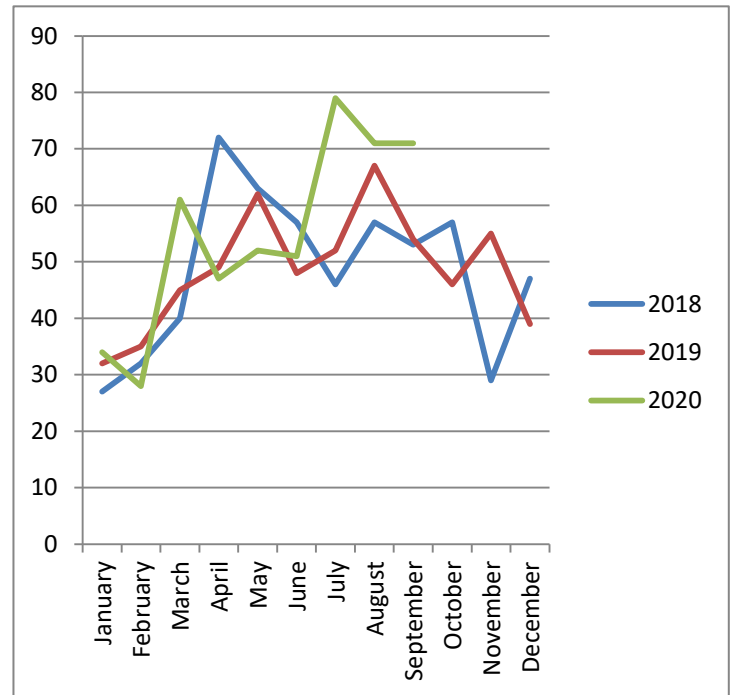
November 3: Voters are able to drop off absentee ballot at their county board of elections office until 7:30 p.m.

September 2020 Statistics

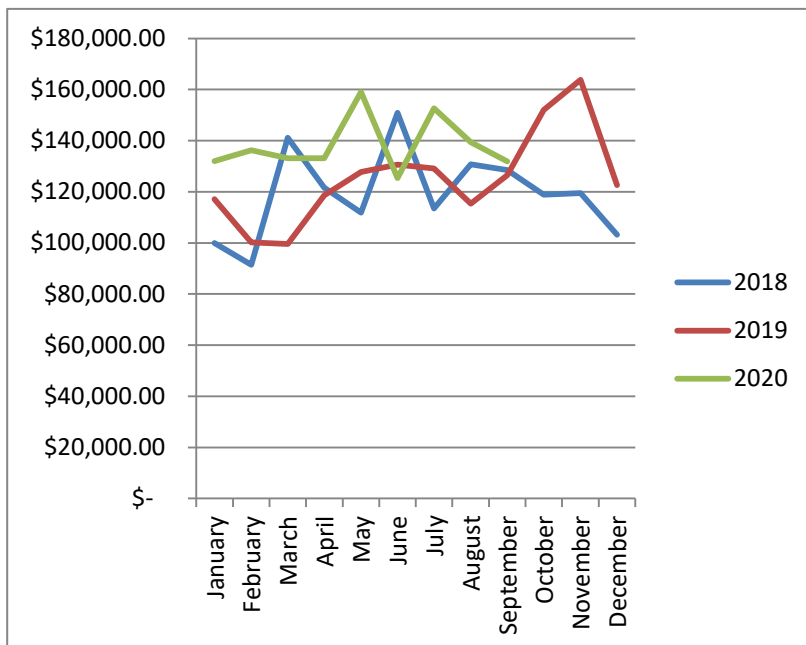
Residential Sold Dollar Volume (in Millions)



Total Residential Sold



Average Residential Selling Price



MBOR Affiliates: 39
MBOR Members: 186

Total Residential Sold: 71
Average Residential Selling Price:
\$139,930.00
Residential Sold Dollar Volume:
\$9,367,000.00