



# IT'S ALL ABOUT COMMUNICATION!

A weekly publication of the:  
Grand Rapids Association of REALTORS®

February 11, 2016

## In this edition:



- Monthly market report. Market impact on GRAR membership totals.
- Video update from the GRAR Board of Directors.
- Use of drones in real estate.
- The upcoming calculator course isn't just for GRI registrants!
- Scams, scams, and more scams - be alert and exercise caution.
- Q&A: 2016 PA in fillable PDF format, Delay Addendum, Craigslist, Multiple Offers.
- HUD adds funding to end homelessness.
- How to respond to negative feedback online.

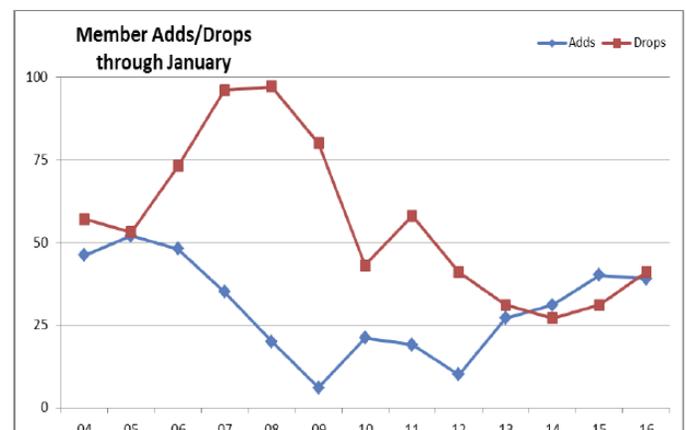
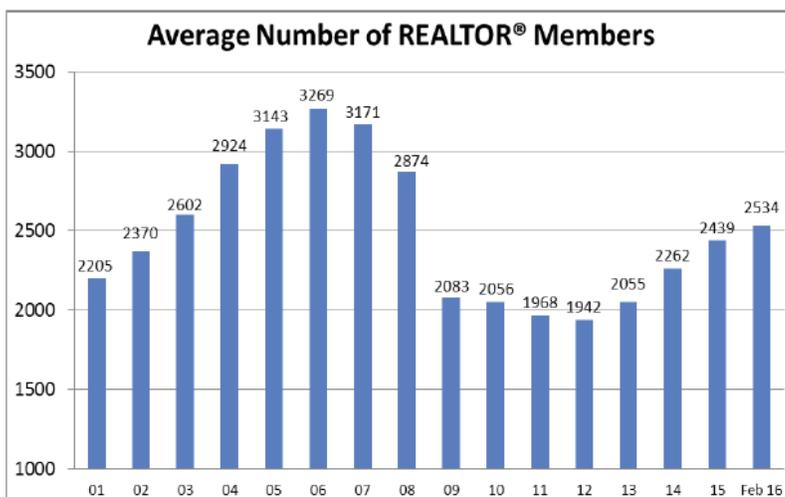
## MONTHLY MARKET REPORT

Even though we continue to experience a significant shortage of inventory, 2016 is off to a great start!

The number of sales written (pending) in January 2016 was up by more than 10%. Volume for that same period was up by more than 25%! Similarly, the number of closed sales for the month was up 30%. We've now dropped to our lowest level of inventory in many years - 2.0 months. This means that we need to join together in spreading the message to sellers that now is the best time to get the best price for their home and that they can "[list confidently](#)" with one of our REALTOR® members.

[The complete Comparative Activity Report for the month of January is available online.](#) Questions? Please contact [Julie Rietberg](#).

For those that may be curious as to how the market has impacted GRAR membership totals over the years, we thought you might find these graphs interesting:





## MONTHLY VIDEO UPDATE FROM THE GRAR BOARD OF DIRECTORS

Topics: MR REALTORS® Relief Fund to assist Flint, first report from the Team Issues Task Force, activities by unlicensed individuals, RPAC Major Donor Reception, brokers approved name change, new Task Force to look at make-up of GRAR Board.

## USE OF DRONES IN REAL ESTATE

GRAR often receives calls from members wondering if our Association has policy governing the use of drones in real estate. Although GRAR does not, the National Association of REALTORS has indicated that only operators with the Section 333 waiver may operate drones commercially. The FAA is continuing to approve Section 333 waivers. [A list of approved operators may be viewed online.](#) NAR also offers a list of [frequently asked questions about the use of drones in real estate.](#) Since we are on the topic and we can all use a little distraction once in a while, check out the [YouTube video](#) illustrating how eagles are being trained by Dutch National Police to take down drones.



## CALCULATOR COURSE

***A great refresher course for users of the HP 10BII Calculator and a "must attend" for GRI III registrants who are unfamiliar with the HP 10BII.***

March 8, 2016 from 1:00 to 5:00 p.m.

Continuing Education: Approved by the [CE Marketplace](#) for 4 Credit Hours!

Instructor: Bob Andrus

Location: GRAR Auditorium

Cost: \$45/GRAR Members, \$55/Non-Members

A limited supply of calculators are available in the GRAR REALTOR® Store. This course will walk users through the 140-page manual, with specific focus on the calculation of mortgage payments, principal and interest for identified payment periods, discount of land contracts, impact of points on a mortgage loan, and much more. [Please click here to register.](#) Enter your MLS User ID - without the ric.g in front - and Password when prompted. Please contact [Brittany](#) with questions.

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## SCAMS, SCAMS, AND MORE SCAMS

**FITZGERALD COACHING INC.:** GRAR members are receiving calls from representatives of Fitzgerald Coaching, Inc. who offer lead generation services. When our REALTOR® members express that only licensed individuals may contact potential sellers/buyers/tenants/landlords in the state of Michigan or if they decline the services being offered, the caller becomes aggressive and hostile. A search of the Better Business Bureau revealed an alert against this Fitzgerald Coaching which says *“The BBB has reached out to the business regarding complaints from consumers who have signed up for a lead service offered by this business. The business has not answered to those concerns nor have they given the consumers a refund. The business takes payment and then does not follow through with the promised services.”* [Please click here to access the BBB report.](#) As with any provider, please do your homework before sending payment.



**IRS:** Law enforcement agencies are warning residents about an IRS scam that's spreading fast through West Michigan. The callers pose as an IRS agent who is demanding payment for back taxes and threatening arrests, deportation, or the revocation of the victim's license for failure to comply. The calls appear to be originating from outside the U.S. Please keep in mind and share with your clients that the IRS will never:

- Call to demand immediate payment, nor will the agency call about taxes owed without first having mailed you a bill.
  - Demand that you pay taxes without giving you the opportunity to question or appeal the amount due.
  - Require that you use a specific payment method for your taxes, such as a prepaid debit card.
  - Ask for payment over the phone.
  - Threaten to bring in local police or other law enforcement agencies to have you arrested for non-payment.
- If you receive one of these calls, please hang up immediately.

**FOREIGN INVESTORS:** GRAR members are starting to be contacted again by an individual who claims to be an investor, most recently from Dubai, who: 1) would like to make a cash offer on a listed property sight unseen; 2) is requesting confidentiality; 3) offers a substantial earnest deposit; and 4) indicates that the purchase is subject to inspections that will be performed by proxy. In some cases documentation is provided that appears to be authentic, but ultimately proves to be counterfeit. The scammer's intent is to attempt to obtain a refund of the earnest money before the funds have cleared the listing broker's account. This scam isn't limited to our region.



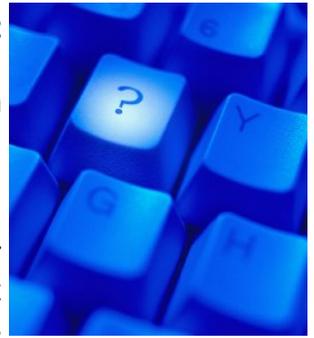
We are pleased that the Grand Rapids area is attractive to foreign investors and are excited to see more and more members closing international transactions. This notice isn't intended to cause you to be skeptical of all international activity; however, we do recognize that it can be difficult to tell the difference between legitimate buyers and scammers without first going down the path of the offer presentation. Our best advice is to trust your instincts and vet investors from out of the area to the best of your ability - Google names, request identification and proof of funds, contact the buyer's bank to confirm the information, and never offer a refund until the initial deposit has cleared your account. These steps will help protect you and your clients from fraudulent activity.

**If you are aware of suspicious activity that should be shared with the GRAR membership, please contact [Pam VanLuven](#).**

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**Q: Is the 2016 version of the West Michigan Regional Purchase Agreement available in a fillable PDF format?**

A: It is. You may access it by [clicking here](#) or by visiting the Forms-Real Estate section of GRAR's [Document Library](#). To access the Document Library, please enter your MLS User ID - without the ric.g in front - and Password when prompted. As a reminder, GRAR encourages members to use the most recent version of the purchase agreement. We continue to hear that older versions are still in use (2010 seems to be a popular one). While there is no rule that prevents use of that form, a lot has changed since it was created and you may be doing your clients a disfavor by using outdated contracts and agreements.



**Q: I will be using the Delay Addendum for the first time with a new listing. Anything I should know?**

A: The [Delay of Submission of Listing Addendum](#) is intended to be used for new listings that are unable to be submitted to the MLS within the required 3 business days. The delay might be related to repairs that are in progress, staging, professional photography, etc. The Addendum enables the seller and the listing agent to agree upon a specific date that the listing will be submitted to the MLS. On that particular date, the listing agent would upload the new listing. The Delay Addendum must be attached to the listing along with the listing agreement. The Delay Addendum may be uploaded as a separate document named Delay Addendum or it may be uploaded as an attachment to the listing agreement (if uploading as an attachment to the listing agreement, it is helpful if it appears as the first page of the upload). The date that you enter into the MLS as your listing date would be the date that appears on the Delay Addendum. This will keep your "days on market" accurate. It is also important to understand that the Delay Addendum prohibits showings or marketing (including a sign) from occurring prior to submission of the listing to the MLS.

**Q: I consider myself to be an expert in the Walker area and would like to post ads on Craigslist for properties listed in that area. However, some of those properties are listed by other firms. Is that ok?**

A: You may advertise another broker's listings on Craigslist only if you have that broker's written permission to do so. The ad must still identify the name of the listing broker. It cannot be written in a manner that makes it appear to be your listing. It is also important to keep in mind that all advertisements on Craigslist must include your broker's name as licensed and your broker's street address or telephone number. This is a requirement of state license law. You may include your cell phone, team name, or other information in the ad, but it may not be in place of the required broker identification. The state has this law in place to ensure that the public is able to identify and contact the broker in the event of a dispute or concern.

**Q: I am representing the buyer in the purchase of a home. I was told there were two other offers and that we should submit our "highest and best offer." My buyer's offer was not accepted and now my buyer is demanding to see the other two offers. Is the seller required to show us the other offers?**

A: No, the seller has no legal obligation to let your buyer see the other offers. Please [click here](#) to read more about multiple offer situations.

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## WHAT HAS NON-OWNERS AFRAID TO BUY?

DAILY REAL ESTATE NEWS | Almost half of renters surveyed by Bankrate.com say they haven't purchased a home yet because they believe their credit isn't good enough to qualify for a mortgage or they can't afford a down payment.

"A lot of people make assumptions that they can't afford to buy based on just some perceptions, and many have not taken the step to figure out how mortgage-ready they are," says Marietta Rodriguez, Vice President of NeighborWorks America, a national home ownership programs.

Bankrate.com's survey found that Hispanics are the ethnic group most likely to say that their credit is blocking them from home ownership. On the other hand, blacks and whites cited the main reason for not buying yet as they just weren't ready to own a home. [Please click here to continue reading...](#)

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## HUD ADDS FUNDING TO END HOMELESSNESS

DAILY REAL ESTATE NEWS | The Department of Housing and Urban Development (HUD) is allocating \$48.9 billion in funding and \$11.3 billion in new mandatory spending over the next decade to focus on ending homelessness and helping more Americans move into affordable housing.

HUD says it's extending its former pledge to have the "first-ever federal strategic plan to prevent and end homelessness." HUD is expanding the availability of a rapid rehousing program and Housing Choice Vouchers to help more families move out of homelessness more quickly and into permanent housing.

Since first targeting homelessness six years ago with its Open Doors Plan program, HUD says family homelessness has been reduced by 19 percent throughout the country.

But HUD says it still has a lot more work to do. In January, an annual one-night count of homelessness nationwide, found more than 64,000 families still did not have homes – that includes more than 123,000 children. A rental affordability crisis brewing across major cities nationwide is leading to an increase in homelessness.

Former HUD Secretary Shawn Donovan had called for a "home first" strategy to homelessness, believing that having a permanent shelter will make it easier for the homeless to obtain social, education, employment, and health services. HUD's 10-year program sets out to provide more than a half million families with assistance and help communities to end family homelessness by 2020.



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In its latest budget allocation, HUD says \$10.8 billion will go for a project-based rental assistance program that will support one-year of funding for rental assistance contracts with public and private owners who maintain affordable rental housing for 1.2 million families. Also, \$6.45 billion will go to the operating and capital subsidies to preserve affordable public housing for 1.1 million families. The latest funds will also allow for 10,000 new housing vouchers for families with children.

[Please click here to continue reading...](#)

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**HOW TO RESPOND TO NEGATIVE FEEDBACK ONLINE:**

An action plan for dealing with bad reviews or complaints on social media

Melissa M. Kellogg: You might think you should ignore your detractors online because you don't want to risk getting into a contentious back-and-forth on a public platform. But responding to bad reviews or negative comments on social media shows your followers that you care about your clients' concerns, says Shelley Costello, CEO of Creative Web Concepts, a social media marketing firm with a real estate focus.

It's essential to have an action plan, though, for how you respond. It's important to control the conversation so you don't give an unsatisfied customer more leverage to continue damaging your reputation. Costello recounts an experience she had with a client of hers, who is a real estate agent. The agent had fielded a tough comment on social media: "On a Facebook post about an open house the agent was hosting, someone typed a comment that they could not reach this agent for days, the agent did not return calls, and there was wrong information about the property on the website," Costello says. "The commenter said they went to another broker, saw the home, and talked with the seller. This was really bad."

Here's Costello's action plan for dealing with such comments: [Please click here to continue reading...](#)

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## SCHEDULE AT-A-GLANCE: EVENTS / MEETINGS / CLASSES / REMINDERS

### GRAR Meetings and Events:

- February 15 - 9:30 a.m. - Government Affairs Committee - Contact: [Julie Rietberg](#)
- February 15 - 1:30 p.m. - Educational Programming Task Force - Contact: [Pam VanLuven](#) or [Brittany Sheets](#)
- February 16 - 2:00 p.m. - REBar Small Group Meeting - Contact: [Pam VanLuven](#) or [Brittany Sheets](#)
- February 16 - 2:00 to 3:30 p.m. - [FLEX MLS Training with Rick Baumann and Kristy Lubbers](#)
- February 17 - 9:30 a.m. - International Task Force - Contact: [Julie Rietberg](#)
- February 17 - 10:00 a.m. - YPN Small Group Meeting - Contact: [Pam VanLuven](#)
- February 17 - 1:30 p.m. - Safety Task Force - Contact: [Pam VanLuven](#)
- February 18 - 8:30 a.m. - New Member Orientation - Contact: [Cheryl Krause](#)
- February 22 - 10:00 a.m. - REALTORS® Community Crisis Response Fund Task Force - Contact: [Pam VanLuven](#)
- February 22 - 1:30 p.m. - Professionalism Task Force - Contact: [Pam VanLuven](#)
- February 23 - 1:30 p.m. - YPN Advisory Council - Contact: [Pam VanLuven](#) or [Brittany Sheets](#)
- February 24 - 1:00 p.m. - GRARLA Session - Contact: [Pam VanLuven](#)
- February 25 - 2:00 p.m. - West Michigan Regional Forms Committee - Contact: [Pam VanLuven](#)

### Looking ahead to some special GRAR events:

- March 9 - [HP 10B II Calculator Course](#) - Contact: [Brittany Sheets](#)
- March 9, 10, 11, 15, 16 - [GRI III](#)
- March 18 - [Well & Septic Lunch-n-Learn w/Kathleen Hill](#) - Contact: [Brittany Sheets](#)
- April 26 - [Continuing Education with Jack Miedema](#) - Contact: [Brittany Sheets](#)
- April 27 - [CIPS - Global Real Estate: Local Markets \(Core Class\)](#) - Contact: [Sue Jenkins](#)
- April 28 - [CIPS - Global Real Estate: Transaction Tools \(Core Class\)](#) - Contact: [Sue Jenkins](#)
- June 13-14 - Regional Open House Weekend - Save the Date!
- June 22 - CIPS - [Europe & International Real Estate \(Elective\)](#) - Contact: [Sue Jenkins](#)
- June 23 - CIPS - [Asia/Pacific & International Real Estate \(Elective\)](#) - Contact: [Sue Jenkins](#)
- June 24 - CIPS - [The Americas & International Real Estate \(Elective\)](#) - Contact: [Sue Jenkins](#)

The events listed below are not hosted by GRAR, but are being shared for your information. If you are looking for continuing education credits, we would encourage you to make certain that the course you select is approved by the CE Marketplace (<https://www.cemarketplace.net/>):

- February 15-19 (9:00 a.m. to 5:30 p.m.) - [Real Estate Pre-License Training with MiLicense.net](#)
- February 17 - [Agent Advantage Seminar - Branding](#)
- February 17 (2:00 to 5:00 p.m.) - [Fair Housing Training for Rental Professionals](#)
- February 18 - [ThinkFast Trivia Night for The Power of Education Foundation](#) (Fundraiser organized by Susan Pastoor)
- February 25-27 - [Michigan Landlord & Real Estate Investor Conference & Expo](#) (FREE)
- February 29, March 1-3 & 7-10 (5:30 to 10:30 p.m.) - [Real Estate Pre-License Training with MiLicense.net](#)
- March 1 - [How's the Market? Real Estate Lending Update](#)
- March 3-6 - [West Michigan Home & Garden Show](#)
- March 7-10 (5:30 to 10:30 p.m.) - [Real Estate Pre-License Training with Acme Institute](#)
- March 9 (12:30 to 2:00 p.m.) - [REALTOR® Info Session/Tour of East Kentwood High School](#) - RSVP to [Dave DeBruyn](#)
- March 9 (9:00 a.m. to 3:00 p.m.) - [6 Hour Legal Update w/MiLicense.net \(Con. Ed\)](#)
- March 10 (3:00 to 5:00 p.m.) - [Surveys/Easements/Legal Descriptions and Bankruptcy Basics in Real Estate \(Con Ed\)](#)
- March 14-18 (9:00 a.m. to 5:30 p.m.) - [Real Estate Pre-License Training with MiLicense.net](#)
- March 14-18 (9:00 a.m. to 5:00 p.m.) - [Real Estate Pre-License Training with Real Estate One Academy](#)
- March 15 (2:00 to 5:00 p.m.) - [Fair Housing Training for Rental Professionals](#)
- April 2/9/16/23 (Sat. Classes/8:30 a.m. - 6:00 p.m.) - [Real Estate Pre-License Training w/ Real Estate One Academy](#)
- April 11-15 - [Real Estate Pre-Licensing Training w/Real Estate One Academy](#)
- April 14 - [Title 101 and The Closing Experience](#)
- April 18-22 - [Real Estate Pre-Licensing Training w/MiLicense.net](#)

[Please click here to view more.](#) If you would like to post an event above, please forward the event name, date, time, and registration link to [Pam VanLuven](#).