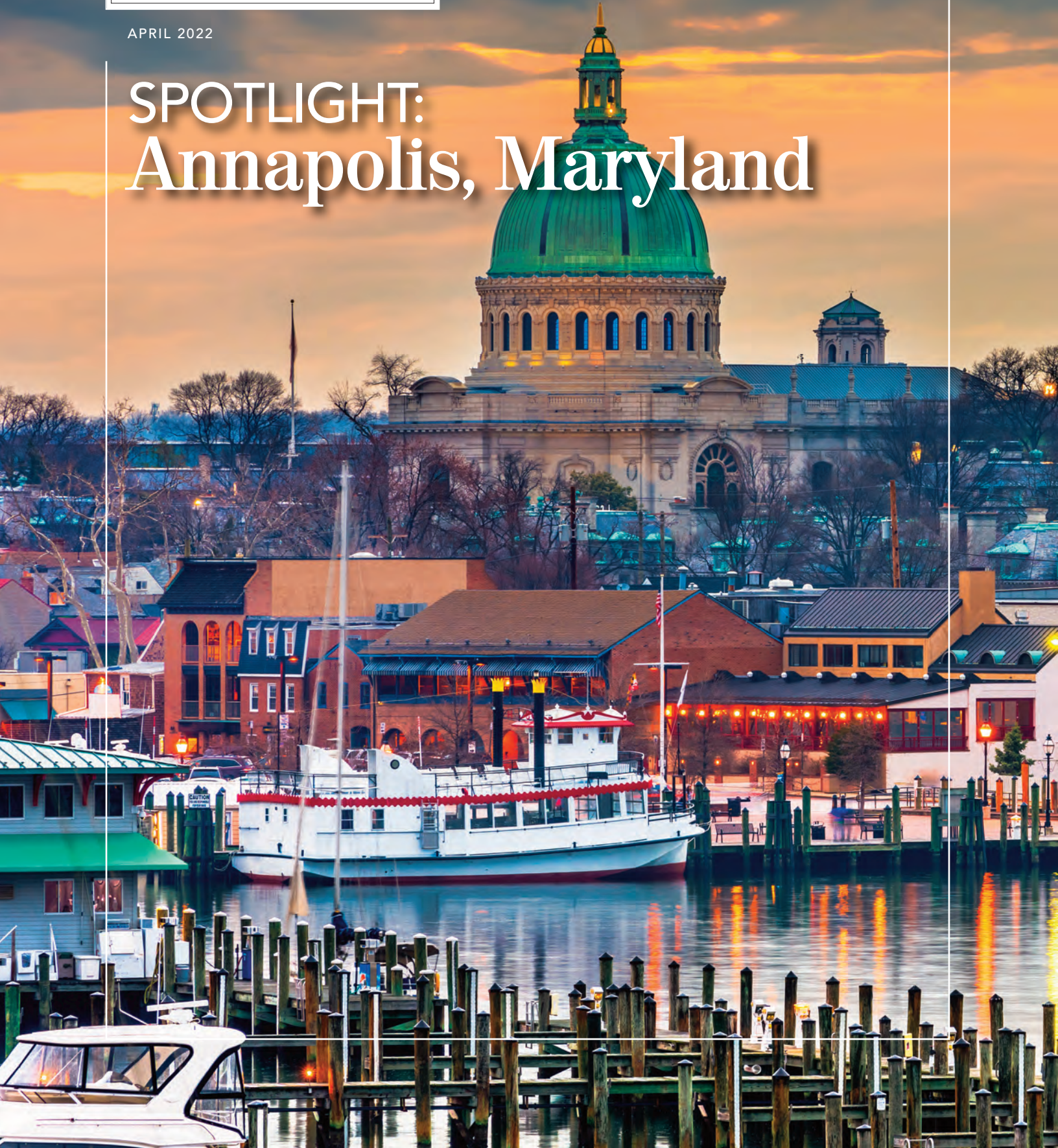




ASSOCIATED REALTY OF THE AMERICAS

APRIL 2022

SPOTLIGHT: Annapolis, Maryland



"All the news that fits."

Our members are 110% committed to excellence in our real estate profession. Our mission encompasses: Sharing BEST Practices with our colleagues; treating all referrals with the utmost of care, honesty and integrity; and being involved in organized real estate for the betterment of our profession."

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COMMENTS FROM

Jeanne Radsick



Jeanne Radsick
Bakersfield, CA
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Dear Fellow AREA Members:

First, **all of us are invited to the AREA Gathering during the NAR Convention next month D.C.** Time and place will be posted to all as soon as it is available with a very special thanks to NAR President **Leslie Rouda Smith** who is arranging for and hosting this year's event.

We already have 65 signed up and paid to attend our **Retreat in Cleveland**, being hosted by, Ohio Association President, **Seth Task**. So, time is now to make that decision to ensure a place for you! It promises to be so much fun as we bond, learn, laugh and love together once again.

There are some really interesting articles penned by several members in this month's addition, including a commentary from **Stephanie Biello** of Philadelphia, **Kitty Wallace** of Elum, WA, **George Harvey, Jr.** of Telluride plus the wit of and wisdom of Tahoe's **Trinkie Watson** and Los Cabos's **John Glaab** and the very important legal commentary from **Dennis Badagliacco**. And, you will find the story on Annapolis, together with the photography, highly interesting as told by **Dee Dee Miller**.

And a special shout out to **Christy Vail** of South Ogden, Utah, who brought us a very special sponsor whose introduction comes inside. We continue to need Sponsors! Perhaps you know of someone or something that would benefit through an association with us. If so, please give Carl a call 520-625-9335 and he will do the rest.

Thanks, Jeanne





Comments
from Jeanne

Making It Happen!

**Cleveland Retreat 2022
Best Ever??**

Member Shout Out
Stephanie Biello

A Gift of Glaab
John Glaab

Forum
Kitty Wallace

Spotlight
Annapolis, Maryland

On the Lighter Side
with Trinkie

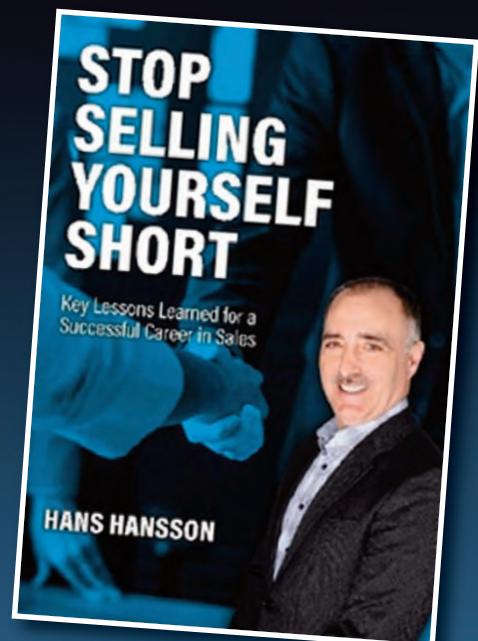
Legal Update
Dennis Badagliacco

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Here's What's Happening by George



Big Picture for Real Estate: Between 2015 and 2020, the medium household income in the U.S. increased 9.3%, while the median price of a home grew 39.4%. In addition, the National Association of Home Builders predicts fewer homes being built in 2022 than in 2021 due to a lack of skilled labor and supply chain challenges. The U.S. and most of the rest of the industrialized world has had the advantage of cheap labor for 50+ years and that is changing fast. In 1981, the median age of a home buyer was 31 years old and today it's 45 years old. In 2021, the average age of a repeat buyer reached a record high of 56 years old. The percentage of U.S. citizens under 18 years old is the lowest since WWII. (The reason I'm pointing out these stats is where are the buyers going to come from in the future and where is the labor supply going to come from to build those houses? If you own a home now, good for you.) If you don't currently own it's going to get even harder to get one for the next several years. GDP growth only increases two ways, the increase in the total number in the work force and improvements in labor productivity. U.S. labor productivity has decreased in the U.S. every decade since the 1970's.



George Harvey
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And Now for Some Trivia

1. Nearly 24 million taxpayers still haven't had last year's returns processed by the IRS.
2. \$1,877 is the average monthly rent in the U.S. in December, up more than 14% in one year. In Austin, Texas and Miami, Florida rents increased by more than 30% for the same period.
3. For 90% of the last 5,000 years, the average life expectancy of a human was 30 years. Humans born now have a life expectancy of 80 years.
4. The number of centenarians on earth, those 100 or more years old stands at approximately 570,000 people.
5. Russians accounted for just 0.8% of all foreign buyers who purchased U.S. residential property between April 2015 and March 2021.
6. The percentage of U.S. first-time home buyers in 2021 was near record low of 27%, down from historical annual rates of 33% to 35%.
7. Approximately one-third of all second home buyers of Vail property in 2021 were from Florida.
8. Almost half of second home buyers in San Miguel County, Colorado, were from Texas in 2021.
9. With more people working from home for the last two years, the desire for larger homes has dramatically increased.
10. The leisure and hospitality sector continues to be the largest share of job losses in the U.S. and for most states due to Covid.



A PRE-LISTING INSPECTION CAN GET YOU TO CLOSING FASTER.

Hot Markets: Do Pre-listing Home Inspections Still Make Sense?

With inventory at or near all-time lows, many homes are selling “as is” and transactions are moving quickly. In this seller’s market, is a pre-listing home inspection a good idea? The short answer is “Yes.”

Homes that have had a pre-listing inspection sell for more. It’s to the seller’s advantage to fully understand the home before listing, and it’s also the perfect opportunity to make recommended repairs should they choose to. Another advantage is that having a detailed understanding of their home’s condition will help sellers feel confident that they’re getting the best price for their home, which of course reflects well on you. And by having an up-to-date pre-listing inspection in hand to share with potential buyers, you can keep the transaction moving and get to closing faster.

A pre-listing inspection can also create buyer trust through transparency about the home’s condition, avoiding surprises down the road. This information is invaluable when it comes

to putting together an offer. Simply put, a buyer who’s confident about the home will feel more comfortable offering more money.

Markets like this create real challenges and opportunities on both sides of the transaction. A pre-listing inspection can help you and your clients make it a win-win all around.

Technology coupled with deep knowledge allows us to provide an exceptional home inspection with unique and innovative features, all delivered within a seamless brand experience. It’s the Ultimate Home Inspection!

Stephanie Bowling
Director of Marketing, Pillar To Post Home Inspectors Inc.



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15th
Annual
RETREAT **JULY**
24-26

IN BEAUTIFUL CLEVELAND, OHIO



An Afternoon at the Rock & Roll Hall of Fame

Yours to see and do while we honor Jay West and
Leil Koch for their personal contributions to
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**A Gala Dinner/River Cruise
Aboard the Good Times III**



EVENT INCLUDES:

Saturday, July 23rd

Optional, Barbecue at the residence of Mr. and Mrs. Seth Task

Sunday, July 24th

Registration and No-Host Cocktail Party
Followed By
A Gala Dinner Cruise and Party

Monday, July 25th

Breakfast, Lunch, Meetings
Dinner Pairing that Evening (on your own)

Tuesday, July 26th

Breakfast, Lunch, Meetings
then on to the
Rock N Roll Open House

Followed by Our
Evening No Host Cocktail Reception
and
Gala Awards Banquet

TICKETS INCLUDE ALL TAX AND GRATUITIES \$595 PER PERSON

TO REGISTER: Go to the AREA website areamericas.com

Enter your username and password | Go to MAKE PAYMENT

Or Send Your Check to: Associated Realty of the Americas P.O. Box 2109 Green Valley, AZ 85622

Questions: 520-625-9335

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3 day Minimum Single "Member" Occupancy • 4 -day Minimum Double "Member" Occupancy

Covid Protocols will be in place

TO BOOK A ROOM

1. Click on the link below
2. On the first page it brings you to, select your dates of stay on the calendar under "Dates"
3. Click the "Check Availability" button
4. Select Your Room Type
 - a. If the room types do not appear, and it says no availability, go back and modify the stay dates as one (or more) of the nights selected is sold out.
5. Fill out your reservation information

BOOK YOUR GROUP RATE FOR THE ASSOCIATED REALTY OF THE AMERICAS 2022

5 Tips to Set the Tone for a Successful Sale

BY STEPHANIE BIELLO



Stephanie Biello
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The mere thought of what it might take to prepare your home for sale can be overwhelming but with some simple tips in getting started it may not be as daunting as you might think. Each home is unique and poses different strategies in marketing based on the home's location (in every respect of the word), age of the home, improvements made to the home and of course the market conditions.

1 Price Matters. Check your market and the homes that have recently sold, it doesn't matter what other homes are actively listed for, it's what has sold. However, you do need to know the active listings to determine where you position your home based on the analysis of the market. When pricing a home, it's important to know how the market works. Fair market value is determined by how much a buyer paid for a house. Buyers are looking at the same numbers we do in determining fair market value so a comprehensive comparative market analysis is imperative when determining your listing price. Location, Location, Location is the top criteria buyers are looking for when they begin their search so keep that in mind when comparing to other properties that have sold.

2 Attention to Detail. Declutter, organize, TikTok Clean, etc. whatever you want to call it but know that little things count. I'll give you an example; this past weekend I was with a buyer looking at homes and she couldn't see the wonderful architect this particular house had through the lack of finishing touches. What she saw was dust, painter's tape, you know that little piece that was painted over and doesn't come off when removed...yep it was still there (Simple tweezers gets it right off!) so make sure your home is "buyer's eyes" ready. One little tidbit about hardwood floors and dust, if you don't dust often the buildup can cause scratches and could compromise the wood's finish so stay on top of the dust if you want to preserve your floors.



3 Curb Appeal. The other hesitation this buyer had was the condition of the landscape. Because the exterior fall/winter debris was not cleared it gave her the impression that the home wasn't well maintained. Well, we were wrong because this house was well maintained however the first impression did not lead us to think that. Depending on the time of year it could be tough to get the exterior looking fresh but simply removing dead plants and leaves will make a huge difference.

4 Document, Document, Document. There will be documents, and more documents to sign in the beginning of the listing and at the closing but these are not the ones I'm talking about. The documents I'm talking about pertain to any improvements, repairs or service contracts you may have for the house. This is the part that will separate a good agent from a trusted advisor. Obvious improvements are an easy find however one of the most stressful parts of a transaction is the inspection. If the bones of the house are well documented and maintained, not only does it reassure the buyer but it could greatly affect your asking price and maybe even an offer. I always recommend starting a file of all receipts and contracts. Another important file to pull would be your mortgage, existing or satisfied, and current real estate taxes.

5 Trust the Process. Selling and/or buying a home is one of the top stressors in one's life so it's important you trust your agent. Caryn and I have sold millions of dollars in real estate and no two transactions are the same but every client feels that sense of vulnerability of putting one of their largest financial investments into our hands and we are mindful of that. You should always feel that your questions, concerns and expectations are being heard. With hundreds of transactions sold, we have seen it all...I think; sometimes we get a surprise, some are difficult and some are easier than others but that feeling of trust is foundational and that makes for a successful transaction.

There are so many more tips we can share with you but as not to take away from the rest of the newsletter we found some great articles on the next page we think you might like! As always if you have any questions, please feel free to ask us anything! We love what we do and are happy to help. And if you want to look at some great videos, photography and beautiful homes check out our website www.bielloandblack.com. We have a section where you can search for homes in your neighborhood or if you want to wander around the world and check out homes anywhere in the world check out our global property tab.

THE FOLLOWING IS COMPILATION OF PUBLISHED STORIES AND REPORTS

March 2022

1 Bedroom Median Rent Prices



1. New York, NY	\$3,260
2. San Francisco, CA	\$2,910
3. Boston, MA	\$2,660
4. Miami, FL	\$2,500
5. San Jose, CA	\$2,420
6. Los Angeles, CA	\$2,300
7. San Diego, CA	\$2,280
8. Washington, DC	\$2,230
9. Oakland, CA	\$2,070
10. Santa Ana, CA	\$1,950

According to an analysis conducted by Red/Fin, rents in the US jumped 14% in December 2021 to \$1,877 a month, the largest rise since 2014. Some of the most affected cities included Austin, Texas, with a 40% increase in rental prices compared with a year previous, New York City at a 35% increase, and several metro areas in Florida exceeding over 30% increases in rental prices.

There is less housing available for rent or sale now than anytime, in the past 30 years, with supply shortages worsening, contributing to rising rental costs, inflation, and making home ownership more unattainable.

Though rental prices in the US initially dropped due to the Covid-19 pandemic, prices rebounded in 2021 and increases quickly began to outpace pre-pandemic growth trends. These soaring costs – coupled with a broader surge in inflation – have wiped out any wage gains experienced by low-income Americans, as rental prices were already far outpacing wage increases in the US.

(Between 2001 to 2018, renter incomes grew by 0.5% while rental prices increased by 13%, leaving 20.4 million households, nearly half of all renters in the US, burdened by the cost of rent with more than one-third of their income going toward rent and utility bills.)

A published by the Roosevelt Institute in November 2021 emphasized solutions for these soaring rent prices, including increasing the supply of affordable housing and expanding rights for tenants who are currently at the mercy of landlords and real estate developers without rent control and rent stabilization policies in place.

“If we think that rent is a really core part of our inflation problem right now, which it is, then we really do need a more comprehensive approach,” said Dr Lindsay Owens, co-author of the report and a fellow at the Roosevelt Institute.

Owens argued against solutions put forth by some economists seeking to rely on contractionary monetary policies such as raising interest rates through the Federal Reserve.

“We advocate for an aggressive increase in supply and for the federal funding required to get that done,” said Owens. “But because we’re not going to see that happen quickly, and because when you have a supply shortage, landowners and landlords really have quite a bit of power because you don’t have a lot of options, we think rent control should be on the table to really take the edge off of those annual increases.”

Without these comprehensive actions, the report notes,

landlords, especially in markets where affordable housing supply shortages yield them significant power, will continue to hike rental prices, further burdening the incomes of renters and expanding their profits without any capital improvements to housing

(One week before his wedding in January 2022, Joey Teixeira and his partner received a lease renewal from their landlord in New York City, with a 30% increase to rent of \$750 a month for a one-year lease renewal or a 41% rent increase of \$1,050 a month for a two-year lease renewal for an apartment they have lived in since December 2020. The lease renewal would start on 1 May.)

“We’re very stressed and don’t know exactly what we plan to do yet,” said Teixeira. His husband was also unexpectedly laid off recently and their neighbor’s downstairs were recently priced out of the apartment building with a rental increase of \$250 to \$500 added to their monthly rent.

“It’s criminal,” said Teixeira. “Renters are completely unprotected. The only thing a landlord has to do is give proper notice in proportion to the percentage increase. Technically my landlord could have increased my rent 100% and there would have been nothing I could do. Renters need help and better protections.”

Sabrina Marie DeAngelis, a tutor in Austin, Texas, recently experienced her rent increase from \$920 to \$1,440 a month for an apartment she has been living in since 2014, which she first rented for \$675 a month.

She was forced to accept the renewal with a monthly rental increase of \$520, as she suffers from a disability that makes moving difficult and doesn’t have any family living nearby to help. DeAngelis tried applying for rental assistance benefits, but she didn’t qualify for assistance and Covid-19 rental relief funds in her area were already depleted by the time she applied.

End ...But with a P.S.

Affordable housing in Arizona can be yours if you ____.

- consider a grocery cart and a cardboard box “housing”**
- can burrow**
- can see the potential in an arroyo camp that’s close to schools and work**
- time travel to 1948**

Satirist David Fitzsimmons wrote, on 4-2-2022, this little squib about housing in Tucson in the “Arizona Daily Star”



My Journey to ALC (Accredited Land Consultant)

BY KITTY WALLACE



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509-304-4025

In September of last year, I was fortunate to attend the first NAR C5 Summit in NY. Then President, Charlie Opler had a vision of NAR bringing a commercial conference to US soil much like the annual MIPIM conference held in France. Having attended MIPIM in the past I was excited to attend C5 and represent WA State. Our WA booth was located next to the RLI booth. RLI - REALTOR® Land Institute. During some down-time I have the opportunity to learn about RLI and what they offered. I sell a fair amount of land and I was intrigued to know that NAR offered a designation for land specialist. Out of NAR membership of 1.6+ there are only 1754 members of RLI. And there are only 5 in the state of WA so quickly realized why I should be a member of RLI and I joined that day. <https://www.rliland.com/>

There are 4 steps in the process of becoming an ALC (Accredited Land Specialist) Complete the education requirements, Meet the transaction/volume requirement, compile a portfolio and submit your application to the committee and board of directors for final review and approval.

The education consisted of three required courses, Land 101, Land Investment Analysis and Transitional land. You also need two specialty courses and one elective course. A total of 104 clock hours. In addition to the education, you need a volume of twenty-five land transactions or 10 million in sales. Which explains why there are only 594 Accredited Land Consultants.

All of the classes are offered online but I am a much better learner in person so I looked for where courses were offered in person. I flew to Tulsa Oklahoma to take the Land Investment analysis class offered by the Oklahoma RLI chapter. I was so thankful that I decided to make the trip as I got to meet and network with 30

incredible Realtors. And truth be told it was one of the hardest real estate courses I have even taken.

In March I attended the annual Land Conference held in San Antonio, TX. Being the REALTOR® conference junkie I am, it is



unusual for me to attend a real estate conference and not know a majority of the attendees. But I was definitely the newbie in the room this time and thankful for the connections I had made in Oklahoma the month before. It was a three-day conference which kicked off with a welcome reception at the Alamo followed by two days of land industry speakers, break out groups and top-notch panels. Plus, there

were land vendor booths offering the latest technology and marketing tools needed to be successful in land and ranch sales. I left the conference feeling excited and energized to take my land and ranch business to a whole new level.

Knowledge is power and I thrive on knowledge and I never want to stop learning. The camaraderie and support you receive by aligning yourself with like-minded people is priceless. I have now completed all of my education requirements and completed my portfolio. I just need to ask for my recommendations and I will be ready to submit my application <https://www.rliland.com/accredited-land-consultant-designation/> If you sell land or ranch properties, I highly recommend you look into becoming a member of RLI and getting your ALCU Designation.



A LITTLE HUMOR, COURTESY OF JOHN GLAAB
Old Ads We'll Never See Again



John Glaab and Linda Neil
Mexico, Home-Sweet-Home

.....

SPONSOR UPDATE

Editor's Note: We are very pleased, thanks to **Christy Vail**, to introduce our newest sponsor, **UtahRealEstate.com**, which will be introducing in the next few weeks a unique product for MLS's.

.....

ANNAPOLIS, MARYLAND

THE CAPITAL OF THE STATE OF MARYLAND
HOME TO THE UNITED STATES NAVAL ACADEMY
AND MARYLAND CRABS



THE CHESAPEAKE BAY

WRITTEN BY DEE DEE MILLER

Annapolis serves as the county seat of Anne Arundel County as well as the capital for the state of Maryland. Situated on the Chesapeake Bay at the mouth of the Severn River, Annapolis is known for the United States Naval Academy and Maryland steamed crabs. Located about 25 miles south of Baltimore and about 30 miles east of Washington, D.C., Annapolis and surrounding suburbs form part of what is commonly referred to as the DMV (DC, Maryland, Virginia). The 2020 census recorded its population as 40,812



FACTS AND FIGURES

- Population as of 2020 census is 40,812
- City limits span 8.10 square miles of which .92 square miles is water
- Highest Point is 50 feet above sea level
- Our Maryland Governor, Governor Hogan is a REALTOR®

HISTORY OF A GREAT CITY

The capital of Maryland was originally called "Providence" when settled by the Puritans. It was later called "Anne Arundel's Towne" after the wife of Lord Baltimore, who owned the proprietary colony. It wasn't until a Royal Governor, Sir Francis Nicholson, moved the capital here from St. Mary's City that the small seaport received its present name. Sir Francis chose to honor Princess Anne, heir to the throne. In 1708, as Queen, she chartered her colonial namesake as a city. Her royal badge, with a crown over the entwined thistle of Scotland and Tudor rose of England, is depicted on the Annapolis flag.



Early visitors to the seaport town believed one could find a wealth of cultural activities, a glittering social season, gracious hospitality and intellectual stimulation. The small seaport brought visitors from around the world who shared the news of the day while enjoying the ambiance and exquisite tidewater cuisine of the local pubs. You will find the same atmosphere today, drawing more than 4 millions people a year to its shores. Annapolis has been welcoming visitors for more than 300 years.

**ANNAPOLIS WAS KNOWN AS
THE "ATHENS OF AMERICA"**

18TH CENTURY ARCHITECTURE AND GARDENS

A thriving shipping industry brought great wealth to Annapolis. Prosperous merchants and "planters" sought to duplicate the amenities of their homeland in the colonies, and built mansions that would rival any in England. These homes, which entertained many of our Founding Fathers, had ballrooms and formal gardens.

Today, Annapolis has more of these original 18th century structures standing than any other city in the United States. Many are open to the public to tour. Historic Annapolis Foundation operates the William Paca house as a museum.



TOP NOTCH EDUCATION IN ANNAPOLIS

Annapolis is known for its commanding military campus, the United States Naval Academy. Every year a new class enters the gates to later earn the honors after 4 years of intense education and training of graduating with a commission to the United States Navy or Marine Corp. During Commissioning Week, local Annapolitans enjoy an air display by the Blue Angels as well as other traditions marking the graduation of the midshipmen and women.

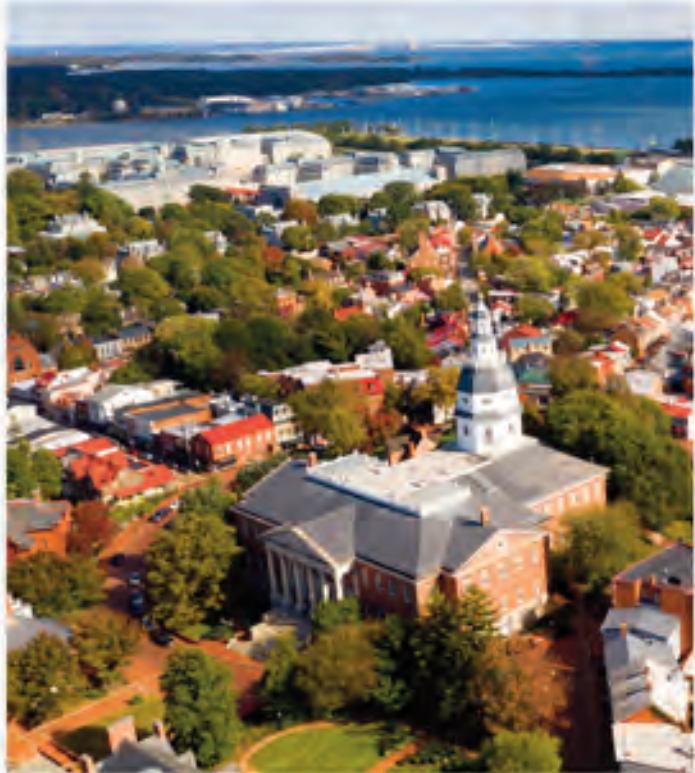


Founded in 1696 as King William's School, St. John's College holds the distinction as the third oldest college in the United States (after Harvard and William and Mary). Its liberal arts curriculum is based upon study of the Great Books. The enrollment is around 400 students. One long time Annapolis tradition held every spring is a spirited game of croquet on the front lawn of St. John's campus between St. John's and the Naval Academy.

THIRD OLDEST COLLEGE IN THE US

GOVERNMENT FACTS

Government has always played a major part in the continued operations of Annapolis. The State House is where George Washington tendered his resignation as General of the Continental Army following the Revolutionary War. Today, this building is still charged with energy during session of the Maryland General Assembly. Annapolis was also the capital of the country when the Treaty of Paris was signed ending the Revolutionary War. Four Maryland signers of the Declaration of Independence had impressive homes in Annapolis, which still stand today. Those 4 men were Charles Carroll, Samuel Chase, William Paca, and Thomas Stone.



YOU CAN'T MISS OUR FLAG

The Maryland flag has been described as the perfect state flag with bold colors and interesting patterns. The design of the flag comes from the shield in the coat of arms of the Calvert family, the colonial proprietors of Maryland. George Calvert, first Lord Baltimore, adopted a coat of arms that included a shield with alternating quadrants featuring the yellow-and-black colors of his paternal family and the red-and-white colors of his maternal family. In 1904, the General Assembly adopted a banner of this design as the state flag.

The Annapolis flag was created from symbols significant to a proud city settled in 1649. The white background of the flag was the militia flag selected by Sir Francis Nicholson, the royal governor who made Annapolis the capital of Maryland. The crown is a tribute to Queen Anne, who chartered her colonial namesake as a city in 1708. The two flowers represent two British royal families. The rose symbolizes the Tudor family and the thistle, a flower native to Scotland, represents the Stuarts.

The slogan on the flag, translated from Latin means, "*I have lived free and will die so.*"



SAILING CAPITAL

Annapolis was once coined "America's Sailing Capital" and is still known by this phrase today. In the 17th and 18th centuries, there were few roads and no railroad, so sea transport was the main mode of travel and movement of goods. There was considerable naval activity under sail during the Revolutionary War. Sail training became an important addition to Annapolis when the Naval Academy moved to Annapolis from Philadelphia in 1845. The yacht **America** was located here after the Civil War. She won the trophy that became known as the America's Cup in 1851. She was used in battle for both the Union and the South during the Civil War. She was a training vessel for the Academy for many years, and finally collapsed in Eastport during a winter storm.



The Chesapeake Bay Bridge (aka the Bay Bridge) is a major dual-span bridge spanning the Chesapeake Bay. It connects Maryland's rural Eastern Shore region with the more urban Western Shore, between Stevensville and the capital city of Annapolis. The original span, opened in 1952 and with a length of 4.3 miles, it was the world's longest continuous over-water steel structure. The parallel span was added in 1973. Weekly sailboat races are enjoyed throughout boating season around the bay as well as cruise ship and container ship traffic!

**LIFE IS BETTER ON THE
CHESAPEAKE BAY!**

WHERE HAVE ALL THE HOUSES GONE?

Maryland currently is facing a deficit of over 82,000 units. Not unlike other areas of the US, we have seen a dramatic decrease in supply and a surplus of demand for housing, not just entry level but price points from starter homes all the way to the luxury market. Similar to national averages, Maryland faces a shortfall of new construction as well with only 18,000 new homes annually a decrease from years past where the production was nearly double. Maryland's economy relies heavily on real estate and real estate related activities and services.



Maryland produces one housing unit for every three jobs. However, since the start of the pandemic and the resulting supply chain issues, that rate has slipped drastically to only one new home for every eight jobs created. This imbalance continues to contribute to the current housing crisis. We hope that the shortage in supplies will eventually ease the lack of building. That said, locally around the Annapolis area, the county considers itself "built-out" with much of the area already developed or in permanent conservation designations.

LACK OF NEW HOME INVENTORY & LAND

HELPFUL LEGISLATION

Cottage clusters have popped up among certain jurisdictions within Maryland as an option to create small, entry level homes. These homes are prevalent just over the bay bridge on Maryland's eastern shore. Legislation is underway to modify the current condominium act to allow these condo associations to carry insurance different than that of what you would need in attached units such as condo buildings or attached townhomes. This legislation would allow for more reasonable insurance rates for the association as well as potential savings for the home owner since they would pay less monthly to the condo association and not have an additional policy on top of the master policy, but one similar to a single family home policy. This option would then allow more bundling of insurance needs such as auto along with the housing insurance for even potentially greater savings.



Maryland REALTORS® has also been working hard with our legislators locally in Annapolis to develop ADU legislation in order to expand housing opportunity. ADUs are a source of smaller and more sustainable housing and provide affordable options in areas with high housing costs. ADUs assist homeowners with aging in place, accommodating grown children, or generating additional income to offset the increasing cost of living in the DMV. Creatively using the land we have available by offering sustainable solutions, is necessary to keep our beautiful region a viable place to live and work!

AUXILIARY DWELLING UNITS OTHERWISE KNOWN AS ADU



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On the **Lighter Side** with **Trinkie**

Featuring Tahoe's Trinkie Watson
 and her wit and wisdom.

Never leave home without a kiss, a hug and an "I love you".
 Then remove the dog hair from your mouth.

Where there's a will, I want to be in it.

Since light travels faster than sound, some people appear
 bright until you hear them speak.

If I agreed with you, we'd both be wrong.

Knowledge is knowing a tomato is a fruit.
 Wisdom is not putting it in a fruit salad.

You do not need a parachute to skydive.
 You only need a parachute to skydive twice.



**AT HOME WITH
 DIVERSITY**

It's finally here!

RPR has launched a completely revamped website, with easier access to an array of data, tools and reports. The new RPR is cleaner, simpler, and offers users a more overall intuitive experience. It's also been reorganized to help you find your most-used features and saved items.

We hope you love it! And as you get familiar with it, we want you to know that you have access to various types of learning resources:

Want to sign up for a live class to strengthen your knowledge of the new RPR? Check out our new set of webinars.

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Legal Update

by Double Aces Dennis and Diana

Here are a few of the legal issues for your thoughts

Brokers face website Accessibility Lawsuits: In California and across the nation a rash of website accessibility lawsuits have been filed with brokerages named as defendants. Website accessibility means that a site must be set up for persons with impairments or disabilities. For, example, a visually impaired person may employ a "screen reader" (which vocalizes text), but a screen reader is only effective if the site can be read by screen reading software. In addition, accessibility is not limited to assisting those with visual impairment, but also allows those with auditory, cognitive, neurological, physical and speed impairment to effectively use the site. How likely are you to be sued? Certain plaintiffs' law firms reportedly have automated systems that scour the web for noncompliant sites.

A Judge has struck down the Oregon "love letter ban" from buyers to sellers. When Oregon passed the ban a year ago Oregon lawmakers contended

made emotional appeals to home sellers and are a minefield for Fair Housing Act violations. BUT a federal judge, Marco Hernandez, ruled that the new law violates free speech.

Fun case: Judge throws out a California Law requiring a diversity quota: Enacted in 2020, the law required publicly traded companies in the state to place at least one racially, ethnically, or otherwise diverse director on their board. It specified those who identified as "Black, African-American, Hispanic, Latino, Asian, Pacific Islander, Native American, Native Hawaiian or Alaska Native, or gay, lesbian, bisexual or transgender" as meeting the diversity requirement

President Biden's budget proposal is again going after IRS 1031 Exchanges. NAR gives the attack on exchanges little hope of passage.

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