



ASSOCIATED REALTY OF THE AMERICAS

July 2018

THE COST OF  
**FLOOD  
INSURANCE**  
IS A DROP IN  
THE BUCKET  
COMPARED TO  
THE COST OF  
**FLOOD  
DAMAGE**

A white speech bubble with a red border and a red arrow pointing towards the bucket below. Inside the bubble is the text: "SEE PAGE 4 URGENT: YOUR ASSISTANCE IS NEEDED TO ACT NOW!".

**SEE PAGE 4  
URGENT:  
YOUR ASSISTANCE IS  
NEEDED TO ACT NOW!**

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**Hagan Stone**  
*Nashville, Tennessee*  
hagan.realtor@gmail.com  
615-423-6191

## Hagan Stone

As I begin my stint as Chair of the Advisory Board I'd like to acknowledge those who proceeded me in this capacity beginning with **Ken Libby** of Stowe, Vermont, **Diana Bull** of Santa Barbara, California and most recently, **Leslie Rouda Smith** of Dallas, Texas. Each of these individuals are dynamic and respected leaders in their local and state associations, as well as on the national level. They represent the best of the best in our industry from coast to coast. I'd like to also officially welcome **Gail Hartnett** of Boise, Idaho as Vice-Chair. Gail is the consummate go getter and has more energy than 10 Energizer bunnies. She has been working on membership recruitment as I encourage you to keep sending her names of individuals that you feel like would be a fit to join our AREA family.

The Advisory Board exists to continue championing the recruitment and retention of a diverse and active membership. We also advise Carl on a variety of topics and issues as they arise and through that partnership, we continue to grow stronger each year. **Ron Phipps** recently noted that the AREA membership consists of the top one tenth of one percent of the make-up of the of the National Association of REALTORS®. How did this happen? Well, it was not by accident. We have evolved into a great deal more than a simple networking and referral group. As many of you saw at our retreat in Newport, we offer a sophisticated level of sharing, teaching and understanding not typically found in other similar organizations. We heard from experts in their fields who are also AREA members. We held panels and roundtables, were educated about critical legislation surrounding flood insurance, we heard a keynote address from a world renowned first responder and we learned about the basic principles of Ninja Selling and were gifted with a copy of the best-selling real estate training book "Ninja Selling" complements of **Chris McElroy** and The Group out of Ft. Collins, Colorado. It was a magnificent three days!

I would like to welcome out newest Advisory Board members who will help chart our course over the next year.

Among our immediate tasks is to beginning the planning and implementation of the 2019 Retreat. I have asked **George Harvey, Jr.** of Telluride, Colorado to lead a small group to recommend locations and also to assist in program development. We are hoping to look out three years to keep excitement high and planning smooth. I'm looking forward to serving you this next year. If I can be of help to you this year please feel free to reach out to me directly.

Have a wonderful rest of summer!



**Dennis Badagliacco**  
*San Jose, California*  
dennisb@legacyrea.com  
408-218-1800

## A Legal Update

with Dennis Badagliacco

Here is an update beginning with the PDF Filler Case stating that Texas and California have settled and should anyone run into any issues with regard to this to let him know. He noted that the settlements were more to stop the pouring out of money to fund the legal actions. The judgement received would have been almost impossible to collect.

His second commentary dealt with a recent Minnesota situation wherein landlords are required to take Section 8 Housing resulting. In his opinion, vastly undue burdens being placed on the landlord beginning with having to sign an arduous 28-page contract which basically turns over control of the rental to HUD. He asked members to keep their eyes open in their local markets for such occurrences.

Lastly, he also asked how many have "Ellis Act" restrictions in their contacts? If so, he would like to know about them.

# Welcome

## NEW MEMBERS



**Angie Tallant**  
*Fairbanks, AK*  
angie@mysomers.net  
907-347-3622

### ANGIE TALLANT

Proudly recommended by **Leigh Brown**, Charlotte; **Gail Hartnett**, Boise

Angie Tallant is a local industry leader in all aspects of real estate practice. Angie will serve as the 2020 NAR'S RVP of Region 12 and is a graduate of NARLA 2015.

Angie is an enthusiastic and dedicated community leader as well as a respected business owner, wife and mother. She has participated with the American Heart Association for several years and received the Red Dress award. She has served on several boards to include The Fairbanks Chamber and The Fairbanks Children's Museum. She also contributes time and donations to several events for our community, military and the children in this community. She also oversees the annual effort at Somers & Associated Realtors to supply Christmas gifts to every foster care child in the Fairbanks area. Angie has also worked tirelessly for the Association of Realtors on a local, state and national capacity for the last 10 years. Through her tireless hard work as a business owner, industry champion, and dedicated philanthropist Angie Tallant has earned the enduring respect.



**Cindy Decoster**  
*Orlando, FL*  
cdecoster@eragrizzard.com  
407-963-7967

### CINDY DECOSTER

Proudly recommended by **Fiona Theseira**, San Diego

Cindy is the 2018 President of the Women's Council of REALTORS - Florida State. As the CEO and Branch Manager of other major brands, Cindy has over 15 years of experience in Real Estate and has a passion for civic stewardship.

Her certifications and experience include: AHWD; SFR; MRP; Technology Expertise: MLS/Lockboxes; Marketing Expertise: Direct Mail Campaigns, Listing Presentation, FSBOs; Industry Involvement: Professional Standards; WCR Chapter Management Expertise: Professional Standards; Environment Expertise: Smart Growth; Community Expertise: Serve on a Board of Directors, Chamber of Commerce/Rotary/Other Involvement, Charity Work

THEY SAY WE'RE NOT LIKE OTHER REAL ESTATE GROUPS.  
WE SAY, THEY'RE RIGHT.



ASSOCIATED REALTY OF THE AMERICAS

A T T H E P I N N A C L E

EXCLUSIVELY FOR AREA MEMBERS

# Staging Tips

F R O M P I L L A R T O P O S T

**M**any sellers often overlook easy and relatively inexpensive fixes that can increase visual appeal and can add to a home's selling price. While major remodeling is costly and may not address the needs and tastes of prospective buyers, these repair and maintenance suggestions have universal visual appeal. Here are some ideas to help a home appeal to more prospective buyers – and command a better price.

## INTERIOR

Bathrooms and the kitchen must get a deep cleaning. Sellers should consider a cleaning company that offers "move in / move out" cleaning services to do the job.

If kitchen cabinet exteriors are very dated or in bad shape, refacing may be an option. Far less expensive than new cabinetry, refacing can give old and worn cabinets new life and can visually renew a kitchen.

Alternatively, many types of cabinets can be painted for an updated look that doesn't cost a lot. Consider replacing kitchen or bathroom counters with a neutral-colored laminate surface if the current material is badly worn or stained. This gives the room a fresh appearance and, most importantly, prevents potential buyers from focusing on an eyesore.

Fresh paint on the walls and ceilings will do wonders for all rooms in the house. Stick to neutral tones so that buyers aren't distracted by colors that make a statement. They'll be able to imagine themselves and their belongings in the space much more easily.

If carpet is covering hardwood floors, consider having it removed to expose the hardwood. Hardwood floors are desirable, so they should be shown off. If carpet is to remain, it should be thoroughly cleaned.

## EXTERIOR

If the home's exterior needs painting, get it done. Buyers notice if paint is faded and peeling. If the paint is in good shape overall, renew the doors and trim with a fresh coat.

Clean the windows inside and out so they sparkle.

It's amazing what a difference this can make in a home's appearance. Hiring a professional window cleaning company is the easiest and safest way to get the job done on a multi-story home.

Clear clutter from the yard, keep the lawn mower, and trim any overgrown shrubs that detract from the home's appearance. The home should look well maintained even at first glance. A thick layer of mulch can do wonders to hide less-than-perfect planting areas.

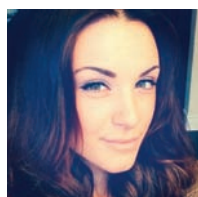
Place pots of bright, colorful flowers along the entry path and near the front and rear doors to add a cheery, welcoming touch.

Homeowners should save major remodeling projects – and the budget required – for their new home, not the one they are about to sell. But implementing some of the steps above can increase the appeal to prospective buyers without a huge investment in time or money.



## PILLARTOPOST

Your Pillar To Post home inspector will provide a clear, unbiased evaluation of the home's condition, answer any questions you may have and create an easy-to-read objective report regarding the condition of the home. Please contact me for more information. [Silvi.Stermasi@pillartopost.com](mailto:Silvi.Stermasi@pillartopost.com); 416-620-3564



**Silvi Stermasi**  
Marketing Coordinator  
Pillar to Post

We are so very proud to be sponsors of Associated Realty of the Americas. Your outstanding organization is wonderful in so many facets beginning, of course, with each and every member. I cherish the time I spent with so many of you, now good friends, in Newport. Can't wait until next year. - Silvi



**URGENT:**

# NATIONAL FLOOD INSURANCE PROGRAM EXPIRES JULY 31ST

This week, more than 20 of the top housing trade groups urged Congress to extend the National Flood Insurance Program. In a letter titled, National Flood Insurance Program Reauthorization, the National Association of Realtors along with the National Association of Home Builders, the American Bankers Association and the U.S. Chamber of Commerce, among others, warn Congress that failure to reauthorize the program by July 31 will jeopardize an estimated total of 40,000 American homes.

## **ACT NOW CONTACT YOUR CONGRESSMAN OR WOMAN!**

There is a CLEAR AND PRESENT URGENT NEED for extreme pressure to be placed upon our national representatives as the Insurance program is over, unless extended, by the end of the month.



**THIS IS SERIOUS! SO Please:**

1. Contact your sphere of influence and give the Congressional folks a kick in the pants.
2. Pressure your State Association and get the REALTORS®, who have only had 9% response to give it all up for NFIP.
3. Make a fuss on Facebook (Courtesy of Gail Hartnett.)

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### Past Chairs of the Insurance Committee



2017 - David McKey  
david.mckey@coldwellbankerone.com



2015 - Donna Smith  
dsmith@cdanjoyner.com

## AREA MEMBERSHIP

# Goals and Philosophy



**Gail Hartnett**  
Membership Chair  
Boise, ID  
gail@gailhartnett.com  
208-472-5309

As chair of AREA's membership committee, I want to reach out to you, our amazing members, for input as we seek additional members. Keeping our numbers to 155 prime members, (team and family members will bring that number to 200) is part of what sets us apart and creates a network of successful Realtors sharing and working together.

That being said, we have states that are not represented at all and other states that could use members in other areas.

Please take a look at the list below and if there is someone who you believe would be a great match to our team of awesome Realtors, let us know. No need to "recruit" them, the membership committee will vet them and then extend the invitation.

In the spirit of AREA, I believe that you are the Cream of the Crop and we want to continue to build with that in mind.

States with no members are Connecticut, New Hampshire, North Dakota, South Dakota, Arkansas, Indiana, Wisconsin, Iowa, Wyoming.

States with a need for additional members include: Illinois (Chicago Central and state-wide) Pennsylvania, Florida (Tampa, St Petersburg), Tennessee (Knoxville), Texas (El Paso, Austin), Arizona (Green Valley/Sahuarita, Prescott), California (Sacramento), New York (upstate and Long Island), and Michigan.

That's a start. Keep in mind the specific cities mentioned are AREA's we are thinking of. Your committee will work with your input and continue to build AREA in a fashion that brings in members who understand the value of sharing and ethical practice.

Thanks in advance for all you do.



**Jeanne Radsick**  
Bakersfield, California  
jeanne@radsick.com  
661-319-6555

## The Jeanne Radsick "Sherlock Holmes" contest

She is well known for seeing things that others may miss"

## Word of the Month:



The following is a hint: "To eat lustily", perhaps?  
Please email Carl with your definition!

June's winning entry came from **Fiona Theseira** who stated that AESTHETE means one having or affecting sensitivity to beauty, especially in art. Way to go and a guided tour of San Diego is on the horizon. Just let me know when.



Proud Sponsors of the 2018 AREA Retreat

## A R E A B O A R D

**Carl A. Bosse**, Green Valley;  
President

**Suzanne Cooper**, Ridgewood;  
Executive Vice President

**Hagan Stone**, Nashville; Chair  
**Gail Hartnett**, Boise; Vice Chair

**Ryan Asao**, Arcadia  
**Diana Bull**, Santa Barbara  
**Gloria Cannon**, Columbus  
**Carlos Gutierrez**, Miami  
**Hans Hansson**, San Francisco

**Jo Kenney**, Atlanta  
**Ken Libby**, Stowe  
**Andrea McKey**, Baton Rouge  
**Linda Jones Neil**, Los Cabos  
**Ron Phipps**, East Greenwich  
**Craig Sanford**, Phoenix  
**Leslie Rouda Smith**, Dallas

### ADVISORY BOARD MEMBERS: