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**NO CHALLENGE  
TOO GREAT**  
2020 GOOD NEIGHBORS  
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## 'Tiny' Homes, Big Heart

Good Neighbor Award Winner  
**Linda Brown**



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## The 'Most Preventable' Death

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**Jeff Fields**

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## A House of Giving

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Tamara House

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## Opportunity Knocks

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Vickie Lobo





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## Planting Seeds of Confidence

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Even a pandemic can't curtail the giving spirit of the Good Neighbor Award honorees. Bringing relief to the vulnerable in their communities is what they do, setting examples for how caring and dedication can awaken hope during the most difficult times. [PAGE 22](#)

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REALTOR® MAGAZINE helps REALTORS® achieve business success by advancing real estate industry best practices and bringing expert insights on business purchases and strategies.

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**THROUGH IT ALL:**

Area wildfires presented the latest challenge for President Vince Malta. Here, on a business call from his home, just outside San Francisco, he shows how the light appeared Sept. 9 at 10 a.m.



© JULIE MALTA

# Take Nothing for Granted

**As a San Francisco real estate broker, you've faced a lot this year. What's it been like in your city over the past couple of months?** At least when you're sheltering in place, you can go outside. During the wildfires, when the air quality reached hazardous levels, that wasn't safe. We can never take anything for granted—not even air. Real estate mostly halted for a few weeks during the fires, but we closed transactions because we had learned from the pandemic. All of these things prepare us for the future.

**What have you learned from all of this?** Crises—the pandemic, wildfires, hurricanes—magnify the strengths and weaknesses of our business models and policies. The pandemic catapulted products and services that are indispensable. It also spotlighted long-standing issues, like affordability and housing discrimination, that have long needed attention.

**We had to go full bore on many unexpected legislative issues this year. What advocacy and policy achievements are you most proud of?** I'm proud of how the local, state, and national levels were able to work together to ensure real estate was deemed essential around the U.S., especially in places like Pennsylvania, where it proved difficult. Without this designation, our industry would have struggled far more and the economy would be in worse shape.

We were able to keep people safe *and* keep business moving. I'm very proud of our fair housing work and the efforts of the Fair Housing Policy Committee, which we created before the events of 2020. Our legislative successes, too, like COVID-19 relief for independent contractors and small businesses, are critical to strengthening communities.

**The pandemic has turned NAR into a pro at hosting virtual conferences. What are you looking forward to at Annual, Nov. 2–18?** With a virtual format, so many more members can see what their association does for them, and, hopefully, we'll convert them to attend in-person meetings in the future. The conference spans 17 days. Registrants can take everything in at their own pace and even get on-demand access to recorded education sessions for a month, with an option to extend that period.

**What will you most remember about 2020?** I'll remember the resiliency and adaptability of members and staff. In some ways, being a "virtual" president was more demanding; when you're out of town, you get a reprieve from the home responsibilities. When my presidency ends, I look forward to not having 45 new emails every time I put down my phone. But I have no regrets. I've seen our members working at their finest when people needed us most.

**2020 NAR President Vince Malta** reflects on how the association served people in this year like no other.





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**LEARNING MOMENT:** At the One Voice Initiative kickoff meeting in the summer, broker Paul Ekstrom, left, spoke with his agents about improving local economic opportunities and closing the racial homeownership gap.

# After the Wake-up Call

Learn how real estate leaders are combating racial inequities—and how that’s good for business. *By Erica Christoffer*

Brokerages operating in racially diverse neighborhoods may have a tougher time meeting the real estate needs of local residents when most or all of their agents are white. That’s a reality some white brokers are focusing on as conversations about fair housing and the effects of systemic racism have gained traction this year.

Admittedly, racial equity issues weren’t high on Paul Ekstrom’s radar a year ago, when his suburban Minneapolis brokerage opened a second office in the vibrant city neighborhood of Northeast Minneapolis. Ekstrom, broker-owner of Realty One Group Choice, selected office space near trendy breweries and marketing firms, confident of the area’s potential.

So it was a surprise to Ekstrom, who is white, when he had trouble recruiting agents to his new city office. “I found that my perception of Northeast is different than a lot of people’s perception of Northeast,” he says. Specifically, he discovered that some suburban white agents had persistent biases and elevated safety concerns about working in the neighborhood, an area that’s about 75% white, 11% African American, and 11% Hispanic or Latino,

according to Census Bureau data.

Ekstrom realized he needed to take another approach to recruiting—so he hired a director of growth and development, Lynn Fellerman, who immersed herself in the Northeast community. She met with small-business owners and recruited at local job fairs. Within a few months, the brokerage saw results. By September, Ekstrom’s Northeast Minneapolis office had 22 agents, 18 of whom identify as Black or African American. Of 98 total agents, 20% are people of color, including two Latino and two East Indian agents.

Brokers and REALTOR® associations are recognizing that greater diversity in their offices is not only an equity issue but also good for business. Offices that reflect the community they serve signal they are welcoming places with expanded opportunities for agents. But recent racial injustice protests have left some brokerage leaders wondering what approach to take. Julia Israel, director of training and career development at Keller Williams Central 75 in Dallas, recommends brokers use trainers, recruiters, and business coaches with a deep understanding of

workplace diversity to meet a firm's distinct needs, just as Ekstrom did.

Education is another key, Israel says. After the death of George Floyd and the protests that followed, Michelle Mills Clement, CEO of the Chicago Association of REALTORS®, had a corporate trainer lead a town hall-style meeting where her staff could speak freely about the impact of the killing and share stories of prejudice they've endured.

Change, she notes, begins with the culture of an office, whether it's an association or a brokerage. "Anyone can walk in my door; everyone on staff can text me," Clement says. "When tackling topics of this nature, people are looking at the top. You can be vulnerable, and that goes a long way to build trust."

Floyd's horrific killing was an awakening for Ekstrom. After spending a few days trying to process the events, which happened six miles from his Northeast office, he returned to the office the first week in June to have one-on-one meetings with his Black agents. He wanted to know how they were doing and asked each of them to "tell me what I don't know."

"What I heard was the things that you read in the paper were actually happening to my agents. Tears were shed—it was heart-wrenching, and people were pissed off," he says. Agents talked about being pulled over by police in largely white neighborhoods; one agent was asked why she was "in the wrong side of town." Shocked by their stories, Ekstrom held a company meeting to brainstorm with agents about how they could work toward change in their community.

That's when the company began taking a closer look at racial disparities in homeownership. In Min-

nesota, the current homeownership rate is 74.8% among white residents, but only 24.8% among African Americans—one of the largest gaps in the country. To begin addressing local equity issues, Ekstrom and 35 of his agents from both offices created a foundation that will educate renters in the community, who are largely people of color, about how to buy property. The One Voice Initiative became a 501(c)3 nonprofit at the end of August.

The initiative plans to reach out to community members through classes and one-on-one meetings, and is partnering with local housing nonprofits to connect renters with credit restoration tools and loan and down-payment assistance programs. It also seeks to foster economic opportunities by working with employers who need to fill well-paying positions and with local residents looking for jobs and financial stability that could lead them to homeownership.

## Combating Inequitable Systems

Beyond fair housing law and the National Association of REALTORS® Code of Ethics, more work needs to be done to address interactions between real estate pros and clients and also between brokers and agents. A starting point for some is unconscious bias training. John Graff, broker-owner of Ashby & Graff Real Estate in Los Angeles, has taken more direct action to remove possible bias in recruiting with a fully automated vetting process for new agents.

For fairer transactions, one idea is to "remove buyers' names from purchase agreements before the terms are finalized," says Carrie Chang, CEO of the Minneapolis Area REALTORS®, noting that ethnic-sounding names can elicit bias.

Efforts to fight bias can swiftly have an impact. Ekstrom's foundation has helped unify the agents at his two offices, creating a shared passion. While seeing local families change their financial trajectory will take time, Ekstrom says, his team is committed for the long haul. "Credit and down payment issues can be addressed, and hopefully we'll get [future buyers] into fields where they can improve their financial situations," he says. Fostering opportunities for those who've missed out, to be sure, is a promising route to community building.

**UNIFIED:** In the aftermath of George Floyd's death, Realty One Group Choice agents from Minneapolis have committed to tackling racial inequities.



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# The Double-Edged Housing Boom

Eye-popping home sales and prices pose longer-term problems.



**Lawrence Yun**  
NAR chief economist

Remarkably, in the midst of a pandemic, the housing market is in a clear V-shaped recovery. Sales for both existing and new homes in August hit their highest mark since 2006. The data popped out as round numbers: existing-home sales at an even 6 million and new-home sales at exactly 1 million on an annualized basis, up 10.5% and 43.2% from a year ago. Pending contracts also hit an all-time high.

Buyer activity this winter is unlikely to chill: Mortgage applications for home purchases are up about 30% compared to a year ago. Due to the extraordinary demand, home prices have reached an all-time high. The national median home price was \$310,600 in August, up 11.4% from a year earlier. The strong price run-up is partly due to a latent boom in the luxury market and to a jump in multiple offers for starter homes. While those situations result in multiple “losers,” buyers are persevering. They aim to take advantage of record-low mortgage rates.

Such a frenzy of activity, reminiscent of 2006, raises questions about a bubble and the potential for

a painful crash. The answer: There's no comparison. Back in 2006, dubious adjustable-rate mortgages taxed many buyers' budgets. Some loans didn't even require income documentation. Today, buyers are taking out 30-year fixed-rate mortgages. Fourteen years ago, there were 3.8 million homes listed for sale, and home builders were putting up about 2 million new units. Now, inventory is only about 1.5 million homes, and home builders are underproducing relative to historical averages.

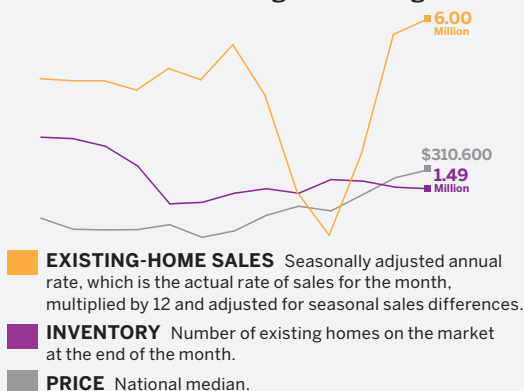
But let's look at current trends through a different lens. Escalating home prices will soon cause damage of a different sort, shutting out first-time buyers. That's why more supply is critical. Only when home prices rise roughly in line with income growth can we say that the market is in equilibrium. Perhaps as people continue to flee crowded cities, new construction will get a boost. Greater flexibility to work from anywhere and improved broadband access in rural areas could spur home buying in remote areas, a market trend to watch for in the years ahead.

## What's Behind the Record-Low Days on Market

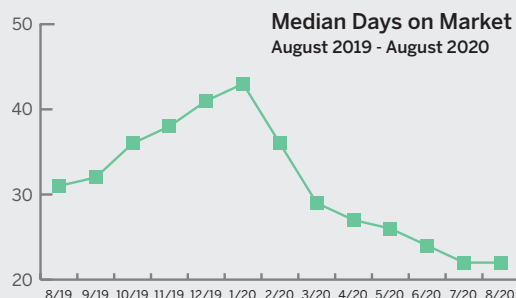
Demand for homes is outpacing supply. During July and August, half of all listed properties sold within 22 days, down from 31 days a year earlier. Nearly 70% of listings went under contract in less than a month.

### Supply & Demand

All trend lines are from Aug. 2019 to Aug. 2020.



### Buyers Are Acting Quickly Amid Intense Competition



Source: NAR Research

# Sharing Flood Risk Intel

Threats are more widespread than what's commonly believed.



**John Dickson** is president and CEO of Aon Edge, a private flood insurance provider.

Just as financial advisers caution investors against naive reliance on the past, we cannot solely depend on history to manage the risk of flooding today. The peril of floods has and always will be complex and constantly changing. From urban flooding of land far from any designated flood plain to wildfires in drier climates that set the stage for mudslides and floods, the question of when and where a flood is most likely to occur is difficult to answer.

But what has become clear is that many people unknowingly face a more elevated flood risk than they did just 10 years ago. Simply relying on Federal Emergency Management Agency flood risk maps—some several decades old—doesn't adequately equip home buyers and their agents with the current information necessary to assess the risk of flooding for a specific property.

So how can we adapt to better protect everyone at risk while flood models and maps catch up? Your role as a real estate professional can be more influential than you realize. Follow these steps to help ensure you and your client understand the risks.

## **1. Become a source of information on the hidden risks of flooding and how they impact your community.**

As we evolve as a country and as weather patterns change, nearly twice as many properties are susceptible to flood damage than previously thought—meaning agents must look at factors that impact flooding beyond designated flood plains. Take Chicago as an example. This urban area is not associated with storm surges or a coastal risk but faces a very real threat. Chicago ranks as the city with the greatest flood risk to date, with nearly 76,000 at-risk properties not included in FEMA's flood zones, according to the nonprofit research firm First Street Foundation, which recently released a data tool to help assess the flood risk of a wide swath of properties. Realtor.com® is now displaying flood risk data and flood zone information with listings,

which can help clients understand the hidden risks of flooding. Encourage buyer clients to consider multiple information sources before making a decision.

## **2. Provide facts about the insurance protection gap.**

The high economic cost of floods—juxtaposed with a substantially smaller amount of insured loss payments—highlights the magnitude of the flood protection gap in our country. FEMA estimates that fewer than 4% of properties nationwide are insured through the National Flood Insurance Program, which accounts for the vast majority of all flood insurance in the country. Too often, consumers turn to their homeowners' policies to file flood loss claims, only to learn the policies don't cover flood-related damage. Providing facts for your clients today helps avoid unpleasant surprises tomorrow.

## **3. Connect your clients with flood risk professionals.**

We must stop thinking about flood risk in binary terms and start thinking about flooding as a risk with multiple facets. Flooding represents the largest catastrophic threat in the U.S., measured both by dollars in damages and the number of events. Unlike other catastrophes, flooding has affected every state in the country significantly in the last 10 years. You can make a difference by connecting clients with flood risk professionals, such as local flood plain managers or home inspectors, who can answer questions and offer options to help manage and mitigate risk. Once your clients have the information they need, recommend they talk with an insurance agent to assess whether flood insurance makes sense for them.

The idea of "it won't happen to me" is never a valid risk management strategy. Consider the 500-year flood that recently wreaked havoc on communities in Michigan or the widespread inland flooding in Pennsylvania following Hurricane Isaias. Property buyers must act today to be prepared for tomorrow.





# Real Estate's Pandemic Pause

As office and retail sectors face ongoing pressure, a major reimagining of building spaces is underway. *By Paula Hess*

Commercial real estate was poised to have a blockbuster year in 2020, but that was “2020 B.C.” (before COVID-19), before many companies sent employees home to work remotely, and before a life-upending pandemic reshaped the demand for and use of commercial spaces. In the absence of a vaccine, employers and building owners have been grappling with how employees and tenants can safely return to offices and contemplating the value of dormant buildings.

Every sector of the economy was affected by COVID-19, but commercial real estate's office, retail, and investment sectors bore the brunt of the shutdown of nonessential businesses. Bryan Atherton, CCIM, SIOR, senior adviser at Coldwell Banker Commercial NRT in Danbury, Conn., had deals in bidding wars at the start of the coronavirus outbreak, he says, but they all fell apart abruptly.

COVID-19 has caused tenants to request shorter-term leases, rent reductions, and other types of forbearance. Buyers relinquishing an asset or selling a building as part of a 1031 exchange, says

Atherton, are often finding the sale in jeopardy. “There is lack of deal flow,” he says.

Making matters worse, the demand for office space is unlikely to rise in any meaningful way for the foreseeable future, reports Lawrence Yun, chief economist for the National Association of REALTORS®. Aside from the shift to remote work, which will be permanent for many workers, new office construction spending was running at a \$72 billion annualized level in the months before the pandemic, which far exceeds the \$45 billion average over the past 20 years, Yun says.

But where transactions are happening, commercial pros are finding success using virtual tools to move them through the process. “It takes much longer to get something sold, partly because companies have travel restrictions,” says Patricia J. Loveall, SIOR, executive vice president at Kidder Mathews in Seattle, who specializes in warehouse space. “We have to find different ways to show properties through virtual tours.”

Rather than fly to Atlanta in early June to help a

## What's in the Air?

As buildings reopen, indoor air quality is top of mind for tenants, building owners, and employees. At issue are airflow and the conditions in which the coronavirus lingers in stagnant air. That moment of reckoning could be the elevator queue or café-style workspaces.

"Everyone wants better air quality, but how do you quantify that; what does that mean?" asks Brad Dockser, CEO of Green Generation, a global provider of energy and healthy building solutions. While it's currently not possible to continuously monitor for the presence of the coronavirus in a building, Dockser notes it's possible to assess and address standard components of a healthy building, such as the amount of outdoor air used in a building and air filtration, steps that public health experts agree are correlated with a reduced risk of airborne disease transmission.

In order to provide that transparency to all stakeholders—owners, tenants, and employees—Dockser's firm presents a building's health stats via a dashboard and real-time alerts. The tool allows stakeholders to see complex data sets in a simple format. Green Generation has seen tremendous interest in retrofitting buildings to improve airflow. "Senior living facilities want to make upgrades so staff and residents don't get sick, but how do they communicate [those changes] to families?" Dockser says. These facilities face rising insurance costs. "If you can demonstrate clean air and health of a building, you can claw back those costs. Technology is part of the solution."

Another firm is layering artificial intelligence technology on existing HVAC systems to control air purity and circulation and to reduce energy consumption. "We've developed the equivalent of the self-driving car," says Sam Ramadori, co-founder and CEO of BrainBox AI. The company's subscription-based service uses a device to regulate air flow in 23 million square feet among 60 buildings, ranging from small office buildings to office towers and shopping malls. A traditional building might have two or three air changes per hour. "What we are doing is bringing those metrics from [an initial] two to three to [a revised] five to eight times per hour—taking in the same volume of air, changing it more frequently, and pulling in more air from the outside, which dilutes the viral load in the space." Increasing the air changes per hour by a factor of three to five can reduce the time it takes to eliminate an airborne virus by 60% to 80%, he says.

The device is essentially a 1-by-1-foot box that communicates data through the cloud. The AI learns the ebb and flow of a building's foot traffic trends over six to eight weeks before it is set to autonomous mode. "We are able to plug in and allow the technology to self-learn how each of these buildings operate," Ramadori says.

client find office space, Jim J. Damiani, CCIM, SIOR, executive managing director at Newmark Knight Frank in Minneapolis, and his team collaborated with a local broker and created a 20-minute video using Google Earth to "fly" to buildings and Matterport technology to view the space and amenities. Having narrowed the search to two properties, only then did the client take a same-day round-trip flight to Atlanta. "Our clients spent three hours instead of two days," Damiani says. "I think that's going to be the future and save us and our clients valuable time." He predicts that face-to-face meetings with long-term clients could take place annually rather than six times a year, if business can otherwise be conducted via teleconference.

Another challenge is getting other companies to do due diligence, Loveall says. The process for getting service contractors into buildings has become more cumbersome. A process that used to take 30 days has slowed to 60 days.

In addition, some would-be sellers are waiting for the economy to rebound, so fewer properties are available to investors—there may be 10 to 12 in a market that had 50 before the pandemic. "People don't know what the impact [of COVID] will be on values, so they've hit the pause button," says Loveall.

Tenants who are renewing their space find themselves at an advantage. That's because the trends working in their favor are likely to continue for many months: Effective rents in the office sector are expected to fall 10.4% this year, and vacancies are forecast to hit a record 19.9% next year, according to a Moody's Analytics study. Damiani notes that tenants with less than 12 months left on their lease have gained significant bargaining power when seeking flexibility for leases with all possible rights: termination, contraction, expansion, or renewal.

### Industrial Supply Chain Logistics

The pandemic fueled a surge in online grocery delivery and further accelerated the migration from brick-and-mortar retail to e-commerce. A recent report from JLL predicts that as much as another 1 billion square feet of industrial real estate product may be needed by 2025 to meet the demand for



fulfillment and distribution facilities. “The real winner since COVID-19 hit has been industrial supply chain logistics,” agrees Loveall of Kidder Mathews. “That piece of business is still incredibly active. Any company that has an e-commerce strategy, any company in the food distribution or in the freezer cooler business, is thriving.”

Although many Seattle-area office and retail tenants, including Starbucks, have asked for rent relief, rents have held steady for the warehouse sector, due to a scarcity of inventory and an overall vacancy rate of 6.5% and less than 1% in some submarkets, according to Loveall.

“Companies like Home Depot, Lowe’s, Amazon, Walmart, with an e-commerce strategy, have to continue with their plan to deliver warehouses for last-mile delivery in spite of the pandemic,” says Loveall. “They are playing for the long term because they know, whether it is 18 months or three years, businesses will come back, but in the meantime, they are thriving and need to get goods to customers.”

## Return to Normal?

While Amazon’s e-commerce is going full throttle, its office lease commitments to house developers and support staff are a huge expenditure and drag when buildings are empty and reopening may necessitate social distancing, staggered work schedules, and lower capacity.

As firms realign their real estate needs, experts say, it’s hard to envision a return to the way things were. In August, retailer REI sold its new Seattle headquarters, citing a desire to decentralize and encourage remote working. The social-sharing site, Pinterest, announced it would pay \$89.5 million to terminate a large office lease in San Francisco.

COVID-19 has presented an epic opportunity to reprogram, even liberate, the workplace, says David Schwarz, a partner at Hush, a design agency with a focus on commercial architecture and corporate workplaces whose clientele includes Facebook, Instagram, Google, and The Related Companies. “COVID has unlocked us from archaic paradigms of what it means to work, to be a worker, and what those spaces that used to house all that activity

must do,” says Schwarz.

When 20% to 30% of a company’s workforce will not be on campus on a given day, many clients can consider a more flexible workplace, where designated areas, seating, and conferencing will use a fraction of their previous footprint. Schwarz is helping them rethink their strategy by designing workplaces offering destination-worthy experiences: talent onboarding, training, cultural events, and all-hands meetings featuring interactive exercises. “If most functional work could be done off-campus,” says Schwarz, “we have an amazing opportunity to redesign the workplace to facilitate uniquely interpersonal experiences that are untenable at home.”

But Damiani recalls lessons from some companies, like Yahoo, that experimented with remote work and ultimately called workers back to the office because collaboration was hurt. He cautions against permanent work-from-home plans, saying, “You still need your collaboration, your culture, your mentorship.” Instead, his team counters, “Try a spec suite. It’s fully furnished, and you can do a shorter-term lease. We call them ‘collaboration stations.’”

Office design will change; Damiani predicts back-to-back workstations, more touch-free offices, and infrared cleaning technology replacing pre-pandemic amenities such as nap pods or golf simulators.

Atherton has observed that businesses are seeking new locations with fewer building tenants or single-tenant spaces, so there is less coming-and-going around the property. Clients “want to control their destiny; they want to control air quality, and all things they can do with the building,” he says.

Because seasoned practitioners understand that commercial real estate is a lagging economic indicator, a full assessment of the impact will be clear only after existing leases, contracts, and government support programs expire, alongside a broad reduction of COVID-19 cases once a vaccine is available.

“When the virus is behind us,” says Atherton, “that’s when we will see what the real damage has been.” In the meantime, tenants, owners, real estate pros, and affiliated industries are tasked with adapting buildings and businesses in the most appropriate ways possible to life during—and after—COVID-19.

Many clients begin by envisioning a more flexible workplace, where designated areas, seating, and conferencing will use a fraction of their previous footprint.

[ how I sold it ]



© PHOTO COURTESY OF LYNN D' LINDSEY



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# First-Time Buyer at 73

Connecting with my mature client was easy. We had much in common. *As told to Graham Wood*

A past client named Dan called me out of the blue in April. It had been at least a decade since I helped him sell his late mother's home. Now, at age 73, Dan said he was finally ready to purchase a home of his own. This unusually mature first-time buyer was a literature professor at the University of Kentucky in Lexington. He had spent much of his adult life traveling and teaching at universities around the world. Those experiences fueled his creative writing for years. But he had reduced his number of trips and had been living in the same rental apartment for 15 years, so he was ready to find a permanent home. Dan was looking for a low-maintenance property, a place that didn't require many repairs or much remodeling.

and wasn't necessary, such as when we were inside versus outside a property. I also said I would open all doors and windows so he wouldn't need to touch anything. It brought Dan comfort to know that I took precautions for everyone's health and safety; he saw it as a show of respect.

As we began the home search with confidence in our safety plan, I learned of an 890-square-foot, three-bedroom, one-bath bungalow that was being flipped. I knew the sellers who were doing the flip—in fact, they were investors I'd previously helped in selling a few properties. The bungalow had new appliances, flooring, and windows, and the sellers were adding a new front porch, sprucing up the backyard,

**A HOME OF HIS OWN:** Lynn d'Lindsey helped her older, first-time buyer client feel safe going through the process. The 890-square-foot bungalow, with many upgrades, meets his needs perfectly.

I quickly realized, though, that aside from finding the right home for him, Dan was really looking for an agent who could help him navigate his particular concerns about the homebuying process. He had the usual first-timer questions about how to qualify for a mortgage and what kind of down payment he needed. And with the COVID-19 pandemic in full swing, he wanted guidance on how someone at his stage of life with previous heart and lung conditions could safely tour homes and complete a real estate transaction.

These issues are my personal concerns, too, and they enabled me to make a strong connection with him and ease his fears. I'm 69 and have asthma. I explained to Dan that I wear masks, gloves, and booties when going inside homes, and I supply the same for my clients. We talked about when this gear was

and repaving the driveway. I knew the space would be perfect for Dan. With the extensive remodel, he could feel assured that the home was move-in ready, and it had ample space for his needs.

While Dan instantly fell in love with the place, I also wanted him to think beyond the immediate transaction. I advised him to learn all he could about the property updates with future resale in mind. I wanted to be sure the contractors were reputable and didn't cut corners, which could hurt the home's future value.

The sellers assured us they were working with quality contractors with whom they had a long history. We closed on the \$172,000 house in July, and Dan is now in a place he can finally call his home. —Lynn d'Lindsey, ABR, Rector Hayden, REALTORS®, Lexington, Ky.



# 2020 REBAC HALL OF FAME

EVEN IN A PANDEMIC, THESE REAL ESTATE ALL-STARS SHOW THE VALUE OF EDUCATION AND CONNECTIONS TO A THRIVING BUSINESS.

By *Melissa Dittmann Tracey*

The ultracompetitive housing market that has taken hold during the COVID-19 pandemic is placing buyers in a unique situation. Skilled buyer representation has never been more critical. And that's exactly what this year's honorees in the Real Estate Buyer's Agent Council Hall of Fame are proving. This year's inductees, two real estate professionals and one REALTOR® association, are being recognized for their industry accomplishments and commitment to raising the bar on buyer representation, even during a national health crisis.



## Tamara Suminski

*Broker and co-owner, Beach Real Estate Group, Manhattan Beach, Calif.*

**HIGH-TECH, HIGH-TOUCH** Tamara Suminski, ABR®, hasn't skipped a beat during the COVID-19 outbreak. Licensed in 2004, she has always been an early adopter of technology, leveraging video, social networks, and FaceTime video walkthroughs for buyers. So when the pandemic forced real estate into a tech world, she was ready. Earlier this year, her brokerage began offering iGuide 3D tours, allowing buyers to see floor-to-ceiling perspectives of listings. "It's become a tool we cannot live without," Suminski says. She uses aerial and drone imaging to showcase properties and virtual events to connect, such as caravan broker tours over the videoconference site Zoom.

Education has been a central component in Suminski's career. The ABR® was the first of 11 real estate designations and certifications that Suminski has earned. "Part of my plan when I got licensed was to take ongoing coursework," she says. "I wanted a foundational knowledge to be the best buyer representative right out of the gate."

She now teaches the course. Suminski and Chris Duff are co-owners of Innovate Success Strategies, a company licensed to offer real estate designation and certification courses. Since the pandemic, they've offered online courses, such as for the ABR® designation, NAR's At Home with Diversity® certification, and courses on lead generation, real estate safety, and more.



## Sandra Maier Schede

*Owner, Maier Real Estate, Meriden, Conn.*

### BUYER'S REP FOR GENERATIONS

Sandra Maier Schede, ABR®, earned a real estate license and a driver's license in the same year—at age 16. She began working at her parents' family-owned brokerage, Maier Real Estate, selling single-family homes and working on leases for an apartment complex. Forty-seven years later, Schede is the owner of Maier Real Estate.

"Being in the business for so many years, I've sold multiple houses to the same people, and I've sold their children multiple houses," she says. "That's been a huge referral network for me." During the pandemic, her network has paid off. Schede is finding herself connected to more buyers moving from urban areas to the suburbs in search of greater space and affordability.

Schede earned her ABR® and ABRM®—the Accredited Buyer Representative Manager designation—early in her career, in the late 1980s, when designations were still new to the industry. "I felt they'd help others have more confidence in me," she says. Schede is also a passionate leader in her community. She's served on her city's board of education and city council and was the second woman ever to serve as local Rotary Club president. What's more, Schede was the 2015 president of the Connecticut Association of REALTORS®.



## Pinellas REALTOR® Organization

*Clearwater, Fla.*

### PROMOTING THE VALUE OF BUYER REPRESENTATION

Over the past year, the Pinellas REALTOR® Organization in Clearwater, Fla., has more than doubled the number of members earning the ABR® by promoting the importance of continuing education and making education more accessible to members during the pandemic. In 2019, 95 members of the Pinellas REALTOR® Organization earned an ABR® designation. By late September this year, 243 members had already earned the designation.

For three years, the Pinellas REALTOR® Organization has been running its PROScholar Program, which offers discounted prices—up to 80% off—as an incentive for members to earn NAR designations and certifications, including the ABR®. "Pre-COVID, we were in the process of transitioning to be able to offer hybrid classes in person and streaming," says Angela Emerson, vice president of professional development & standards at the association. "However, we ramped up our offerings when COVID hit. With the world shut down, what better way for members to feel productive than to elevate their ability to service their clients?"

Between March and August, the Pinellas REALTOR® Organization streamed four ABR® courses and four electives. It also launched a survey to assess the impact of the health crisis on buyer's agents' businesses. By arming its members with industry insights and plentiful education offerings, the association is helping REALTORS® prepare for the market shifts ahead.

**DO YOU HAVE WHAT IT TAKES?** Since 2000, the Real Estate Buyer's Agent Council has welcomed more than 100 inductees into its elite Hall of Fame. All individual nominees must have an ABR® to apply. Both REALTORS® and associations are eligible. The judges factor in overall industry achievements, participation in REBAC programs and events, and contributions to promoting buyer representation. Nominate yourself or have another REBAC member nominate you for the 2021 Hall of Fame. Visit [REBAC.net/HOF](https://REBAC.net/HOF) to learn more.

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# Hold On, That's My Client!

Procuring cause issues can be confusing. Here's how to avoid disputes.



**Deanne M.**

**Rymarowicz** is associate counsel at the National Association of REALTORS®.

It sounds simple enough: To earn a commission, a broker or agent must be the procuring cause of the sale. But misunderstandings can arise about how that term applies in some transactions. Knowing the factors that establish procuring cause can help you avoid disputes and deliver better client service.

## Determining Procuring Cause

NAR's Arbitration Guidelines, created pursuant to Article 17 of the REALTOR® Code of Ethics, define procuring cause as "the uninterrupted series of causal events which results in the successful transaction." In practice, the broker whose efforts set off that unbroken chain of events will be regarded as procuring cause.

Which practitioner do you think is the procuring cause in this scenario?

*A buyer contacted broker Jim to show her several homes over a period of weeks. The buyer liked one home, and asked broker Jim to reshow the property to her and her mom, dad, and sister. Broker Jim showed the property a third time to the buyer, her dad, and a plumbing inspector. As they were leaving the home, the buyer said she would email broker Jim to follow up. A few days later, broker Jane, who had not shown the property, called broker Jim and offered a 25% referral fee, as broker Jane wrote an offer on the property for the buyer, which the seller then accepted.*

If you think broker Jim is the procuring cause, you're falling into the common trap of believing it's based on one definitive factor—in this case, showing a property. Many more facts, including follow-up communication with the buyer, the buyer's motivations, and how broker Jane entered the picture, should be considered.

Like the scenario above, most procuring cause issues arise when two cooperating brokers claim they're entitled to the buyer's side commission. Article 17 requires REALTOR® principals to submit

procuring cause disputes to mediation and arbitration. An arbitration hearing panel will consider all relevant details of the underlying transaction, guided by a number of factors to determine procuring cause.

Those may include:

- The nature and status of the transaction.
- Roles and relationships of the parties.
- Initial contact with the buyer.
- Continuity and breaks in continuity.

What's important to keep in mind is that it's the interplay of these factors that indicates procuring cause. One factor alone will not decide a case.

## Avoiding a Dispute

Being aware of the factors that affect procuring cause can assist real estate professionals in their day-to-day dealings with clients. Here are tips to help avoid a dispute:

- Ask prospective buyers if they are working with another broker and whether they signed an exclusive representation agreement.
- Always use a buyer brokerage agreement. Attend open houses and tour model homes with buyer clients, and sign in as their broker.
- Stay in contact with buyer clients, keep a communications log, and, when they're interested in a property, ask if they want to write an offer.
- If you discover you're writing an offer on a property that buyers saw with another broker, ask the buyers why they didn't pursue the property with the other broker.

When a dispute is unavoidable, don't interfere with the transaction. Allow the sale to close. Then, the cooperating broker who believes he or she is the procuring cause may request mediation and, if that is unsuccessful, may file an arbitration request with the local REALTOR® association. To learn more, visit [nar.realtor](http://nar.realtor) and search for "procuring cause."





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**BUILDING TRUST:**  
NAR's new docuseries shows how working with a REALTOR® helps first-time buyers overcome obstacles to get to the closing table.

# A Reality Show That Gets Real

The stars of most reality shows about real estate are over-the-top home features like walk-in closets with their own wine bar and kitchen islands the size of St. Maarten. Fun to watch, but not especially relatable for most consumers or agents. If you've been waiting for a more realistic portrayal of the homebuying process, tune in to a new eight-part docuseries, "First-Time Buyer by the National Association of REALTORS®."

Whether it's helping buyers determine whether a house has a sinkhole in the backyard or coming up with a solution for clients who have no place to stay before the closing on their new home, the series spotlights the benefits of working with a REALTOR®. The show is an extension of NAR's Consumer Advertising Campaign, which makes clear to the public how



REALTORS®' commitment to a Code of Ethics makes them different from nonmember agents. "We're truly showing the REALTOR® value in the homebuying experience," says Alicia Bailey, NAR's director of marketing strategy, who oversaw the production company, Happy Street Entertainment, that selected the participants and developed the show.

"First-Time Buyer" provides an up-close look at real-life home buyers in Phoenix, Nashville, and Atlanta with distinct lessons about how REALTORS® "work their magic" to keep sales on track.

Filming began in February and, after a COVID-19 delay, was completed in May with safety precautions in place.

By showing the hiccups that occur while buying a home, "First-Time Buyer" underscores how REALTORS® support their clients through any hurdle. "It's never as smooth a process as it appears on other shows," says Susan Welter, NAR's vice president of creative and content strategy.

But when buyers excitedly receive the keys to their new home for the first time, the joy for all is palpable—and every bit as powerful as the "Champagne wishes and caviar dreams" represented in shows celebrating opulence and escapism.

Find all eight episodes starting in mid-November on Roku, Facebook Watch, YouTube, and nar.realtor.

## November Is Designation Awareness Month

Sharpen your skills, learn a niche, and stand out from the competition. Now is the perfect time to begin or complete the steps toward an official designation

or certification. To celebrate Designation Awareness Month, the Center for REALTOR® Development is offering a 20% discount on all online designation

and certification courses through the end of November. Continuing education credit is available in many states. For details, visit [OnlineLearning.realtor](https://OnlineLearning.realtor).

## Find Your R

Tune in for dynamic education sessions and experiences that'll help you position your business now and into the future. Attend NAR's first-ever virtual REALTORS® Conference and Expo. Topics run the gamut from technology and business strategies to the legislative and political scene. Featured speakers include popular real estate coach Brian Buffini; James Carville & Mary Matalin speaking on "Love, War, and Politics"; and Jo Ann Jenkins, CEO of AARP. The meeting's main events run Nov. 16–18, though governance meetings start Nov. 2. Learn more and register at [conference.realtor.com](https://conference.realtor.com).



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## Visit REALTORS® Insurance Place

Need health insurance for you and your family? REALTORS® Insurance Marketplace is now REALTORS® Insurance Place: a brand-new name for the same great menu of exclusive insurance products and coverage solutions available just to NAR members. REALTORS® Insurance Place provides exclusive health, dental, and vision plans, plus telemedicine and a variety of wellness solutions—all with unique member benefits. Here you'll find plans for all stages of life, and even an offering for pets.

Now is the time to evaluate your coverage choices: Medicare open enrollment runs from Oct. 15 through Dec. 7 and Major Medical open enrollment runs from Nov. 1 through Dec. 15. If you need help, complimentary consultations with benefit specialists are available to help you navigate options, make decisions, and identify strategies for cost savings.

Coming soon: an exclusive life insurance plan for REALTORS®. Learn more about all of your options and compare plans at [RealtorsInsurancePlace.com](https://RealtorsInsurancePlace.com).

## Address Affordability Challenges

"Expanding Housing Opportunity—A Tool Kit for REALTORS® and Associations" is a collection of guides and resources to help REALTORS® and associations conduct activities to address affordability challenges in the communities they serve.

The tool kit draws from actual association successes and offers tips on organizing and running housing fairs, buyer education classes, housing forums, and more. Rich in ideas and resources, the tool kit is a reference and working companion

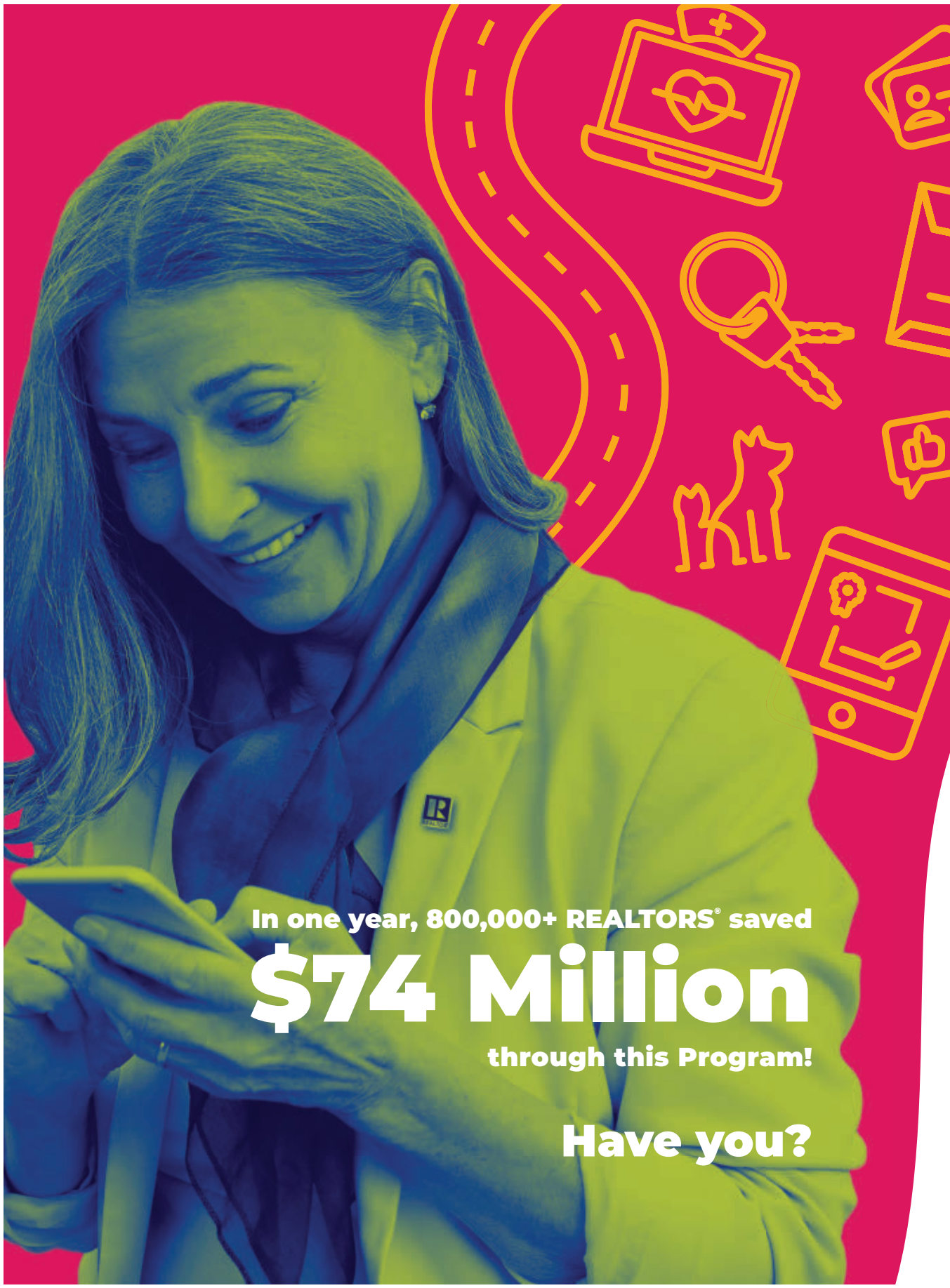
that will be valued by both those experienced in addressing housing affordability in their communities and those just starting out. Find the tool kit under Housing Opportunities Resources at [RealtorParty.realtor.com](https://RealtorParty.realtor.com).

## Enroll in NAR Academy

Acquire the knowledge, skills, and confidence to take control of your future and grow your business through the NAR Academy, an exclusive partnership between NAR and Columbia College based in Columbia, Mo. Developed by industry leaders and subject matter experts, NAR Academy offers an innovative, stackable online curriculum. Complete the certificate, associate, bachelor's, or master's programs and learn the practical skills and cutting-edge information that'll energize your career. Apply today and receive a \$100 scholarship offered exclusively to NAR members. Visit [nar.realtor.com/nar-academy](https://nar.realtor.com/nar-academy) to learn more.







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· Vision insurance  
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GOOD NEIGHBOR AWARD WINNERS

# THE DRIVE TO SERVE

## REALTORS® HAVEN'T LET THE HEALTH CRISIS CURTAIL THEIR GIVING SPIRIT.

It turns out that moving mountains is still possible. A special group of REALTORS® stand out this year for their commitment to support some of the most vulnerable members of their communities through the unforgiving conditions brought on by the pandemic. The needs of people challenged by homelessness, developmental disabilities, mental health issues, abusive relationships, and other setbacks certainly don't recede in the face of an invisible yet pernicious virus. In fact, the urgency to help felt even greater to the REALTORS® being recognized as 2020 Good Neighbor Award winners. While in-person fundraising events were canceled because of COVID-19, the demand for resources escalated, as did the responsibility to keep volunteers safe and determine how to continue to deliver many services without them. These trying times have only heightened the Good Neighbors' resolve to alleviate suffering and find solutions. The drive to serve—without the need for personal fanfare—is, at its essence, what makes these unrelenting helpers Good Neighbors. Read on to be inspired.

## WEB CHOICE FAVORITES

Good Neighbor finalists competed to be recognized as a Web Choice Favorite during online voting in September. The top three vote getters—**Eric and Janet Baucom**, **Sandra Nardoci**, and **Janice Ash Sialiano**—won bonus grant money courtesy of sponsor [realtor.com](https://www.realtor.com)®. A record total of 225,383 votes were cast.





**VICKIE LOBO**



**LINDA BROWN**



**JEFF FIELDS**



**TAMARA HOUSE**



**GREG MASUCCI**

SEE FULL PROFILES AND VIDEOS AT [NAR.REALTOR/GNA](http://NAR.REALTOR/GNA)



# REALTORS® ARE GOOD NEIGHBORS

Each year, NAR recognizes 10 REALTORS® from around the country for the extraordinary impact they make through volunteering. But they are hardly the only ones who make it a priority to give time and energy to others in need. All told, 72% of REALTORS® volunteer in their communities; REALTORS® are more than twice as likely to do so than the general public. In addition to sharing the winners' stories here, we are eager to share the news of your amazing charitable efforts. See what others are doing at the REALTORS® Are Good Neighbors Facebook and Instagram pages, and submit your own story at [nar.realtor/rgn](http://nar.realtor/rgn).

# LINDA BROWN

AMAX REAL ESTATE  
SPRINGFIELD, MO.

REALTOR® FOR 13 YEARS

**CO-FOUNDER,  
EDEN VILLAGE/  
THE GATHERING TREE**

@eden\_village | gatheringtree.org

Her goal is to house 200 homeless people over the next six years.

## ‘TINY’ HOMES, BIG HEART

“In the worst moments of my life, Linda made me feel like I was still worth something,” says Jonathan Fisher, who was homeless when he met Linda Brown. For nine years, Brown and her husband, David, operated The Gathering Tree, a drop-in shelter in Springfield, Mo., for homeless people to eat, shower, do laundry, and socialize. Brown listened to their stories and eventually expanded her vision to a tiny-home community with 31 units called Eden Village. A second village is slated for occupancy by year’s end.

Brown believes that the root causes of homelessness cannot be addressed until immediate housing needs are met.

“I watched as my friends walked off into the darkness to a hidden, wet, cold camp while we went home to a warm bed.”







“You’re not alone: [Those words] are worth their weight in gold. Whatever issue you’re dealing with can be overcome. You deserve another tomorrow.”

# JEFF FIELDS



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86% of the hotline's 28,000 callers last year reported feeling better.

## THE ‘MOST PREVENTABLE’ DEATH

By the time he was 21, Jeff Fields had given eulogies for three friends who had taken their lives. “I wanted to help people understand that suicide is a permanent solution to a temporary problem,” he says. Eight years ago, he got involved with Teen Lifeline, an Arizona nonprofit that provides resources to youths struggling with suicidal thoughts. Fields produces videos and provides invaluable mentorship to the group’s crisis hotline, which is staffed by teen volunteers.





“Our community wrapped their hearts around the idea, and it just exploded from there.”

# TAMARA HOUSE

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She's raised \$3.6 million, enabling kids with disabilities to enjoy after-school and summer programs.

## A HOUSE OF GIVING

Tamara House lost her eldest son, but she used his life goals to rally a community around children with special needs. Grant, who was born with physical and mental disabilities, was a leader among his peers at the nonprofit where he worked and flourished. One of his goals was “to wake up every day and thank God for his life,” says his sister. After Grant's death at age 25, House focused on renovating a 50,000-square-foot building to host programs for children with disabilities, keeping Grant's spirit alive.

# VICKIE LOBO



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**FOUNDER,  
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In six years, 90 home makeovers have brought joy to those overcoming life obstacles.

## OPPORTUNITY KNOCKS

Vickie Lobo launched Knock Knock Angels in 2014. A bout with thyroid cancer and the death of several friends had caused her to reevaluate her priorities. Helping others became her focus; she started to furnish homes for people overcoming major obstacles, such as domestic abuse or serious medical conditions. For the first makeover, she and eight girlfriends took to social media, asking for donations of furniture and household goods to help a 74-year-old widow who had undergone a double mastectomy and was living in run-down conditions. The Angels' efforts have escalated considerably. Last year they completed—and livestreamed—32 home makeovers.

“I’m doing what God wants me to do, and I’m using my real estate platform to show the world what we can all do.”





# GREG MASUCCI



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Farming brings skills and self-esteem to young adults with intellectual disabilities.

## PLANTING SEEDS OF CONFIDENCE

For teens and young adults with intellectual and developmental disabilities, job opportunities have never been plentiful. COVID-19 hit especially hard. Schools and support programs closed, leaving special needs youth in isolation. A Farm Less Ordinary, founded by Greg Masucci and his wife, offset some of the difficulties by providing employment and a place where young growers are safe, celebrated, and understood. Participants plant seeds, care for the plants, harvest produce, and help sell it at farmers markets.



“Society marginalizes these folks, but they want to contribute and feel productive. That feeling should never be underestimated.”





# HONORABLE MENTIONS

From hundreds of nominations, we selected five more REALTORS® who make the world better through passionate volunteer work. Their causes will receive a \$2,500 grant.



**Eric Baucom, ABR, CRS, and Janet Baucom, Coastlands Real Estate Group, Ventura, Calif.**

Co-founders of Project Bicycle Love, Eric and Janet Baucom have donated 350 bikes and helmets to foster children and low-income teens who lack a means of transportation. These gifts provide kids with a measure of independence and control that's often been missing in their lives. "Foster parents are on the front line," says Janet. "We're just stepping in and providing a little something to bless their kids."

**Debra Griggs, RE/MAX Central, Norfolk, Va.**

Since 1999, Debra Griggs has been committed to reducing the number of animals residing in local shelters with a focus on lowering the euthanasia rate. Her nonprofit, Animal Resources of Tidewater, offers free spay and neuter services, funds veterinary care for low-income families, and has found homes for 1,200 dogs and cats. Griggs' efforts as a state and local lobbyist for animal rights have led to restrictions on dog chaining and helped end euthanasia based strictly on breed.



**Janice Ash Sialiano, GRI, Coldwell Banker Sea Coast Advantage Surfside, Surfside Beach, S.C.**

After her experience as a disaster relief volunteer in 1989 when Hurricane Hugo devastated her coastal community, Janice Ash Sialiano wanted to do more. Inspired by neighbors who had no plans for the holidays, she founded the Community Christmas Dinner. These days, the event brings together 12,000 guests annually—people who are homeless, low-income, or seeking company during the holiday—and requires more than 500 volunteers. "Go with your heart," she advises would-be volunteers.

Linda Trinkle Wolf



Eric and Janet Baucom



Debra Griggs



Janice Ash Sialiano



Sandra Nardoci



**Sandra Nardoci, CRS, SRES, Berkshire Hathaway Blake, Albany, N.Y.**

As co-founder and lead volunteer for the Capital District YMCA's Circle of Champs, Sandra Nardoci has focused for 27 years on improving the quality of life for children with life-threatening illnesses. In 2019, 138 children attended a free summer day camp and their families participated in monthly social activities, creating a community bond for parents and siblings experiencing similar circumstances. During the pandemic, she's using social media to keep their ties and memories strong.

**Linda Trinkle Wolf, KW Metro Center, Alexandria, Va.**

By donating new toys and high-tech electronics, Linda Trinkle Wolf makes hospital stays and scary medical treatments easier for the children of active-duty military parents. Among other things, her nonprofit, Mission: M4, funds \$50,000 video systems customized for MRI machines at military hospitals, including the Walter Reed Medical Center, that let patients watch movies to make the scan experience more tolerable. Wolf is gratified to be able to help kids and honor military families.

Read their full profiles at [nar.realtor/gna](http://nar.realtor/gna).



## GOOD NEIGHBOR VIDEOS: BEHIND THE SCENES

For 21 years, Chicago-based Hatfield Post/Production has brought the Good Neighbor Award winners' stories to life through powerful videos. In their travels, spanning 181,000 miles across the country and the globe, the Hatfield crew has spotlighted the life-changing work of 105 extraordinary volunteers. The team has surely encountered every obstacle imaginable over the past two decades.

But who could have prepared for 2020? Travel restrictions and social distancing requirements upended the usual filming plans in five locations around the U.S., some of which were COVID-19 hot spots. As they prepped for their travels, the crew learned that the spouse of one Good Neighbor had tested positive for coronavirus (he is fine now). Planes were frequently full, even despite nearly empty airports, because fewer flights were taking off.

The crew persevered with the aid of hand sanitizer, camera cleaning supplies, thermometers, and masks. To complete the videos safely and on time, they adjusted plans, shooting outdoors whenever possible (not easy in the Arizona summer), interviewing fewer people per story, and using boom mics rather than lavaliers.

To make all-important emotional connections during interviews, the masked crew had to improvise. "I [normally] use smiling and facial expression to encourage people as they're talking," says Executive Producer Dave McClain. "I tried to smile with my eyes, nod like crazy, and give lots of thumbs-ups." Fans of the Good Neighbor videos will be happy to see the storytelling hasn't suffered.

Watch the videos at [nar.realtor/gna](http://nar.realtor/gna).

## ARE YOU A GOOD NEIGHBOR?

Or do you know a REALTOR® who goes far above and beyond to help people in need? Good Neighbor Award winners receive \$10,000 grants for their charities. Visit [nar.realtor/gna](http://nar.realtor/gna) to complete a nomination form for 2021 (deadline: May 7) or to contribute to current and past winners' charities.

## BIG THANKS TO OUR SPONSORS

Since 2000, nearly \$1.4 million has been distributed to REALTOR®-led charities through the Good Neighbor Awards. Those grants—and NAR's Good Neighbor program itself—wouldn't be possible without the generous support of its sponsors: [realtor.com](http://realtor.com)® and Wells Fargo.



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# Build an Engaging Presence

Broker Tiffany McQuaid has developed marketing tools that delight prospects frustrated by quarantine living.

BY GRAHAM WOOD

Think about what your clients' lives are like right now. Many have been isolating at home for months with few—if any—opportunities to connect socially with friends and loved ones. "They're not engaged," says Tiffany McQuaid, broker-owner of McQuaid & Co. in Naples, Fla. "They're starved for human connection, and you have an opportunity to get them engaged again."

Take a chance, and step into the void by starting a conversation with clients and prospects. But plan your approach carefully. In your outreach, whether by email, regular mail, or phone, acknowledge the present reality and the emotions it stirs, McQuaid says. "You can't just put a 'Just Sold' or 'Just Listed' postcard in the mail. That doesn't lay the groundwork for a relationship, and it won't get people to react."

McQuaid has taken a different tack with her marketing since the start of the pandemic, sending out mailers with games and other fun activities, such as word searches, coloring contests, and neighborhood scavenger hunts. The goal is to help people in her network break up the monotony of life at home. "When you make people think and do, that's an important 'feel-good' during difficult times," she says.

In her marketing, McQuaid always looks for cross-promotional opportunities. For example, on mailers containing a word search of real estate-related terms, she directs customers to find the answer key on her social media pages. There, her clients can find her real estate videos and other tools that can spark a larger conversation.

In a coloring contest mailer, McQuaid encourages her clients to snap a photo of their submission and text it to her. That way, she has a direct means to continue the conversation. She then drops off a basket of goodies to all who submit an entry. "People are understandably skewing a little negative right now," McQuaid says. "This is something that provides a positive engagement. It's personal and intimate, and it makes them want to continue engaging."

When making these types of connections, McQuaid rarely mentions real estate at the start. She says she aims to "lead with heart" and stresses authenticity. Later, she supplements the communication with real estate data, but she tries to personalize the data for a more meaningful connection. She sends out what she calls the "State of Your Home Address." In these personalized mailers, McQuaid takes citywide real estate statistics and breaks them down to the neighborhood level to give people an idea of how larger trends affect properties. For

example, she may point out popular remodeling projects in the area and explain how such updates could affect the property value for the particular homeowner she has contacted. These mailers may also include links to videos in which McQuaid talks to local government officials about how the city is supporting local real estate. "Technology provides everyone with data at their fingertips," she says. "This has to be an opportunity to provide your perspective on the data—something your clients can't find online themselves."

The response McQuaid has received to her marketing has been overwhelmingly positive, she says. She's received dozens of responses to each outreach (one garnered 67 responses), and she's used the Zoom platform to announce the winners of her coloring contests and other activities, and to connect face to face with her network. As of mid-September, McQuaid's 2020 sales volume was \$93.8 million—more than double the level from the same period a year earlier.

"We're turning over a ton of properties, even in a pandemic," McQuaid says. "All of the customers we're working with now,



## FUN TIMES: Mailing out entertaining activities helped McQuaid grow her business.

every single one of them, called us to list or to purchase because of that marketing."

She says "creating a presence when you're not present"—meaning being there for people even when you're not physically with them—is the rule real estate pros should live by now and in the future. "Think about how you're connecting in an entirely different way, and then follow it up with data," she says.

"There are so many new doors you can open to lay the groundwork for a relationship," McQuaid says. "[Living through the pandemic], we're realizing that the thing we've missed most is other people. You can be one of the people your clients want to connect with first."



# A Step-by-Step Guide to Creating a Virtual Home Tour

More affordable equipment and solutions, and less complexity, make 360-degree, 3D tour creation a smart addition to every agent's tool kit. **BY MANDY ELLIS**



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The COVID-19 economy has pumped up consumer demand for virtual home tours. These presentations, created using 360-degree and 3D tour technology, provide an immersive experience for viewing homes while limiting in-person contact.

Virtual tours give buyers a perspective on the home's layout and flow that can't be achieved with still photos, says consultant Jeff Turner of Santa Clarita, Calif. The tours help buyers weed out houses that are in their price range but that don't fit their style, says Turner, a consultant to virtual-tour provider Immoviewer and entrepreneur in residence at Second Century Ventures and Reach, the National Association of REALTORS® strategic investment arm and award-winning technology accelerator. "Consumers are hungry for the opportunity to have a better online shopping experience, and to me, that's the prom-

ise of 3D, 360-degree virtual tours."

Data shows that virtual tours drive sales, says Amir Frank, a content manager at Matterport in Sunnyvale, Calif. Matterport studied MLS transaction data from the South, Southwest, Northwest, and Midwest from November 2016 to November 2019. The results showed listings with a 3D tour sold for up to 9% more and closed up to 31% faster than listings without them.

The cost and complexity of virtual tour technology have come down in recent years, making these tours more accessible for real estate professionals. To help you create exceptional virtual home tours, here's a step-by-step guide to gathering equipment; preparing to shoot and edit the photos; uploading and editing the images; creating the tour from walkthrough to exit on an online platform; and publishing and marketing the tours.





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## STEP 1: CHOOSE YOUR EQUIPMENT AND PLATFORM

"We're in the golden age of 360-degree cameras," says Turner. "I've got within my grasp, right now, six different 360 cameras. All cost between \$250 and \$500. The cost shouldn't be a barrier for anyone who's doing any volume of home sales. I have a 3,400-square-foot house here in Southern California, and I can capture and turn this into a usable tour in less than 20 minutes.

"These are one-click tools," he adds. "You don't have to focus them. And the quality of these low-cost cameras has been improving over time dramatically."

"To shoot a 2,000-square-foot home, it takes this [Ricoh Theta V] between five and 10 minutes," agrees Peter Schravemade of Maroochydore, Queensland, in Australia, relationship manager for Box Brownie, a company that offers turnkey photo editing, virtual tours, and other services for real estate pros.

Besides its affordability and speed, says Schravemade,

the Ricoh camera allows you to "bracket" to create the best possible images. Bracketing means taking the same photo multiple times, each with a different exposure, which helps ensure your tour includes exceptional interior and exterior views. He recommends shooting from three to five different exposures, then editing them together to create a bracketed image.

Matterport's higher price results from its function as both a camera and a scanner, taking 360-degree tour photos, then

creating a dollhouse-like floor plan. The floor plan is the major advantage, says Bill Lublin, CEO of Century 21 Advantage Gold in Philadelphia. Using the "dollhouse" format, viewers can go from room to room easily. However, it takes one to two hours to upload the Matterport tour, so it's a slower process than what the Ricoh products offer.

Whatever 360-degree camera you use, you'll also have to download a smartphone app or invest in a hosting platform for your tours. You'll upload your photos to that platform for storing, editing, and sharing.

## STEP 2: ORGANIZE PHOTOGRAPHY, LIGHTING, AND CAMERA PLACEMENT

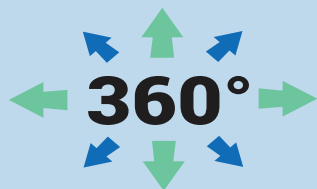
Before you start shooting, open your photography app or hosting platform, and then place your 360-degree camera on your tripod. "I like to take photos exactly how I would move through a house," says Turner, "starting with the exterior." Take one photo from across the street and another in the front yard. Photograph both sides of the house if there's room for your gear; then move around the house, and capture the backyard. When you've finished shooting the exterior, open the front door and photograph the entryway. Before taking interior shots, open doors and turn on all the lights. Open blinds and curtains, unless the view detracts from the image. "Then navigate through the house and take photos, as many as is necessary to allow people to flow through it."

Inside, place the tripod in the center of each room with the camera set at eye height, above furniture and countertops. Then leave the room to take the photo using the smartphone app. You can take one photo per room, unless you're bracketing your exposures or the size of the room requires more. Large rooms may need two or three images from different positions.

A Matterport camera requires a different workflow. The camera scans every corner of the room, creating a 3D dollhouse-like floor plan. Frank suggests starting at the lowest level and working your way up. Position the camera to take shots from the center of hallways and at each room's entryway. Then put your Matterport camera in each corner of the room to create a feel for room size; the number of photos will assist the software as it forms the 3D dollhouse model.

## STEP 3: UPLOAD THE TOUR

There are hundreds of 360-degree tour providers and hosting platforms, including Matterport, Ricoh360 Tours, Ogulo, Immoviewer, Box Brownie, Giraffe360, and EyeSpy360, says



### WHAT YOU NEED TO CREATE 3D HOME TOURS

- **Camera:** \$250–\$3,500. Experts interviewed for this article recommended a range of options, including the Ricoh Theta V (\$380); Insta360 One X (\$456); Ricoh Theta Z1 (\$1,000); and Matterport Pro2 (\$3,400).
- **Tripod or monopod:** \$25 to \$50
- **Extra battery:** \$30 to \$40
- **Battery charging station:** \$20 to \$40
- **App:** Virtual-tour providers have apps that enable you to upload 3D photos to create tours.



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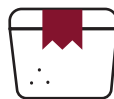
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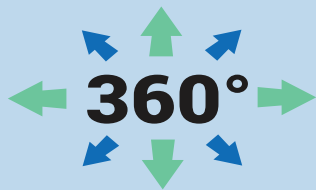


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## ON A BUDGET

For about \$15, you can get a selfie stick, attach your smartphone to it, and walk through a listing, narrating as you go and pointing out features people might otherwise see more readily in an in-person tour. It's not a true virtual tour, but it's an economical way to create a tour to post to social media and aggregator sites.

month for 20. Box Brownie uses a pay-as-you-go model in which a tour with up to 15 photos costs \$16, one with 16 to 25 photos costs \$24; options for image enhancement start at \$1.60, and 360-degree virtual staging is priced at \$64. The more complex Matterport tours fall in the \$250 to \$400 range.

## STEP 4: CREATE THE TOUR, FROM WALKTHROUGH TO EXIT

Many editing programs, including Box Brownie and Immoviewer, will put your photos in the right sequence as they upload; as long as you take your photos in the order of the flow of the home's floor plan, they'll be properly arranged for the virtual tour.

If you're using Matterport's software, after you upload your photos, they're processed into the 3D model in the correct order. You can then start adding "Matter Tags" and highlight reels, embedding videos and brochures, and labeling rooms and dimensions, says Frank.

If you have the editing skills to stitch the images together yourself, Schravemade recommends programs such as Adobe Lightroom and Photoshop, available as an online subscription for \$9.99 per month as part of the Adobe Creative Cloud package. (A subscription to the full Adobe Creative Cloud costs \$52 per month, but most users need only those two apps.)

With Immoviewer, "those tours are live the moment they're uploaded. So if you've got a good [wireless] connection from

Schravemade. Many have apps that upload your photos as you take them. Editing tools on many of the platforms will stitch your images together for a seamless tour experience.

Costs vary by platform and complexity. Immoviewer has a subscription model that runs from \$69 per month for five active tours to \$159 per

the house and you use the app, the moment those images are uploaded, that virtual tour is live and ready to go," Turner says.

Matterport's detailed scanning and photography process can take a couple of hours to finish uploading. Once that upload completes, it then takes 24 to 48 hours to process. That's when you're able to start tagging and adding specs and points of interest. Box Brownie uses manual stitching for its photo editing process and has a 24-hour turnaround, says Schravemade.

## STEP 5: PUBLISH AND MARKET THE TOUR ON MULTIPLE CHANNELS

Platforms such as realtor.com®, many MLSs, and social media are ideal places for publishing your virtual home tour. You can embed the tour link in email campaigns and text messages or drop it straight into Facebook, says Schravemade.

Once the images and 3D model have been created, Frank says, the Matterport system "automatically generates photos it thinks are usable in your marketing campaigns, as well as a few short teasers, which are great; you can easily download a GIF or MP4 [video] file and use it in your marketing campaigns."

Make virtual home tours part of everything you can, whether it's inexpensively with Immoviewer or Box Brownie or more fully immersive with detailed Matterport tours, Lublin advises. "People are more hesitant to enter properties now, but there's a tremendous demand, and providing them the ability to see and choose to eliminate properties online is a powerful tool," he says. "You always want to be seen as tech-forward. Now it's easy to be tech-forward."

Turner estimates 95% of listings still don't have a true virtual tour, even amid the pandemic. "I wish [agents] wouldn't be so hung up on perfect image quality, especially with a virtual tour," he says. "Do one, get it up there, and give consumers this experience they're looking for. A 360-degree camera is going to do a really good job of capturing an above-average image of the room."

## HEAR FROM THE EXPERTS

The National Association of REALTORS®' recent three-part TechEdge series took a deep dive into virtual tours. The June 30 session, "The Virtual Agent," was hosted by broker-owner Bill Lublin and featured Jeff Turner and Peter Schravemade. REALTORS® can purchase a recording of the session for \$14.95 at [nartechedge.com](http://nartechedge.com).



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#### STATEMENT OF OWNERSHIP, MANAGEMENT, AND CIRCULATION

Statement of Ownership, Management, and Circulation required by Title 39 United States Code 3685. Date of filing: September 21, 2020. Title of publication: **REALTOR® Magazine**. Frequency of issue: bi-monthly. Annual subscription price: \$4 for members; \$56 for nonmembers. Mailing address of office of publication: 430 North Michigan Avenue, Chicago, Illinois 60611-4087. Mailing address of publisher's headquarters: 430 North Michigan Avenue, Chicago, Illinois 60611-4087. Name and address of publisher: Stacey Moncrieff, 430 North Michigan Avenue, Chicago, Illinois 60611-4087. Owner: National Association of REALTORS®, a nonprofit trade association with no stockholders, 430 North Michigan Avenue, Chicago, Illinois 60611-4087.

Average number of copies of each issue during preceding 12 months: Total number of copies (net press run): 1,252,499. Paid circulation: outside-county mail subscriptions, 1,247,134; in-county subscriptions, none; sales through dealers and carriers, none; other classes, none. Free distribution: 2,568. Copies not distributed: 2,797. Percent paid: 99%.

Actual number of copies of September-October 2020 issue: Total number of copies (net press run): 1,241,299. Paid circulation: outside-county mail subscriptions, 1,235,096; in-county subscriptions, none; sales through dealers and carriers, none; other classes, none. Free distribution: 3,197. Copies not distributed: 3,006. Percent paid: 99%.

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## Overdressed for Success

As a brand-new agent in 1998, I learned how “dressing for success” could backfire. I went to a listing appointment—my very first one—for a farmhouse on 10 acres of mountainous land in Georgia in a dress and high heels. When I arrived, I saw that the home was run-down, and hiking boots would have been more appropriate for scaling the surrounding property.

The owner pulled up in a jalopy and told me to get in. He took off like a maniac through the woods, and I hung on for dear life! We got out at the back of the house and started walking around the property, climbing steep, rocky terrain. When we crossed a stream on the property, my heel got stuck between two rocks and broke off my shoe. By the time we were finished, my legs were cut up from briars, and my makeup was running down my

face. The owner looked at me and said, “Young lady, you are a trouper. Give me the listing agreement, and I’ll sign.”

While I was thrilled to get my first listing, I was flat broke and couldn’t afford to buy a For Sale sign. I went home, got some stencils and plywood, and my husband and I made a sign. I cleaned up the house myself, built a hand rail for the front steps, and cut the grass. Two days later, a gentleman called me about the property and wanted to meet me at my office. He came in and made a full-price offer on the spot. I ended up representing both the buyer, who was purchasing the property for his church, and the seller. With a 10% commission on the \$110,000 purchase price for the land and home, I felt rich! —*Sharon Everett, Fusion Real Estate Consulting, Douglasville, Ga.*

## A Day to Remember

I scheduled a showing with my buyers for a Sunday in June. When we arrived at the listing, I knocked on the door and announced that I was a real estate agent. The homeowner seemed surprised. She and her teenage daughter were in the midst of a TV show in the living room, and the listing agent apparently hadn’t told her about the appointment. Still, she kindly let us tour the home. My clients loved the three-bedroom bungalow. After the tour, I called the listing agent to explain that my clients and I had just seen the home, and I would be sending over an

offer. She seemed confused by the fact that we’d seen the home. I brushed it off, and an hour later, I emailed over the paperwork. The owner promptly accepted the offer. As the listing agent and I began exchanging sales documents, the date of the offer jumped out at me, and I suddenly realized why the owner was caught off-guard when we showed up. It was Saturday—and the showing had been planned for Sunday. No one said a word about the mix-up, an example of how the days can bleed together in the pandemic. We closed in July, with everyone benefiting from my error. —*Mark Hiatt, Keller Williams Realty, Lincoln, Neb.*





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