

METROPOLITAN REALTOR®

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OCTOBER 2019



**Are you making the
most of your career?**

MORE INFORMATION ON PAGE 6





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 Greater Metropolitan
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OCTOBER 2019

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By AL BLOCK
2019 GMAR President
President@gmaronline.com



Hello Great REALTORS®!

We've been busy here at your Association and have a lot to get through today. In this month's video, I'll be talking about upcoming events, local & national, and concluding with our political advocacy here in Metro Detroit.

November 1st starting at 6PM, please join me for our Fifth Annual [GMAR Gives Back](#) party at Punch Bowl Social Detroit. GMAR's [commitment](#) to raising \$25,000 to fund a Medical Service Dog for a veteran suffering from PTS is unwavering. I have experienced the positives these dogs bring about firsthand and I urge you to personally take on this cause with me. It will be an evening of fun, food, and networking.

November 14th is GMAR's General Membership meeting at The Mint in Lathrup Village. The event is free to all our members, but seating is limited. Enjoy breakfast, the installation of our 2020 President James Cristbrook, and a great seminar speaker JMan Maniero. Jeremias Maniero is a practicing Realtor® just like us. You'll enjoy a comedic performance infused with relative, real life experiences to help you reach your goals and life's dreams.

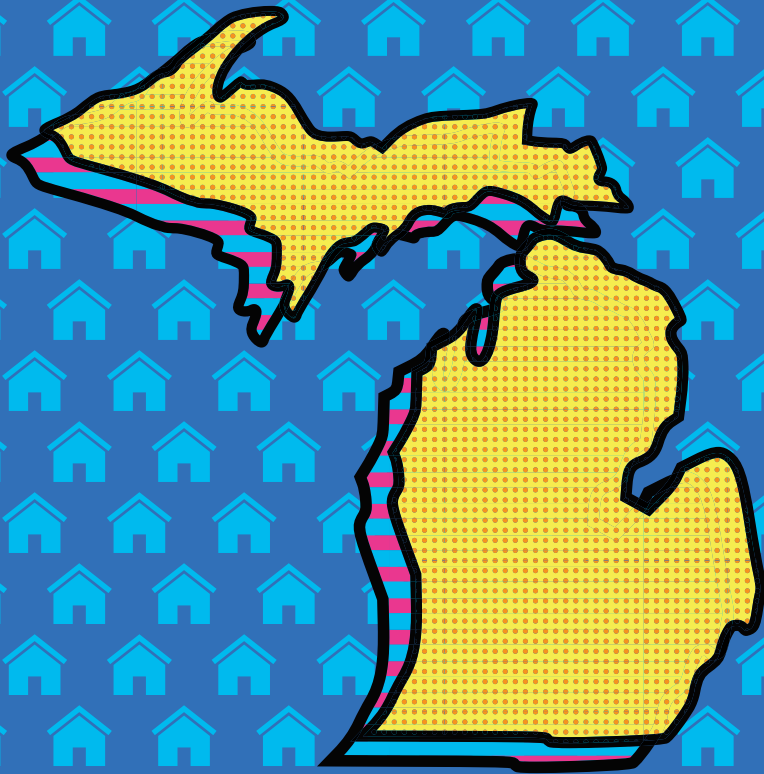
November 8th thru the 11th is The [National Association of Realtor's® Conference](#) in San Francisco! Join me in attending the most amazing experience you can encounter as a Realtor. You have not been to a convention until you've been to a NAR Convention! Be sure to check out the special message from my friend Nina Dosanjh, the President of the San Francisco Association, in the video.

Lastly, November 5th is our local Election Day! GMAR is a force for you as we foster and cultivate relationships with local elected officials. I talk more about what we are doing in the video, but it ends with you! It is vital to the real estate industry to elect and retain those who support Realtor® efforts, and to do that you need to get out and vote. Make sure you are [registered to vote](#). We are the only local Realtor® Association in Michigan with a Governmental Affairs Director who advocates for our members daily. Travis Greer is here if you ever have questions or concern.

Thanks for watching and I hope to see you soon!

Click here to view a video message from 2019 GMAR President Al Block!



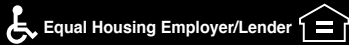


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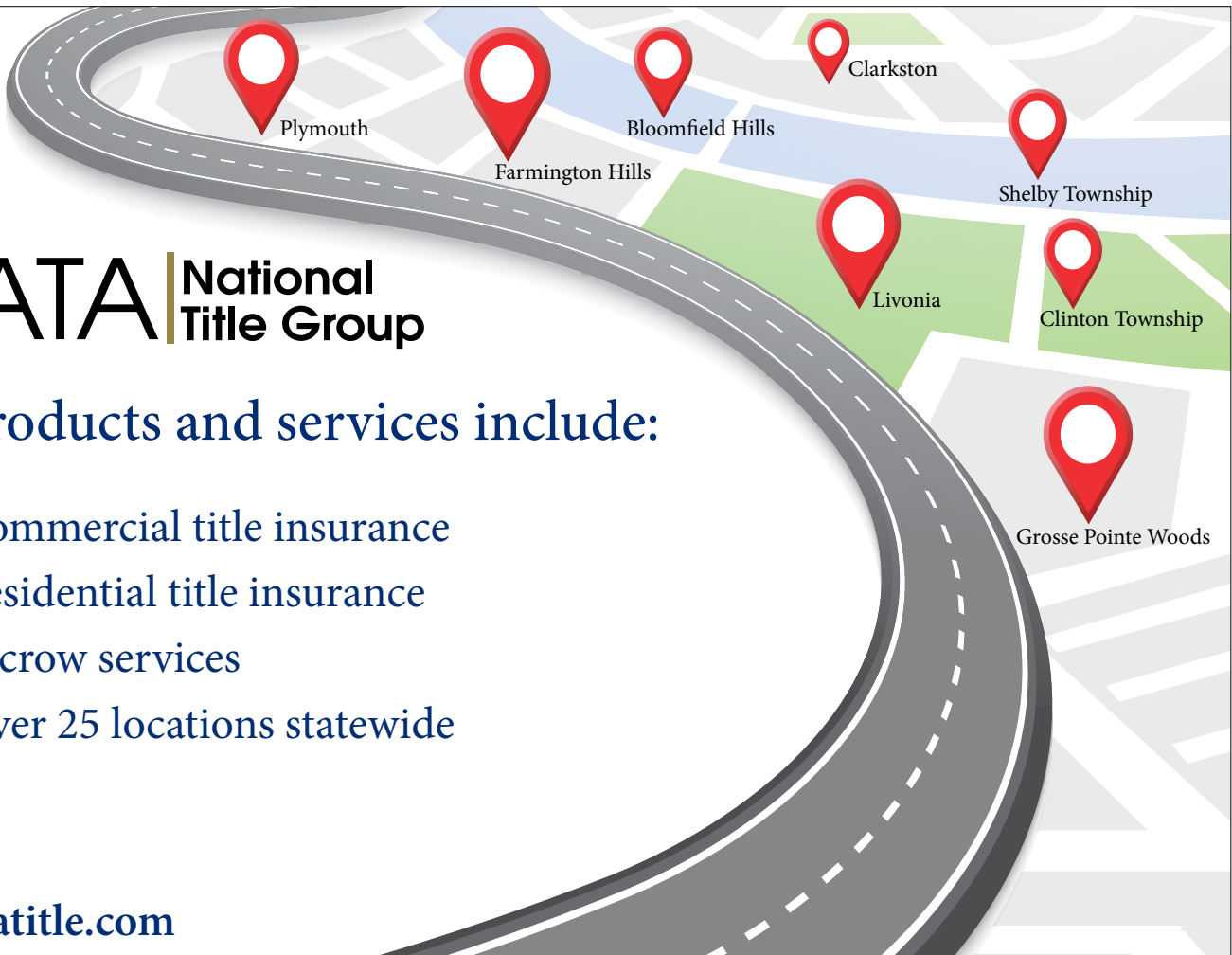
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By VICKIE LIVERNOIS
Chief Executive Officer

Are you making the most of your career?

Maybe you have been licensed for just a year. Maybe it's been 30. Either way, you will only get out as much as you put in. Being a Realtor® means more than just selling homes; it's about a sense of community. Whether it is the community you live in or your Realtor® community, the opportunities are endless and life-changing.

As a Realtor® it's important to be involved. When you volunteer, you make a difference. Not only in the area in which you are volunteering, but also in your own life, your relationships, and your career. You meet new people with like minds, you share ideas and collaborate, you create everlasting friendships, you expand your networking group, and although you may go to bed exhausted and even overwhelmed at times, you also go to bed each night with a sense of accomplishment knowing that you're making a difference.

Real estate is a unique business where you work together with your competitors. Whether to help create legislation to protect private property rights; to raise funds to support candidates and issues for the communities, to

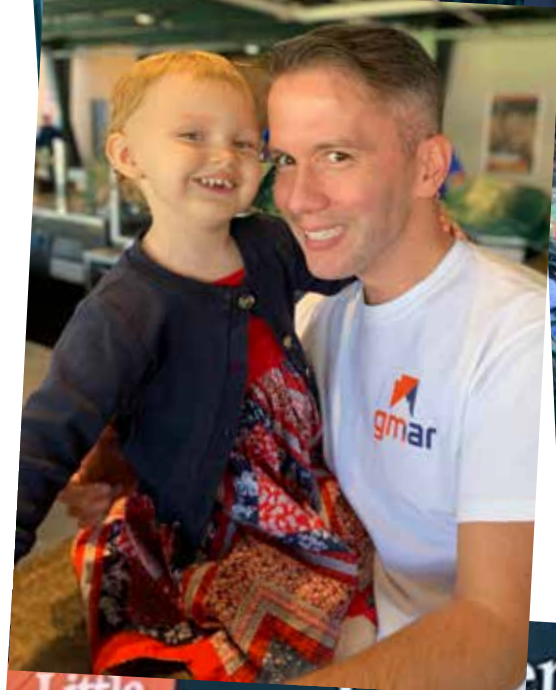
plan events, or to raise money for a charity, the point is we work together to make a difference. The National Association of Realtors®, 1.3 million members strong, couldn't exist, couldn't have accomplished so much without you, the Realtor® members, volunteering in whatever capacity best suits your skills and interests.

So, not only do I want to say thank you to all of our members who volunteer on local, State and National positions, but to also encourage anyone reading this who isn't involved, who thinks they don't have time, who wants to do something but doesn't know where to start, to give me a call or send me an email. A great place to start is to simply fill out a Committee Application, we have something to fit everyone's interest. Applications are only being accepted until October 31, 2019, so if you're considering, just take the leap and help us to become even #GreaterRealtors!

We have an amazing group of volunteers at GMAR and a variety of opportunities for you to get involved. Be an active member; leap to make a difference in your career and your industry!



GMAR YPN Tigers Outing



The Greater
Metropolitan
Association of
Realtors Young
Professional Network
in honor of our late
friend and colleague,
Jimmy Stevens.

xfinity





By TRAVIS GREER
GMAR Director
of Realtor® and
Community Affairs

Pay Your Dues and Invest in RPAC!

If you only ever listen to my advice once—listen to this one tidbit of advice: pay your dues early and pay the full \$578!

We are all guilty of letting our hectic lives get in the way of doing those really important things, because we can fool ourselves into thinking that we have time, when we really do not. Pay your dues early—it will save us all!

Part two of my advice is to pay your invoice in full. By doing so, you are investing \$50 in the REALTOR Political Action Committee (RPAC). Investing in RPAC is something that you should never be forced or feel obligated to do. Many who have invested in RPAC for years will tell you, they do it because they've seen some of the ideas that public officials came up with to interfere in your business. I would be willing to bet if you heard about some of these ideas, you would invest double what you've ever invested, right now.

If you've never sat on a candidate endorsement interview panel, I would highly encourage you to do so! You will not have a closer seat to the action. Recently, GMAR members interviewed over 110 candidates who are running for local office. Some of them could be sitting on your city council in a few months, or even serving as Mayor. While I think that they all mean well, some have misguided views of the industry—and those views could seriously hurt your business.

Make a habit of paying the full invoice! By investing those \$50 with your dues, \$33 of those dollars will stay right here in Michigan to help elect candidates who will protect private property rights and keep you at the center of the real estate transaction.

So, take my advice! Pay the full \$578 (online, mail, or by calling the office) as soon as you can!

By the way, if you want to take me up on the offer to sit on an interviewing panel, send me an email at travis@gmaronline.com.

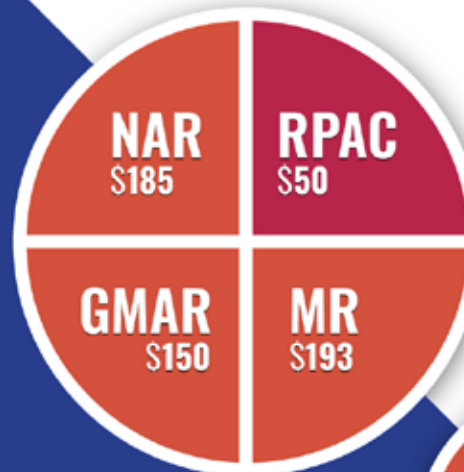


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2020 Total Dues



RPAC investments are voluntary and non-deductible
RPAC investments have increased NAR, MR, and GMAR's influence in Washington, Lansing, and local governments across metro Detroit. The new "That's Who We R!" message will build on this foundation to establish the REALTOR Party position, the value of homeownership, and the 30-year mortgage to members of Congress and elected officials at every level of government.



Member Benefits

At GMAR, all members receive premier services. Your basic investment in GMAR provides more opportunities to thrive in our profession than any other investment you will make. Monitoring, professional level programming, partnering, advocacy, products, camaraderie and more – GMAR offers it all, and at a price that is competitive. For more information regarding your membership benefits, please visit GMARonline.com.

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Real Estate Standard Con-Ed

The GMAR Real Estate Quick Takes course is a combination of our standard continuing education class and code of ethics training. The course will consist of Goal Setting; Social Media touch points, NAR Realtor® Trademark Law, Advertising Rules, Fair Housing Act, Real Estate Safety Tips, Legal Updates, Disclosures and Risk Management as well as NAR Code of Ethics training. This course will count as **3 legal and 3 general education credits.**

Friday, October 4, 2019 9:00am-3:00pm
GMAR | 24725 W Twelve Mile Rd Suite 100,
Southfield MI 48034



For questions, contact:
Traci Dean | Education Director
248-522-0341

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By DENNIS KOZAK
GMAR RPAC Chair

“War stories From the Front”

GMAR Stops Proposed Rental Overlay District Ordinance in Warren.

Travis Greer, GMAR’s Director of REALTOR® and Community Affairs and AI Block GMAR President attended the Warren City Council Meeting in September for the sole purpose of educating the city council that this proposal directly infringes on property and home ownership rights.

The proposed ordinance would have set up geographic districts in the city whereby only a set number of rental licenses would be issued. This would limit the opportunity for all residents to have the right to rent out their home if desired. The proposed ordinance came about as a means to limit rentals and thereby reduce blight in the city.

There are already in place, ordinances that govern how to handle landlords that are not keeping their properties up. GMAR has argued that these existing ordinances need to be enforced. The proposed ordinance was also viewed to be discriminatory to minorities that are looking to rent in the city.

The motion to adopt this ordinance was tabled and will most likely not see the light of day even after the upcoming election and the new council is formed.

Great Job AI and Travis!!

This is another great example of you RPAC dollars at work!

If you haven’t made your 2019 investment in RPAC, it is not too late. Please consider investing a minimum of \$50 or more to RPAC in 2019. For those who just received your invoice, pay the full \$578 and GMAR will send \$50 to RPAC on your behalf! For MemberMax Members, you can invest \$15 in RPAC with no additional cost to you. Visit www.GMARonline.com/optin/ to have GMAR pay \$15 of your October dues to RPAC on your behalf.

To make a one-time investment to RPAC, visit www.gmaronline.com/invest/.

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Hundreds of courses to choose from including designations and certifications			
Full-time Certified Professional Standards Administrator on staff			
Client access to the Commercial Board of Realtors			
Full-time Director of Realtor and Community Affairs on staff			
Young Professionals Network			
The largest Real Estate store in Michigan - the GMAR ToolBox			
Online Application for ease of access			
Recurrent networking opportunities throughout the year			
Code of Ethics Training			
Access to MLS (RealComp® II)			
Local, State, & National Dues			
GMAR Exclusive Member Benefit			

Thank You RPAC Investors

GMAR RPAC Investors



GMAR would like to extend a sincere thank you to all of the members who have made their investment in RPAC, the REALTORS® Political Action Committee. By investing in RPAC, these members are supporting REALTOR®-friendly legislators and policy initiatives that reflect the REALTOR® core values; protecting private property rights, reducing burdensome regulations on the industry and preserving the American Dream of Homeownership.

Below we recognize and applaud GMAR members who invested in RPAC for the months of August 2019.

Yesmeen Abdullatif	Joel Clark	T. Scott Galloway	Deborah Johnson	Colleen McGough	Linda Prevost	Karen Thomas
Lauri Aepelbacher	Debby Clinesmith	Analyssia Galvan	Donald Johnson	Maria McGuire	Renee Ralsky	Jacob Thompson
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Lisa Alshab	David Cornwell	Beverly Gilbert	Meriem Kadi	Raghid Michael	Patricia Rice	Chris VanBelle
Emilie Amador	James Courtney	Bruce Gilbert	Gholamreza Karimpour	Ronald Mindick	Gaetano Rizzo	Ronald Vesche
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Valerie Anderson	Jill Cubba	Norman Goldstein	Kay Kasshamoun	William Minor	Kimberly Rogers	Paul Viviano
Frank Arcori	Stephan Cubba	Randal Goodson	Suzette Kattula	Frank Mocer	Yasmin Rogers	Furhad Waquad
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Sarmad Bahnam	Lisa Cutting	James Gostomski	Robert Kean	Mary Monaco	Marilyn Rottner	Elizabeth Watts
Samir Edward Baizel	Bianca Dabish	Amber Gray	Leta Kekich	Levend Montgomery	Josi Ryke	Beverly Way
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Robbin Barnes	Nichelle Daniels	Jay Greenspan	Mary Keoleian	Michael Morgan	Nicole Sahouriyeh	Heidi Weeden
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Lori Beatty	Kimberly Davis	Rebecca Gulyas	Darlene Kujanek	Sharon Murphy	Elizabeth Schmieder	Tracy Wick
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					Gary Thomas	

*Contributions are not deductible for Federal income tax purposes. RPAC contributions are voluntary and used for political purposes. You may refuse to contribute without reprisal or otherwise impacting your membership rights. For individuals investing \$1,000.00 or greater, up to 30% of this total investment may be forwarded to the National Association of REALTORS® RPAC. All amounts forwarded to the National Association of REALTORS® RPAC are charged against the applicable contribution limits under 2 U.S.C. 441a

Teri Spiro of Coldwell Banker Weir Manuel Donates to Help Michigan Veteran



The Greater Metropolitan Association of REALTORS® (GMAR), the largest local association of Realtors® in the state of Michigan, is currently on the fourth year of its [5 years, 5 dogs, 5 lives saved](#) campaign in partnership with [Guardian Angels Medical Service Dogs, Inc.](#) Over the past three years, the GMAR community has raised nearly \$100,000 which has gone towards the training of three medical service dogs that were paired with three Michigan veterans.

Guardian Angels Medical Service Dogs, Inc. trains medical service dogs to mitigate the challenges associated with several disabilities, including PTSD (Post Traumatic Stress Disorder), Traumatic Brain Injury, seizure disorders, glucose imbalance, mobility issues, and more. At Guardian Angels, no recipient is ever charged for their service dog. Since 2010, Guardian Angels is proud to have paired more than 200 individually trained medical service dogs with deserving recipients.

Over the last three years, with donations from our local Realtors® and Brokers, GMAR has been able to provide the necessary funds to adequately train three medical service dogs for placement with a veteran in need. In the campaign's first year, Matthew was able to welcome into his family Guardian Angel Medical Service Dog, Cobalt Realtor® Blue®. Year two, thanks to the kind donations totaling \$53,715, Dwayne welcomed Guardian Angel Medical Service Dog, Thor, to the family.

Continuing GMAR's mission in its fourth year, CEO of Greater Metropolitan Association of Realtors®, Vickey Livernois, together with members of our Board of Directors, has been visiting various companies, brokers, and community members who have donated to [5 years, 5 dogs, 5 lives saved](#) campaign to present them with a life-size cut out of the medical service dog they helped to sponsor as well as a plaque to show our appreciation for their commitment to their communities.

GMAR CEO, Vickey Livernois, stated, *"We are extremely grateful for the generosity of our members, the Realtor® community, and all of the donors. We're pleased with the results of the campaign and look forward to continuing to create positive change in the lives of veterans."*



Teri Spiro of Coldwell Banker Weir Manuel



Indy, our 2018 dog, at 7 months old.



Happy Fall!

Hoping that you had a great summer and are ready to give your business a final push through the end of 2019. The plans you make now for your future business can result in great opportunities and closings!

It can be really easy this time of year to start “nesting” for the winter, but creating those relationships or rekindling those that have not been nurtured, always pays off (and feels good too).

Everyone has had that past client look elsewhere for their next home sale or purchase, mortgage, etc. You served them well and took great care of them... but failed to stay top of mind. Admit it, we have all been there and it sure doesn't feel good to find out your past client worked with someone else.

What are you doing to stay in touch with your clients?

Cards in the mail are a simple and personal way to stay in touch and are also inexpensive! Stopping in with seasonal fun items like pumpkins and cider sure goes a long way. Even lawn clean up bags and gloves may bring a smile. It's not the price of the gift, but the fact that you thought about them, which illuminates that you CARE. If you think it costs money to stay in touch, think about what it costs to have them work with someone other than you.

Many years back I used to deliver 200+ pumpkins to clients who had children. It went great for years and clients looked for them each year. I'd love to hear about your client relations campaigns. Feel free to drop me an email and let me know of the fun and creative ways you keep in touch with your clients.

Greater Metropolitan Association of REALTORS® PRESENTS **GMAR GIVES BACK** 2019 NOVEMBER 1st 6-10PM

The poster features the Greater Metropolitan Association of REALTORS® logo at the top left, a circular icon of two hands holding a heart in the top right, and the event title 'GMAR GIVES BACK 2019' in large, bold, white letters on an orange background. The date and time 'NOVEMBER 1st 6-10PM' are at the bottom.

GIVE BACK WITH GMAR!

You won't want to miss out on our fifth annual GMAR Gives Back event! We invite you to bring your friends, clients, and colleagues as we take over Punch Bowl Social Detroit for a night of celebration and to help raise funds for the Greater Realtors® Foundation (a 501c3 non-profit). The Greater Realtors® Foundation is 100% donation based and allows us to continue to give back to the Guardian Angels Medical Service Dogs, as well as various other organizations and those in need. We hope you join us as we continue to save lives and improve communities!

\$50 Ticket Includes:

Free gameplay, food and 2 drink tickets!

GMAR Hotel Price Block: \$225 at The Atheneum (Limited Rooms Available) - Must Book by October 1st.

Get Tickets Online: www.gmaronline.com

📍 1331 Broadway St, Detroit, MI 48226

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6410- Large Corrugated Signs

CHOOSE FROM: Pink Open House or Red Open House
REGULAR MEMBER PRICE: \$7.99

OCTOBER SALE PRICE: \$6.50



6052- Baseball Realtor Cap

REGULAR MEMBER PRICE: \$10.95

OCTOBER SALE PRICE: \$8.50

Solid Plastic



6128- A Frame Open House

CHOOSE FROM: Pink, Red or Blue
REGULAR MEMBER PRICE: \$36.40

OCTOBER SALE PRICE: \$29.99

Local Market Update – August 2019

A Research Tool Provided by Realcomp



GMAR® Report

Covers the Greater Metropolitan Area of Detroit, including but not limited to locales in Lapeer, Macomb, Oakland, Washtenaw and Wayne Counties.

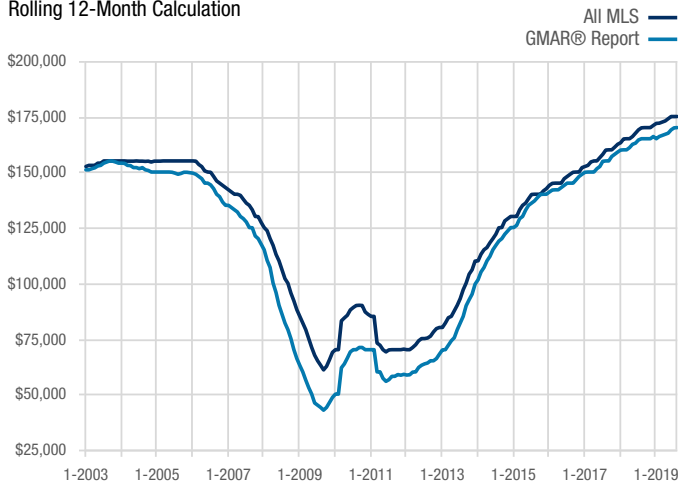
Residential Key Metrics	August			Year to Date		
	2018	2019	% Change	Thru 8-2018	Thru 8-2019	% Change
New Listings	7,302	6,828	- 6.5%	46,598	47,797	+ 2.6%
Pending Sales	4,175	4,382	+ 5.0%	30,536	31,439	+ 3.0%
Closed Sales	4,554	4,382	- 3.8%	28,812	29,215	+ 1.4%
Days on Market Until Sale	29	30	+ 3.4%	33	36	+ 9.1%
Median Sales Price*	\$175,000	\$189,650	+ 8.4%	\$168,000	\$173,000	+ 3.0%
Average Sales Price*	\$217,068	\$234,356	+ 8.0%	\$211,422	\$217,993	+ 3.1%
Percent of List Price Received*	97.8%	97.6%	- 0.2%	97.7%	97.4%	- 0.3%
Inventory of Homes for Sale	13,829	11,762	- 14.9%	—	—	—
Months Supply of Inventory	3.8	3.2	- 15.8%	—	—	—

Condo Key Metrics	August			Year to Date		
	2018	2019	% Change	Thru 8-2018	Thru 8-2019	% Change
New Listings	1,110	1,176	+ 5.9%	8,212	8,426	+ 2.6%
Pending Sales	848	806	- 5.0%	6,013	5,837	- 2.9%
Closed Sales	869	841	- 3.2%	5,541	5,509	- 0.6%
Days on Market Until Sale	24	33	+ 37.5%	28	35	+ 25.0%
Median Sales Price*	\$164,000	\$168,000	+ 2.4%	\$160,000	\$165,000	+ 3.1%
Average Sales Price*	\$191,660	\$200,130	+ 4.4%	\$187,001	\$199,312	+ 6.6%
Percent of List Price Received*	98.2%	97.4%	- 0.8%	98.0%	97.5%	- 0.5%
Inventory of Homes for Sale	1,918	1,950	+ 1.7%	—	—	—
Months Supply of Inventory	2.7	2.9	+ 7.4%	—	—	—

* Does not account for sale concessions and/or downpayment assistance. | Percent changes are calculated using rounded figures and can sometimes look extreme due to small sample size.

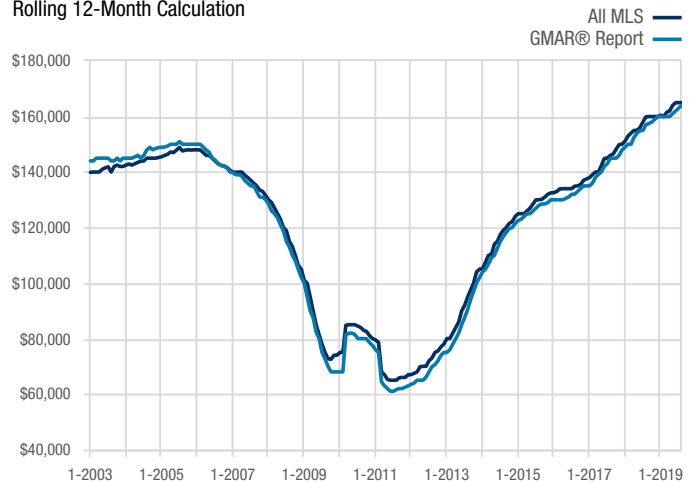
Median Sales Price - Residential

Rolling 12-Month Calculation



Median Sales Price - Condo

Rolling 12-Month Calculation



A rolling 12-month calculation represents the current month and the 11 months prior in a single data point. If no activity occurred during a month, the line extends to the next available data point.

Current as of September 3, 2019. All data from Realcomp II Ltd. Report © 2019 ShowingTime.

Single-Family Real Estate Market Statistics

FOR IMMEDIATE RELEASE

Statistics Contact:

Francine L. Green, Realcomp II Ltd. [248-553-3003, ext. 114], fgreen@corp.realcomp.com

Push-Pull in Residential Real Estate: Median Sale Prices Remain High While Buyers Contend with Inventory & Affordability

City of Detroit continues climb with more listings and nearly 30% increase in median home sale price

Quick Facts

- 3.0%

+ 6.3%

- 12.4%

Year-Over-Year Change in
Closed Sales
Residential and Condo

Year-Over-Year Change in
Median Sales Price
Residential and Condo

Year-Over-Year Change in
Homes for Sale
Residential and Condo

This research tool provided by Realcomp covers the residential real estate market in Southeast Michigan. Percent changes are calculated using rounded figures.

Real Estate Market Commentary:

As the summer draws to a close, multiple opposing factors and trends are competing to define the direction of the real estate market. After the Federal Reserve lowered its benchmark interest rate on July 31, 30-year mortgage rates continued to decline, approaching all-time lows last seen in 2016. Yet most experts agree these reductions are unlikely to bring sufficient relief, at least in the short term, for first-time home buyers. The lack of affordable inventory and the persistence of historically high housing prices continue to affect the housing market, leading to lower-than-expected existing home sales at the national level.

Closed Sales decreased 2.8 percent for Residential homes and 4.5 percent for Condo homes. Pending Sales decreased 0.4 percent for Residential homes and 7.4 percent for Condo homes. Inventory decreased 13.8 percent for Residential homes but increased 0.6 percent for Condo homes.

The Median Sales Price increased 6.7 percent to \$190,000 for Residential homes and 0.2 percent to \$168,900 for Condo homes. Days on Market increased 2.9 percent for Residential homes and 21.4 percent for Condo homes. Months Supply of Inventory decreased 12.5 percent for Residential homes but increased 3.4 percent for Condo homes.

As many homeowners refinanced their homes to take advantage of declining interest rates, consumer confidence in housing was reported to be at historically high levels. Even so, real estate professionals will need to monitor the market for signs of continued imbalances. Although the inventory of affordable homes at this point remains largely stable, it is stable at historically low levels, which may continue to push prices higher and affect potential buyers across the U.S.



Realcomp II Ltd. is Michigan's largest Multiple Listing Service, now serving more than 16,000 valued broker, agent, and appraiser customers in over 2,500 offices across Michigan. Realcomp II Ltd. is committed to providing the most reliable up-to-date real estate information using state-of-the-art delivery methods.

All Residential and Condos Combined Overview

Key metrics by report month and for year-to-date (YTD) starting from the first of the year.



Key Metrics	Historical Sparkbars	8-2018	8-2019	Percent Change	YTD 2018	YTD 2019	Percent Change
New Listings		14,078	13,568	- 3.6%	93,585	95,304	+ 1.8%
Pending Sales		8,805	8,687	- 1.3%	63,603	64,105	+ 0.8%
Closed Sales		9,522	9,232	- 3.0%	59,756	59,980	+ 0.4%
Days on Market Until Sale		33	35	+ 6.1%	39	41	+ 5.1%
Median Sales Price		\$175,900	\$187,000	+ 6.3%	\$170,000	\$177,000	+ 4.1%
Average Sales Price		\$213,900	\$226,677	+ 6.0%	\$207,685	\$215,518	+ 3.8%
Percent of List Price Received		98.0%	97.7%	- 0.3%	97.9%	97.6%	- 0.3%
Housing Affordability Index		168	159	- 5.4%	174	168	- 3.4%
Inventory of Homes for Sale		29,018	25,414	- 12.4%	--	--	--
Months Supply of Inventory		3.9	3.4	- 12.8%	--	--	--

Listing and Sales Summary Report August 2019



	Total Sales (Units)			Median Sales Prices			Average DOM			On-Market Listings (Ending Inventory)		
	Aug-19	Aug-18	% Change	Aug-19	Aug-18	% Change	Aug-19	Aug-18	% Change	Aug-19	Aug-18	% Change
All MLS (All Inclusive)	9,232	9,522	-3.0%	\$187,000	\$175,900	+6.3%	35	33	+6.1%	25,414	29,018	-12.4%
City of Detroit*	403	479	-15.9%	\$50,000	\$38,500	+29.9%	53	55	-3.6%	2,394	2,345	+2.1%
Dearborn/Dearborn Heights*	241	207	+16.4%	\$145,000	\$144,000	+0.7%	21	27	-22.2%	508	621	-18.2%
Genesee County	589	576	+2.3%	\$150,500	\$149,000	+1.0%	35	29	+20.7%	1,509	2,723	-44.6%
Greater Wayne*	1,631	1,723	-5.3%	\$160,000	\$156,000	+2.6%	25	22	+13.6%	3,544	4,082	-13.2%
Grosse Pointe Areas*	91	89	+2.2%	\$350,000	\$325,000	+7.7%	27	30	-10.0%	259	257	+0.8%
Hillsdale County	58	61	-4.9%	\$149,700	\$107,000	+39.9%	76	80	-5.0%	238	214	+11.2%
Huron County	17	10	+70.0%	\$126,000	\$212,500	-40.7%	76	104	-26.9%	93	93	0.0%
Jackson County	236	287	-17.8%	\$155,000	\$140,000	+10.7%	61	64	-4.7%	791	656	+20.6%
Lapeer County	128	142	-9.9%	\$185,500	\$173,500	+6.9%	37	40	-7.5%	465	515	-9.7%
Lenawee County	146	144	+1.4%	\$154,500	\$147,500	+4.7%	67	77	-13.0%	504	479	+5.2%
Livingston County	344	332	+3.6%	\$276,750	\$267,500	+3.5%	31	28	+10.7%	883	1,106	-20.2%
Macomb County	1,357	1,404	-3.3%	\$185,000	\$165,000	+12.1%	31	24	+29.2%	3,002	3,456	-13.1%
Metro Detroit Area*	5,873	6,050	-2.9%	\$205,000	\$190,000	+7.9%	31	27	+14.8%	15,317	17,243	-11.2%
Monroe County	203	196	+3.6%	\$180,750	\$174,500	+3.6%	53	71	-25.4%	540	812	-33.5%
Montcalm County	17	15	+13.3%	\$144,900	\$138,000	+5.0%	28	85	-67.1%	63	59	+6.8%
Oakland County	2,138	2,112	+1.2%	\$260,000	\$256,750	+1.3%	30	26	+15.4%	5,494	6,254	-12.2%
Saginaw County	182	194	-6.2%	\$115,750	\$105,500	+9.7%	37	44	-15.9%	538	668	-19.5%
Sanilac County	34	40	-15.0%	\$115,250	\$139,500	-17.4%	65	82	-20.7%	219	264	-17.0%
Shiawassee County	101	117	-13.7%	\$134,900	\$115,000	+17.3%	33	41	-19.5%	229	351	-34.8%
St. Clair County	232	236	-1.7%	\$159,950	\$160,000	-0.0%	40	36	+11.1%	648	788	-17.8%
Tuscola County	50	38	+31.6%	\$112,000	\$124,450	-10.0%	53	45	+17.8%	130	149	-12.8%
Washtenaw County	462	488	-5.3%	\$290,000	\$280,000	+3.6%	28	28	0.0%	1,558	1,407	+10.7%
Wayne County	2,034	2,202	-7.6%	\$146,500	\$138,000	+6.2%	30	29	+3.4%	5,938	6,427	-7.6%

* Included in county numbers.

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 Instructor: Furhad Waquad
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 \$225, Non-Members

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CE Credits: 3 general/ 3 legal
 Friday, October 4
 9:00 a.m. – 3:00 p.m.
 GMAR Classroom
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 \$50 Members
 \$60, Non-Members

NEW MEMBER ORIENTATION

CE Credits: 3 standard
 Tuesday, October 8
 9:00 a.m. - 12:30 p.m.
 GMAR Classroom

AGENT 101 YOU DON'T KNOW WHAT YOU DON'T KNOW

CE Credits: 4 legal
 Wednesday, October 9
 10:00 a.m. – 2:00 p.m.
 GMAR Classroom
 Instructor: Deanna DuRussel
 FREE, Membermax & EduPass
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 \$40, Non-Members

MASTERING THE TRANSACTIONS FROM A-Z

CE Credits: 2 standard, 1 legal
 Thursday, October 10
 9:00 a.m. – 12:30 p.m.
 GMAR Classroom

RESORT & SECOND HOME PROPERTY SPECIALIST CERTIFICATION (RSPS)

CE Credits: 7 standard
 Tuesday, October 15
 9:00 a.m. – 5:00 p.m.
 GMAR Classroom
 Instructor: Rick Conley
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 \$119, Non-Members

SELLER REPRESENTATIVE SPECIALIST DESIGNATION (SRS)

CE Credits: 13 standard and 2 legal
 Wed. & Thurs., October 16 & 17
 9:00 a.m. – 5:00 p.m.
 GMAR Classroom
 Instructor: Rick Conley
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NEW MEMBER ORIENTATION

CE Credits: 3 standard
 Tuesday, October 22
 9:00 a.m. - 12:30 p.m.
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SUCCESSFULLY SELLING HUD HOMES

CE Credits: 3 standard
 Wednesday, October 23
 10:00 a.m. – 1:00 p.m.
 GMAR Classroom
 Instructor: Steve Katsaros
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AT HOME WITH DIVERSITY CERTIFICATION (AHWD)

CE Credits: 6 standard, 2 legal
 Thursday, October 24
 9:00 a.m. – 5:00 p.m.
 GMAR Classroom
 Instructor: Furhad Waquad
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GMAR'S STANDARD CONTINUING EDUCATION COURSE

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Welcome, New Members!

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 Alvarez, Noemis—GAP Realty Group
 Angle, Michelle—Pearl Real Estate
 Araya, Dehay—Rockefeller Realty
 Atiyeh, Darren—Real Estate One Farm. Hills
 AuBuchon, John—MCP Brokerage, LLC
 Ayoub, Michael—Real Estate One
 Bahnam, Sarmad—Prime Elite Realty
 Bassily, Nermin—Clients First, Realtors®
 Berg, Elaine—Advantage Realty
 Bidus, Mitchell—Park Side & Company, LLC
 Bogedin, Constance—New Michigan Realty LLC
 Bond, Nakeya—Clients First, Realtors®
 Boose, Dion—Woodward Square Realty, LLC
 Bowden, Tontiana—RE/MAX Leading Edge
 Bragg, Alexis—EXP Realty LLC
 Brikho, Johnny—Brikho Properties
 Brooks, Tanzania—KW Advantage
 Brown, Kreshona—Powell Real Estate
 Bundy, Olivia—RE/MAX Metropolitan
 Burris, Emily—New Michigan Realty LLC
 Cantrell, Michael—KW Advantage
 Carlton, Lora—Real Living Kee Realty
 Chaudhry, Talaal—Keller Williams Somerset
 Childs, Jamie—Berkshire Hathaway HomeService
 Chunn, Alexander—Vylla Homes
 Cohill, Doretha—Coldwell Banker Preferred, Realtors®
 Combs, Nicole—Michigan Premiere Realty Group LLC
 Conley, Aaron—Keller Williams Metro
 Covell, Heather—Keller Williams Realty Central
 Daniels, Nichelle—Keller Williams Metro
 DaQuano, Dana—Social House Group
 Dean, Christine—Keller Williams Central
 Demray, Malinda—KW Professionals
 Derthick, Carol—EXP Realty LLC
 Dewhart, Jamila—Century 21 Town & Country Clin
 Donahue, Ryan—GAP Realty Group
 Downing, Kristy—Coldwell Banker Weir Manuel Birmingham
 Dryja, Jason—Key Realty
 Duplessie, AnnaMarie—A & L Premier Realty Inc.
 Fage, Karen—Select Real Estate Professionals Inc
 Fessler, Angela—Keller Williams Metro
 Fletemier, Joshua—EXP Realty LLC
 Gangadharan, Praseeda—Remerica United Realty
 Gardner, Kelly—Century 21 Curran & Oberski Dearborn Heights
 Ghaly, Edel—RK Real Estate
 Go, Sandra Micie—Elite Realty
 Gohl, Timothy—Berkshire Hathaway HomeService
 Gray, Amber—EXP Realty LLC

Green, Jacque—Keller Williams Realty Central
 Haase, Charis—The Boardwalk Team LLC
 Hampton, Terence—Hale Realty
 Hanpeter, Laura—National Realty Centers Northv
 Hardiman, Kimberly—Keller Williams Paint Creek
 Harkins, Carolyn—3DX Real Estate, LLC.
 Harris, Brittany—Rivers Realty, Inc.
 Harrison, Darrin—RE/MAX Eclipse
 Hayali, Fady—Level Plus Realty
 Helfrich, Evan—Keller Williams Metro
 Herron, Dominic—Michigan Premiere Realty Group LLC
 Hoover, Alexas—DOBI Realtors
 Hornbuckle, Lanessa—The Ethical Experts
 Huhn, Karen—Keller Williams Metro
 Hunsicker, Robert—MCP Brokerage, LLC
 Hurley, Tammy—3DX Real Estate, LLC.
 Ieso, Yousif—Keller Williams Central
 Ismail, Staver—EXP Realty LLC
 Jackson, Brandon—Jackson Realty Partners, LLC.
 Jackson, Kimberly—Real Estate One Farm. Hills
 Jarvis, Jason—Jarvis Realty
 Kachnowski, Mary—National Realty Centers, Inc.
 Kelley, Kenneth—Pinecrest Realty LLC
 Khan, Shamroon—NERG Real Estate Experts
 Krahel, Lisa—Coldwell Banker Weir Manuel
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 Lilly, Brian—Bittinger Team
 Lively, DeWane—A-Mac Financial Services
 Locher, Stacey—Expert Realty Solutions Inc.
 MacKool, Michael—EXP Realty, LLC
 Maddox, Graystone—Front Page Properties
 Malinowski, Nathan—Elite Realty
 Martini, Agron—Arterra Realty LLC
 McAuliffe, Timothy—Mitten Realty Group
 McClaine, Jewuan—Keller Williams Somerset
 McCrory, LaTonya—Keller Williams Metro
 McGuire, Elizabeth—Re/Max Cornerstone
 Narazani, Fjori—Woodward Square Realty, LLC
 Nickola, Michael—RK Real Estate
 Nyburg, Ivy—Century 21 Curran & Oberski
 Oake, Jesse—EXP Realty -Trenton
 Pace, Johnnie—Broker One Real Estate Company
 Parish, Whitnie—Keller Williams Paint Creek
 Patros, Hadiil—EXP Realty LLC
 Paulsen, Christopher—KW Advantage
 Pesch, Selma—3DX Real Estate, LLC.
 Prudhomme, Dyana—Keller Williams Realty Central
 Quick, Jared—Clients First, Realtors®
 Ramos, Mark—Coldwell Banker Preferred, Realtors®

Reynolds, Jie—Bluesky Realty
 Richards, Cory—Max Broock, REALTORS, Birmingham
 Sahouriyeh, Nicole—Expert Realty Solutions Inc.
 Sandoval, Kimberly—Sandoval Realty
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 Silveri, Paul—Silveri Realty
 Spreer, Justin—Coldwell Banker Professionals Yale
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 Summers, Aretha—Real Estate One Livonia
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 Thorn, Mark—Kingswood Homes Realty
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 Vannorman, Jennifer—HomePointe Realty, LLC
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 Volante, Damian—Abode Detroit
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 Walker, Nakiya—EXP Realty LLC
 Webster, Melissa—Coldwell Banker Weir Manuel
 Williams, Britnie—Brookstone Realtors
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 Wurn, Kathryn—Remerica Preferred
 Young, Marcus—Keller Williams Somerset
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Things to Consider to Earn Repeat & Referral Business

By Luke Sasek – CutCo (www.cutco.com)

Obscurity is the only true problem faced by business owners today, and ubiquity is the only worthwhile solution. If you are a real estate professional then you likely work nonstop on behalf of your clients and even when your clients are satisfied with the result of a given transaction, their loyalty is hard to earn when considering future business and referrals. This is evidenced by a National Association of Realtors® report which indicates that while 90% of buyers would use their agent again or recommend their agent to others, only 24% of sellers used the agent they previously worked with to buy or sell a home (Copyright ©2018. "2018 Profile of Home Buyers and Sellers." National Association of Realtors®. All Rights Reserved. Reprinted with permission. September 23, 2018, <https://www.nar.realtor/research-and-statistics/quick-real-estate-statistics>).

We all know what it feels like immediately after learning a past client has chosen to work with someone else. Maybe while you were driving past a former buyers house, your heart suddenly sank as you saw another listing agent's sign in the yard. As commissioned sales agents it is easy to cast blame on the client in situations such as these — emotions are high after calculating the cost in loss of potential business, and wishing clients would exhibit more loyalty is a common reaction. Yet the more empowering attitude to adopt is taking responsibility and ownership.

If you believe, as author and speech coach Patricia Fripp so wisely articulates, that "it is not your clients' job to remember you. It is your obligation and responsibility to not let them forget you," then the appropriate response to the situation given is to reflect on the felt pain of losing the deal, and take steps today towards making sure that it doesn't happen again.

This approach puts us back in the driver's seat and gives us a sense of agency by keeping our focus on what we can control instead of wasting time and energy on the things we cannot control. The bottom line is that most people know more than one salesperson in any given industry, and their loyalty for future business and referrals will come to us only when they see us going above and beyond with follow-up by adding value after the transaction.

As we build our businesses with a long term vision to support our ideal lifestyle, let's consider how big of a role our past clients, the people who already know, like, and trust us, can play in that equation. The NAR statistics report indicates that simply doing a satisfactory job is no longer enough. If we are willing to settle with being adequate, then we risk losing out on over 75% of future earning potential from our book of business. Let's all make the commitment to create raving fans out of our clients — the only way we can do this is if they see us everywhere, coming from contribution even well after the closing has passed.



By SHANA MAITLAND
WCR Treasurer



#LeadersMadeHere

November is almost here, and with that comes National Association of REALTORS® conference & expo, which means thousands of REALTORS® will descend on a city to listen to some of the best speakers our industry has to offer. This year is held in San Francisco. Are you attending? I am, as are hundreds of REALTORS® from the state of Michigan, a majority of whom are also members of one of our eleven local Women's Council of REALTORS® networks.

I've written before about the benefits of immersing yourself into the Council, and I'd like to offer a couple more - 17% of NAR Board of Directors also possess membership in Women's Council and 18% of NAR Committee slots are held by Women's Council members; so, it's safe to say we have a handle on how to assist leaders

in rising up. Are you ready to see what it's all about? Come check us out while in San Fran. We will be there for our annual national conference in conjunction with NAR. Plus, Michigan will dominate the national stage with our very own Brenda Lee Szlachta being sworn in as the Women's Council of REALTORS® National President. The Inaugural Ball will be Friday, November 8th. We'd love to have you join us.

Not sure where to begin? Call me! As the Women's Council of REALTORS® 2019 State Treasurer, I look forward to sharing my insights and enthusiasm for the Women's Council with you. Women's Council of REALTORS® - #leadersmadehere. Come and see why. We look forward to seeing you soon.

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Thursday, October 31, 2019 9:00am-3:00pm
GMAR | 24725 W Twelve Mile Rd Suite 100,
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For questions, contact:
Traci Dean | Education Director
248-522-0341

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October 09, 2019
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Online at GMARonline.com

GMAR reserves the right to assess a \$10 fee for any registrant who does not cancel at least 24 hours prior or to those who do not attend the event.



Presented by:
DEANNA DURUSSEL
ABR, SRS, RENE, PSA, SFR

Agent Topics:

- Agent Referrals
- Car Insurance
- Checklists
- Commercial Property
- E & O Insurance
- Grievances
- Personalized Marketing Materials
- Presentations buyers/sellers
- Title Insurance & Title Companies
- Forms

Seller Focus:

- Certificate of Occupancy
- Listing Package Paperwork
- Mortgage Payoff
- Open House
- Sellers Disclosure Stmt
- Transfer Taxes

Both Parties of the Transaction:

- Appraisals
- Closing
- Traditional vs. Designated
- Escrow Accounts
- Final Walk-Through
- Home Warranties
- Closing Document
- Mutual Release
- Purchase Agreements
- Transaction Coordinator

Buyer Focus:

- Bill of Sale
- Buyer Broker Agreements
- Closing Costs, Pre Pairs & Escrow
- EMD
- Home Inspection
- HUD Homes/Bank Owned
- New Construction
- Pre-Approval
- Preview Appointments
- PMI

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6 elective & 2 legal credits

Meets NAR Code of Ethics requirement of 2.5 hours

At Home with Diversity



Today, more than one-third of all Americans are minorities.

By 2050 **minorities** will be the **majority**.



October 24, 2019

8:45 a.m. Registration

9:00 a.m. - 5:00 p.m. Class

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Presented by:

FURHAD WAQUAD

CIPS, ABR, CRS, GRI, SFR, BPOR, TRC, AHWD



The At Home With Diversity course will prepare you to work effectively with - and - within today's increasingly diverse pool of homebuyers.

Real estate professionals who adapt to increasing cultural diversity in the market and who wisely plan to meet the needs of diverse clients gain a competitive edge and are able to expand opportunities.

- Assess and understand attributes of diversity in local markets and their impact on the real estate industry
- Build a business plan and selling strategy to successfully service all client profiles
- Understand basic competencies to earn the confidence of potential buyers and sellers, regardless of race, ethnicity, religion, gender, handicaps, familial status, or national origin

CERTIFICATION REQUIREMENTS:

To be certified as an At Home With Diversity® real estate professional, you must:


- Be free from violations of the Fair Housing Act
- Complete the At Home With Diversity® course
- Sign the certificate agreement
- Pay the one time application fee of \$75

Newly licensed members are not eligible to attend designation courses included with the MemberMax® program during the first 6-months of membership

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- Protect your business and safeguard client information

Register today!

After you've completed the coursework, simply submit your certification application online with a one time application fee (\$149). For information on earning NAR's e-PRO® certification, visit epronar.com.

GMAR reserves the right to assess a \$10 fee for any registrant who does not cancel at least 24 hours prior or to those who do not attend the event.

October 1 & 2, 2019
8:45 a.m. Registration
9:00 a.m. – 5:00 p.m. Class
24725 W.12 Mile Rd. Suite 100, Southfield, MI

MemberMax/EduPass: FREE!
GMAR Members: \$99.00
Non-Members: \$119.00
Call (248) 478-1700
Online at GMARonline.com



Presented by:

FURHAD WAQUAD
CIPS, ABR, CRS, GRI, SFR
BPOR, TRC, AHWD



Home Sweet (Second) Home: Vacation, Investment and Luxury Properties Course

October 15, 2019 9:00 a.m. - 5:00 p.m.

GMAR: 24725 W. 12 Mile, Suite 100, Southfield, MI 48034



- Be a member in good standing of the National Association of REALTORS.
- Complete this qualifying one-day course.
- View three 1-hour Webinars available free of charge.
- Submit application* to REBAC

*\$194.50 application fee must be submitted with application upon completion of course to qualify for certification.



Certification Course Cost

*MemberMax/EduPass

FREE!**

GMAR Members:
\$99.00

Non-Members:
\$119.00

Call (248) 478-1700
Online at www.GMARonline.com

Earn the RSPS Certification

Over 1/3 of all home sales are either vacation or investment properties. Demonstrate that you have the skills and knowledge to be the resource for these transactions by earning the NAR's RSPS Certification.

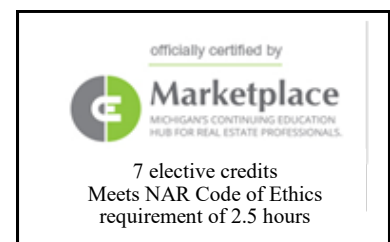
This one-day course from NAR is designed to teach the essentials of buying, selling and managing resort properties and second homes for recreation, investment and development.

- Help clients evaluate and select the type of property, form of ownership, and financing options.
- Identify strategies for building a rental business or assessing the investment value of a property.
- Understand the IRS guidelines for tax treatment of second-home vacation and investment properties.
- Use market statistics and trends to develop a business plan.

GMAR reserves the right to assess a \$10 fee for any registrant who does not cancel at least 24 hours prior or to those who do not attend the event.



Presented by:
RICK CONLEY
SRES, ePRO, ABR, GREEN,
SFR, GRI, SRS
President, Real Estate Education Svcs.
2014 REBAC Hall of Fame Inductee



****Subject to seating availability. Newly licensed members are not eligible to attend designation courses included with the MemberMax™ program during the first 6-months of membership****

LIMITED SEATING AVAILABLE!

Successfully Selling HUD Homes in Michigan

October 23, 2019

10:00 a.m. - 1:00 p.m.

GMAR: 24725 Twelve Mile, Suite 100, Southfield, MI 48034



Presented by:



Steve Katsaros

Help your buyers take advantage of affordable HUD homes by attending this seminar.

Answer HUD-related questions, such as:

- What basic guidelines do you need to know?
- Who can buy and sell HUD homes?
- Where can you find HUD homes for sale?
- What documents are required to complete the sale?
- Get the latest contact information for the newest HUD Asst. Management Co Sage Acquisitions
- Find out how to handle HUD Private Home inspections , EMD's , and Title Companies in HUD Transactions

You will also learn about the new HUD website and Marketing and Management Asset Managers.

Presenter Steve Katsaros will walk you through the process from start to finish!

Approved for 3 elective credits of Michigan Continuing Credits.



Course Cost

Please fax completed form to:
(248) 478-3150

GMAR Members:
No Charge

Non-Members:
\$25.00

Please call (248) 478-1700
Online at GMARonline.com

Name: _____ License #: _____

Office: _____ Phone: _____

Email: _____

Visa MasterCard Discover American Express:

CID: _____

Edu-Pass™ / Member-Max™


Expiration Date: _____

Signature _____

LIMITED SEATING AVAILABLE!



officially certified by



Marketplace
MICHIGAN'S CONTINUING EDUCATION
HUB FOR REAL ESTATE PROFESSIONALS.

13 elective and 2 legal credits

Meets NAR Code of Ethics
requirement of 2.5 hours

Your Secret Weapon!

Earn your Seller Representative Specialist (SRS) Designation. Now recognized by the National Association of REALTORS®

Whether you are new to the industry or a seasoned veteran, the SRS Course will redefine your 'normal' and reinvent the way you represent sellers. Come learn tips and tools that will equip you to list in today's marketplace.

- Increase listings and grow your business
- Demonstrate and communicate your value package
- Understand and apply the Code of Ethics & Standards of Practice
- Understand and comply with state license laws
- Understand and apply methods, tools and techniques to provide support and services that sellers want and need

New agents and top producers from all over the US and Canada say this course exceeded expectations and provided them with cutting edge tools that leave their competition in the dust!



October 16 & 17, 2019
8:30 a.m. Registration
9:00 a.m. – 5:00 p.m. Class

24725 W.12 Mile, Suite 100, Southfield, MI

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MemberMax/EduPass: FREE!
GMAR Members: \$195.00
Non-Members: \$225.00

Call (248) 478-1700
Online at GMARonline.com

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Presented by:

RICK CONLEY

**SRES, ePRO, ABR, GREEN,
SFR, GRI, SRS**
President, Real Estate Education Svcs.
2014 REBAC Hall of Fame Inductee



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