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The Feel-Good Stories of 2017

Good Neighbor Award winners give their all to make life better for others. Page 15

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REALTOR®
MAGAZINE'S
GOOD
NEIGHBOR
AWARDS

THE BUSINESS TOOL FOR REAL ESTATE PROFESSIONALS

NOVEMBER/DECEMBER 2017

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The Feel-Good Stories of 2017

Good Neighbor Award Winner Sal Dimiceli Sr.



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The Feel-Good Stories of 2017

Good Neighbor Award Winner Kay Wilson-Bolton



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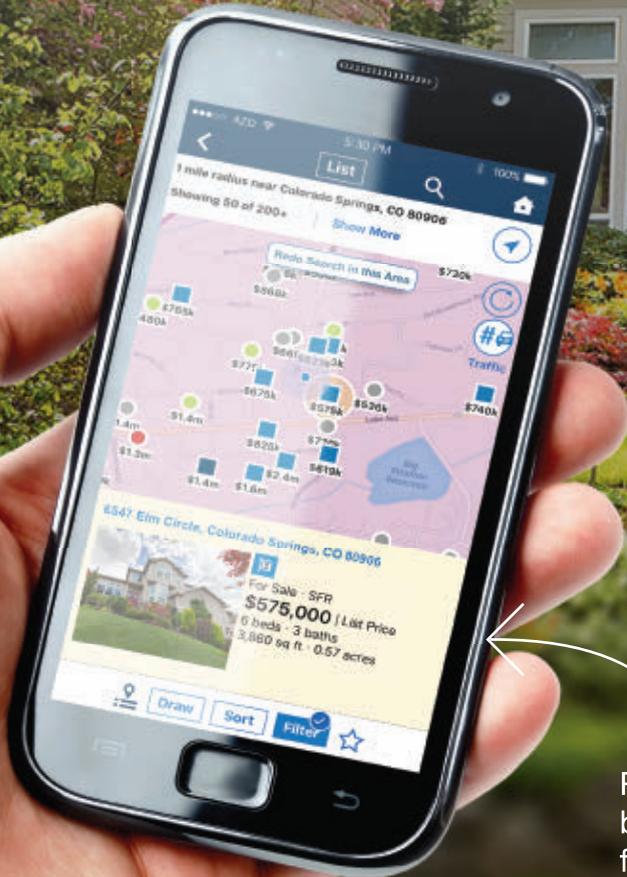
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features

NAR'S NEW CEO

Goldberg's Rules

Bob Goldberg is intent on breaking down barriers at the association to foster "high touch, high impact" connections with REALTORS® and industry leaders. [PAGE 28](#)



PAGE 15

GOOD NEIGHBORS

Heroes Among Us

Sometimes, the worst of circumstances brings out the best in people. REALTOR® Magazine's 2017 Good Neighbor Award winners are guardian angels who work tirelessly to restore hope to those who are struggling. From helping homeless youth attain a quality education to keeping community members' lights on when their utility bills are way past due, these selfless REALTORS® are on a mission to bring relief into the lives of people who need it most. [PAGE 15](#)



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AT NAR.REALTOR/MAGAZINE

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top of mind

THE DEEP IMPACT OF FLOOD INSURANCE

A Houston real estate pro describes his struggle to save his devastated home after Hurricane Harvey, a story playing out for thousands of storm victims as the future of the National Flood Insurance Program hangs in limbo. [PAGE 8](#)

ECONOMY

How the latest tax reform proposal hurts homeowners. [PAGE 10](#)

YOUR NAR

Global rule book, a new vehicle in the REALTOR Benefits® Program lineup, Medicare open enrollment, and more. [PAGE 12](#)

how to . . .

ADAPT PHYSICAL SPACE TO A WEB-ENABLED WORLD

Smart-home innovations won't only change how we live; they'll transform the way our homes look. [PAGE 30](#)

KEEP INSPECTIONS FROM BECOMING DEAL-BREAKERS

Follow these guidelines to keep clients calm and transactions smooth through the uncertainties of a home inspection. [PAGE 32](#)

in the trenches

Your surprising and amusing real estate stories. **Plus**, see the winner of our caption challenge. [PAGE 40](#)

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#NARAnnual: The News You Need

Whether you're in Chicago for NAR's annual conference or following along at home, stay informed at realtormag.chicago. During and after the conference, check in with us for news, business tips, and behind-the-scenes exclusives from this action-packed gathering of thousands of real estate professionals from around the world.

Live! The Secret Language of Millennial Clients

Break down walls to reach the next generation of buyers and sellers. REALTOR® Magazine is hosting a panel of communicators and generational experts to help you update your outreach efforts and create new marketing materials that will appeal to younger consumers. If you can't make the session in person (9 a.m. on Sunday, Nov. 5, at the McCormick Place Convention Center), we're planning an accompanying live social media event. Check out realtormag.chicago for details.



RISE HIGHER



A Market That's Rocketing Back

The foreclosure crisis and the retirement of NASA's Space Shuttle program hit Brevard County, Florida, hard. The area is now in the midst of a remarkable comeback. Learn what's behind the economic recovery in this in-depth report and video about a community that has embraced change at realtormag/brevard.



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Correction: In the 2017 Residential Franchise Report, published in the September/October issue, we left off the data for Century 21's royalty fee (which is 6 percent of gross revenue per transaction). We regret the error, and encourage readers to view and download the corrected data at realtormag/franchise.

A Personal Revolution



William E. Brown is
2017 NAR president.

When I was installed as president of the National Association of REALTORS® a year ago in November, my inaugural address focused on the revolution occurring within our industry and how REALTORS® must drive innovation and embrace change. With legislative, MLS, technology, and market forces advancing rapidly, I knew 2017 would be an unpredictable year for REALTORS®. What I didn't anticipate was the personal revolution that lay ahead of me.

The health struggles I endured this year have been no secret. I developed severe pulmonary issues after receiving a strong antibiotic that knocked down my immune system. As the symptoms worsened through the spring, I was put on oxygen, and it soon became clear that I needed an organ transplant. Accepting

that my survival was dependent on a successful double lung transplant surgery was, literally, a life-changing moment. Since my surgery in August, I've gained an appreciation for each new day.

As I pen this last column as NAR president, my personal revolution encompasses a journey to healing. This ordeal has been challenging, but a revolution is never easy. It changes all who take up arms, whether it be an individual or an industry. I am not letting the obstacles get me down. I have so much to be thankful for. At the top of the list: my faith, my family, the doctors and nurses who have become an extension of my family, and all of you, my REALTOR® family.

Since I started my career over 35 years ago, this association has been my rock, providing the foundation I needed to help build and maintain a successful real estate practice. Over the last few months, however, this relationship has become even more meaningful. The opportunity to serve as NAR president and help move our industry forward has powered me

through my personal setback.

With your support and service, we have made great strides to ensure sound success for REALTORS® and for our industry. There's a lot to be proud of—the Sustainable Homeownership Conference, which explored ways to increase opportunities for buyers, a successful Call for Action to extend the National Flood Insurance Program, your generous contributions to the REALTORS® Relief Foundation, and, last but not least, the appointment of NAR's new CEO, Bob Goldberg. (*Read about Goldberg's vision for knocking down the ivory tower on page 28.*) As I prepare to pass the gavel to 2018 President Elizabeth Mendenhall, I feel good about the direction our association and our members are headed. Our industry is still in the midst of a revolution, but REALTORS® are well positioned to thrive.

With gratitude to my unknown organ donor, a final note: Please consider signing up on your state registry to be a donor. One day you just might confer the ultimate gift of life.



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Leaving Her Comfort Zone

We were surprised to hear that Bernice Helman was a tad nervous before her visit as guest editor for this issue. After all, this is the same woman who hit the dance floor in sequins and fringe in a local version of “Dancing With the Stars” to raise money for at-risk Indiana youth, who spent sleepless winter nights on the roof of a supermarket as part of a United Way fundraising campaign, and who agreed to subsist for a week on \$32 worth of groceries (the barebones food stamp allotment for an individual) to raise awareness about food insecurity in her community.

“I wasn’t sure what to expect with you all,” she said cheerfully at the start of a day she devoted to weighing in on articles, discussing her volunteer work, and sharing insights from her six-county real estate market around Terre Haute, Ind.

Helman’s fearlessness in putting herself out there for causes close to her heart, along with her monumental success at fundraising—in a single year, she raised nearly \$2 million as United Way of the Wabash Valley campaign chair—powerfully explain why she was selected in 2013 as a winner of REALTOR® Magazine’s Good Neighbor Award.

During her visit, we learned that her business acumen is no less impressive. As vice president of a top-producing Coldwell Banker franchise that she owns with her husband Troy, Helman manages 43 agents and handles the business side of the brokerage. A former mortgage banking executive, she got into real estate a decade ago to help her husband run the company that his parents had founded. The couple also actively sell real estate but are careful not to compete with their agents, she says.

Helman encourages all real estate pros to volunteer and not to fall prey to self-limiting beliefs about much you can accomplish. “Find something that lights your fire. And don’t tell yourself you don’t have time,” she says. “I just do what I set my mind to doing,” she says.

Reviewing profiles of the 2017 Good Neighbor Award winners (*page 15*) brought Helman back to 2013 when she was sure someone was playing a gag. “When I got the call I had won, I thought it was a joke,” she says. “I didn’t even know I was nominated.” Helman’s application was submitted by a competing broker from Century 21. The recognition she



Guest Editor **Bernice Helman** says real estate pros have a duty to give back to their communities as volunteers.

and her local United Way received after her win brought incalculable dividends. In addition to the added support for the organization, she says, “People stopped me all over town, and I’ve gained a whole new group of friends [in her fellow winners]. We share ideas for supporting each other.” The new Good Neighbors have no idea how this will change their life, Helman adds. “But it will change their life.”

She made the hard choice to step back from her formal United Way duties in January. “I’ve learned it’s healthy to cultivate new leaders to keep any organization strong,” she says. And while she’s already deepening her role with other causes, Helman might even have a bit of time now to work on her dance moves.

By Wendy Cole

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REBAC's Distinguished: 2017 Hall of Fame Winners

This year's inductees are top producers who have elevated buyer representation in their markets.

By *Melissa Dittmann Tracey*

Experience can get you only so far in real estate. How well you adapt to the rapid pace of change in the industry affects your ability to thrive in today's marketplace. This year's Real Estate Buyer's Agent Council Hall of Fame inductees have more than a decade of experience in the business and have weathered the ups and downs of the market by leveraging education and a commitment to top-notch customer service. Each year, REBAC recognizes a select few among its 30,000 members for their stellar accomplishments and their ability to raise the bar in the area of buyer representation. Learn more about this year's honorees and their path to the top.



Peggy Worcester, ABR®

Weichert, REALTORS®, Home Pros, Clarksville, Tenn.

For Peggy Worcester, it's all about the buyers. "I love meeting new people, showing homes, and seeing their joy when we find the 'right' home for them," says Worcester, a full-time buyer's agent and owner of Weichert, REALTORS®, Home Pros. Prior to breaking out on her own, Worcester worked as an assistant to top-producing agents for four years. Behind the scenes, she learned the importance of staying on top of every detail to ease buyer stress. In 2004, she obtained her license. To stand out in her market, she earned her Accredited Buyer's Representative designation and the Military Relocation Professional certification, which is useful in her community. Clarksville, Tenn., is home to the army's third-largest base, Fort Campbell. "[Our military clients] depend on us for guidance on what to do and how to do it," she says. "Having my ABR® and MRP shows them that I have gone above and beyond to be proficient at my job. It gives them assurance that I am someone who can be trusted." Fast-forward to today and Worcester and her co-owner and husband, Randy Worcester, are now sought as top-performing agents in their market. "As I have gotten older and more experienced, I've learned that [my value] is less about the number of transactions and more about the quality of the client experience," Worcester says. "I am a huge believer in continuing education. This enables me to stay on top of my clients' needs and always be of service to them."



Todd Beckstrom, ABR®

ERA Wilder Realty Inc., Chapin, S.C.

Even with 20-plus years in the business, Todd Beckstrom isn't resting on his laurels. He constantly pushes himself to try new prospecting ideas and stay connected to his sphere. That go-getter attitude is behind Beckstrom's \$19 million in sales for 2016 as an individual agent on 81 transactions. (This year, he added a partner to his team and is on track to nearly double their production.) Beckstrom specializes in lakefront and investment properties. "Investment in real estate is a passion and what brought me into this industry," he says. As an instructor for REBAC's Real Estate Investing course and for the ABR® designation course, his passion for education is woven into his business. He also offers community seminars to consumers on how to leverage investment properties to fund their children's college education or retirement. Recently, he patented a tool for agents to quickly analyze their market supply and demand dynamics, sales rates, and other metrics, viewable at howisthemarket.net. "Buyers and sellers who understand market dynamics will make better decisions, and the agents who lead them to those decisions will be known as experts," he says. Beckstrom vows to stay top-of-mind with his 1,500 former clients. To do that, he abides by a "power hour," where he spends at least an hour a day checking in with past clients. He follows the popular coaching method "F.O.R.D." to guide conversations (focused on talking about family, occupation, recreation, and dreams). "If you want more business, you need to touch and meet more people," he says.



William Bodouva Jr., ABR®

Coldwell Banker Residential Brokerage, Port Washington, N.Y.

William Bodouva's experience in development, project management, and finance have earned him leverage in the business. Bodouva first started in real estate in 1983 as a builder and then transitioned into property sales in 1985. During the late 1980s housing slump, Bodouva turned to education to gain an edge. He enrolled in courses in real estate development and finance at New York University. He continued to work in real estate with a focus on transportation projects at his father's architectural firm. He became savvy at negotiating contracts and earned a reputation for finishing projects on time and within budget. When he shifted back into residential sales, Bodouva adopted a hands-on approach to help navigate transactions smoothly and confidently with his clients. "I handle every aspect of each purchase, sale, or both, from initial contact to closing," Bodouva says. "I schedule, coordinate, and oversee the home inspection, mortgage, attorney, and title search, and monitor the milestones of each transaction." His 10 real estate designations and certifications, including ABR®, CIPS, and e-PRO, attest to his broad knowledge base. "Today's home buyers are very savvy. Most have dealt with several agents they felt they knew more than," he says. "A buyer's agent must prove they're the expert immediately to gain the confidence of clients."

Could 2018 Be Your Year? Nearly 100 inductees have been welcomed into the Real Estate Buyer's Agent Council's Hall of Fame since 2000. Could you be next? Each year, REBAC recognizes a few members for outstanding achievement in buyer representation. An independent panel of industry leaders selects honorees. All nominees must be ABR® designees to apply. The judges consider overall industry achievements, participation in REBAC programs and events, and contributions and personal commitments to buyer representation. You can nominate yourself for the REBAC Hall of Fame or another REBAC member can nominate you. Visit rebac.net/HOF to learn more.

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THE CLEANUP Houston real estate broker Ed Wolff sweeps the guest bedroom of his home, which was ravaged by flooding from Hurricane Harvey.

SCOTT KOHN ©2017

Deep Impact of Flood Insurance

Ahead of a vote to keep the NFIP from lapsing, a Houston real estate broker details his struggle to recover from Hurricane Harvey.

While broker Ed Wolff helps his Houston clients through the daunting cleanup after Hurricane Harvey, he's also trying to save his own home. Three feet of floodwater inundated his ranch-style five-bedroom house during the August storm, but he finds himself in a relatively lucky position. His home—unlike two-thirds of those affected around Houston—is covered through the National Flood Insurance Program. It's also the third time in three years he's been flooded, though Harvey caused the most severe damage.

"Every single lower cabinet has to be removed," says Wolff, AHWD, president of Beth Wolff, REALTORS®. "We have to replace five feet of Sheetrock, all the bathroom floors—it's a mess. I'll probably get the maximum flood insurance payout

of \$250,000. Imagine what I'd be facing if I weren't covered."

Unfortunately, large numbers of uninsured Houston-area residents, as well as those in Florida, Puerto Rico, and other devastated areas, are facing bleak prospects for repairing or rebuilding their homes. Especially vulnerable are those who reside in areas outside of designated flood zones, which are increasingly affected by extreme weather.

Stronger storms are bringing more widespread devastation, yet a long-term reauthorization of the NFIP remains in limbo. In September, Congress extended the program, which provides flood insurance policies to 5 million property owners, through Dec. 8. But such a short-term fix gives little certainty to owners

who may lose access to any insurance option if the NFIP lapses. A growing number of private insurers are offering flood policies, but not in every state.

Wolff emphasized the importance of extending the program for the long term. "Ten percent of our property tax roll flooded," he says of greater Houston. "Imagine a Houston market without an option for flood insurance—there wouldn't be a market anymore."

Austin Perez, senior policy representative for insurance issues at the National Association of REALTORS®, says NAR's priority is to secure a five-year reauthorization of the NFIP. The bill NAR supports, known as the 21st Century Flood Reform Act, also would provide money to help homeowners mitigate flood risk, limit

flood risk, limit insurance premium hikes, and improve flood mapping, among other measures. "The main hurdle to passage is time," Perez says. "Congress has a lot to do between now and Dec. 8, including tackling the federal budget. So it's really important to keep up the pressure."

Flood mapping could be central to future NFIP reform, as both Harvey and Hurricane Irma—which clobbered Florida's western coast in early September—exposed many homes outside federally recognized flood zones to damage, Perez notes. Indeed, of the more than 180,000 Houston-area properties flooded by Harvey, only 15 percent were covered by a flood insurance policy either privately or through the NFIP, according to news reports citing NFIP data. Homeowners outside flood zones or who don't have federally backed mortgages aren't re-

quired to purchase flood insurance.

But Harvey's historic 50-inch rainfall over Houston may help bolster legislative support for broader insurance coverage. "I can't think of many places in the United States that could absorb that much water," Perez says. He's hopeful that flood maps will be updated.

Wolff, who is renting an apartment with his family while their home repairs are underway, says too many Houston residents were unprepared for Harvey's destruction. Weeks after the storm, some owners, unable to afford repairs, were offering to sell their properties as is. Even in his own neighborhood, which was designated as a flood zone after it began flooding for the first time ever three years ago, some have abandoned their homes.

Now faced with the option of either elevating his own home above flood

level or tearing it down and building new, Wolff says he will likely have to apply for a disaster loan from the Small Business Administration to cover expenses that his insurance won't. He pays \$2,200 annually for flood insurance. "It's helpful, but I'm still probably going to take a 10 percent loss," he says. Many owners would not be able to withstand such a financial hit.

But Wolff chooses to remain positive, saying his family has been through harder challenges. His daughter, Tenley, now 12, nearly died from heart complications as an infant. His wife, Katy, is in remission after treatment for a brain tumor. "This gives you a different perspective on life," he says. "We're alive, and we're together. We love our city, our friends, and our neighbors. That's all that matters. I feel confident that we'll all get back to whole."

By Graham Wood and Robert Freedman



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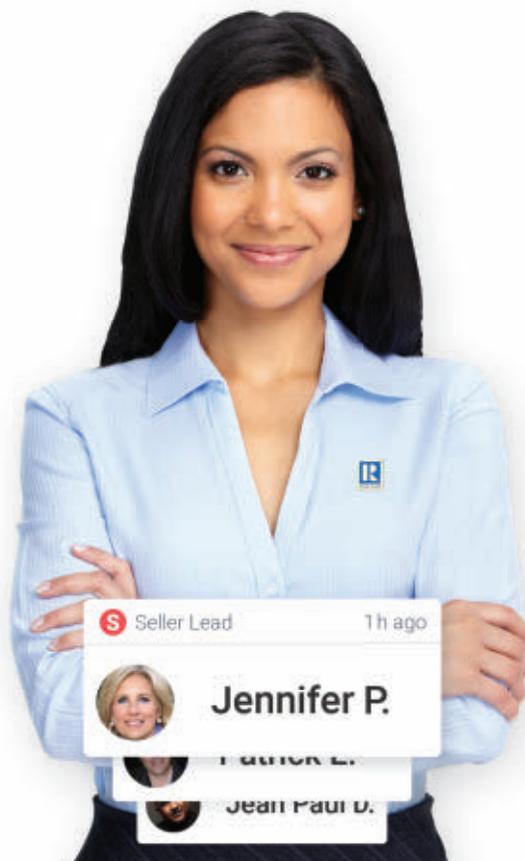
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SUPPLY & DEMAND

All trend lines are from August 2016 to August 2017.

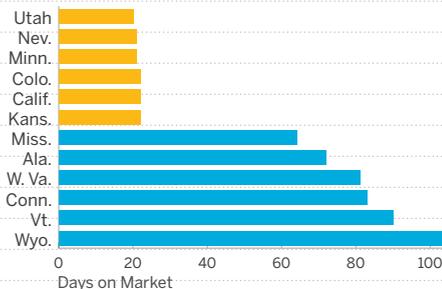


INVENTORY Number of existing homes on the market at the end of the month.
PRICE National median.
EXISTING-HOME SALES Seasonally adjusted annual rate, which is the actual rate of sales for the month, multiplied by 12 and adjusted for seasonal sales differences.

HOMES SALES ON THE MOVE

Homes are selling quickly: a median of 28 days, the fastest pace on record. Before this summer, that number had never dipped below 30. Utah has the hottest markets, with the typical home in the state selling in just 20 days. Wyoming, with its hard-hit energy sector, has the slowest, at 105 days on market. Here are states with the fastest and slowest home sales.

States with the Fastest and Slowest Home Sales.



Source: NAR Research

Tax Reform Hits Homeowners



Lawrence Yun is NAR chief economist.

ECONOMY

Renters will come out ahead, albeit temporarily, if the “Big 6” tax reform framework is passed in its current form. They stand to get about \$500 in tax cuts each year. The plan was released at the end of September by the Trump administration and Republican leadership in Congress.

Because there is no free lunch, who then will foot the bill? Homeowners. Particularly families with children. While it’s unlikely lawmakers intended to hurt them, that will be the result.

Tax reform is a laudable goal. Lower tax rates are what people want. And Americans are fed up with the many

hours it takes to comply with today’s complex code.

But a reform at the expense of homeowners is misdirected. Homeowners already pay 80 to 90 percent of all federal income tax in any given year.

The plan to double the standard deduction (from about \$12,000 to \$24,000 for a family) means far fewer homeowners will use the mortgage interest deduction. Some homeowners may come out ahead while others will lose out. But larger families will be faced with a particularly difficult challenge, because the personal exemption and the exemptions for dependents, which are both \$4,050 per individual, would go away.

For renters, who don’t take the mortgage deduction, the higher standard

deduction will likely make most of them better off. Historical data has shown that renters do not accumulate wealth over the long haul. The latest Federal Reserve data show the typical wealth of a renting household has fallen from \$5,900 to \$5,100 since 2010, while homeownership households have seen their wealth jump from \$192,800 to \$231,400.

Congress needs to thoroughly review the tax code with an eye toward simplifying it and reducing the tax burden on Americans, particularly middle-income households who today pay a disproportionate share of our nation’s taxes. Reduced payments in a simplified system could even boost long-term GDP growth. But Congress must never forget, sustainable and successful homeownership should be encouraged.

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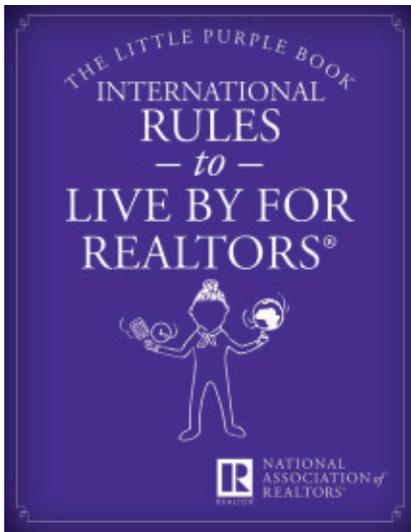
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GOOD NEIGHBOR AWARDS

The 2017 Winners



Kay Wilson-Bolton

is laser-focused on ending hunger in her community.

Page 16

Louise McLean

offers a safety net for thousands of homeless youth.

Page 18

Hoddy Hanna

marshals massive support for children's hospitals.

Page 20

Bryson Garbett

enables the poorest kids in Mexico to attend school.

Page 22

Sal Dimiceli Sr.

addresses the immediate pain of poverty.

Page 24

ABOUT THE PROGRAM

REALTOR® Magazine's Good Neighbor Awards is celebrating its 18th year of honoring REALTORS® who make an extraordinary impact on others through volunteer work. Since its launch in 2000, the Good Neighbor program has donated more than \$1.1 million to REALTOR®-led charities. The 2017 Good Neighbor Award winners will be honored in front of thousands of their peers on November 4 during the REALTORS® Conference & Expo in Chicago. The winners' charities will each receive a \$10,000 grant. In addition to the winners, five Honorable Mentions (page 26) will each receive \$2,500 for their community cause. Nominations open in January for the 2018 Good Neighbor Awards. Deadline is May 4. Find out more at nar.realtor/gna.

Heroes Among Us

Meet 10 REALTORS® who give us hope.

By Sara Geimer

A crisis often brings out the best in people. As we've seen this year, powerful hurricanes, earthquakes, and other tragedies have prompted many to volunteer time and donate money. For the 10 REALTORS® featured here, this giving spirit animates their daily life. When these REALTORS® encounter people coping with a calamity, they roll up their sleeves and offer support—or a solution. REALTOR® Magazine's 2017 Good Neighbor Award recipients have an exceptional knack for fundraising. In addition to giving thousands of volunteer hours, cumulatively they've raised more than \$48 million to help people in need—some of whom reside in their communities, others in distant lands. They feed the homeless, build schools for the poorest students, fund hospital care for sick children, support medical research and addiction recovery programs, nurture adults with disabilities, and mentor and educate children. As varied as their causes are, all the Good Neighbors have one common goal: to make the world a better place. To learn about the incredible ways the Good Neighbors ease people's suffering and provide hope, read their stories on the following pages or watch the videos at nar.realtor/gna.

We proudly introduce the 2017 Good Neighbors.



Good Neighbor Award winners are selected by a panel of judges in a rigorous multistage process. But all 10 finalists have a chance at "Web Choice," selected by the public through online voting. In 2017, a record 93,000 votes were cast. The top three vote getters—honorable mentions JoAnn and Joseph Callaway and Deborah Berg, plus Good Neighbor Award Winner Howard W. "Hoddy" Hanna III—share \$5,000 in bonus grant money.

A Hunger to Help the Community

BY SAM SILVERSTEIN

Over her four decades selling houses in Santa Paula, Calif., Kay Wilson-Bolton, also a former mayor, has maintained a sizable presence in her community. But it was a chance encounter in 2008 with someone who couldn't afford a place to live that moved her toward a path with more social impact than she could ever have predicted. That Christmas Eve, she was called to the scene as a chaplain for the Ventura County Fire Department after a homeless man was found dead in a local church. Wilson-Bolton decided on the spot to take action to prevent such tragedies in the future.

After meeting with local officials and a pastor, she decided that opening a homeless shelter would be too complex, so she devised a plan to feed Santa Paula's homeless residents. On Jan. 14, 2009, Wilson-Bolton held her first event at a local church, serving 57 people in need of a hot meal.

The effort, now known as Many Meals, provides food to up to 600 people every Wednesday at Santa Paula's First Presbyterian Church. "We had no idea what 'many' would mean when we started," says Wilson-Bolton, whose efforts to end hunger are part of a nonprofit organization she established in 2002 called SPIRIT of Santa Paula.

Saving Tons of Food From the Trash

Beyond the meals the SPIRIT of Santa Paula provides each week, Wilson-Bolton and a team of volunteers and staffers collect about 30,000 pounds of excess food per month from restaurants, caterers, and supermarkets and distribute it through another program. Food, clothes, and counseling are also available daily at a reception center in back of her real estate office.

Wilson-Bolton, ABR, CRS, a broker-associate with Century 21 Troop Real Estate, keeps her real estate and food pantry operations separate despite their proximity to one another. Reconciling her two disparate roles can be complicated. "There is emotional baggage, particularly when I'm showing properties in multimillion-dollar areas," she says. "I hope

people have the charity to give back."

A key challenge for Wilson-Bolton is working with people who are addicted to drugs or alcohol. "I'm never afraid of people. But if they're mad, I tell them to leave so they don't put anyone else in danger" and return when they're in a better state of mind, she says. Her resolve grew from personal tragedy: Her daughter, Kathy, died of a drug overdose in 2006, a loss that she says gives her the strength to speak frankly to people whose actions are harmful to themselves and others. "I feel I have the right to address their addictions and what they are doing to their families," she says. "If we hadn't lost Kathy, I might not have felt the comfort to do that."

Offering Respect as Well as Help

Christine Pulido turned to the SPIRIT of Santa Paula for help when she lost her house to foreclosure in 2012 following a divorce and a long stretch of unemployment. She was homeless for four years. Pulido says she appreciates Wilson-Bolton because she gets to know people individually and treats their problems with empathy. "You can always do better if somebody shows you a little love," she says.

Pulido, who now works part-time for the SPIRIT of Santa Paula, says Wilson-Bolton helped her develop a positive outlook after years of struggle. "I had a big four-bedroom home in a nice quarter of the city before, and now I am in a not-very-nice studio. But I have electricity and running water, and I can take a shower anytime I want to," she says. "I'm not doing well, but I'm doing."

Wilson-Bolton says she has no plans to take a vacation and remains vigilant in her mission to help her neighbors overcome obstacles. "This is my world," she says. "I never think about passing the torch. God will tell me when it's time."

Contact Wilson-Bolton at kay@realestatemagic.com and contact the SPIRIT of Santa Paula at spiritofsantapaula.org.

Spurred by the death of a homeless man, **Kay Wilson-Bolton**



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"The perception is that if I didn't help [the homeless in Santa Paula], they would disappear. But it's a myth; they were born here."

Kay Wilson-Bolton

Watch her video
at realtormag.com/wilson-bolton

Bolton created a program that feeds hundreds.

PHOTO BY DAVID ZENTZ ©2017

Breaking the Cycle

BY ERICA CHRISTOFFER

Mary Hall of Titusville, Fla., became the guardian of her two young granddaughters around Christmas 2013 after their mother's opiate addiction got out of control. Hall herself had just lost her job and her house, but she was intent on doing the best she could for the girls.

But she faced a hurdle that first summer: She couldn't afford full-time child care while she was working and going to grad school. A friend told her about a program through the public school system in Brevard County that could help. Hall, who was living in a camper with her granddaughters, reached out to Sally Shinn, Brevard Public Schools' liaison to the homeless, and explained her situation. Within a day, she received a donation from the Brevard Schools Foundation to pay the costs of a local summer camp for her granddaughters. And they've been able to attend every year since. "It's been a lifesaver," Hall says. "They've been able to do stuff that I couldn't have done for them."

Since 2011, the Space Coast Association of REALTORS® in Brevard County has raised more than \$500,000 to assist homeless and at-risk students through the Brevard Schools Foundation—efforts that are driven by the dedication of Louise McLean, GRI, SFR, an agent with RE/MAX Solutions in Merritt Island, Fla. She first learned that homelessness was an acute problem in her area from a "60 Minutes" TV segment in 2011 on the plight of impoverished children in Florida and other parts of the country. Nearly one-third of the homeless are children. As a real estate professional, McLean could not ignore this tragic fact.

Finding Solutions

Brevard County, home of the Kennedy Space Center, was hit especially hard by the recession and the retirement of the space shuttle program. McLean, licensed since 2004, had watched the foreclosure crisis unfold. She'd walk through REOs and see a child's room, painted in bright colors with height measurements written on the wall, and wonder what happened to the kids.

Six years ago, McLean reached out to the Brevard Schools Foundation and learned that 964 county children were identified

as homeless. She was floored and immediately contacted Leah Selig, CEO of the Space Coast Association of REALTORS®.

Two days later, McLean raised the homeless issue at a board of directors meeting, and they recommended she start a committee. About 10 people showed up to the first Brevard's Children in Need Committee meeting. The group raised \$12,000 from an email blast to support the foundation. But McLean wanted to do more.

She and Selig approached the Hotel and Lodging Association about partnering on a fundraising effort. The nearby Hilton agreed to provide the venue, and the hotel association covered the cost of food. McLean's committee sold raffle tickets for \$100 each and secured corporate sponsors. About 400 people showed up. This year, the event grew to include nearly 850 donors who contributed more than \$100,000.

Identifying the Scope

Shinn says McLean's efforts have helped the school district better identify homeless students, decrease dropout rates, and reduce disciplinary referrals. Most recently, McLean has become president of the newly formed Space Coast REALTORS® Charitable Foundation. In addition to working with schools, it supports organizations providing affordable and transitional housing. This year, following Hurricane Irma, McLean stepped up to assist families displaced by the storm with a \$10,000 donation.

Though Brevard County has regained jobs and economic stability in recent years, the numbers of students counted as homeless has been increasing because the school district has gotten better at identifying children in need. "People assume homeless people are a certain race or that they're addicted to drugs. But anyone can be affected," McLean says. "If kids know there's good in the world, they're going to remember that."

Contact McLean at louisemclean0313@gmail.com and learn more at BrevardsChildreninNeed.org.

Louise McLean gives homeless children a shot at a bet



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"Louise would give the last dollar in her checking account if it meant someone was going to eat dinner tonight."

Mike Artelli, team leader, RE/MAX Solutions in Merritt Island, Fla.

Watch her video at realtormag.com/McLean

ter life in a foreclosure-plagued Florida county.

PHOTO BY THOMAS WINTER ©2017



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"Hoddy provided support for a healing garden, where children, their families, and staff can go when they need to get out. That garden is a manifestation of Hoddy's care for people."

Greg Barrett,
president,
Children's Hospital
of Pittsburgh
Foundation

Watch his video at
realtormag.com/Hanna



Hoddy Hanna's passion fuels a multimillion

Restoring Health and Hope

BY ROBERT FREEDMAN

When 6-year-old Matisse Reid came to Children's Hospital of Pittsburgh from New Zealand for specialized gastric treatment five years ago, her parents faced a load of uncertainties, from the cost of her medical care to not knowing where they could afford to stay during her treatment. Because their daughter's rare genetic disorder was outside the expertise of most hospitals, the Reids had little choice but to move overseas to Pittsburgh.

Luckily, they found Family House, a home away from home for out-of-towners whose loved ones are being treated at the hospital. The Reids lived free of charge in the renovated 39-room mansion for more than a year thanks to the foresight of Howard W. "Hoddy" Hanna III, chairman of Howard Hanna Real Estate Services, the third-largest residential real estate brokerage in the U.S. Through his largesse, all of Matisse's out-of-pocket treatment costs were covered for the family as well.

Hanna was the founding chairman of Family House, which opened in 1983 in response to a surge in families coming to Pittsburgh to take advantage of the city's world-class children's hospitals. He personally oversaw the deal to purchase and upgrade the property near the hospital complex. "When the Reids came to Family House, [Matisse] was probably at death's door," Hannah said. "But her life improved dramatically because of the surgery they did here."

Family Havens

Family House has expanded to four properties around the city. It's just one part of Hanna's wide-ranging philanthropic effort. Since taking over Howard Hanna Real Estate Services in 1980 from his father, Howard Jr., who founded the company in 1957, Hanna has created a charity operation in which millions of dollars are donated annually to some 500 local and national causes. Donations come from Hanna personally, other members of his family, the real estate company, and hundreds of fundraisers Howard Hanna offices around the country hold each year.

"Hanna is not just a name on a sign," says longtime friend

Colleen O'Brien, a former president of a nonprofit called the Children's Free Care Fund Foundation that Hanna created. Started in 1988, the foundation pays bills for families who can't afford hospital care for their children. "Philanthropy is an essential part of who he is."

Limitless Drive

The centerpiece of his philanthropic effort is a fundraising drive that gives his company's agents a chance to be part of something bigger than their business. Each year, some 9,000 agents in almost 300 offices in eight states compete to raise the most money for children's hospitals by holding luncheons, dinners, and other events. The agents raised more than \$1 million last year and more than \$14 million over the past 30 years. The funds support about a dozen children's hospitals in markets in which Howard Hanna offices are located.

Hanna says children's hospitals have an especially pressing need because insurance companies don't reimburse pediatric care at the same rate as adult care. "We don't want any [child] to be turned down because of money," he says.

Howard Hanna offices in Cleveland contributed \$350,000 to local hospitals last year. One recipient was the palliative wing of Rainbow Babies & Children's Hospital, where terminally ill children receive care. "We see how passionate Hoddy is about helping these kids, and it just makes you want to do whatever you can to help," says Michelle DeGulis, vice president of the 70-agent Howard Hanna Real Estate Services office in Chagrin Falls, Ohio.

Hanna's mother, Anne, taught him to give back, he says, which is why he has always made charitable giving a part of his life. "Whether you're giving your treasure or your time, you always want to help those who are less fortunate than you have a better quality of life," he says.

Contact Hanna at hoddy@howardhanna.com and learn about his nonprofit at howardhanna.com/childrens-free-care-fund.

h-dollar philanthropic operation focused on sick children.

PHOTO BY MARC SORACCO ©2017



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"What we saw on our first trip was moms and dads who just wanted their children to be able to get out of that cycle of poverty."

Bryson Garbett

Watch his video
at realtormag.com/garbett

Through schools and scholarships, **Bryson**

In Mexico, Students Find a New Path

BY FREDERIK HELLER

The Mexican state of Chiapas, known for its cloud forests and Mayan ruins, is home to the country's largest indigenous population, represented by 12 federally recognized ethnicities. It's also Mexico's poorest area, where nearly 75 percent of the population lives below the poverty level. And that's why Bryson Garbett chose to zero in on the youth of Chiapas, starting an education foundation in an area where people rarely have the luxury of thinking beyond day-to-day survival.

Foundation Escalera builds schools and provides scholarships and other tools establishing a brighter pathway for children. "They're in indigenous villages and they don't speak Spanish well. They need Spanish to have a hope of getting a formal job," explains Ann Garbett, Bryson's daughter and the foundation's chief financial officer. The options are especially limited for young women, who generally are married and starting families by age 15. "Without school, they have no opportunities; their fate is fixed," says Ann. "Life is really hard when you're that poor."

Bryson Garbett, a home builder in Salt Lake City, surmounted struggles of a different sort when his business was badly hurt by the recession of the early 1990s. "Garbett Homes was plodding along and just surviving," he recalls. After pulling the business through those tough years, Garbett and his family decided to celebrate in 1998 with a trip during Christmas break. As a way to share their good fortune with others, they joined a service project in Mexico. The trip changed their lives. They began spending each Christmas in Mexico helping people there in any way they could.

Education Leads to Opportunity

The Garbets recognize education as a means to escape the cycle of poverty. Because there are few secondary schools in the region, the foundation offers scholarships for students to attend high school as far away as Mexico City, covering the cost of required entrance exams and enrollment fees. A system of mentors, tutors, and other resources ensures the students' success, keeping them in school until they graduate.

But students can't succeed in high school without a solid

primary school education. So the foundation builds schools in areas where they are lacking. The efficient prefabricated construction method that Garbett uses for his home building business has been a big asset in Chiapas. "We built a school, and another school, and another. Instead of taking six months to build, we got it down to six weeks," says Garbett. With assistance from the state government, the foundation has helped build 177 schools in Chiapas over the past decade, serving more than 29,000 students. Counting the scholarships, Foundation Escalera has been able to help nearly 100,000 students in all.

Building Connections

Garbett Homes uses its business connections to benefit Foundation Escalera as well. Many of the company's vendors participate in its "1% for Schools" program: When vendors donate 0.5 percent of their profits from doing business with Garbett Homes to the foundation, the builder matches those funds. The company, which builds up to 400 housing units per year in greater Salt Lake City, also promotes the mission of Foundation Escalera to consumers. The company used a percentage of each sale in a 30-home subdivision in Herriman, Utah, to build a school.

Garbett is also a passionate advocate for the homeless and patron of the arts in Salt Lake City, but his commitment to Foundation Escalera remains his predominant charitable focus. He and his wife, Jan, travel to Chiapas every other month for the cause. Though September's earthquakes spared the foundation's offices from serious damage, Garbett is still assessing the impact on the people they serve. "These families are very hardy. They have spent generations dealing with setbacks," he says. Garbett is committed to help for the long haul. "Sometimes people say, 'How can you afford to do that?', and I always think, I'm not sure I can afford not to," he says. "Seeing the needs that are there in Mexico, I can't just walk away."

Contact Garbett at bryson@garbetthomes.com and learn more at escalera.org.

n Garbett offers a better future to impoverished kids.

PHOTO BY STEVEN VARGO ©2017



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*"These are
people behind
closed doors,
suffering in
poverty in
pride."*

Sal Dimiceli Sr.

Watch his video at
[realtormag.com/
Dimiceli](http://realtormag.com/Dimiceli)



After growing up poor, **Sal Dimiceli Sr.**

Relief for the Pains of Poverty

BY GRAHAM WOOD

Sal Dimiceli Sr.'s mother, Theresa, used to cry when she looked at the light switch. As a child, Dimiceli was too young to understand the connection. He didn't know their electricity had been cut off because his mom, struggling to make ends meet on a beautician's salary, frequently couldn't pay the bills. With little support from Dimiceli's father, who would disappear for months at a time to go on gambling sprees, they often lacked basic necessities.

While his mom felt too ashamed to ask for help from neighbors or relatives, Dimiceli made a vow for his future. "I promised God that I would never forget the hard times we went through and that I would help other people avoid it at all costs," he says.

Dimiceli has kept his word. More than 50 years later, he has contributed a total of \$5 million—a major share of his lifetime earnings—to help struggling residents of Wisconsin and Illinois climb out of poverty. Having made a comfortable living as a real estate developer before becoming broker-owner of Lake Geneva Area Realty in Lake Geneva, Wis., he founded the nonprofit The Time Is Now to Help in 1989 to provide emergency assistance to those with critical needs. He also works with recipients to establish a sustainable budget. Dimiceli personally investigates most cases—including people who are homeless, can't afford utilities, or are disabled and lack vital supportive equipment—to ensure the requests are legitimate.

Supporting the cause almost always trumps his own financial desires. Dimiceli's wife, Corinne, who handles the charity's bookkeeping, concedes that her husband's philanthropy has left them with very little personal savings. "He's hard to rein in," she laughs. "It's hard for me to tell him, 'No, you can't,' when someone out there has a need."

The nonprofit's operations are housed in Dimiceli's real estate office, and his seven agents and support staff are also volunteers. He puts in 60- to 70-hour work weeks, splitting his time evenly between his professional and charitable endeavors.

A Groundswell of Support

Thousands of supporters have joined Dimiceli's cause over the

years, donating an additional \$12 million to The Time Is Now to Help. The \$300,000 raised annually enables the organization to serve 500 people a year. Dimiceli's strong donor recruitment is aided by a weekly local newspaper column he's been writing since 2003, which tells the stories of people he's helped and inspires new volunteers. Two letters stand out for him: "One was from parents who had to carry their disabled children on a piece of plywood because they didn't have supportive chairs," he says. "Another was from a family that had nothing but a basket of shriveled potatoes—that's what they were eating for dinner."

Such stories prompted area car dealer Gregg Kunes to donate hundreds of vehicles and provide more than \$50,000 in annual funding. "He doesn't just fix problems," Kunes says of Dimiceli. "He figures out how to sustain the help he gives and change people's lives."

More Than a Good Neighbor

Carol Remington, 59, is one grateful beneficiary. Three years ago, after the deaths of her husband and daughter, she lost her condo in Lake Geneva to foreclosure. "All I had left was my dog," Remington says.

A volunteer at a food pantry gave her Dimiceli's contact information. Remington wrote to him, and after meeting her, Dimiceli put her up in a motel for almost a year while she saved up for an apartment. And even when she got a new place, he covered her deposit, pet fee, and first month's rent. "If it wasn't for Sal, I would be on the streets or six feet under," Remington says. Now she volunteers for the organization, conducting wellness checks and delivering furniture, among other tasks. "'Good Neighbor' isn't enough to describe Sal," she adds.

But Dimiceli demurs at such high praise. "I'm no hero just for doing what God wants us to do, which is love each other," he says. "I'm just keeping the promise my 12-year-old self made."

Contact Dimiceli at info@timeisnowtohelp.org and learn more at timeisnowtohelp.org.

helps disadvantaged people regain dignity and pride.

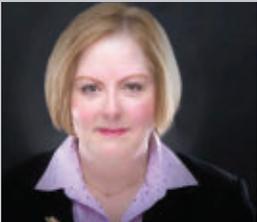
PHOTO BY JEAN-MARC GIBOUX ©2017



Honorable Mentions

A record-high number of stellar Good Neighbor Award nominations yielded these five REALTORS® who are making a big impact through volunteer work. Congratulations to the Good Neighbor honorable mentions, who will receive \$2,500 grants for their charities.

Read their full profiles at realtormag.com/honorable-mentions-2017.



DEBORAH BERG Berkshire Hathaway HomeServices, Birmingham, Mich.

Berg runs United Methodist Women's Rummage Sale, which raises \$225,000 per year to support people in need through 35 nonprofits. She manages a force of more than 700 volunteers during the twice-annual week-long sale. Through the rest of the year, she oversees the acquisition of furniture and other high-value donations. [fumcbirmingham.org]



JOANN AND JOSEPH CALLAWAY both CRS, Those Callaways, Scottsdale, Ariz.

The Callaways started by mobilizing thousands of local real estate professionals to serve as volunteer bell ringers, who have collected more than \$250,000 in red kettle donations for the Salvation Army. They also founded an innovative marketing program for the organization that has raised \$1 million to support addiction recovery. [salvationarmysouthwest.org/usw_sw20]



LARA DOLAN Keller Williams Realty Consultants, Roswell, Ga.

Dolan is the driving force behind ShamRockin' for a Cure, an annual event that has raised more than \$2.5 million for the Cystic Fibrosis Foundation. She uses her vast network of community connections to increase attendance and sponsorships to help cystic fibrosis patients get closer to a cure. [cff.org]



MONY NOP Mony Nop Real Estate, Livermore, Calif.

Nop's nonprofit, the Mony Nop Foundation, provides leadership training and scholarships to encourage disadvantaged kids to set and achieve their goals. Sharing his experience as a child who fled the brutal Khmer Rouge movement in Cambodia during the 1970s, Nop motivates thousands of middle school and high school students to overcome their own challenges. [monynopfoundation.org]



DONNA TING CRS, GRI, Tri Isle Realty & Development Co., Wailuku, Hawaii

Ting cofounded La'akea, a residential and day program for developmentally disabled adults, only the second of its kind to open on Maui since 1985. The operation includes a community center, a farm, and a country store to help clients lead more independent and meaningful lives. [laakea.org]

ARE YOU A GOOD NEIGHBOR?

Or do you know someone who should be nominated? Visit nar.realtor.com/gna to nominate someone for the 2018 awards (deadline for entries: May 4) or to contribute to current and past winners' charities.

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Goldberg's Rules

For National Association of REALTORS® CEO Bob Goldberg, “face time” is more than just the name of a video calling app. In a flurry of interviews and public appearances since starting the chief staff job on Aug. 1, Goldberg has been clear: He loves technology—he’s a heavy social media user and says he’ll embrace innovation that brings business value to REALTORS®—but he won’t depend on tech when it comes to the all-important task of connecting with members. In his own words, Goldberg outlines four of his key priorities for the coming months.

1. Listen, listen, listen.

“There’s a perception that NAR resides in an ivory tower, disconnected from the practical concerns of our members. While this is a complete misconception, as CEO, **I’m ready to take a sledgehammer and knock down the ivory tower facade.** I’m assigning each of our top executives a region of the country, and

they will take responsibility for member engagement and member satisfaction in that region. In fact, the entire 350-member staff will spend time in the field to ensure they understand what’s on the minds of agents, brokers, association executives, and opinion leaders. We’ve got to be high touch and high impact.”

2. Engage property owners in advocacy efforts.

“In a meeting with NAR’s leadership, Gary Cohn [director of the National Economic Council under President Donald Trump] said the mortgage interest deduction is in trouble because they don’t necessarily believe it’s as important as other tax considerations. We’ve got to keep that fight strong. It is paramount that our

REALTOR® Party resources and REALTORS® Political Action Committee remain at the strongest competitive position possible. As part of our strategy, we will begin investigating the viability of creating a homeowners’ coalition. **There’s strength in numbers.** The more consumers we bring in, the more our voice is elevated.”

3. Turn disruption into opportunity.

“Call it innovation. Call it disruption. It has always been here, and it’s not going away. Venture capitalists spent \$1.7 billion last year on startup investments that impact how brokers, agents, lenders, and other industry professionals manage their business. We can put our head in the sand, or we can invite disrupters into our tent and have some influence over how they participate in our industry. **I am a**

big believer in ‘N.I.H.’—not invented here. NAR does not need to be in the business of building every technology solution ourselves. That’s why we are establishing a new team within NAR, the Strategic Business and Technology Group, and that team will focus on forging strategic partnerships and ensuring that NAR and our industry remain at the forefront of business and technology solutions.”

4. Stop talking about raising the bar, and start raising it.

“Portals are competing with our members for consumer mindshare. New broker models are challenging profitability. The demographics of the country are changing. We need to examine how these factors impact a REALTOR®’s value proposition. **The status quo is not an option.** To stay ahead of industry evolution, we must all agree this industry is not the same as it was when NAR was founded 109 years ago. It’s not the same as it was nine years ago. I am eager to work with leadership to make tough decisions and determine solutions on the

issue of professionalism.” But if new standards of professionalism are going to have any impact, NAR itself will have to change, too, Goldberg says. Sending staff into the field is just one step. “We have to make sure our organizational structure serves our intent of being a member-centric organization. The goal is to flip the pyramid, with our members on top. We have engaged a firm and have already started an organizational review of the internal structure and operation so that we can optimize our efficiency in serving our members.”

Before he became CEO Senior executive with NAR, 1995–2017 ● Executive with MLS provider PRC Realty Systems, 1984–1995 ● Inman News Real Estate Influencer ● #28 on the Swanepoel Power 200 ● Full bio: nar.realtor/bob-goldberg

What Won't Change: NAR's Core Organizational Objectives

- To be the leader in developing standards for efficient, effective, and ethical real estate business practices
- To be the foremost advocate for the right to own, use, and transfer real property
- To be a collective force shaping the industry and strengthening communities
- To help REALTORS® succeed and be profitable

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new CEO
is breaking
down
barriers
to change
members'
thinking
about the
association.





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Tech Reconfigures Life

Smart-home innovations will not only affect how we live, they will change the way our residential spaces look.

The internet of things is arguably invisible. Smartphone-controlled locks mean the keys in our pocket can disappear. When refrigerators keep track of how many eggs are left and can order groceries, shopping lists become unnecessary.

“Unseen” tech breakthroughs, paradoxically, will soon have a significant impact on the physical design of residential space. Forward-thinking home builders and developers should adapt their designs to the increasingly web-enabled world, says Sce Pike, founder and CEO of Portland, Ore.–based software company IOTAS. “Physical space is going to be changed by IoT,” she says. “Future physical changes will be much more drastic, and building owners and operators are already thinking about this.”

Shifting Energy

Utility costs are an important calculation

in the comfort and cost of homes, and that’s why the switches on our walls may be the first place inside the home where tech-driven design changes are evident. Chad Curry, managing director of the National Association of REALTORS® Center for REALTOR® Technology, notes that as IoT devices proliferate, the number of switches and panels needed in a home will diminish. That’s because truly smart innovations will allow lighting and temperature changes to occur automatically, based on settings and environmental factors, without the need for human intervention. “These things will be less visible to us. I think thermostats will start to disappear in the next 10 years,” Curry says. While users will need to have some way to override automatic controls, the end result will be fewer, sometimes more portable panels. Logitech’s unwired Pop Home Switch enables users to control

lights, music, and more with a switch mounted anywhere or carried from room to room (starting at \$60 on Amazon).

Sustainability-minded consumers looking for houses that generate their own energy may want to know how this feature will affect design. In the past, builders have purposefully minimized a home’s sun exposure in order to keep cooling costs down. But a residential space that incorporates solar panels might benefit from the opposite orientation. “If we build homes that are going to be energy harvesters, what does that look like?” Curry asks.

Retail at the Front Door

Much of the need for change is driven by shifts in consumer habits, especially the way we eat. Increasing interest in the delivery of groceries and meal prep kits challenges traditional drop-off sites.

If drivers place an entire order into a communal fridge until the customer is ready to put everything away, the ice cream will melt and the bananas will turn brown. Also, the rise of ride-sharing and autonomous vehicles will change how residents use parking lots, driveways, and entrances. In multifamily environments, drones and robotic concierge services will force design changes to rooftops and elevators, to ensure unmanned aerial vehicles can land and make deliveries safely and without disrupting the flow of human traffic. Builders may look to the old-fashioned dumbwaiter to shuttle delivery robots.

William Mainguy is vice president of strategy for Burrard Group, a real estate development company based in Van-

couver, British Columbia. His company is working with IOTAS (which helps condo and apartment building owners unite a variety of smart-home products into one interface) to solve these sorts of problems for a new Seattle condo development called NEXUS, incorporating high-tech communications, electronic guest passes that work with smart elevators, and other innovations. "We're thinking about how to more efficiently design the space and leverage smart furniture," he says. "Anyone who's trying to sell the residential product or tell the story has to become really savvy about the difference between simply adding the technology and truly integrating it."

Because Burrard Group plans to complete construction on NEXUS in mid-

2019, Mainguy says they have to balance future predictions about parking with today's transportation needs. "Right now I don't think everyone's going to be selling their cars. But we don't have to have a parking spot for every unit."

Change isn't happening only in new construction, Pike says. She estimates 40 percent of IOTAS's business comes from retrofitting existing property. "Owners of older buildings are trying to compete against new buildings that are going up right next to them" by adding smart-home technology, she says.

Big data gathered by IoT will also guide designers by showing how residents use amenities. For more on this, see the extended article at realtormag.com/loTdesign.

By Meg White

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Prepare for Inspection Surprises

Keep transactions on track by helping clients plan for the unpredictable.

A home inspection gone awry can spell double trouble in a real estate transaction. Sellers who believe they've kept their house in pristine condition might hit the roof when costly problems with the property are uncovered. And buyers—especially first-timers with no experience in the market—may be scared away by the prospect of daunting repairs.

How do you keep this common scenario from devolving into acrimony? Before the inspection, talk with your clients about their expectation and about how they might handle certain results, says Daniel L. Alden, broker-associate at William Pitt Sotheby's International Realty in Great Barrington, Mass.

Listing agents can be proactive by doing a visual inspection of their client's home, looking for obvious areas that need repair. Rich Wolnik Jr., a sales associate with Riklin Realty in Niles, Ill., advises reviewing the age of the seller's

furnace, water heater, and air conditioning unit and finding out what major repairs or upgrades have been done. Make sure sellers are aware of issues that are common in your market—such as termites in waterfront communities—and let them know that whatever issues you find in a visual inspection will very likely arise in an official inspection.

Sellers may want to pay for a prelisting inspection. This gives them an opportunity to collect cost estimates for repairs and determine whether they want to pay for fixes or lower their asking price. Either way, it can prevent last-minute setbacks.

Some sellers will balk at incurring the cost of a prelisting inspection. Brian Bartholomew, a sales associate with RE/MAX Cornerstone in Fullerton, Calif., offers to cover the cost—typically about \$450—as a value-added benefit for clients who pay his usual commission. About half of his sellers opt for a prelist-

ing inspection, he says.

As for buyers, they need to understand the difference between health and safety issues and normal wear and tear. When buyers are determined to make repairs part of the sales contract, suggest they offer options. For example, they could ask sellers to either have repairs done before move in or provide a credit on the price, says Sara McMurray, CIPS, SFR, a sales associate with Keller Williams Realty in Chicago.

If buyers' first reaction to inspection problems is to walk away, remind them of why they were moved to make an offer in the first place. With inventory as tight as it is in many areas, they may rue letting inspection issues derail their dream. "If this is the only property you've seen that meets your requirements, let's talk it through and make it work," McMurray tells her clients.

By John N. Frank

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Too Much Client Appreciation

After a closing, I ordered an ottoman from Kohl's and had it delivered to my client as a housewarming present. Several months later, I ordered a bra from the same store—a bigger size than I usually get because my old ones had been feeling tight. Kohl's must have still had my client's address on file with my name and mistakenly sent the bra to him. His wife was surprised that I would be sending her husband a woman's undergarment, and I was horrified that they now knew my cup size. Since then, I've stuck with gift cards as closing gifts. —Lynn Holland, RE/MAX Realty Centre, Clarksburg, Md.



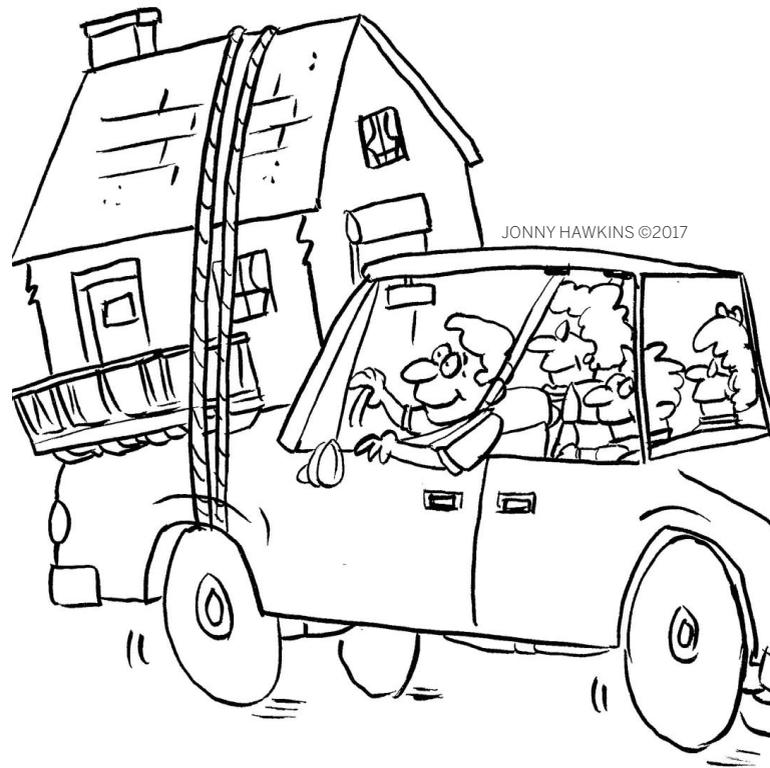
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Lost in Translation

I was born into a Spanish-speaking family and didn't learn English until I started school. Over the years, as I made English my primary language, my Spanish became rusty. But I've had many Spanish-speaking clients, and we've communicated well. One day, my office received a call from a Spanish-speaking man who was referred to me. The man was speaking so fast that I couldn't understand the words he was saying. I asked him to repeat what he said, and this time he spoke faster and with more animation. I apologized and asked him to repeat himself a third time but more slowly. Finally, he spoke clearly and carefully, and I understood: This was an obscene phone call. —Carmen Multhauf, GRI, Training and Broker Services, Rancho Santa Fe, Calif.

Clarification September/October 2017's In the Trenches piece, "Never Forget Who Referred You," described a well-meaning agent discussing how he gave a referral fee to the widow of a broker who had given him a lead years before. While not all states prohibit nonlicensees from receiving this sort of compensation, it is not permitted in Montana where this agent works. Check your state's law to see if this kind of "thank you" gesture would be legal.

Caption Challenge winner:
Clancy Kistler, Grace Realty, Bethlehem, Pa.



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"They said 'Take it or leave it' ... so we took it!"

See prior cartoons at realtorm.ag/caption-challenge



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