

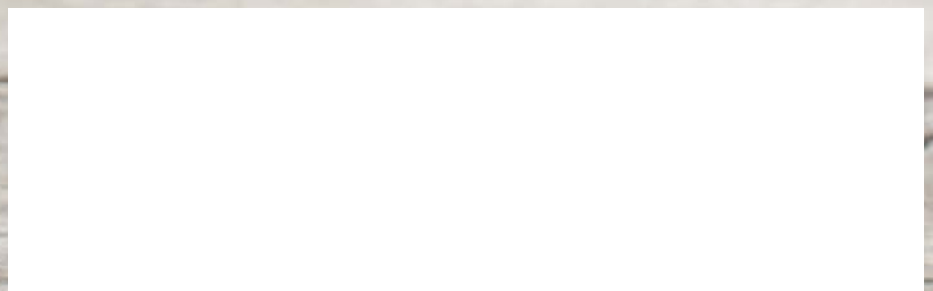
NEW JERSEY REALTOR®

MAY/JUNE 2017: VOLUME 3 ISSUE 2

Refresh Your Business

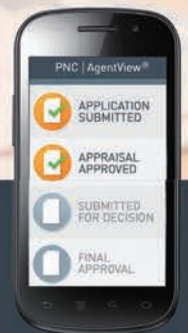
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May/June 2017

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New Jersey REALTOR®

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Invest in Your Financial Future

BY **BOB OPPENHEIMER**

One of the vital differences that makes real estate unlike many other industries is our paychecks. For so many of us, there's no regular check direct deposited into our accounts or an employer sending a W-2 on our behalf when tax season nears. For the majority of Realtors® who work as independent contractors, the financial aspects of working in real estate, such as managing money and tracking expenses, is cumbersome and misunderstood.

To help address this, we set out to create a class that focuses solely on teaching Realtors® how to manage their money. In our industry, we are seeing members who are wholly unprepared to pay their tax bill when it comes due, and also senior members who continue to work because they have not planned for retirement.

To give our membership a leg up when it comes to their personal finances, New Jersey Realtors®, in concert with Monmouth University, has developed a financial literacy program that will kick off in June. There will be a progression of three, three-hour courses that will touch upon general financial literacy, managing money, state and federal tax planning, capital gains tax, and investing in real estate and other asset classes.

The three-class series will be held June 7-9 from 9:30 a.m. to 12:30 p.m. for \$49 per class or \$125 for all three.



Registration links are available on the njrealtor.com homepage.

The first class, on June 7, is an introductory level course designed for Realtors® who would like additional education about financial planning, personal budgeting, and pre-tax and take-home earnings. On June 8, the second course in the series hones in on tax planning and understanding the wide variety of insurance options available for all facets of your business and personal life.

On June 9, we conclude with a focus on investment fundamentals. Topics to be covered include alternative investments, planning for retirement, and social security.

Looking ahead, it is our hope that in 2018 at least one of these classes will be approved for continuing education credit. But even without the CE credit, the association sees this endeavor as a benefit for you to gain financial knowledge beyond your current limits so that you prepare and plan adequately in your business and personal life. ■

The First Steps of Our Strategic Plan



2017, our centennial year, has provided us with the opportunity to reflect on the vast amount of change the association has undergone over the last 100 years. From bylaws to branding, we've always taken great pride in our ability to take a step

back and assess the strong points of our association, while also exploring new ways to streamline the organization so that we may better serve our members and the industry as a whole.

In January, New Jersey Realtors® Strategic Plan for 2017-2019 went into effect. The plan outlines various methods for growing and improving the association over the next few years, with many benchmarks and goals to be achieved. One of the first areas of focus in the current plan is how NJ Realtors® can leverage “its most talented members in a streamlined leadership structure to remain responsive to the changing needs of its Realtor® members.” To address this, President Bob Oppenheimer assembled a Governance PAG to examine the association's current governance structure.

One of the main concerns the PAG set out to rectify was low attendance rates at the state's Executive Committee and Board of Directors meetings. We've been averaging an attendance rate of under 65 percent, which often results in low engagement on issues, repetitive meetings, and superfluous expenditures. After further research and discussion, the PAG ultimately decided that the current board structure — which has been used in one variation or another for the last 100 years — is no longer effective in today's fast-paced, technology-driven environment.

A new proposed model has been tailored to fit the association's needs and will be formally introduced at the June Board of Directors meeting, voted on at the September Board of Directors meeting, and, if approved, will take effect January 2018.

STRUCTURAL COMPARISON

>> Board of Directors

Proposed – 67 members

Current – 168 members

>> Executive Committee

Proposed – 13 members

Current – 36 members

As always, the Board of Directors meetings will remain open to all members, but will take place at our Trenton headquarters if the plan is approved. NJ Realtors® is currently building a secure online video conferencing system that will allow for virtual attendance and provide necessary voting capabilities.

The PAG is confident that this new structure will allow for a streamlined decision making process, which is critical in order for the association to adapt to future changes in the industry.

We can't predict what the industry will look like 100 years from now, but we can take the necessary steps to ensure Realtors® have the support and tools they need to remain successful, viable assets. ■

A handwritten signature in black ink, appearing to read 'Jarrod C. Grasso'. The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Jarrod C. Grasso



EVENTS AND DEADLINES

MAY

15 Realtors® Legislative Meetings
nar.realtor/midyear

25 Realtors® Day in Trenton
njrealtor.com/trentonday

29 Office Closed
Memorial Day observed

JUNE

7 Realtors® Financial Series
Monmouth University

10 RPR Webinar
10 a.m.

13 Board of Directors meeting
Edison, NJ

30 CE Deadline with a \$200 Late Fee
njrealtorsace.com

LOOKING AHEAD

September 22: Good Neighbor Award deadline; njrealtor.com/awards

September 29: Deadline to invest \$100 in RPAC for 2017 NJ Realtors® Circle of Excellence® award unit

November 3: 2017 Realtors® Conference & Expo; nar.realtor/convention

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You know the ins-and-outs of the banking and mortgage worlds, but your clients — especially if they've never gone through the home buying process before — are often left scrambling to catch up. Help arm them with the right tools to tackle this task.

Here are six tips to help prep buyers for the big borrow.

FIND YOUR FINANCIALS. Securing a mortgage is no easy feat. Buyers need to gather all types of financial documentation, such as pay stubs, bank records, and tax returns to prove they will be able to pay the mortgage they are applying for. Compiling the necessary documents in advance will help speed along the process once it starts.

EXPLORE OPTIONS. Your brother's ex-girlfriend's cousin who sells mortgages and says they can get you a great rate might not be your wisest option. Though it's tempting to use friends or family to give them business, make sure the mortgage you get is the mortgage you want.

COOL THE CARDS. One of the first things a mortgage company will check is a potential buyer's credit score. It will pay off big time to get your credit score as high as possible before applying for a loan. Help increase your score by paying down high interest debts and refrain from spending exorbitantly on your credit cards during the process.

LEARN THE TERMS. It's your money and you need the process to work for you. If you are uncertain about something, ask questions and demand responses that make sense to you. It's important to arm yourself with knowledge, especially since buying a home is one of the largest purchases you'll likely make during your lifetime.

DON'T DESPAIR OVER THE DOWNPAYMENT. Yes, 20 percent is the golden rule for down payments, but plenty of people buy homes with less. Federal Housing Administration loans allow borrowers to put down as little as 3.5 percent and Veterans Affairs loans allow for no down payment at all. To take advantage of these programs you must meet their qualifications and requirements.

INVESTIGATE RATES. As of April 20, the 30-year fixed-rate mortgage rate was 3.97 percent, up from the same time a year ago, but still historically low. While 30-year fixed-rate mortgages are the most common, 15-year fixed-rate loans can make sense if you have the cash to cover the bills, as you'll end up paying far less in interest. But, working with a professional you trust is the surest way to know you're making the right choice.

Download this tip sheet to share with clients: [njrealtor.com/downloads](https://www.njrealtor.com/downloads)



Realtors[®] Day in Trenton

BY DOUGLAS M. TOMSON

Some people describe politics as a full contact sport, and for the most part, I tend to agree. If you don't stand up and participate, then you're usually the losing team. As Realtors[®], we are always in the game, ready to suit up for every fight that comes our way. But in this new era of political activism online and on social media, we sometimes we need YOU, the member, to join us in Trenton.

In just a few weeks, NJ Realtors[®] will be hosting an event that showcases the importance of real estate in politics. We're inviting Realtors[®] from around the state to join us on May 25 for our annual Realtors[®] Day in Trenton. This yearly event places you in the heart of the legislative action during the busiest time of year for our state government.

We are doing things a little differently this year.

With this being a gubernatorial election year for New Jersey, and this event taking place just days before the primary election, we are inviting all of the major candidates to attend and speak. This will be one of the few occasions in New Jersey to meet numerous candidates in one place. Candidates from both parties will address attendees and field questions on key issues that we may face over the next few years.

Afterwards, we encourage all New Jersey Realtors[®] in attendance to join us at the State House for a special presentation on the Senate floor where the NJ Realtors[®] Leadership Team will receive a ceremonial resolution to commemorate our centennial.

I look forward to having you at our event and as part of the winning team! ■



The poster features a red, white, and blue color scheme with a star graphic at the top. The text is centered and includes the event title, date, time, location, and contact information.

Realtors[®] Day in Trenton

Thursday, May 25
10:30 a.m. — 1 p.m.

HISTORIC TRENTON MASONIC TEMPLE
100 Barrack Street, Trenton

**Join New Jersey Realtors[®] for our 2017
Realtors[®] Day in Trenton!**

This is the perfect opportunity to hear from state leaders ahead of the gubernatorial primary.

Following the event, join us at the State House for a special presentation on the Senate floor where NJ Realtors[®] Leadership Team will receive a ceremonial resolution to commemorate our centennial.

Parking for the day is available at NJ Realtors[®] office;
10 Hamilton Avenue, Trenton.

Complimentary bus service will provided to the
Masonic Temple and the State House.

\$15 per member
\$125 for a table of 10
brunch included with ticket

njrealtor.com/trentonday



The logo is circular with a blue border. Inside, it says '100th Anniversary' at the top, 'NEW JERSEY REALTORS' in the center, and '1917 - 2017' at the bottom. There are decorative elements like a star and a wave.



**A4305 – Conaway (D7), Wimberly (D35)/
S2956 – Cruz-Perez (D5)**

Requires soil testing prior to home sales to determine lead content.

NJ Realtors® Position: OPPOSE

We strongly oppose this bill due to the costs of these tests and the fact that it will slow down or lead to real estate transactions falling through.

Bill History:

10/27/2016 – Introduced in Assembly and referred to Assembly Housing and Community Development Committee
1/12/2017 – Reported out of committee and referred to Assembly Appropriations Committee
1/30/2017- Introduced in Senate and referred to Senate Environment and Energy Committee

**A4306 – Conaway (D7),
Wimberly (D35)**

Requires DEP to adopt a statewide plan to reduce lead exposure from contaminated soil and drinking water.

NJ Realtors® Position: SUPPORT

We support this bill because it provides a pathway to addressing lead contamination in soil and water without placing any burdens or additional requirements on real estate transactions.

Bill History:

10/27/2016 – Introduced in Assembly and referred to Assembly Housing and Community Development Committee
1/12/2017 – Reported out of committee and referred to Assembly Appropriations Committee

**A4562 – Caride (D36)/
S2839 – Diegnan (D18)**

Clarifies ownership requirements for homes and seasonal rentals that are exempt from bulk sale notification requirements, amending P.L.2007, c. 100.

NJ Realtors® Position: SUPPORT

We strongly support this bill so that bulk sale notification requirements do not apply to more than one individual, trust, or joint estate.

Bill History:

12/12/2016 – Introduced in Senate and referred to Senate Community and Urban Affairs Committee
2/13/2017 – Introduced in Assembly and referred to Assembly Housing and Community Development Committee

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\$386,049
raised as of April 20.



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Teeing Off Fore Charity

Young Professionals Network
hosts Topgolf event to benefit the
education of future generations.



On March 30, New Jersey Realtors® Young Professionals Network hosted a very successful networking event to benefit the NJ Realtors® Educational Foundation, and more specifically, their annual scholarship program. Held at the state's first Topgolf location in Edison, the venue served as the perfect setting to mix a little friendly competition with networking amongst fellow Realtors® and industry affiliates.

"We're thrilled to see our younger membership mobilize and network in a meaningful way," says 2017 President Bob Oppenheimer. "We can't wait to see how much more this committee will accomplish in the future."



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Reader Survey

Please take a moment to complete the survey below with what you'd like to read about in future issues.

Complete the online version of this survey at njrealtor.com/ReaderSurvey.

Or mail this page to New Jersey Realtor® Magazine, 10 Hamilton Avenue, Trenton, NJ 08611.

Each completed survey will be entered to win a \$100 Amazon gift card!*

Full Name: _____ NRDS: _____

Email: _____

1. How often do you read the magazine?
 - a. Every issue
 - b. A few issues per year
 - c. Maybe one issue each year
 - d. Never
2. How many people read your copy?
 - a. Just me
 - b. Myself and one other person
 - c. More than three other people
3. Have you ever read the digital edition of the magazine?
 - a. Often
 - b. Occasionally
 - c. Never
4. Which of these most accurately describes you?
 - a. Residential Realtor®
 - b. Commercial Realtor®
 - c. Both
5. What's the average number of transactions you handle each year? _____
6. Where else do you go for business or industry news and trends?
 - Inman
 - NJ Biz
 - New Jersey Business
 - Realtor® Magazine
 - RIS Media
 - Other (please describe) _____
7. _____
8. Do you have involvement with purchasing or recommending any of the following? (check all that apply)
 - Closing attorneys
 - Home/property energy options
 - Home inspectors
 - Home insurance
 - Home security systems
 - Mortgages
 - Photographer and/or photography equipment
 - Promotional and/or marketing materials
 - Title companies
 - Well-drilling/inspections
 - Other (please describe) _____
9. What topics are you interested in reading about?
 - Commercial real estate
 - Government/advocacy
 - Housing data
 - Industry forecasts
 - Local stories
 - Marketing
 - Rental markets
 - Second home markets
 - Style trends
 - Technology
 - Town spotlights
 - Trends in the market
 - Other (please describe) _____

**No purchase necessary. One entry per person. You must be eighteen (18) years or older at the time of entry to be eligible. Contest entrants agree to abide by the terms of the Official Rules, which are available at njrealtor.com/readersurvey and are final on all matters pertaining to this drawing. Completed surveys must be received by July 1, 2017 to be eligible. A winner will be selected at random, and will be notified within one week after drawing date.*



THE HISTORY OF ADVERTISING

Today, advertising knows no limits. Each term you search, site you visit, and order you place online helps generate a targeted sphere of advertising that seemingly follows you everywhere you go.

In the early 1900s when our association was formed, advertising wasn't as commonplace as we now know it to be. In fact, business promotions rarely extended past posters adorned to buildings and fences or, for the particularly lucrative brands, an ad in the weekly newspaper.

At the national level, NAR began running campaigns as early as 1919 in conjunction with government initiatives related to the housing industry. It wasn't until the 1960s that the national association launched a nationwide campaign focused on

establishing the difference between a Realtor® and a real estate agent — a message that is still highly promoted — and making “Realtor” a recognized trademarked term.

While word-of-mouth was a relied upon source of attracting new clients for Realtors®, real estate professionals began to notice the value of using print media, and particularly local newspapers, to market their listings in the 50s and 60s. It was during this same time period that television advertising was reaching new heights.

Now, just a few decades later, many Realtors® are savvy marketers, well versed in numerous facets of promotions and branding. We've compiled a sampling of ads that have been produced nationally and at the state level to showcase how design and tactics might change, but promoting the value of a Realtor® remains continuously important. ■



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LAKE HOPATCONG SET FOR NEW ERA



photo provided by the Lake Hopatcong Foundation

BY FRAN J. DONEGAN

At the beginning of the twentieth century, the Lake Hopatcong area was just hitting its stride as one of the premier resort destinations in the state. Besides fishing and boating on the four-square mile lake — the largest fresh water lake in the state — visitors were drawn to a number of large hotels and amusement parks. Though the Great Depression led to a decline in tourism for the area, there was still a noticeable increase in private homes built along the more than 40 miles of shoreline.

Today, the area is changing once again as revitalization projects seek to attract new residents. Chief among them is Brookland at Lakepointe, a development within walking distance

of the lake in Hopatcong Borough.

"Originally this site was an abandoned building," said Marie Episale, sales manager for Century 21 Crest Real Estate, the company handling the marketing of Brookland. "It's on a point that juts into the lake and it is now the center of revitalization for the area."

The lake itself, which is well-known for its fishing, is still the main draw for residents and visitors alike. The lake supports a myriad of fish species, and offers boating and a variety of water sports. Just a short drive from Interstate 80, with service into New York, the area also boasts a number of restaurants with water views.

The market data in Hopatcong Borough reflects this positive trajectory, too. In March, the median sales price for a single family home rose 8.8 percent to \$155,000 from the same time last year. Closed sales for the area also increased to 76, up 33.3 percent from March 2016.

"There's a lot going on with people getting businesses up and running around the lake to spur economic development," said Lake Hopatcong Foundation Programs Coordinator Donna Macalle-Holly. ■

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Financial Literacy Series

Are you confident that you're prepared for your financial future?
Do you know how much you should be saving for retirement?

New Jersey Realtors® and Monmouth University will be hosting three, three-hour courses that will touch upon general financial literacy, managing money, state and federal tax planning, capital gains tax, and investing in real estate, and more.

June 7-9, 2017

9:30 a.m. to 12:30 p.m.

Monmouth University, Long Branch

\$49 per class or \$125 for all three

njrealtor.com

EXPERT STAGING TIPS

From Around the State

No matter how savvy a homebuyer is, being able to see past the cluttered kitchens, outdated furniture, and questionable style choices of the homes they see is no easy feat. Whether a home is completely bare or instead filled with so many toys you can't find the floor, staging can help. By maximizing the space a seller has, staging can create a home that has the highest potential appeal for all buyers. Whether you choose to opt for the full staging design or use a virtual staging tool to help improve a home's aesthetic, often times staging can help sell a home faster. Here are some tips from New Jersey-based stagers on how to best prepare a home before the first showing.

Darlene White

*Partner and Design Principal,
Design With Simplicity*

Staging is not a regulated industry, which means anyone can call themselves a stager. The lowest bid when shopping for staging services is not always the best investment. There are many value levels of staging and extremes in experience and talent. The lowest bid on a vacant property often equates to minimal furnishings and accessories, or furnishings that will not increase the perceived value of a space. Selecting the wrong stager without extensive research could be a disservice to a client.

Realtors® and their clients should also be aware that there is a difference between staging and interior design. Staging is selling a fantasy. It's appealing to the target market based



on how buyers dream of living. The reality of how they will truly live in a space is often very different. Interior design is personalizing for the homeowner's personal design aesthetic. The two may use the same design principals, but they achieve completely different end products.

Tori Toth

Stager

Selling a home can be a grueling experience when your personal life becomes open to strangers and their criticisms. A seller has to adopt the right mindset by setting emotions about the sale aside, changing bad habits, keeping the end goal in mind, and being considerate of potential homebuyer's wants and needs. Without a positive mindset, sellers will push back and lose focus, time, and money.

It's also important to keep in mind that buyers are looking to purchase a certain amount of square footage, so

you need to maximize space so that each room not only appears bigger, but has dual functionality to enhance buyer-appeal. Ultimately, the layout will determine the visual size and flow of the room. Take note of how the furniture is placed in the house. Is there a focal point in each room? Are there easy pathways around the furniture? Arranging furniture is an important step in home staging because it dictates how the buyer will visually see the space.

Natalya Price

NJ Staged 2 Sell

Use a professional photographer for listings. Look at this not only as an investment in the listing and client, but also in yourself.

A specific tip for making a house stand out is by simply adding a pop of color to the front door. This simple and inexpensive update adds numerous benefits.

Luci Terhune

Owner and Lead Stager, Bungalow Home Stagers

Paint has a huge return on investment, but please don't suggest your clients paint their walls beige. Yes, neutrals are suggested, but it's best to stick to more on-trend colors in the soft, warm grey family. One of our favorites is Benjamin Moore's Nimbus 2131-50.

Beyond the color of the room, Realtors® should recommend that clients remove heavy draperies and valances. Dated draperies give the impression the home has not been updated and this is especially true if they are in Mediterranean-specific colors, such as yellows, reds, and greens.

Michele DiBenedetto

Realtor®, Berkshire Hathaway HomeServices New Jersey Properties New Providence

Virtual staging is a great option for empty houses when there's no budget to rent furniture. It allows you to select the style of furniture showcased in a room, from contemporary to traditional, transitional, and anything in between.

It's important to learn all of your virtual staging options and how they work best for a particular scenario. For example, my photographer took a photo of a cluttered room and VHT Studios' virtual staging tool removed the clutter and filled the bedroom with virtual furniture.

Stephanie Katz

Partner, NJ Home Decorating and Staging

Make sure your storage spaces are only about 75 percent full before your first open house. Potential buyers will be opening cabinets and closets to see how much room is inside. If your kitchen items or clothing are overflowing, the buyer will wonder if there's enough storage for their things as well. If you can't afford to rent a storage space while your home is on the market, only line your packed boxes along one far wall of your garage, attic, or basement. ■



It's a Seller's Market – **So Get More Listings!**

When it comes to securing more listings, you've got to position yourself as the expert who is best suited to sell the home.

That's why we've created the Home Buyer's Welcome Pack. **Use the Welcome Pack to set you apart from your competition:**

- During listing presentations.** Show your prospects that you are their best possible choice for selling their home.
- During open houses.** Give prospective buyers information that will keep them interested in the home.

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UNDER YOUR FEET

BY CLAIRE VATH

A roundup of some of the most popular home flooring trends, from classic standbys to newer, more durable materials.

Browse your area's real estate listings and you'll quickly find all the flooring you don't love — wall-to-wall blue-carpeted living rooms, 1960s-era homes with pink or green bathroom tile, bad linoleum kitchen floors.

Before you list a property, sit down with the owners to discuss what increases the home's appeal and what could be potential deterrents. This applies to flooring, too.

"Hardwood floors continue to trend and are preferred by most buyers," says Anne Willets, Realtor-Associate® with Keller Williams Shore Properties, Toms River.

"While many flippers tend to use laminate to cut costs, consumers still prefer the real deal of hardwood. In beach communities, tile is more popular because it's easy to maintain and clean."

Here are six flooring trends that continue to have a popular presence.

Luxury Vinyl Planks

Gone are the days of dated vinyl flooring options. Recently, luxury vinyl plank flooring has gained a foothold in the market, scoring major design points in the process. Vinyl manufacturers can replicate reclaimed-style floorboards, offering the character of distressed hardwoods without the price or the maintenance. Perfect for families with animals and children, vinyl plank flooring is comfortable underfoot and incredibly resilient, making it a great option for a basement or home in a high-humidity area.

\$1.50 to \$7 per square foot.

Hardwoods

The undisputed king of flooring,

hardwoods never go out of style — their aesthetic merely changes. Whether a homeowner rips up old carpet to get to the finished hardwood beneath or installs new wood floors, hardwoods are here to stay, as evidenced by the vinyls and laminates that painstakingly imitate real wood. Most popular new hardwoods come in a weathered, rustic look, thanks in part to the HGTV hit show *Fixer Upper* and its casual, farmhouse-chic style. Think wide planks with plenty of character — knots, high-contrast wood grain, and distressing in natural colors, greys, and darker browns.

\$3 to \$14 per square foot.

Concrete

Who would have thought that something as basic as concrete would be viewed as a chic flooring option? Yet, here we are. Durable and sleek, concrete is a popular flooring material for both residential and commercial spaces. It gets its draw from its cost effectiveness and adaptability. Concrete flooring comes in a variety of colors and finishes and can be designed to mimic other styles.

Though not a very resilient material, meaning it's not always comfortable to stand on concrete for long periods of times and items may break if dropped on the hard surface, the material has an impressive list of pros. For starters, concrete is very easy to clean and maintain, and it doesn't hold onto allergens the way carpeting and other flooring materials might.

\$2 to \$6 per square foot.

Cork

A relative newcomer to the flooring market, cork is a viable, eco-friendly option and a favorite of green

builders. The extremely durable material offers great noise absorption and insulation, owing to its springy nature. Plus, cork comes in a variety of natural colors and patterns and is considered a hypoallergenic, fire-retardant, and anti-microbial material. Maintenance is simple — sweep and use a damp mop with a mild vinegar-water solution to clean. To protect the finish, reapply its polyurethane coat every five years or so.

\$3 to \$8 per square foot.

Heated Flooring

Homeownership is all about comfort these days. In addition to roomy bathtubs, comfort-height counters, and in-shower seating, heated flooring is becoming increasingly popular. While a heated flooring system keeps your feet warm in winter, it can use a lot less energy to keep an entire room toasty. With proper maintenance and care, radiant heating floors may last up to 35 years, slashing energy costs in the process. Electric radiant flooring systems work well with laminate, engineered hardwoods, and natural stone. It's also a great solution if you're just heating a bathroom as opposed to the entire house.

\$4 to \$8 per square foot.

Bamboo

It's not new to the market, but the plethora of options now available are. A dense, wood lookalike, bamboo is actually grass, and a fast-growing one at that. It's a greener option because the plants can be harvested over and over again, sometimes twice in a decade. Bamboo comes in a variety of patterns, colors, and styles, and is a manageable project for a handy DIY-er if they choose the floating floor installation.

\$2 to \$7 per square foot. ■

Convenience & Commutability

Top Picks for Homebuyers

New Jersey has everything — beaches, forests, lakes, cities, suburbs, and so much more. Whether you're looking for a rural retreat or a fast-paced city beat, there's a place here for everything. But what is it that specifically draws people to one area over another? With so many choices of where to live in the Garden State, what stands out most in New Jersey's various towns and cities? And what is helping keep home values high? For many areas, it seems that the proximity to local retail and dining is as big a factor as commutability and square footage.

BY **LINDSEY GETZ**



You've probably heard the term the "Starbucks Effect," before. It's the idea that a popular retail chain — like Starbucks — has the power to drive up home values once they move into a particular area. Realtors® in New Jersey say they've absolutely witnessed an area receive renewed buzz whenever chatter about popular retail takes off.

In the Mullica Hill area, Nancy Kowalik, a Realtor® and founder of Nancy Kowalik Real Estate Group, says that talk of the planning for Richwood Village, which will include retail, dining, and entertainment spaces in addition to new homes, received a lot of buzz once a Costco was confirmed. The area has always been known for its land — in fact, Kowalik says that's one of the biggest draws to the region — but now that more retail and entertainment locations are popping up, that's driving interest, too.

Of course, property is still one of the hottest draws to Mullica Hill. Getting some green space but still being in commuting distance (it's under an hour into Philadelphia) continues to make Mullica Hill incredibly desirable. Located at the crossroads of all the major routes, Kowalik says Mullica Hill is a "big intersection point of major highways."

"You can hop on any of the major highways and get where you need to go in terms of the major cities, but then you come home to your sovereign acre — your space to breathe," Kowalik says. "You're getting a lot of bang for your buck in terms of land in Mullica Hill."

A PLACE TO RETREAT

In general, it seems that New Jersey is thought of as a destination for homebuyers that like the idea of

having some property of their own. While cities like Hoboken and Jersey City are obviously more of apartment and townhome destinations, many other towns and cities in New Jersey offer space that is still close enough to commute to a major city, but with the availability of some land.

Up north, Realtor® Adriana O'Toole of RE/MAX Village Square in Montclair, says that "homebuyers love the trees in Montclair." While they are still able to easily get into the city — and can even walk to the train station in many cases — they get the fresh air and trees that accompany suburban life. For many, working in the city and living in the suburbs is the best of both worlds.

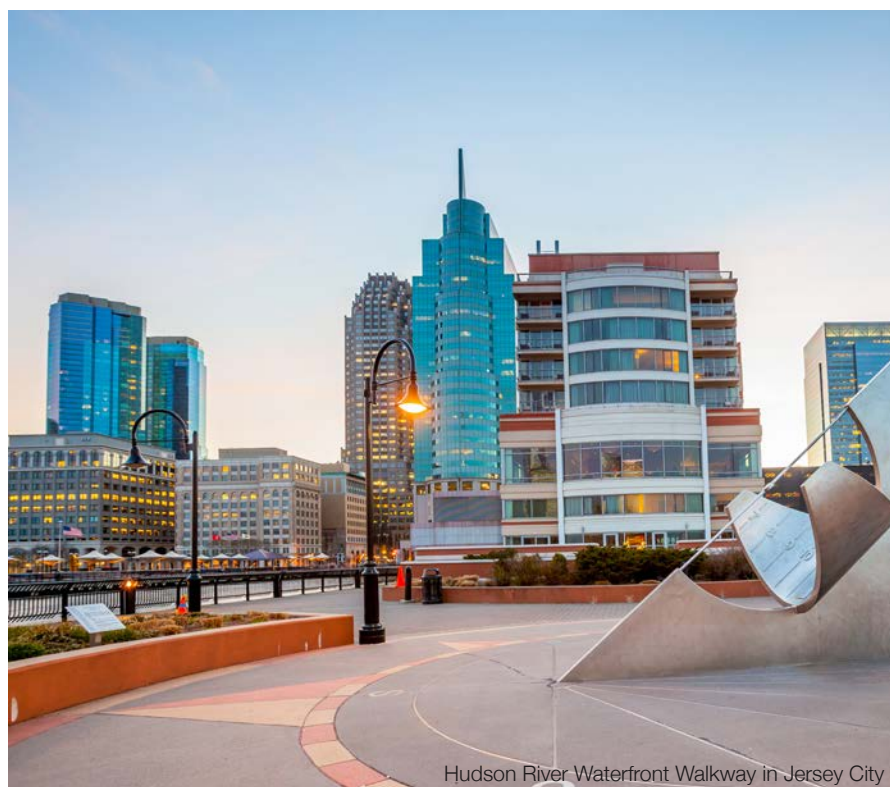
According to O'Toole, local culture is also important to many of those that live in the suburbs of Manhattan. They don't have to go to the city to get their fix of culture with an art museum, an opera group, an orchestra, and historic buildings all located right in Montclair. There is

also an eclectic mix of interesting shops and has the "walkability" that a lot of homebuyers are looking for these days. In fact, O'Toole says that walkability is so important that it's a term that shows up in a lot of listings.

"Many homebuyers are specifically looking for walkability when searching for a home," she continues. "They love the idea of being able to walk to shops, restaurants, or the train station. It's a very desirable draw."

In Central Jersey, there has been a pull to the area as the result of an increase in the pharmaceutical and tech companies that have set up shop there. For some, that region is becoming a workplace destination, but it still offers plenty of green space as well as commutability if needed.

Andrew J. Zastko, broker/owner of Gloria Zastko Realtors® based in North Brunswick, says that its location of being centrally located between Philadelphia and Manhattan makes the North Brunswick area a



Hudson River Waterfront Walkway in Jersey City

convenient destination for commuters. But the destination itself also has a lot of appeal. Zastko describes a “vibrant mix” of retail, restaurants, and theater, which piques home buyers’ interest and has helped keep home value steady.

RETAIL WANTED

While there was a time when too much development and retail might have been considered a downside, Realtors® in New Jersey say the tides have shifted.

“A decade ago, people would have been fighting to keep all this retail development out of their town,” Kowalik says. “The attitude today has totally changed. People desire the amenities and the announcement of a big store like Costco coming in is really appealing.”

Jeanne “Lisa” Wolschina, a Realtor® with Keller Williams Realty, based in Haddonfield, agrees. She says the

improved shopping in her region with stores like Wegmans and Whole Foods, is definitely a draw.

“Haddonfield is also the proud home of Starbucks and Saxbys, two anchoring coffee shops on Kings Highway, as well as cool clothing stores like Six and Maxwell James, and a brand-new brewery that is going in,” Wolschina adds, saying that all of these additions are definitely being noticed by buyers.

In Voorhees, Realtor® Val Nunnenkamp says that the Voorhees Town Center offers a great mix of dining and retail — which he says is what people are looking for these days. It’s often that work hard, play hard mentality. A lot of New Jersey homeowners commute to one of the two major cities for work and when they come home for their weekend, they want places where they can enjoy their free time. Nunnenkamp says that Voorhees is particularly

popular for being “tucked in between Marlton and Cherry Hill,” which he says are both great areas with a lot to do as well.

“There is an abundance of great eateries and shopping in both of those areas — as well as right here in Voorhees — and that’s helping attract a lot of millennials,” Nunnenkamp says. “Plus, we are 25 minutes from Center City Philadelphia, an hour and a half from Manhattan, and 45 minutes from Atlantic City. It’s all right here.”

And at the end of the day, that’s really what homebuyers appear to want — they want it all and they want it right where they are. Whether they must commute to a city or not, there seems to be a lot of value behind the idea of having shopping, entertainment, and culture right at one’s doorstep. ■

WELCOME TO THE NEIGHBORHOOD

40%

Average increase in home value homeowners near a Trader Joe’s have seen.

\$2,214

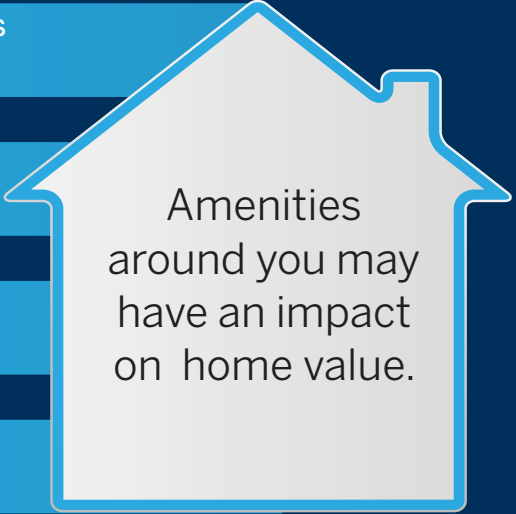
The average a new pro sports stadium can raise property values in a 2.5-mile radius.

9.4%

The increase in value when a community garden is within a 1,000-foot radius.

\$8,849

The average boost to home value when a home is located near a golf course.



Amenities around you may have an impact on home value.

Data gathered from reports published via RealtyTrac and HouseLogic.

Cyber Security Tips for Your Business

BY JOHN SHEHATA

It's vital for both your business and your clients that as technology changes and enhances, so do the plans and procedures you have in place to safeguard yourself. Simple measures like having the correct software and creating unique passwords can go a long way.



1 Protect against viruses, spyware, and other malicious code. Make sure each of the computers in your office has antivirus software and antispyware installed. Make sure both are regularly updated and that employees cannot deactivate either on their computers.

2 Set up two-factor authentication. Many services (email, online data storage, even your iCloud account) have the ability to use two-factor authentication. That means when you log in, you will also receive a text message with a unique code that you must enter in order to gain access to your account. It adds a step, but is one of the easiest and best ways to protect your data.

3 Establish security practices and policies to protect sensitive information. Policies should be implemented on how employees handle and protect personally identifiable information and other sensitive data.

4 Educate employees about cyber threats and hold them accountable. Educate employees about online threats, frauds, scams, and how to protect your business data to ensure your organization and clients do not become victims. Hold employees accountable to the business' Internet security policies.

5 Maintain password keepers and complex passwords. One of the easiest ways to protect online accounts is by using unique complex passwords for each website. Since we often have many sites that require passwords, a password keeper is the best way of securing your data.

6 Install security updates. Software vendors regularly release software security updates. Make sure you install them once they are available.

7 Make backup copies of important business data and information. All documents and files should be backed up by two or more sources with one of them being off-site. There are many online backup services.

8 Control physical access to computers and network components. Data security does not only apply to the technological world; it starts at the front door. Offices should be secure with alarms and monitoring systems. Sensitive information should never be left out in the open but rather locked safely away.

9 Create a mobile device plan. Mobile devices now often contain sensitive and confidential organizational information. Require users to password protect their devices, and to install all security updates to prevent information from being lost or stolen. Set a reporting procedure for lost or stolen equipment.

A Dream Reimagined

The war had ended, soldiers returned home, and family became a primary focus. This was the narrative that seemed to sweep the nation in the early part of the 1950s, and New Jersey was no exception. On the east coast, the Levitt brothers constructed subdivisions of cookie-cutter homes that could be erected quickly and cost effectively. The influx of former city dwellers to suburbia had a positive impact on the real estate market. In addition to a healthy market, New Jersey Realtors® welcomed their first female president, Adelaide Campbell, celebrated its fiftieth anniversary, and officially adopted the Fair Housing Act.

Revisit this year's earlier issues of *New Jersey REALTOR®* for a closer look at previous decades, and head to 100.njrealtor.com to learn even more about the association's history and to purchase your commemorative book.

1950



American Dream

In the years following the end of WWII, the concept of the American Dream was thriving and housing was in high demand.

1959

Realtor® Week



The National Association of Realtors® celebrated its fiftieth anniversary by designating April 13-19 as Realtor® Week across the country.



The association was comprised of 37 standing state committees led by Realtor® members, including the golf outing committee, public housing committee and the taxation committee.

Committees



1958

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1962

Advertising

The national association launched its first advertising campaign targeting consumers, titled "Own Your Own Home."

1968

Fair Housing

Signed into law in April, The Civil Rights Act — popularly referred to as the Fair Housing Act — prohibits discrimination concerning the sale, rental, and financing of housing based on race, religion, national origin, and sex.

1968

Adelaide Campbell

Adelaide Shaffer Campbell became the state association's first woman president. To date, 14 other women have proceeded her as president.

Build a Better Listing Presentation Package

BY REGGIE NICOLAY

Creating the ultimate listing package requires tenacity, creativity, and insight. Sellers want to know your presentation is based on a keen sense of the market, your expertise in determining value, and your ability to close a deal in the shortest time possible at the highest price. The key to nailing your next listing is to prepare more thoroughly, more accurately, and more creatively than your competition.

Real estate guru Jared James urges agents to give sellers an assignment — something that will give you an idea of what kind of seller you're working with, and allow you to subconsciously take control of the transaction.

"When you put someone to work, it subtly asserts your control while also building trust, because you are working on something together," says James. The strategy also provides insight into the seller's motivation and expectations.

For example, ask the sellers information about their perceptions of the home — the three top selling points of their house, who they think the ideal buyer is — that may be used in your marketing strategy. The more details you capture, the more equipped you will be to determine the property's value. Of course, not all automated valuation models are the same. You should be careful to use one that draws from both public and MLS data.



A good CMA tool will also help you acquire market statistics to find data on the neighborhood, local economy, and quality of life. RPR's Realtor Valuation Model® sets the standard for real estate valuation models. Available exclusively to Realtors®, the RVM goes beyond the traditional AVM by incorporating listing and sales data from the MLS into the equation.

The RVM is accompanied by a *Confidence Score*, a value between zero and five stars that indicates the level to which each of the multiple models agrees with other estimated values for a given property. High confidence scores indicate that other models yield similar estimates for the property.

Once you've secured insight into your seller's motivation and the property's condition, conduct your search for comps, determine a pricing and marketing strategy, and package your presentation in the most professional way possible.

You should include information that demonstrates your capabilities and makes you seem personable; past sales activity, awards; testimonials from past clients; services you offer that will exceed seller expectations; a marketing plan for the client in a timetable format to show the exact measures you will take and when; and a photo of property.

You'll also want to be creative about your delivery. If distance and personal schedules get in the way of meeting face to face, find a creative way to convey your professionalism and expertise, such as personalized video messages.

Lastly, never underestimate the power of communication. Sellers are known to respond positively to Realtors® who tactfully keep in touch. Make a lasting impression by sending a thank you to the homeowners within 24 hours of your presentation. In this digital age, a handwritten note means a lot. ■



UPDATE: Placemaking Grants

You know that abandoned lot you drive past every weekend on your way to run errands? Imagine it as a dog park, playground, or even a farmer's market.

The National Association of Realtors® hopes to help Realtors® turn these ideas and passion projects in to realities through placemaking grants. As described through the Realtor® Action Center, placemaking is a way to make your community a better place to live and work by transforming public spaces into vibrant community places. And the results are tenfold. Not only are Realtors® coming together to give back to the communities they live and work in, but ultimately, as a once desolate space becomes more desirable, properties around that site increase in value.

While placemaking grants are not new to Realtors® this year — in fact, tens of thousands of dollars have been distributed to Realtor® associations throughout the country — there are few changes that applicants should be aware of.

Projects can no longer add to the creation of already existing spaces. Instead, the grants must be used to fund the creation of new public spaces. The project must also be able to highlight Realtor® involvement in the community. And lastly, the maximum amount of monies available to each association has increased to \$5,000.

In New Jersey, two local boards have already received placemaking grants for 2017. RealSource Association of Realtors® recently awarded The Waldwick Historical Society with a \$1,500 placemaking grant. With this

donation, a park-like setting was created around an existing tower on the property.

The Passaic Board of Realtors® also recently received a placemaking grant that will be used to aid in the preservation of Overlook Park in Paterson. This was the first grant of its kind awarded by NAR to a national park.

If you know of a location in your municipality that might benefit from a placemaking grant, contact your local board or the state association to begin the application process. ■



THANK YOU FOR YOUR 2016 RPAC SUPPORT!



The following names were mistakenly left out of the list of RPAC investors that appeared in the March/April issue of New Jersey REALTOR® magazine.

NJ Realtors® Capitol Club (Annual Contribution of \$250 - \$499)

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Anthony Belli
Jenny Durand
Marie Episale
John Falcone
George Finelli
Melissa Florance-Lynch
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Donna Goduti-Moore
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100.njrealtor.com



WHAT ARE YOUR TOP TIPS FOR STAYING SAFE ON THE JOB?

Always alert someone you can trust and who is readily available for you to call with your whereabouts.

Darrell Winters, Moorestown

Simple: Be smart. Think, “does this feel right?” When in doubt, bring backup or have a friend call you at a specific time.

Debra Norman, Mahwah

Trusting my gut feeling about a situation I am in. If something doesn't feel right, get away from it, whether it's a property you are viewing or clients you feel uncomfortable with, remove yourself from it!

Tammy Somoracki, Manahawkin

Pay attention. Use common sense. If you are doing something you would not allow your children to do, then don't do it.

William Hanley, Westfield

Always let your office know where you are going, and have a code word if you are in trouble or feel uncomfortable while out with clients.

Bonnie Fitzgerald, Point Pleasant

Always pay attention to your instincts. They won't mislead you.

Nora “Jane” Burrows, Edison

Staying safe is a daily priority in our real estate careers. Being aware of my surroundings at all times. Staying on point — like a detective — when dealing with potential clients and customers.

Prequalifying all potential clients and

customers first. Having a team support system who is aware of my schedule and contacts. Use of iPhone GPS tracking. Use of police or private armed security for all potentially dangerous situations; meticulous contact records are maintained for all team members. We prefer to be preemptively prepared rather than call 911 after the fact. Most criminals take electronic devices first. The response time could take five to nine minutes, which could be harmful or deadly in our real estate business.

Rickey D. Cooper, Montclair

DID YOU KNOW? As a member of New Jersey Realtors®, you have access to all of the partners in our Member Perks program, including Realtor® Safe Harbor. Available on the web and as an app, Realtor® Safe Harbor makes it easy to find safe locations to meet new clients before going to a property.

Share your top safety tips using [#NJRealtors100](https://www.instagram.com/NJRealtors100)





Eastern Bergen County Board Of Realtors®

Eastern Bergen County Board Of Realtors®' Community Service & Outreach Committee participated in the collection of cleaning supplies and toiletries for the Bergen Volunteer Center's Mentoring Mom's Program. Mentoring moms is a program that trains and supervises volunteers to serve as mentors to overwhelmed mothers dealing with the challenges of life while raising a family. These donations will be given out to moms in need during the center's Mother's Day event.



Congressman Gottheimer NFIP Roundtable

In March, members of New Jersey Realtors® were invited to take part in a roundtable discussion on the National Flood Insurance Program, hosted by U.S. Representative Josh Gottheimer. The roundtable, which also included representatives from the builder's association and Multifamily Housing Council, addressed the need for a long-term reauthorization of the NFIP, which is set to expire at the end of 2017.

SUDOKU

Have a few minutes? Challenge yourself!

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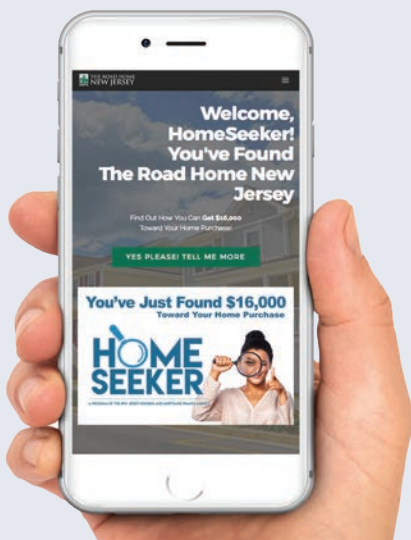
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