

# NEW JERSEY REALTOR<sup>®</sup>

NOVEMBER/DECEMBER 2016: VOLUME 2, ISSUE 9



  
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# New Jersey REALTOR®

A publication of the New Jersey REALTORS®



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Jarrold C. Grasso, RCE CHIEF EXECUTIVE OFFICER

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# TABLE OF CONTENTS

## NOVEMBER / DECEMBER

- 4 PRESIDENT'S VIEW: BETTER DAYS  
■ TG GLAZER
- 5 MESSAGE FROM THE CEO: CHANGES FOR 2017  
■ JARROLD C. GRASSO
- 6 NEW JERSEY REALTORS® EVENTS & DEADLINES
- 8 LEGISLATIVE UPDATE: THE TRUTH ABOUT THE TRANSPORTATION TRUST FUND  
■ DOUGLAS M. TOMSON
- 11 TRIPLE PLAY REALTOR® CONVENTION & TRADE EXPO 2016 SCHEDULE
- 16 CONSISTENCY  
■ LEIGH BROWN
- 17 EXPERIENCE TRIPLE PLAY IN COMFORT
- 18 CYBERCRIME AND THE REAL ESTATE PROFESSIONAL: DON'T BE NEXT  
■ JESSICA EDGERTON
- 20 A NEW APPLICATION MANAGEMENT PLATFORM
- 24 A CLOSER LOOK AT SUMMER SALES
- 26 PROFILE OF NJ BUYERS & SELLERS
- 28 A NEW WAY TO SHARE
- 30 LET'S TALK RISK
- 31 BOARD/ASSOCIATION NEWS





## Better Days

Time is a funny thing. When you're a kid, the littlest things take foreeeeeever. But as an adult, eons seem to pass like a lightning flash: brilliantly bright and beautiful, and then gone before we have the chance to truly appreciate them.

As my brief tenure as President of New Jersey Realtors® comes to a close, I want to take a moment to thank you for making this a wonderful and successful journey. From the moment that I was elected as First Vice President in 2013, I vowed to make the most of my time on the New Jersey Realtors® Leadership Team, working to create better days for each and every one of our members.

My theme for the year was, "We Take Care of Our Own." I believe that we were successful in meeting this expectation. We started a statewide Young Professionals Network, which will allow us to more effectively involve our newer and younger members, which gives us a new perspective and outlook as we move into the future. It also lets us groom a new generation of leaders with their pulse on the tools and tech that will move us all forward.

We started using more video communication, which enabled us to more efficiently get the word out (and sometimes entertain!) on important issues and events that affect your business and your clients. We have also teamed with the local boards and associations to allow each of them to better connect with you.

And we opened a new, state-of-the-art headquarters in the heart of Trenton. This will allow us to have a stronger voice in the state capital, making sure that all our clients are protected legislatively.

I have enjoyed every moment of this wild ride. And while 2017 will see us under the capable leadership of Robert Oppenheimer, I will always be out there, working to create better days for you, your business, and the future of New Jersey Realtors®.

Glazer...out. ■

Tg Glazer  
PRESIDENT





# Changes for 2017

Every day, the needle moves just the smallest bit further towards an all-digital world. While our magazine is available online, we also know the value that paper-in-hand has on our readers. We don't plan to halt printing the magazine anytime in the near future, but coming in 2017, you will see some big changes.

First, we're moving from 10 issues per year to six. You'll receive your copy at your preferred address (which you can update by contacting your local board if needed) in the first week of every other month: January, March, May, July, September, and November. While we're decreasing the frequency, we're increasing the page count. Our goal is not to lessen the amount of information you receive from us, but ensure that what you do receive is thoughtful, important, and curated to benefit your business.

With this new frequency and increased number of pages, we're also planning to widen the array of topics we bring to you. Today's

Realtors® are not just helping clients buy and sell homes. You are a full-service professional, tasked with handling everything from staging to compliance and much more. And that doesn't even take into account the emotional role you play in the enormous decision your clients are making.

Behind the scenes, we're working with reporters and writers to gather story ideas and research current events so we can provide the most up-to-date, relevant, and critical articles.

And we want to hear from you. Your ideas are important and matter to our editorial staff, so please email [editor@njrealtor.com](mailto:editor@njrealtor.com) with ideas, questions, concerns, or criticism. We are excited about the new change for *New Jersey Realtor®* as we embark on our centennial year as an association in a format we are confident will take us into the next 100 years. ■

Jarrod C. Grasso  
CHIEF EXECUTIVE OFFICER





# EVENTS & DEADLINES

NOVEMBER 1, 2016 – JANUARY 31, 2017

NOV. 4 – 7

**NATIONAL ASSOCIATION OF REALTORS®  
ANNUAL CONFERENCE & EXPO**

Orlando, Fl.  
[realtor.org/convention.nsf](http://realtor.org/convention.nsf)

NOV. 8

**ELECTION DAY**

[realtorsvote.org](http://realtorsvote.org)

NOV. 10

**RPR WEBINAR**

[realtor.com/2016/rpr-advanced-webinar](http://realtor.com/2016/rpr-advanced-webinar)

NOV. 24-25

**OFFICE CLOSED – THANKSGIVING HOLIDAY**

DEC. 5-8

**TRIPLE PLAY REALTOR® CONVENTION & TRADE EXPO**

Atlantic City, N.J.  
[realtorstripleplay.com](http://realtorstripleplay.com)

DEC. 26

**OFFICE CLOSED – CHRISTMAS DAY OBSERVED**

JAN. 2

**OFFICE CLOSED – NEW YEAR'S DAY OBSERVED**

JAN. 10

1:00 p.m.

**NJ REALTORS® BOARD OF DIRECTORS MEETING**

JAN. 13

**NJ REALTORS® CIRCLE OF EXCELLENCE APPLICATION DUE**

(at local board office)

[coe.njrealtor.com](http://coe.njrealtor.com)

JAN. 16

**OFFICE CLOSED – MARTIN LUTHER KING, JR. DAY**

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# The Truth about the Transportation Trust Fund

By Douglas M. Tomson

As you may have heard, Gov. Christie recently signed a new transportation funding package into law. There has been a lot of information in the news about this new legislation, so I wanted to take the time to clarify four of the main facets of the law and how they will affect the people of New Jersey and our industry.

## 1. Gas Tax

At 12:01 a.m. on Nov. 1, the gas tax was increased by 23 cents per gallon. This new tax is tied to consumption, not the price of gas. So if consumption is up, the tax would go down, and vice versa. But, this tax rate of \$0.23 is not expected to fluctuate much in next few years. This new tax will generate roughly \$1.16 billion in revenue each year.

## 2. Estate Tax

On Jan. 1, 2017, the estate tax, which is levied on the transfer of estates worth at least \$675,000, will be phased out of existence. The threshold will be raised to \$2 million and will then be eliminated all together on Jan. 1, 2018.

## 3. Sales Tax

Also on Jan. 1, 2017, the sales tax will go from 7 percent to 6.875 percent. On Jan. 1, 2018, it will decrease again to 6.625 percent.

## 4. Income Tax

A married couple filing their taxes jointly can currently exclude their first \$20,000 in retirement income from state income taxes. However, over the next four years



this number will increase to \$100,000 for married couples. For individuals it will be the first \$75,000 and for married couples filing separately, the first \$50,000.

Finally, the legislation creates an income tax deduction for veterans who were honorably discharged from active service in the military or the National Guard.

NJ Realtors® has always advocated for the repeal of the estate tax, as felt it was one of the many reasons that so many senior citizens leave the state. Since news of this broke, we have already heard from Realtors® around the state who have received positive feedback from clients who were debating moving out of state.

As always, it will remain the duty of the NJ Realtors® government affairs staff to monitor the effects of this legislation on homeownership and the real estate industry. ■

Douglas M. Tomson is the Director of Government Affairs. He can be reached at 609-341-7120 or [dtomson@njrealtor.com](mailto:dtomson@njrealtor.com).



# NEW JERSEY LEGISLATIVE BILLS

## **A306 – Singleton (D-7), Tucker (D-28)/S2017 – Allen (R-7), Beach (D-6)**

The “New Jersey Housing Assistance for Veterans Act” establishes pilot program to assist certain veterans with housing modification and rehabilitation; appropriates \$5 million.

### **New Jersey Realtors® Position: Support**

We support this bill to help veterans stay in their homes by making it affordable to modify and rehabilitate their homes if necessary.

### **Bill History:**

1/27/2016 – Introduced in Assembly and referred to Assembly Military and Veterans’ Affairs Committee

4/4/2016 – Reported out of Assembly Committee and referred to Assembly Appropriations Committee

4/18/2016 – Introduced in Senate and referred to Senate Military and Veterans’ Affairs Committee

## **A3192 – Rumpf (R-9), Gove (R-9)**

Prohibits seller of real estate to transfer realty transfer fee liability to buyer.

### **New Jersey Realtors® Position: Monitor**

We are monitoring this bill as it clarifies language in current state law concerning whether buyers or sellers pay the realty transfer fee.

### **Bill History:**

2/22/2016 – Introduced in Assembly and referred to Assembly Appropriations Committee

## **S2373 – Ruiz (D-29)**

Permits municipal land banking in conjunction with online property database development.

### **New Jersey Realtors® Position: Monitor**

We are monitoring this bill to ensure that there are no adverse effects on the cost of housing in any municipalities that chooses the allow land banking to address the issue of vacant properties by permitting redevelopment entities or non-profits to act as land banks.

### **Bill History:**

6/16/2016 – Introduced in Senate and referred to Senate Community and Urban Affairs Committee



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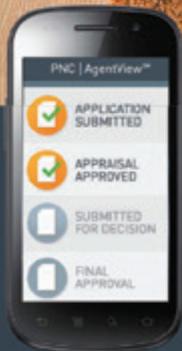
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Session schedule by track inside ▶



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- Frank Priolo, Century 21 AA Realty, NY

Hosted by the New Jersey, New York State and Pennsylvania associations of REALTORS®



# ▶ TRIPLE PLAY 2016 Schedule At-A-Glance by Track

PRE-CONVENTION DESIGNATION COURSES Pre-registration by 12/1 required.

Monday, December 5				
Time	Course	Presenter	CE Credit*	Extra Fee
8:30 a.m. - 5:30 p.m.	ABR Elective: Generating Buyer & Seller Leads	Maura Neill	6.5 hours	\$125
8:30 a.m. - 5:30 p.m.	CRETS Elective: Position Your Team for Profit	Adorna Carroll	6.5 hours	\$150
8:30 a.m. - 5:30 p.m.	CRS Elective: New Negotiating Edge	Ed Hatch	6.5 hours	\$150
9 a.m. - 4:30 p.m.	PSA Core Course: Pricing Strategy Advisor	Melanie McLane	6 hours	\$125

## CONVENTION SESSIONS

\*All CE credit is pending approval.

\*\*Pre-registration by 12/1 and additional fee required for sessions indicated.

### Appraiser Track CE Courses

Tuesday, December 6		Wednesday, December 7	Thursday, December 8
9 a.m. - Noon <b>Why Do Appraisers Do What They Do?</b> <i>Michelle Bradley</i>	2 - 5 p.m. <b>FHA's New Appraiser's Handbook</b> <i>Michelle Bradley</i>	9 a.m. - 5 p.m. <b>2016-2017 USPAP Update**</b> \$125 fee <i>Melanie McLane</i>	9 a.m. - Noon <b>Valuation in the Internet Age</b> <i>Melanie McLane</i>

### Association Executives Track

Wednesday, December 7	
10 a.m. - Noon <b>Survival Strategies Part 1</b> <i>Christine Todd</i>	2 - 4 p.m. <b>Survival Strategies Part 2</b> <i>Christine Todd</i>



indicates session is repeated

### Broker Track

Tuesday, December 6			Wednesday, December 7	Thursday, December 8
10 a.m. - Noon <b>Accountability is NOT a Dirty Word!</b> <i>Bill Fields</i>	2 - 5 p.m. <b>Building a Winning Team</b> <i>Chris Abazis</i>	3 - 4:30 p.m. <b>Manage, Train, Recruit, Retain</b> <i>Bubba Mills</i>	9:30 - 10:30 a.m. <b>Setting Up a Brokerage</b> <i>Lorne Wallace</i>	9 a.m. - Noon <b>Capture and Serve the 50+ Market</b> <i>Roseann Farrow</i>
	11 a.m. - Noon <b>How to Find Money You Didn't Know You Were Losing</b> <i>Lorne Wallace</i>	2 - 5 p.m. <b>Building a Winning Team</b> <i>Chris Abazis</i>		

### Commercial Track

Tuesday, December 6				
9 - 10:30 a.m. <b>Systematizing for Success: Run Your Property Management Business on Autopilot</b> <i>Marc Cunningham</i>	10 a.m. - Noon <b>Profit Lab: An Investor Primer</b> <i>Nancy Mosca</i>	1:30 - 5:30 p.m. <b>Discovering Commercial Real Estate** - \$10 fee</b> <i>Mary Jean Agostini</i>	2 - 4 p.m. <b>20 Missing Paragraphs to Guarantee Failure</b> <i>Marc Cunningham</i>	2:30 - 4:30 p.m. <b>Profit Lab: An Investor Primer</b> <i>Nancy Mosca</i>
Wednesday, December 7		Thursday, December 8		
9 a.m. - Noon <b>How to Create a Commercial Niche and Make Money Doing It</b> <i>Linda St. Peter</i>	2 - 5 p.m. <b>Property Maid or Property Manager?</b> <i>Linda St. Peter</i>	9:30 - 11:30 a.m. <b>Crossing to RPR</b> <i>Nathan Graham</i>		

### Our Sponsors

Cloud Agent Suite



Real Estate Licensee CE Sessions\* \* All CE approvals are pending. Check your state's approvals online.

Monday, December 5	Tuesday, December 6			
2 - 5 p.m. ☑ Code of Ethics <i>Barbara Fairfield</i>	9 a.m. - Noon ☑ Double Trouble: Antitrust & Misrepresentation <i>Roseann Farrow</i>	9 a.m. - Noon ☑ Improving Client Care & Retention <i>Leigh Brown</i>	9 a.m. - Noon ☑ Listing to Sell & Selling the Listing <i>Debra Asher</i>	9 a.m. - Noon NYS Legal Update <i>S. Anthony Gatto, Esq.</i> (NY)
Tuesday, December 6				
9 a.m. - Noon Radon Testing & Mitigation <i>Keith Baicker</i>	9 a.m. - Noon These Walls Can Talk: Home Inspections & the Buyer Client <i>Karel Murray</i>	9 a.m. - Noon Why Deals Fall Apart <i>Barbara Fairfield</i>	9 a.m. - Noon Why Do Appraisers Do What They Do? <i>Michelle Bradley</i>	9:30 - 11:30 a.m. Data/Client Security <i>Jessica Edgerton</i> (NJ/PA)
10 a.m. - Noon ☑ Profit Lab: An Investor Primer <i>Nancy Mosca</i> (NJ/PA)	10:30 a.m. - Noon Everything You Want to Know About Landlord Tenant Law (NJ) <i>Tracey Goldstein</i>	1:30 - 5:30 p.m. Discovering Commercial Real Estate** \$10 fee <i>Mary Jean Agostini</i>	2 - 4 p.m. 20 Missing Paragraphs to Guarantee Failure <i>Marc Cunningham</i> (NJ/PA)	2 - 5 p.m. ☑ Code of Ethics <i>Barbara Fairfield</i>
2 - 5 p.m. ☑ Double Trouble: Antitrust & Misrepresentation <i>Roseann Farrow</i>	2 - 5 p.m. FHA's New Appraiser's Handbook <i>Michelle Bradley</i>	2 - 5 p.m. Mastering the Buyer Counseling Session <i>Randy Templeman</i>	2 - 5 p.m. Preserving Dignity: Fair Housing <i>Karel Murray</i>	2 - 5 p.m. ☑ Substance Over Ego <i>Leigh Brown</i>
Tuesday, December 6			Wednesday, December 7	
2 - 5 p.m. Unethical, Unlawful Use of Facebook <i>Marki Lemons-Ryhal</i>	2:30 - 4:30 p.m. ☑ Profit Lab: An Investor Primer <i>Nancy Mosca</i> (NJ/PA)	4 - 5 p.m. Assistance Animals <i>Tracey Goldstein</i> (NJ)	9 a.m. - Noon Appraised Property Value: Fact or Fiction <i>Rhonda Ivey-Lentini</i>	9 a.m. - Noon Helping Buyers with New Construction <i>Monica Neubauer</i>
Wednesday, December 7				
9 a.m. - Noon How to Create a Commercial Niche and Make Money Doing It <i>Linda St. Peter</i>	9 a.m. - Noon ☑ Improving Client Care & Retention <i>Leigh Brown</i>	9 a.m. - Noon ☑ It's Your Code, Use It! <i>Diane Disbrow</i>	9 a.m. - Noon ☑ Listing to Sell & Selling the Listing <i>Debra Asher</i>	9 a.m. - Noon Meth & Its Makers: New Hazards in Housing <i>Karel Murray</i>
9 a.m. - Noon Put More Show & Less Tell in Your Listing Presentation <i>Randy Templeman</i>	9 a.m. - Noon R4P Changes Lives! <i>Roseann Farrow</i>	9 a.m. - 5 p.m. 2016-2017 USPAP Update** \$125 fee <i>Melanie McLane</i>	2 - 4 p.m. Environmental Hazards <i>David Sulock</i> (NJ/PA)	2 - 5 p.m. ☑ How to Be a Great Real Estate Agent <i>Joe Rand</i>
2 - 5 p.m. How to Use Universal Design to Increase Your Business <i>Rosemarie Rossetti</i>	2 - 5 p.m. ☑ IRA and 401k Real Estate Transactions: Process & Documentation <i>Bill Humphrey</i>	2 - 5 p.m. Meet the Sellers <i>Monica Neubauer</i>	2 - 5 p.m. Property Maid or Property Manager? <i>Linda St. Peter</i>	2 - 5 p.m. Rentals: Rules of the Road <i>Rhonda Ivey-Lentini</i>
Wednesday, December 7	Thursday, December 8			
2 - 5 p.m. ☑ Substance Over Ego <i>Leigh Brown</i>	9 a.m. - Noon Capture and Serve the 50+ Market <i>Roseann Farrow</i>	9 a.m. - Noon ☑ How to Be a Great Real Estate Agent <i>Joe Rand</i>	9 a.m. - Noon ☑ IRA and 401k Real Estate Transactions: Process & Documentation <i>Bill Humphrey</i>	9 a.m. - Noon ☑ It's Your Code, Use It! <i>Diane Disbrow</i>
Thursday, December 8				
9 a.m. - Noon Valuation in the Internet Age <i>Melanie McLane</i>	9:30 - 11:30 a.m. Crossing to RPR <i>Nathan Graham</i> (NJ/PA)	9:30 - 11:30 a.m. Your Errors & Omissions Insurance Claims <i>John Torvi/Greg Kahn</i> (NJ/PA)	9 - 10 a.m. NJ Real Estate Commission Regulatory Update <i>Robert Kinniebrew</i> (NJ)	10:30 - 11:30 a.m. NJ Legal Update <i>Barry Goodman, Esq.</i> (NJ)

## Continuing Education (CE) Credit

CE credit is free for attendees who provide state and license number(s) when registering and attend 100 percent of a session. Seating is open, so arrive early!

PA licensees initially licensed on or after December 1, 2015 are required to take specific, mandatory courses that are not being offered at Triple Play 2016.

# Non-CE Sessions

Monday, December 5		Tuesday, December 6		
2 - 3:30 p.m. <b>Using Drones in Your Business: Know the Risks</b> <i>Jessica Edgerton</i>	3:30 - 4 p.m. <b>How to Use Video to Engage More Prospects and Sell More Properties!</b> <i>Terri Murphy</i>	9 - 10:30 a.m.  <b>Harness the REAL Power of Strategic Partnerships for More Sales &amp; Better Customer Service</b> <i>Terri Murphy</i>	9 - 10:30 a.m. <b>Systematizing for Success: Run Your Property Management Business on Autopilot</b> <i>Marc Cunningham</i>	9:30 - 10:30 a.m. <b>Agent Branding: Generate More Buyer &amp; Seller Leads</b> <i>Crystal Washington</i>
Tuesday, December 6				
9:30 - 10:30 a.m. <b>Back to the Present</b> <i>Bubba Mills</i>	9:30 - 10:30 a.m.  <b>How Amazon, Uber &amp; YouTube Have Changed Consumer Expectations</b> <i>Kristi Kennelly</i>	9:30 - 10:30 a.m.  <b>Seven Streams - There are No Silver Bullets in Lead Generation</b> <i>Jeff Lobb</i>	10 a.m. - Noon <b>Accountability is NOT a Dirty Word!</b> <i>Bill Fields</i>	10 a.m. - Noon <b>Add Some Pop to Your Sales with Periscope</b> <i>Marki Lemons-Ryhal</i>
11 a.m. - Noon  <b>A Day in the Life of a Mobile Savvy Real Estate Professional</b> <i>Kristi Kennelly</i>	11 a.m. - Noon  <b>Own the Market - List to Last!</b> <i>Jeff Lobb</i>	11 a.m. - Noon <b>Top Five Ways Agents Can Connect with Millennial Customers</b> <i>Crystal Washington</i>	11 a.m. - Noon <b>Whatever Floats Your Soap</b> <i>Bubba Mills</i>	11 a.m. - 12:30 p.m.  <b>Zap the Gap: Connect &amp; Convert for More Sales, More Easily</b> <i>Terri Murphy</i>
1:30 - 3 p.m. <b>Buy From Me or Get Out of My Car!</b> <i>Bill Fields</i>	1:30 - 3 p.m.  <b>Harness the REAL Power of Strategic Partnerships for More Sales &amp; Better Customer Service</b> <i>Terri Murphy</i>	2 - 3 p.m.  <b>How Amazon, Uber &amp; YouTube Have Changed Consumer Expectations</b> <i>Kristi Kennelly</i>	2 - 3:30 p.m. <b>Smart Homes</b> <i>Mark Lesswing</i>	2 - 5 p.m.  <b>Building a Winning Team</b> <i>Chris Abazis</i>
2:30 - 3:30 pm  <b>Seven Streams - There are No Silver Bullets in Lead Generation</b> <i>Jeff Lobb</i>	3 - 4:30 p.m. <b>Manage, Train, Recruit, Retain</b> <i>Bubba Mills</i>	3:30 - 4:30 p.m.  <b>A Day in the Life of a Mobile Savvy Real Estate Professional</b> <i>Kristi Kennelly</i>	3:30 - 5 p.m. <b>How to Double Your Listings &amp; Your Income</b> <i>Bill Fields</i>	3:30 - 5 p.m.  <b>Zap the Gap: Connect &amp; Convert for More Sales, More Easily</b> <i>Terri Murphy</i>

Tuesday, December 6	Wednesday, December 7			
4 - 5 p.m.  <b>Own the Market - List to Last!</b> <i>Jeff Lobb</i>	9 - 10:30 a.m. <b>Extreme Growth: Going from 20 to 50 Deals a Year!</b> <i>Bruce Gardner</i>	9:30 - 10:30 a.m. <b>MilleniWho 2.0 - Buyers</b> <i>Jeremias Maneiro</i>	9:30 - 10:30 a.m. <b>Setting Up a Brokerage</b> <i>Lorne Wallace</i>	9:30 - 10:30 a.m. <b>Top Three Apps for Agent Market Domination</b> <i>Crystal Washington</i>
9:30 - 11 a.m. <b>From Rags to Riches without Technology!</b> <i>Ellen Boyle</i>	11 a.m. - Noon <b>A Video Angle for Real Estate Professionals</b> <i>Tori Toth</i>	11 a.m. - Noon <b>How to Find Money You Didn't Know You Were Losing</b> <i>Lorne Wallace</i>	11 a.m. - Noon <b>Increase Leads &amp; Referrals Through Social Media Segmentation</b> <i>Crystal Washington</i>	11 a.m. - Noon <b>MilleniWho 2.0 - Sellers</b> <i>Jeremias Maneiro</i>
11 a.m. - 12:30 p.m. <b>How to Create a More Predictable Business</b> <i>Jared James</i>	11:30 a.m. - 1 p.m. <b>How to Sell More Homes, Make More Money and Have More Fun!</b> <i>Ellen Boyle</i>	1:30 - 3 p.m. <b>The Listing Machine: How to Maximize Your Income in a Seller's Market!</b> <i>Bruce Gardner</i>	2 - 5 p.m.  <b>Building a Winning Team</b> <i>Chris Abazis</i>	2:30 - 3:30 p.m. <b>Be the Bomb</b> <i>Jeremias Maneiro</i>
2:30 - 3:30 p.m.  <b>Home Staging: Simple Solutions to Sell Homes Quickly</b> <i>Tori Toth</i>	2:30 - 4 p.m. <b>Never Work Another Day in Your Life!</b> <i>Ellen Boyle</i>	3:30 - 5 p.m. <b>How to Win the Listing</b> <i>Jared James</i>	3:30 - 5 p.m. <b>The Riche of Niche: How to Build a Massive Business by Becoming an Expert!</b> <i>Bruce Gardner</i>	4 - 5 p.m. <b>Opportunity Clicks</b> <i>Jeremias Maneiro</i>

Thursday, December 8
10 - 11 a.m.  <b>Home Staging: Simple Solutions to Sell Homes Quickly</b> <i>Tori Toth</i>

 Plan to arrive early to ensure your seat in your desired sessions.

 Indicates session is repeated



## REGISTER TODAY AND SAVE

- ✓ Save \$10 when you register at [REALTORSTriplePlay.com](http://REALTORSTriplePlay.com).
- ✓ Or, download and print the registration form to register by fax or mail.

Member Rates	Online	Fax/Mail
Now - December 1	\$109	\$119
On-site: \$129    Non-member rates are available online.		

## TRADE EXPO

Tuesday, December 6, 10 a.m. - 6 p.m.  
 Wednesday, December 7, 9 a.m. - 5 p.m.

Vendors from across the country will be on-hand to display the latest products and services available to enhance, improve and simplify your life and business. Don't miss your chance to:

- ✓ Hear presentations and view demonstrations from vendors in the Trade Expo Theatre.
- ✓ Grab a coffee in the Expo while you meet one-on-one with vendors.
- ✓ Partake in special event pricing and enter to win valuable prizes.

## Create Your Personal Convention Experience

[REALTORSTriplePlay.com](http://REALTORSTriplePlay.com) | Download the free Triple Play Mobile App



Search "Triple Play" in the app store.

- View all convention programs, descriptions, presenters and CE credit details.
- Explore the interactive Trade Expo map with exhibitor details.
- Build your schedule - just select and save your sessions to attend and booths to visit.
- Access hotel, travel, parking, dining, shopping information and discount coupons.
- Find contacts for your specific questions.



## OPENING SESSIONS

**Monday, December 5**  
 Discover how to make the most of video in your marketing, including the use of drones, while avoiding the risks involved. Or, choose to satisfy your Code of Ethics training requirement for REALTOR® membership. (Code of Ethics training will be repeated throughout the convention as well.)

## VENUE

The Atlantic City Convention Center is the site of most convention events. Complimentary shuttle service is provided from the official headquarters hotels to and from the convention center during convention and trade expo hours. Headquarters hotels are Borgata, Caesars Atlantic City and the Sheraton Atlantic City Convention Center Hotel.

## EVENING SOCIAL EVENTS

Monday, December 5	8 - 11 p.m.	YPN Party
Tuesday, December 6	4:30 - 6 p.m.	PAR Reception
Tuesday, December 6	5:30 - 6:30 p.m.	NYSAR Reception
Tuesday, December 6	6 - 9 p.m.	NJ REALTORS® Centennial Gala <i>pre-registration and fee apply</i>
Tuesday, December 6	9 p.m. - Midnight	Icebreaker Reception
Wednesday, December 7	Check the Message/Information board on-site for events	



Connect with us on Facebook & Twitter.  
 Play Along!  
 Use #TP16 in your tweets.

## RPAC HIGH ROLLERS' SUITE

**Wednesday, December 7, 10 a.m. - 4 p.m.**  
 Get pampered while supporting the REALTORS® Political Action Committee.\* Your \$250 entrance fee will count toward your 2017 RPAC total.



*"The learning, networking and social aspects of the convention help to revitalize and reenergize you!"*

- Bernard Haber, Better Homes & Gardens Rand Realty, NJ

\*Contributions are not deductible for federal income tax purposes. Contributions to RPAC are voluntary and used for political purposes. The amount suggested is merely a guideline and you may contribute more or less than that. You may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. 70 percent of each contribution is used by the State PAC to support state and local political candidates. Until your state reaches its RPAC goal, 30 percent is sent to National RPAC to support Federal candidates and is charges against your limits under 2 U.S.C 441a; after the state reaches its RPAC goal, it may elect to retain your entire contribution for use in supporting state and local candidates.

# CONSISTENCY

By Leigh Brown



Leigh Brown



Leigh Brown will be teaching "Improving Client Care & Retention" on Dec. 6 & 7 at 9 a.m. and Substance Over Ego" on Dec. 6 & 7 at 2 p.m. (all in Room 411/412).

*From Merriam-Webster:* “harmony of conduct or practice with profession”

**W**hy do we drink Starbucks? Tim Horton's? Dunkin Donuts?

Because we know what we want, when we want it, and we want it the same way, every time. In fact, what aggravates you at any of these places? Your order not being just right. Even if it's as small as the spelling of your name.

What is it about our human nature that craves consistency and the routine satisfaction of our needs in a way we expect?

And considering this, can you see why real estate and Realtors® drive consumers mad?

Our industry is made up of 1.2 million Realtors® (and that's not even counting the other million or so licensees who do not subscribe to the Code of Ethics). Realtors® are entrepreneurs doing things our own way and building our own businesses. We are renegades and free thinkers. But if you're the consumer, it means every time you need a real estate service, you're likely getting a different experience.

And before some of you start patting yourselves on the back for being the better experience, take a critical look at yourself. Are you really consistent, even within the confines of your own business? Or do you treat buyers and sellers differently based on when and why they contact you and how busy you are that day?

What I've observed over the past 16 years in the business is that the most successful Realtors®, who are bringing the customer service experience to new heights, are consistent in their client approach. They treat every phone call the same way and their clients respect their business model and personal time because expectations have been set and met.

What would your business look like — what would the consumer think about Realtors® as a whole — if we were more consistent?

One of the biggest ideas I ever implemented into my business was to utilize buyer and seller intake sheets. When you answer the phone and try to make it up new every time, that's when you fail to get the most important pieces of information. Or worse,

you get the info but jot it down on the back of a gas receipt which then gets shoved into your console and you never call that person back.

Instead, every time your phone rings with a real estate need, say: "May I ask you a few questions?"

Permission-based sales is a methodology that works. Asking permission before digging in lets the consumer decide if they want to go that far. If they say no, then graciously thank them and let them off the phone. If they say yes, you can begin a professional relationship that likely looks very different than their past experiences-and if more

Realtors® do this, consistency will begin taking hold across the board.

Now, let's just say that you don't have intake sheets built. And because you're a Realtor® and allergic to paperwork anyway, you don't want to. Here are mine. Take them and use them. Download for FREE from [kiwilive.com](http://kiwilive.com), keyword HUSTLE. Because let's call it what it is. Adding a system only helps if you use it, which will take effort and discipline, a.k.a. hustle!

FYI, I print the buyer sheets on blue and the seller sheets on yellow, for easy desktop spotting! ■

# EXPERIENCE TRIPLE PLAY IN COMFORT

Ready to have a high rollers' experience at this year's Triple Play? For a \$250 investment, you can receive an all day pass to the RPAC Lounge on Wednesday, Dec. 7 from 10 a.m. to 4 p.m.

## Included with your investment are:

- Deluxe coffee bar with on-site barista
- Fortune teller
- Shoe shines
- Manicures
- Chair massages
- Professional photographer for headshots
- Breakfast
- Gourmet hot lunch buffet
- Snacks

To receive invitations to exclusive RPAC events and to be an active member in strengthening your Realtor® community, invest in RPAC today at [njrealtor.com/account](http://njrealtor.com/account) or by sending a check to your local board/association. Contact Christina Farrell at [cfarrell@njrealtor.com](mailto:cfarrell@njrealtor.com) with any questions. ■



Contributions to RPAC are not deductible for federal income tax purposes. Contributions are voluntary and are used for political purposes. The amounts indicated are merely guidelines and you may contribute more or less than the suggested amounts provided your contribution is within applicable contribution limits. The National Association of REALTORS® and its state and local associations will not favor or disadvantage any member because of the amount contributed or a decision not to contribute. You may refuse to contribute without reprisal. Unless otherwise required by applicable law, any request for the refund of a contribution must be made within two (2) business days of the date on which you authorize RPAC to charge you for said contribution. Your contribution is split between National RPAC and the State PAC in your state. Contact your State Association or PAC for information about the percentages of your contribution provided to National RPAC and to the State PAC. The National RPAC portion is used to support federal candidates and is charged against your limits under 52 U.S.C. 30116.

# CYBERCRIME AND THE REAL ESTATE PROFESSIONAL: DON'T BE NEXT

By Jessica Edgarton



Featured Speaker

Jessica Edgarton



Jessica Edgarton is associate counsel for the National Association of Realtors®. She will be presenting "Data/Client Security" on Dec. 6 at 9:30 a.m. in Room 322.

**M**assive cybersecurity breaches, data hacks, and other cybercrime attacks are making headlines on a terrifyingly regular basis. In recent weeks, we've witnessed the DNC email hack alter the face of the 2016 presidential race. Earlier this year, the U.S. Department of Justice data breach exposed the information of thousands of government employees. Other 2016 breaches, like the cyberattacks on Yahoo, LinkedIn, and the IRS, exposed the usernames, passwords, and other sensitive information of hundreds of millions of individuals.

Here's the truth: Nobody is immune from cyberattack. Nobody.

Here's another truth: While major news headlines focus on large-scale business and governmental attacks, small to mid-sized businesses – including those in the real estate industry – are prime targets for cybercriminals. According to a 2016 report by *CFO Magazine*, between February 2014 and February 2016, approximately one in every five small to mid-sized businesses reported being the victim of a cyberattack. Another study estimates that over 60 percent of all business-targeted cybercrime victims are small to midsized entities. The reason for this is simple: Smaller businesses often think they're "under the radar," or "too little to bother with," and therefore fail to implement basic tools and policies to defend themselves from cyberattack.

To make matters worse, in recent years cybercriminals have honed their sights with specificity on the real estate industry. Why? Real estate transactions involve shuttling high volumes of data between various businesses and individuals.

As a real estate professional, cybercrime is on your virtual doorstep. A successful cyberattack can be ruinous to a real estate business's finances and reputation, and can lead to lawsuits, regulatory action, fines, and years of governmental reporting duties. In fact, the U.S. National Cyber Security Alliance reports that 60 percent of small businesses go under completely within six months of a successful cyberattack.

The good news? Protecting your clients and your business from cybercrime comes down to two simple steps: First, educate yourself and your business partners about cybercrime. Second, implement basic security tools and policies in your business practices, and keep them updated. Appropriate and cost-effective tools every business should consider implementing include anti-virus protection, security-based password management tools, dual authentication policies, and appropriate data retention and destruction policies.

For more information, please visit the Data Privacy & Security Section on [realtor.org](http://realtor.org) to learn more: [realtor.org/topics/data-privacy-and-security](http://realtor.org/topics/data-privacy-and-security). ■

### Selling an oil-heated home? Use these talking points to boost your business.

Your clients expect you to know everything about everything when it comes to the home they're looking to buy or sell. And you can boost your listings and sales if your clients see you as the expert. Read on for five talking points that will have you sounding like an oilheat expert in no time!

➤ **Oilheat prices are at their lowest since 2009.** Prices dropped significantly, reaching their lowest levels in more than five years. What's more, many experts are predicting that prices may fall even further and should stay low for at least the next few years.

➤ **The new oilheat is cleaner burning, more environmentally friendly and more energy efficient.** That's because biofuel is becoming more readily available in New Jersey and across the country. A blend of oil from homegrown material like soybeans and recycled cooking oil, this new fuel is called BioHeat®, and burns much more cleanly than regular oilheat.

➤ **Today's oilheat systems are incredibly efficient.** New systems can reach up to 95% efficiency!

➤ **Homeowners who live in an oil-heated home have the ultimate freedom of choice.** Freedom to choose which oilheat company they want to do business with. Freedom to choose which type of payment plan they would like. Freedom to choose which services to receive.

➤ **Free water heating with many oil-heated homes!** You can connect a water heater right to an oil boiler, so that in the wintertime, water heating costs are virtually zero. That's because while the boiler is heating the house, it's also heating the water.

For more talking points and other tips about how to market your oilheat listings and get to the closing table faster, visit [OilHeatPROS.com/NJ](http://OilHeatPROS.com/NJ) today!



### Interested in learning more?

Schedule a 15-minute presentation with PRO\$! We'll visit your office and give you all the tools you'll need to get more listings, close more sales and better represent your clients. Visit [OilHeatPROS.com/NJ](http://OilHeatPROS.com/NJ) to schedule a presentation today!

### Today's oilheat tanks are a whole new ballgame!

Many Realtors and homeowners don't realize just how far oilheat tanks have come in the last few years. Today's aboveground tanks are a far cry from the steel tanks you'd find underground. They're better looking and, more importantly, they're virtually worry-free!



Because of the significant increase in oilheat system efficiency, homeowners don't use as much fuel. That's why today's tanks are much smaller than their underground ancestors. And many of them are double-walled, providing an extra layer of protection to put your clients' minds at ease.

For more information, visit [OilHeatPROS.com/NJ](http://OilHeatPROS.com/NJ) and order the "Guide to Heating Oil Storage Tanks" today!



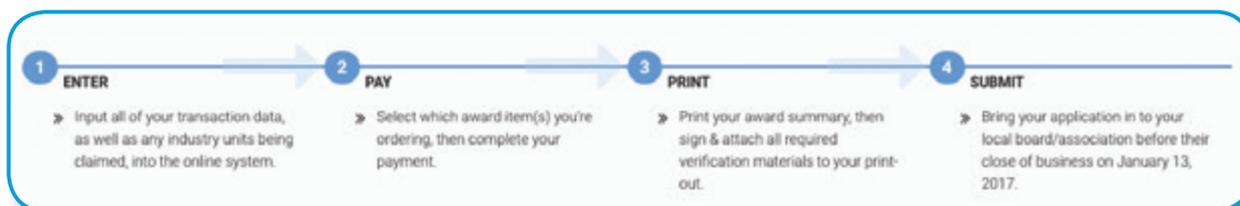
# A NEW APPLICATION MANAGEMENT PLATFORM

Filling out the NJ Realtors® Circle of Excellence® Sales Award® application hasn't always been the easiest process, but with the launch of a new application management platform, that's sure to change.

## COE.NJREALTOR.COM

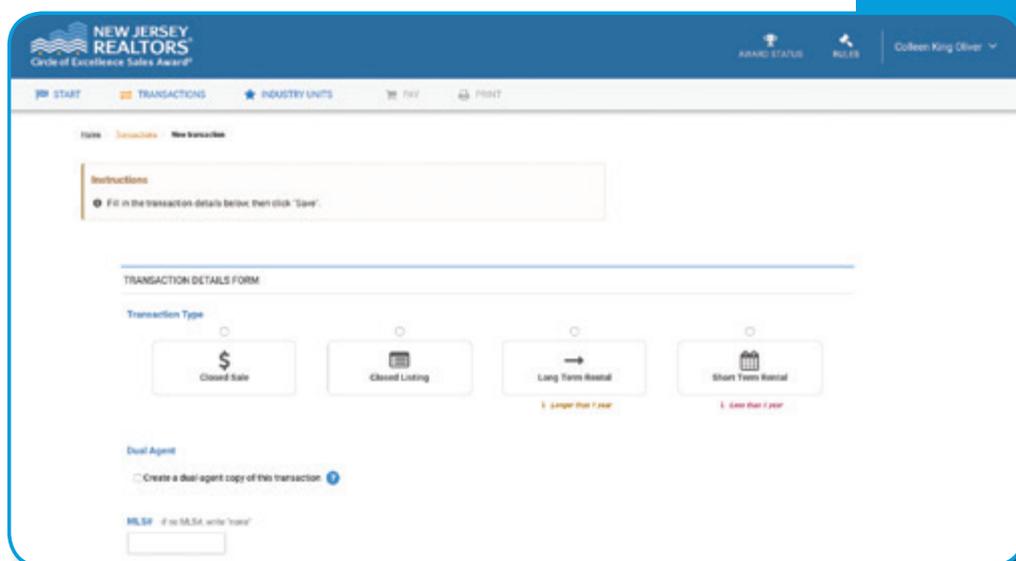
Everything is now located at [coe.njrealtor.com](http://coe.njrealtor.com). Once you create an account you'll be prompted to decide whether you will be handwriting an application or filling it out online. **Be warned — this is the last year handwritten applications will be accepted.**

If you've decided to fill out the application online, there are four steps:



You can save your transactions as you enter them, so there is no need to fill them out all at one time. You can log each sale as it happens or break it up into a few sessions.

If you've decided to handwrite the application, you'll be directed to a PDF version of the application, which you must then print and fill out. You will still need to follow steps two through four above, but your transactions will be handwritten instead.



**A hard copy of your entire application — transactions, payment, verification material — must be at your local board or association by their close of business on Jan. 13, 2017. There are no exceptions.**

## HAVE AN ASSISTANT OR OFFICE ADMINISTRATOR?

Many agents have a dedicated staff member who either helps them, or their entire office, manage their applications. At [coe.njrealtor.com](http://coe.njrealtor.com) there is a dedicated login for assistants. The member who the application is for must log in and authorize the assistant through a simple email link. Once that is done, the assistant will be able to log, manage, and pay for multiple applications under one account.



AGENT LOGIN

ASSISTANT LOGIN

**ASSISTANT LOGIN**

Login with your e-mail address, and the password you created after being authorized by the account holder.

Enter e-mail address

Enter password

LOGIN

[Forgot password?](#)

New Jersey REALTORS®

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## DISTINGUISHED SALES CLUB

Is this your tenth year achieving the NJ Realtors® Circle of Excellence Sales Award®? It doesn't have to be consecutive. If you've hit 10 years, fill out the application, available at [coe.njrealtor.com](http://coe.njrealtor.com) or [njrealtor.com/membership/awards](http://njrealtor.com/membership/awards), gather your documentation, pay online at [coe.njrealtor.com](http://coe.njrealtor.com) and submit a hard copy to your local board or association by close of business on Jan. 13, 2017.

## DEDICATED HELP

Have a question? Need clarification? Help is just an email away — send questions and concerns to [coe@njrealtor.com](mailto:coe@njrealtor.com). ■

## Are You Getting The Highly Motivated Seller Leads In Your County That Very Few Agents Know About ??

These are NOT Internet leads. We supply you with all the information about every probate filed in your county in the last 30 days, including multiple phone numbers for the personal representatives and contact info for the attorneys. We also provide a simple turnkey system for quickly turning these leads into quickly sold listings.

**All The Leads Offers A Very Simple Proven To Be Successful Program**

- Order Your Leads
- Send Them Each A Personal Letter - We'll Even Do It For You!
- Follow-Up With A Phone Call
- Repeat the Process Monthly
- Take Listings, Make Sales & Cash Commission Checks

We also provide immediate implementation training (completely free of charge) via a series of 3 short videos - plus a whole lot more.

**To See If Your County's Leads Are Still Available, Let's Talk Today !!**

**VISIT US AT TRIPLE PLAY BOOTH 940**

**Or Call ~ (844) 532-3369 ~ (844) LEADFOX**



[www.AllTheLeads.com](http://www.AllTheLeads.com)  
[support@AllTheLeads.com](mailto:support@AllTheLeads.com)  
 (844) 532-3369 ~ (844) LEADFOX

## NATIONWIDE SHORT SALE SOLUTIONS

**We do all the work... YOU keep ALL the commissions.**

**Negotiating and Processing Short Sales is NOT a productive use of a Realtor®'s time and skill.** At Nationwide Short Sale Solutions, that's all that we do.

- **NO COST to the Realtor®**
- **NO COST to the Homeowner**
- **Over 2000 transactions processed**
- **Nationwide Coverage**

**BEST OF ALL:**

**WE do all the work and YOU keep all the commissions!**

**It's that easy!**

**VISIT US AS TRIPLE PLAY BOOTH 940**

Call us Today at the number below:

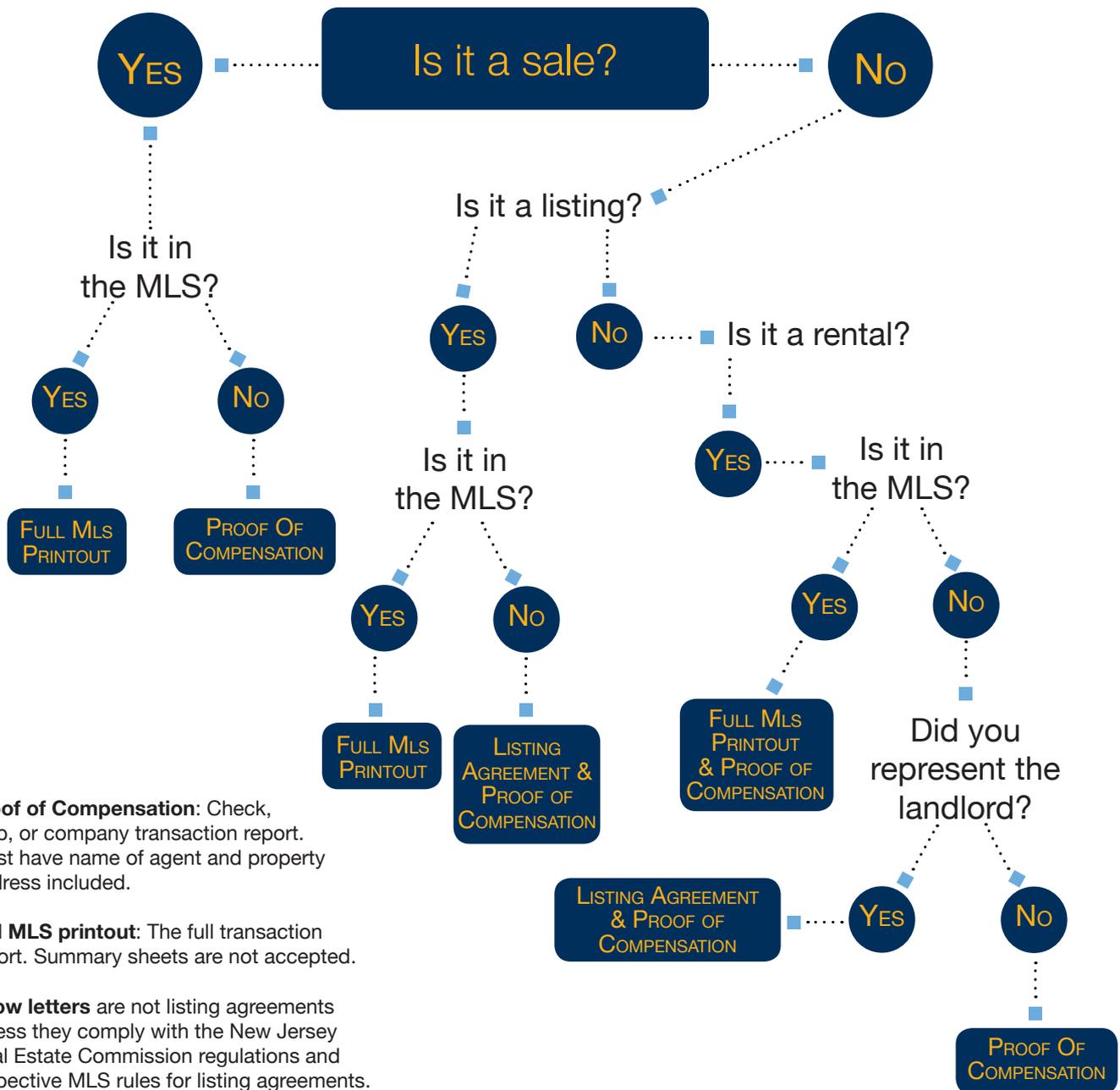
**NATIONWIDE SHORT SALE SOLUTIONS**

[www.shortmyproperty.com](http://www.shortmyproperty.com)  
[pam@blueanchoradvisors.net](mailto:pam@blueanchoradvisors.net)  
 954-584-0000

Apply for your 2016 award at [coe.njrealtor.com](http://coe.njrealtor.com)

Completed applications are due to your local board by close of business on January 13, 2017.

— **WHAT DO YOU NEED AS PROOF?** —



**Proof of Compensation:** Check, stub, or company transaction report. Must have name of agent and property address included.

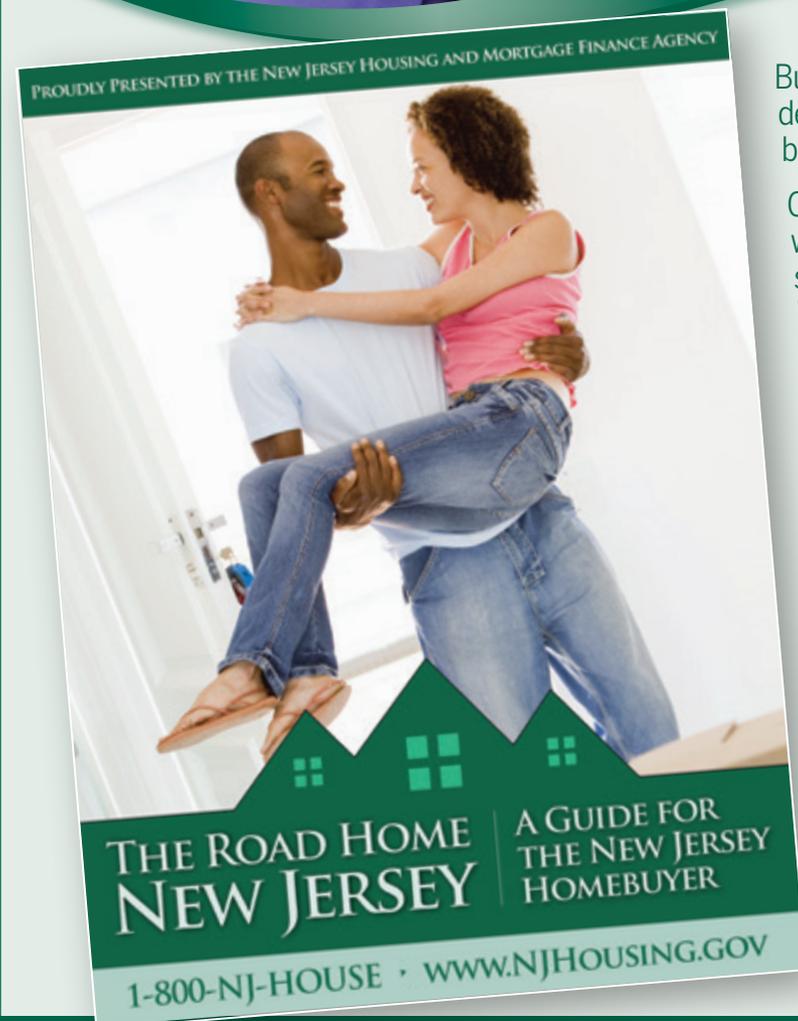
**Full MLS printout:** The full transaction report. Summary sheets are not accepted.

**Show letters** are not listing agreements unless they comply with the New Jersey Real Estate Commission regulations and respective MLS rules for listing agreements.

Email [coe@njrealtor.com](mailto:coe@njrealtor.com) with questions.

# ARE YOUR HOMEBUYER HOPEFULS HESITANT?

TURN BROWSERS INTO BUYERS WITH NJHMFA'S BRAND NEW, FREE GUIDE TO HOMEOWNERSHIP



Buying or refinancing is a serious financial decision and some of your prospects might be nervous about closing the deal.

Calm them with clear direction on how it all works by handing them NJHMFA's newest step-by-step guide to homeownership:

### **The Road Home New Jersey: A Guide for the New Jersey Homebuyer**

Designed to inspire, empower and inform, this easy-to-read booklet can also be delivered to you at your office as colorful, printed hardcopies. Need the booklet in Spanish? We can get those for you too!

Help your clients discover the wide open road to homeownership today. Contact NJHMFA Lending Outreach Coordinator Justin Tierney at [jtierney@njhmfa.gov](mailto:jtierney@njhmfa.gov) to order yours, **free of charge!**



NEW JERSEY HOUSING  
AND MORTGAGE  
FINANCE AGENCY  
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VISIT US ONLINE AT [WWW.NJHOUSING.GOV](http://WWW.NJHOUSING.GOV)

# A CLOSER LOOK AT SUMMER SALES

It's hard to believe fall is here and winter is almost upon us. But, as the cold drifts in, we can take a look back to August to examine the housing market data from around the state and identify trends.

Overall, prices have steadily stayed their track and inventory still hovers below what we once considered normal levels.

## Here's what was happening around the state in August 2016:

	Single-Family	Townhouse /Condo	Adult Community
Median Sales Price	\$334,500	\$258,000	\$185,000
Closed Sales	7,965	2,233	726
Percent of List Price Received	97.2	97	96.6
Days on Market	73	71	70
Homes for Sale	43,035	11,582	2,746
New Listings	10,177	2,963	891

Low inventory is still the biggest force driving the market these days, with a 16.7 percent decline over last year on all properties throughout the state. And that low inventory could be what's pushing up sales, with a 12.9 percent increase in closed sales on all properties, raising that number to over 11,100 closed sales for August 2016.

Throughout the entire state in all categories, the median sales price sits at \$307,000, which is a 0.7 percent increase over August 2015. Still, with only 58,964 properties available for sale, that 16.7 percent decline is representative of 11,821 fewer properties. Compare this

with May and June of 2011 where single family homes alone peaked around 60,000 homes for sale and the difference is staggering.

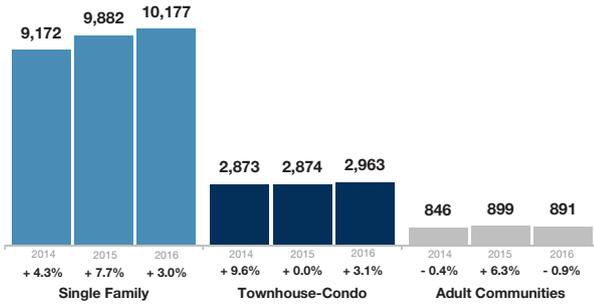
But low inventory isn't indicative of a weak market. Actually, often the opposite is true. Less availability forces multiple, high offers on the properties that are available and sellers are favorably positioned. Buyers are not losing out though, because while there may be less homes going up for sale, there are still a number of strong new listings appearing in communities around the state each month and mortgage interest rates are still near record lows. ■

# New Listings

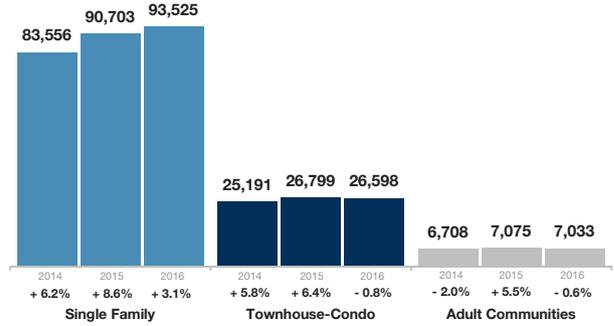
A count of the properties that have been newly listed on the market in a given month.



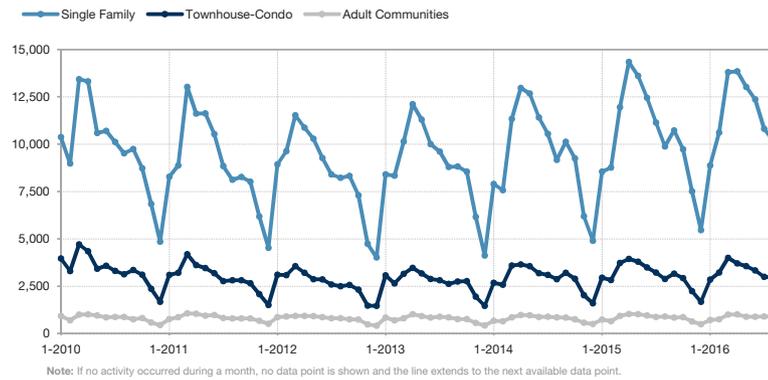
## August



## Year to Date



## Historical New Listings by Month



	Single Family	Townhouse-Condo	Adult Communities
September 2015	10,721	3,162	836
October 2015	9,736	2,929	856
November 2015	7,516	2,240	635
December 2015	5,461	1,675	489
January 2016	8,880	2,844	718
February 2016	10,608	3,214	754
March 2016	13,801	3,996	998
April 2016	13,847	3,699	1,010
May 2016	13,027	3,560	886
June 2016	12,374	3,329	884
July 2016	10,811	2,993	892
<b>August 2016</b>	<b>10,177</b>	<b>2,963</b>	<b>891</b>
12-Month Avg.	10,580	3,050	821

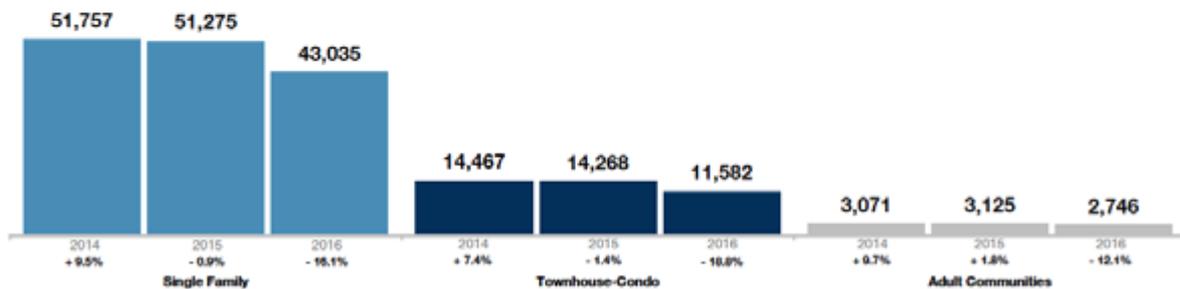
Data as of September 20, 2016. All data from the multiple listing services in the state of New Jersey. The margin of error for numbers reported at the statewide level is +/- 4% at the 95% confidence level. Provided by the New Jersey Association of REALTORS®. Report © 2016 ShowingTime 10K | 5

# Inventory of Homes for Sale

The number of properties available for sale in active status at the end of a given month.



## August



\*throughout New Jersey

# BUYERS



**40%**  
**1st**  
Time Buyers

**45** Years Old  
**Typical Buyer**  
**\$101,600**  
Median Household Income

**61%**  
married couples



**18%** Veterans

**2%** Active-Duty service members

**29%** reported primary reason for purchasing a home was the desire to own a home of their own

# SELLERS



**59** Years Old  
**Typical Seller**  
**\$133,500**  
Median Household Income

**Most**  
commonly cited reason for selling

Typical seller sold after **13** years in the home



was that the house was too Small



**52%** only contacted **1** agent before finding the one they worked with



# BUYERS & SELLERS PROFILE

**Y**ou know your clients: the first-time homebuyers, the couple that is selling their second home, the empty-nesters ready to downsize, and all the others. But beyond your own anecdotal evidence, what are the trends forming around the state with home buyers and sellers? This is critical information that can help inform future decisions on how to market and present your business.

Demographics continue to shift as the share of first-time home buyers dropped further from last year's report to 32 percent of the market. This is second only to the lowest share reported in 1987 of 30 percent. Last year's report had a share of first-time buyers of 33 percent. First-time home buyers are traditionally more likely to be single and typically have lower incomes. As the share of repeat buyers continues to rise, there are more married couples with higher incomes of home buyers purchasing homes. Married couples have double the buying power of single home buyers in the market and may be better able to meet the price increases of this housing market.

Increased prices are also impacting sellers. Historically, tenure in home has been six to seven years, but now sits at 13 years. Sellers may now have the equity and buyer demand to sell their home after stalling or delaying their home sale.

Buyers need the help of a real estate professional to help them find the right home for them, negotiate terms of sale, and help with price negotiations. Sellers, as well, turn to professionals to help market their home to potential buyers, sell within a specific timeframe, and price their home competitively. For-sale-by-owner sales have dropped to the lowest level recorded in this data set at eight percent of sales, while the use of the agent to sell the home stays at historic highs. Likewise, the buyer use of the agent is at historic highs as buyers purchasing directly from a previous owner or through a builder falls. ■

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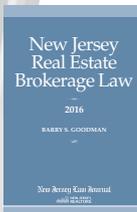
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# A NEW WAY TO SHARE

If you had the opportunity to read *New Jersey Realtor*® on your computer, phone, or tablet recently, you've seen the digital upgrade the magazine went through this summer. Instead of clunky, unresponsive design and content, we've transitioned to using Issuu, which allows readers to easily access the magazine on any device.

## ACCESS & SHARING

The digital version of the magazine can be accessed directly through Issuu at [issuu.com](http://issuu.com), by clicking the link we send out with each new edition, or on the

magazine landing page on our website ([njrealtor.com/membership/new-jersey-realtor-magazine](http://njrealtor.com/membership/new-jersey-realtor-magazine)). On Issuu, you can create an account and follow our magazine, which will update you every time a new edition is uploaded.

If you're particularly interested in an article, you can "clip" that page (or more) and share it directly from Issuu to your Facebook or Twitter followers or email the link. We know how valuable content is for social sites and we encourage you to share all of our articles in these three simple steps:

**1**



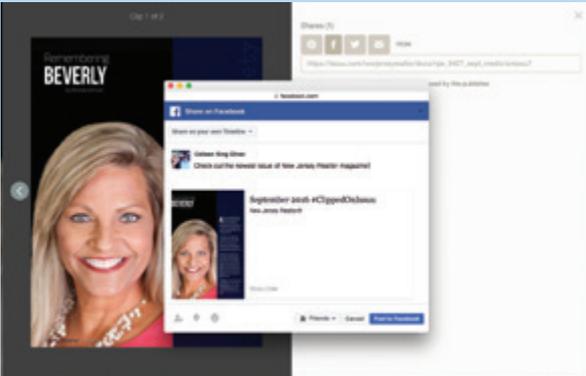
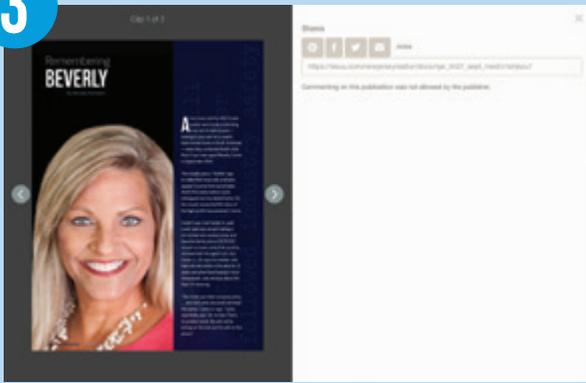
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*\*Includes active and referral agents*

# LET'S TALK RISK

In late September, the New Jersey Realtors® Equal Opportunity and Cultural Diversity Committee hosted “Let’s Talk Risk,” which consisted of a networking session in the morning, followed by three exciting classes. The event kicked off with a networking breakfast to meet representatives from our partner associations: the Asian Real Estate Association of American, the National Association of Gay and Lesbian Real Estate Professionals, the National Association of Hispanic Real Estate Professionals, and the National Association of Real Estate Brokers.

Later, attendees were able to earn continuing education credits through a three-part class. First, New Jersey Real Estate Commission Executive Director Robert Kinniebrew gave an in-depth review of the laws and regulations of the Real Estate Commission. Then, NJ Realtors®

First Vice-President, Christian Schlueter, a former police officer, taught members tips and tricks on how to stay safe on the job. He discussed techniques to assess potential risks and develop safety protocols for client meetings, open houses, online interactions, and more. Finally, New Jersey Realtors® General Counsel Barry Goodman presented “Ethics in Advertising,” which helped members identify relevant advertising topics as they pertain to the specific Articles and Standards of Practice cited in the Code of Ethics, New Jersey Real Estate Regulations, and Housing Discrimination Laws.

This interactive program was hosted at NJ Realtors® headquarters in Trenton where members were able to network, learn, and ask questions in a intimate class setting. ■





# BOARD / ASSOCIATION NEWS

RealSource Realtors®

## Give Back to Students in Need

For 16 years the RealSource Association of Realtors® Community Service Committee has gathered every August to fill new backpacks with school supplies for local children in need to help them start the new school year with the necessary tools for success. This year, RealSource donated over 200 backpacks to organizations helping children in the surrounding communities.

“Giving back to the communities we work in is very important to us,” said RealSource Association of Realtors® Community Service Committee Chair Jeanine Soderlund. “With education being one of the most important tools a child can receive for their future, it’s important that these students are going back to school with the supplies they need in order to succeed in the

classroom. It’s also vital to their self-esteem that they go back to school looking and feeling more like their fellow classmates and less like a child in need.”

The backpacks were distributed through Social Services of Ridgewood, Center for Food Action in Mahwah, and Community Association with a Ministry to People Youth Development Program in Paterson. All backpacks were purchased by RealSource and supplies were donated by RealSource members.



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# IT'S THAT TIME OF YEAR

RE/MAX of NJ Agents see the value in giving back to the communities in which they service. Our Associates do their philanthropic duties all year round but especially during the holiday season. From canned food drives to sponsoring charity events, RMNJ Agents find any way to give back to those in need while still managing to remain leaders in the industry. Finding the balance between providing for themselves and for others, is what being a RE/MAX of NJ Sales Associate is all about.



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