

REALTOR

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Swanepoel Trends Extract**

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Mission Statement

The Suburban West REALTORS® Association advocates for the real estate industry and private property rights, and promotes the professional integrity of its members by providing resources that enable them to:

- Deliver superior service to the public
- Maximize their income
- Grow to meet the needs of the future

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How Suburban West Can Help You Grow Your Business

This month's issue of REALTOR® News magazine portrays the push and pull that the real estate industry is currently undergoing. We are excited to feature an extract from the recently released 2019 Swanepoel Trends report on the shifts in real estate. Stefan Swanepoel is one of the most influential voices in the real estate industry as he certainly has his finger on the pulse of the industry. As Stefan alludes to in his article, there are massive disruptions happening in our industry, which means that as an association we continue to make decisions and adjustments on how we manage our business.

Which brings me to how the magazine in and of itself is representative of these shifts. As members of the Board of Directors, my colleagues and I were recently asked to determine the fate of this legacy member service that has been sent to members for more than 50 years. While Anne Marie Matteo's CEO Report on page 6 shines more light on this decision and its ramifications, in short the Board determined, based on data collected by staff, that the magazine had been supplanted by other news delivery options, both by Suburban West (Suburban West Weekly) and through other outlets (PAR Just Listed, NAR, Inman, and other Real Estate Social Media Site, etc.).

As individuals, we are caught up in the shift of the industry as well as the end of another economic cycle. It can be challenging to keep up with these changes, especially when we are focused on the core functions of our business. For many agents this includes the challenges of prospecting for new clients while completing transactions. For many brokers and owners this means the constant evaluation of risks while managing agents and transactions. Most of our time is spent managing our business; however, shouldn't we all be spending more time on growing our business. Just know that you are not alone in this ubiquitous challenge.

There is no doubt that the threats to our business are real, but we still have control over our future. Suburban West is here to support the growth of our industry for all our members by assessing the needs of its members and implement the right programs and services to meet the needs of all our members in this ever-changing environment. The organization's focus on education and training has grown exponentially over the past decade and we are committed to helping all members adapt to the changing demands of the business.

As we come to the end of the year, this is a great time to reflect on our successes, failures, and most our importantly business. We all should continue to challenge ourselves to become better REALTORS®. How can we become more active in our communities? How can we become more informed on issues impacting real estate? How can we better serve our clients? Will a designation or broker class help me achieve my goals? Perhaps attend another Starbucks morning? It is my hope that you will start to allocate some of your time and leverage the abundance of programs and services that Suburban West offers. I am proud to be a part of an organization that promotes the success of all its members. ■

A stylized, handwritten signature in black ink, consisting of a large, sweeping 'K' and 'E'.

KENNETH ENOCHS
CHAIRMAN

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Bidding Farewell to the REALTOR® News Magazine

After more than 50 years this issue of REALTOR® News magazine, the flagship publication for Suburban West, will be the final issue produced. This is personally a bittersweet announcement for me as my connection to the publication dates back to the Delaware County Board of REALTORS®. Similarly, there are long-time members of the Chester County, Delaware Valley and Main Line REALTOR® organizations that have similar fond memories of their respective publications.

During its run, the publication served as one of the primary communications channels for the organization. Whether it was published on a monthly, bi-monthly or quarterly basis, members could look to the magazine for the latest information on the industry (both locally and nationally) as well as on their REALTOR® association. Articles have tackled everything from working with Buyer Brokers (1996) to highlighting the launch of a new association website (2003) to the transition to online transaction management (2008). In addition to feature articles, standing sections have been devoted over the years to TREND, General Counsel, the Fair Housing Council of Suburban Philadelphia, REALTORS® transferring offices and much more.

As technology and reading habits have changed over the past decade, the REALTOR® News began to steadily lose its value as a member service. This is due in part to increased use of our weekly news email (Suburban West Weekly) and the multitude of other news services made available to members, including PAR Just Listed, NAR's daily and monthly news and other national outlets like Inman (which is a free benefit of membership). As the organization continually analyzes the effectiveness of all its benefits and services, it became clear to leadership that Suburban West should follow in the footsteps of other local and state REALTOR® associations by discontinuing the publication.

The Board of Directors, though, have directed staff to identify other existing and perhaps new communications channels to redirect the content that has typically appeared in recent issues of the magazine, including feature stories, Chairman's message, PAR Pulse, Fair Housing (from the Housing Equality Center). Staff is excited to begin pivoting this content into the Suburban West Weekly, Broker Blast, Facebook, the organization's website and more in early 2019 and beyond. So while the door closes on the magazine, the content will live on for members to access well into the future.

In closing, I would like to personally thank our Affiliate members who have supported the magazine since the beginning with their advertisements. We would not have been able to continue the publication if not for their participation. Additionally, many members have volunteered their time to write or contribute to articles which provided an important local peer-to-peer voice throughout the publication's run. And lastly, thank you to the Suburban West staff and contractors for their tireless efforts to produce a truly professional publication on behalf of the membership. ■

ANNE MARIE MATTEO, CAE, RCE
CHIEF EXECUTIVE OFFICER



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Interested in Applying?

Visit SWRA's Website for an Application!
Application Deadline—December 31st

There's a New Form for That!

By Christina Cardone, ABR, SRES (District 2 Vice President)

As a REALTOR®, you know the value of standard forms. Can you even imagine a day in your business without a “Standard Agreement of Sale” to fill in? Not a pleasant thought.

However, “standard” doesn’t mean “static.” In January 2019, improvements are coming to several of PAR’s standard forms. These changes will affect day-to-day real estate practice, so take note!

You can view all new and updated forms, along with guidelines for their usage, online at <https://www.parealtor.org/for-members/standard-forms/>

Here are a few highlights.

The biggest changes are coming to the PAR Standard Agreement for the Sale of Real Estate.

- **Paragraph 12** now clarifies who may attend inspections.
- **Paragraph 14** now includes a deadline for the Buyer to order title insurance.
- **Paragraph 15** has been updated to account for Pennsylvania’s amended Municipal Code Compliance Ordinance Act (MCCOA).

- **Paragraph 13** includes slight changes to the Buyers’ options during their inspection contingency period. Most importantly, Buyers must deliver complete copies of all inspection reports to the Seller(s). This obligation applies no matter which course of action the Buyer takes following the inspections. The motivation behind it is to help Listing Agents and Sellers comply with disclosure requirements and make informed decisions.

The Standard Forms Committee also created a new form, called the Broker Request for Affirmation (BRFA) to help REALTORS® comply with the updated Code of Ethics Standard of Practice 1-7. This updated SOP and the new form help Buyer Brokers confirm that their offers have been submitted to the Seller. This is in response to widespread demand and is especially important in multi-offer situations.

The real estate industry doesn’t stand still. Whenever new challenges or opportunities arise, the Standard Forms Committee works to give you the best tools to do your job. ■

Suburban West Member-Only Facebook Group Now Live!

SuburbanWest
REALTORS® ASSOCIATION



The SWRA member-only Facebook group allows members to share on topics relevant to their shared interest in the real estate industry, private property rights and the professional integrity of the REALTOR® community!



*Join requests are now available through our Suburban West Facebook Page—or if you would like to request the direct link by emailing....
ktornetta@suburbanwestrealtors.com or
ptansey@suburbanwestrealtors.com*



NAR Launches Commitment to Excellence Program

By Paula Tansey, RCE, e-Pro (Association Staff)

At its November 2018 annual meeting, the National Association of REALTORS® proudly introduced Commitment to Excellence (C2EX), a program that empowers REALTORS® to demonstrate their professionalism and commitment to conducting business at the highest standards.

REALTORS® defined professionalism in real estate more than 100 years ago when they created the Code of Ethics. C2EX takes professionalism to the next level by enabling NAR members to assess their expertise in 10 (11 for brokers) elements of professionalism ranging from customer service to use of technology. C2EX is not a designation or a course. It's not a requirement, but a benefit available to all NAR members at no additional cost.

The C2EX Program will offer each REALTOR® the opportunity to complete a C2EX Skills Assessment: a comprehensive, cutting edge, skills and personality identification system designed to measure a REALTOR®'s proficiency in the C2EX Competencies. The C2EX Skills Assessment will produce a personalized self-paced, facilitated path through specific action steps, and tailored tools and resources. Each REALTOR®'s C2EX Journey will be unique and will identify the best possible path for that particular individual toward excellence in the REALTOR® C2EX Competencies.

C2EX Action Steps will provide a suggested series of activities, such as attending an event or participating in a recommendation and review program. C2EX Learning Prospects will offer a specific formal or informal learning opportunity, such as coursework, attending a webinar, or playing a learning game, uniquely designed to enhance a skill or improve a behavior identified in a REALTOR®'s C2EX Skills Assessment.

Once a REALTOR® completes the Action Steps and Learning Prospects in their REALTOR® C2EX Journey for a particular competency, they will be awarded one of the C2EX Excellence Badges: digital insignias provided as recognition of a REALTOR®'s high level of achievement in one of the REALTOR® C2EX Competencies. These success measures will allow REALTOR®'s to promote their progress and receive encouragement along the way.

Achieving C2EX Excellence Badges unlocks new C2EX Action Steps and Learning Prospects which moves a REALTOR® one step closer to the REALTOR® C2EX Endorsement: an award given

to a REALTOR® for achieving excellence in all the REALTOR® C2EX Competencies.

The REALTOR® C2EX Competencies will include the following:

1. Being current and knowledgeable about the laws, regulations and legislation affecting the real estate disciplines the REALTOR® engages in, and about real estate in their community generally.
2. Understanding the Code of Ethics is a living document, and keeping themselves informed about its duties and obligations on an ongoing basis.
3. Providing equal professional services to all consistent with Article 10 of the Code of Ethics.
4. Advocating for property ownership rights in their community, state and nation.
5. Acknowledging and valuing that honesty and integrity are fundamental and essential to REALTORS® being known as consumers' trusted advisors.
6. Becoming and remaining proficient in the use of technology tools to provide the highest levels of service to clients, customers and the public, and facilitating cooperation by sharing accurate, current information with consumers and with other real estate professionals.
7. Keeping up-to-date on laws and regulations governing data privacy and data security and taking necessary and appropriate steps to safeguard the privacy and integrity of information entrusted to them.
8. Committing themselves to enhancing their knowledge and skills in the real estate areas of practice they engage in on an ongoing basis.
9. Providing superior customer service.
10. Appreciating that courtesy, timely communication and cooperation are fundamental to facilitating successful real estate transactions, and to building and maintaining an impeccable professional reputation.
11. (For brokers) As a broker-owner or principal of a real estate company, being committed to creating and maintaining an environment that promotes excellent customer service consistent with these standards.

To begin the journey toward C2EX recognition, go to <https://www.c2ex.realtor>. ■

Celebrating 20 Years of Advocacy

By Jamie Ridge, Suburban REALTORS® Alliance President/CEO

Last month, we happily celebrated the 20th anniversary of the Suburban REALTORS® Alliance at a luncheon in Valley Forge. On stage, speakers including myself, Pennsylvania Association of REALTORS® CEO Mike McGee, Suburban West CEO Anne Marie Matteo, and other REALTORS® and legislators reflected on the important work the Alliance has done to protect real estate and private property rights in our region and across the commonwealth.

It's worth taking a moment to remember how the Alliance came to be — and how it is the result of sustained cooperation and outside-the-box thinking by REALTORS® in the Philadelphia suburbs.

The Beginning of the Alliance

In 1997, REALTOR® board leaders from three suburban Philadelphia associations sat at a conference table, talking about how to best serve their members. Anne Marie Matteo was there representing the Delaware Valley REALTORS® Association — Suburban West would not be formed until seven years later, when the Delaware Valley and Chester County associations merged.

The three association leaders asked: What are we each doing independently that we could do better collectively?

And they answered: We can share resources to provide superior local legislative advocacy, because our regions are so similar and interconnected.

Out of that meeting was born the Southeast PA Regional Government Affairs Department — later renamed Suburban REALTORS® Alliance — an organization that has grown steadily in membership, influence and effectiveness over the past 20 years.

It has been a privilege to be a part of the history of this great endeavor since 2006, when I followed in the footsteps of my predecessor Mike McGee as president and CEO. During my tenure we have benefitted from the excellent foundation laid by Mike and our shareholder association executives, the collective wisdom and experience of an outstanding board of directors, the grass-roots muscle of our members, and the hard and dedicated work of an excellent staff. Each of these ingredients has been, and remains, key components of our continued success.



(L to R) PAR President Todd Umbenhauer leads a discussion with former SRA President (and current PAR CEO) Mike McGee and current SRA President Jamie Ridge on the past, present and future of the SRA.

Working with Municipalities

To say that the 238 boroughs and townships included in our four-county footprint have kept our work interesting over these years would be a monumental understatement. Since 1998 we've seen the good, bad and ugly of municipal government. My experience has always been that the municipalities that have been open to working with our REALTOR® members are among the best places to call home in the region.

One great example of this is the call I took the morning after our anniversary event. A Suburban West member was representing a buyer in a northern Chester County municipality. Their moving truck was fully loaded, but an outstanding water bacteria test was threatening to derail their closing later that day. After a few phone calls with the township administration, we were able to reach a solution that worked for everybody.

On this 20th birthday of the Suburban REALTORS® Alliance, we thank Suburban West REALTORS® Association for supporting our work through the years. More importantly, we pledge to continue our commitment to dedicated service to Suburban West members. If you need assistance dealing with a municipal government, contact us at 610-981-9000 or online at www.suburbanrealtorsalliance.com. We're here to help. ■

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Date	Course	Cost
January 15th (six-day course)	Real Estate Sales	\$325
January 25th	CRS® 125: Zero to 60 Home Sales in a Year	\$199
February 5th	ePro Certification	\$235
March 4th (six-day course)	Real Estate Office Management	\$325
March 18th & 19th	SRES®: Seniors Real Estate Specialist	\$365
March 20th (six-day course)	Real Estate Law	\$325
March 28th	SFR®: Short Sales and Foreclosures	\$159
April 8th & 9th	SRS®: Sellers Representative Specialist	\$235
April 23rd	Real Estate Investing: Build Wealth Representing Investors and Become One Yourself	\$159

Information and Registration:

610-560-4900 or www.suburbanwestrealtors.com

Added Bonus for Completing Broker and Two-Day Designation Courses with ARS!

The 2018-2020 PA Real Estate License renewal will once again require a specific education requirement within the 14 hours total needed for renewal. The requirement will be 1.5 hours in Property Management and 2 hours in Advertising. Unfortunately, the Broker and Designation classes do not contain this requirement. However, as a thank you for choosing the Association of REALTORS® School for your Broker and two-day Designation education (not including CRS courses), attendees to a Broker or two-day Designation class this cycle will receive a complimentary voucher for attendance at a 2018-2020 required PA continuing education class held by the Association of REALTORS® School.





**THE SHIFT IN
REAL ESTATE**

This is an extract of chapter 10, from the 2019 Swanepoel Trends Report, the only annual study of trends impacting the residential real estate brokerage industry. In this chapter, the huge shift currently underway is explained in the context of the industry's long history of innovation and change. Published by T3 Sixty (t3sixty.com), the annual 200-page report analyzes the 10 most significant industry trends. The Editor-in-chief is Stefan Swanepoel and the Executive Editor is Paul Hagey. The report can be ordered from t360.com/2019



Almost daily, news emerges about a new model, millions of additional funding or a huge acquisition. This cultivates the emotions normally associated with dealing with massive change: discomfort, fear and competitiveness. And while change typically occurs at a relatively constant pace and at regular intervals, some periods experience more dynamic change than others. The industry is in one of those times now.

After three years of research, T3 Sixty recently completed a book documenting the residential real estate brokerage industry's journey from a fledgling 150 years ago to the behemoth it is today. This book, titled Real Estate DNA: The history of the residential real estate brokerage industry, provides a year-by-year account of the specific events that shaped the industry into what it is today. It provides unparalleled insight into important industry-changing decisions, and is slated for release next year.

Meanwhile, from that extensive research, T3 Sixty has identified repeating patterns that occur in cycles at fairly consistent intervals, which have been revealed in detailed explanation in the 2019 Swanepoel Trends Report (14th year) just released in December.

Although no examination of history leads to perfect predictions, it can provide a better understanding of where things are headed and why. Understanding the industry's innovation cycle and the characteristics of each stage will help real estate leaders develop smarter strategies as this industry cycle crests and the seeds of the next emerge.

THE STAGES

Examination of the last 100 years reveals that real estate brokerage industry innovation cycles have occurred approximately every 13 to 18 years and can be summarized as follows:

Stage 3 – Roaring Twenties	1915 – 1928	13 years
Stage 4 – The Depression and WW II	1929 – 1945	16 years
Stage 5 – Baby Boom Generation	1946 – 1964	18 years
Stage 6 – Franchising Expansion	1965 – 1979	14 years
Stage 7 – Corporate America	1980 – 1995	15 years
Stage 8 – The Internet	1996 – 2011	15 years
Stage 9 – Capital Infusion	2012 -	

LEADERS OF CHANGE

Every stage has primary and secondary key drivers, which catalyze significant industry-changing events in each stage. From each stage a cadre of new players emerge. For example:

- **Stage 6 (Franchising Expansion):** Century 21, ERA Real Estate and RE/MAX were founded and among the first companies to use franchising to expand nationally.
- **Stage 7 (Corporate America):** The nation's top four brokerage companies were all acquired. Century 21 (acquired by Trans World Corporation), ERA (acquired by Control Data), Coldwell Banker (acquired by Sears) and Merrill Lynch (acquired by Prudential). Later three of these franchisors were acquired by Hospitality Franchise Systems (today Realogy).
- **Stage 8 (Internet):** Companies such as Realtor.com, HomeAdvisor, Zillow and Trulia pioneered an online and portal craze.
- **Stage 9 (Capital Infusion),** fueled by enormous amounts of capital and a vision to reinvent the real estate brokerage industry (and the home buying/selling transaction), a slew of new successful players has emerged including Redfin, Compass, Opendoor, eXp Realty and Purplebricks.

DRIVERS OF CHANGE

Driver 1 – Capital

The influx of huge amounts of outside capital has fueled companies that, under many normal financing scenarios, may not have survived or would not have grown nearly as fast. Given the time-warping character of large amounts of cash, Stage 9 could be on a shorter timeline relative to previous industry stages.

A decade or two ago, venture capital investors tended to cap startup funding at approximately \$50 million before requiring the company to make a profit. Then Amazon came along and changed that paradigm. The retail and ecommerce giant, founded in 1994, raised \$2.1 billion before breaking even, let alone returning a profit.

This altered the startup funding and growth philosophy. It opened the door for the startups that followed to pursue immediate growth at all costs with a goal of achieving market dominance and profits only in the long term. The cast here is well-known: Facebook, Twitter, Tesla and Uber. Capital at this scale changes the rulebook that has typically governed business growth.

A similar change is happening in the real estate industry. Investors are pouring billions into the residential real estate brokerage industry. In 2018 alone (through the third quarter), investors have made over \$1.4 billion in investments in residential real estate startups, including \$725 million in Opendoor and \$400 million in Compass.

Incumbent brokers and agents must now hustle to keep up.

Brokerages have never had to compete with so many different companies with access to so much capital and no near-term need for balance sheets that come up black. For more discussion on the vast influence and impact of outside capital is having on residential real estate, see the 2018 Swanepoel Trends Report top trend, "Follow the Money."

Driver 2 – Technology

Beyond capital, technology has also flooded the residential real estate brokerage industry with game-changing innovation, which is gradually transforming the way consumers buy, sell, rent and manage homes and the way brokerages operate.

The efficiencies, scale and data made possible by today's technology allows firms to automate processes, centralize services, make better, more informed decisions and provide better service to their agents and consumers than ever before.

In many cases, newer companies can better leverage modern technology than existing companies because they are built from the ground up with it. New business models do not have the disadvantage of legacy systems that were tailored for a previous era. In short, technology and the scalability, efficiency and data-powered operations it enables is no longer a broker supplement, it has moved to center stage and become the core brokerage feature.

This shift enables new companies to gain disproportionately large valuations compared to their traditional counterparts. For example, five companies combined – Zillow, Redfin, Compass, Opendoor and eXp Realty – have a greater valuation than the industry's largest brokerages and franchisors combined, including Coldwell Banker, Century 21, Sotheby's Realty International, ERA Real Estate, Better Homes and Gardens, RE/MAX, Keller Williams, Berkshire Hathaway HomeServices and the nation's largest 20 independent brokerages.

Remember that a big portion of a startup's valuation typically centers on the promise of future growth and profits based on an upward trajectory. Their high valuations reflect investors' bets that the new companies will take an industry by storm and achieve great scale. If they make an industry splash, investors collect a large pay out. If they fizzle, they become a historical blip, a bet that simply did not pan out.

Driver 3 – Velocity

The speed at which products, platforms and entire new businesses gain wide adoption is accelerating. Although not exactly comparable, the speed it took certain technologies to reach 50 million users provides an example. It took the telephone seventy-five years, TV thirteen years, the Internet four years – it took Angry Birds 35 days. The importance of these innovations varies greatly, but the point remains – the speed with which new platforms go from zero to hero has shrunk immensely.

It took long-standing real estate powerbrokers Weichert Realtors, Long & Foster, Howard Hanna Real Estate, Douglas Elliman and William Raveis Real Estate between 40 and 60 years to reach \$10 billion in annual sales. Newcomers Redfin, Realty One Group and HomeSmart achieved the same annual sales volume in just a little more than a decade. Compass has bought and marketed itself to the nation's third largest brokerage with an annual sales volume of \$10 billion in just five years!

The annual Swanepoel Mega 1000, which ranks the nation's thousand largest brokerages by sales volume, clearly reveals the industry shift. Four of the country's twelve largest brokerages in 2017 were less than two decades old – Redfin (No. 4, fifteen years old), Realty One Group (No. 7, fourteen years old), Compass (No. 9, six years old) and HomeSmart (No. 11, nineteen years old). Detailed 2018 rankings will be released April 2019 on www.mega1000.com

WHERE ARE WE NOW?

With Stage 9 starting in approximately 2012, the industry is rapidly approaching the mid-point of this cycle, which means the following activities will most likely dominate the next few years:

- The industry feels the pressure of change brought by new business models and incumbents respond.
- Newer models quickly grow market share.
- Mega deals take place – large companies purchase other large companies.
- The final stage winners emerge and begin solidifying their position.

However, all industry stages differ and do not follow the same beats or timeframes and a century of data strongly suggests that well-funded and innovative Stage 9 is in full swing and will begin to crest in the early 2020s.

Existing Players Fight Back

The real estate brokerage leadership board has not seen a new leader in over two decades. Both NRT and HomeServices of America have been the industry's largest brokerages since they emerged approximately 20 years ago and they still hold a wide lead in 2019.

Many existing brokerages (both leading industry franchisors and brokerages) are also vigorously competing to protect their market share and brands and have made major moves in recent years. The brokerage leader profiles in this report make that abundantly clear.

For example, legacy players have recently made some big moves:

- The largest holding company in residential real estate brokerage, Realty, acquired ZipRealty for \$166 million in 2014. The firm rebranded it as ZapLabs, which has yet to deliver a noticeable impact. In 2018, it also announced that it would launch a Direct Buyer model, starting with its Coldwell Banker brand.
- In 2017, Keller Williams Realty began describing itself as a tech company and pledged to invest \$1 billion to make that a reality. In 2018, it launched its voice-activated virtual assistant Kelle. It also announced a Direct Buyer play in 2018.
- In 2018, RE/MAX acquired well-regarded real estate platform booj to provide better tech to its franchisees.

On the consolidation side, recent acquisitions by legacy brokerages include:

- In 2017, HomeServices of America, the nation's second largest brokerage, bought Long & Foster, the nation's third largest brokerage.
- In 2018, Alain Pinel, the nation's 10th largest brokerage, acquired San Francisco Bay Area boutique firm Hill & Co.
- In 2018, Howard Hanna Real Estate, the nation's sixth largest brokerage, acquired Allen Tate Real Estate, the nation's 27th largest brokerage.

CLOSING

The industry has seen many of innovation cycles and will see many more. Money does not make newcomers smarter or mean they have better business models. Sometimes they differ in only minor ways. But in 2018/9 the newcomers have a war chest of cash that they can use to build brand, innovate quickly and, in most cases, make mistakes and still thrive. This makes them significant competitors, so don't allow hubris to prevent you from staying knowledgeable, respecting change and adapting whenever and wherever you need to. Game on!

Pennsylvania Human Relations Commission Expands Protections for Individuals Based on Sex

Since 2011, the National Association of REALTORS® has banned housing discrimination based on sexual orientation in its code of professional ethics. However, many REALTORS® and other housing providers are surprised to learn that sexual orientation and gender identity are not protected classes under either the federal Fair Housing Act or the Pennsylvania Human Relations Commission.

In order to expand protections for LGBTQIA (lesbian, gay, bisexual, transgender, queer, intersex, and asexual) individuals the Pennsylvania Human Relations Commission released new guidance in August expanding the definition of “sex” under the state Human Relations Act.

The new guidance states that, “The Commission will accept for filing sex discrimination complaints arising out of the complainant’s sex assigned at birth, sexual orientation, transgender identity, gender transition, gender identity, and gender expression using any and all legal theories available depending on the facts of the individual case.” The Commission defined each of these terms as follows:

Sex Assigned at Birth: The assignment and classification of individuals at birth, including, but not limited to male, female, or intersex and the related physical differences between the sexes, such as pregnancy.

Sexual Orientation: An inherent or immutable enduring emotional, romantic, or sexual attraction to other people, including, but not limited to: heterosexual, homosexual and bisexual.

Gender Identity: One’s innermost concept of self as male, female, a blend of both or neither. How individuals perceive themselves and what they call themselves. One’s gender identity can be the same or different from their sex assigned at birth.

Gender Expression: External appearance of one’s gender identity, usually expressed through behavior, clothing, haircut or voice, and which may or may not conform to socially defined behaviors and characteristics typically associated with being either masculine or feminine.

Gender Transition: The process by which some people strive to more closely align their internal knowledge of gender with its outward appearance. Some people socially transition, whereby they might begin dressing, using names and pronouns and/or be socially recognized as another gender.

Others undergo physical transitions in which they modify their bodies through medical interventions.

Transgender: An umbrella term for people whose gender identity and/or expression is different from cultural expectations based on the sex they were assigned at birth. Being transgender does not imply any specific sexual orientation.

This announcement was made in response to evolving Fair Housing Act case precedents which have established that people who have been treated differently because of their sex assigned at birth, sexual orientation, transgender identity, gender transition, gender identity, and/or gender expression are protected under the broader umbrella of prohibitions against sex (or gender) discrimination.

This marks a significant expansion in the availability of legal options to those in the LGBTQIA+ community in Pennsylvania who have experienced discrimination. Any individual who believes they have been discriminated against because of their LGBTQIA+ status will now be able to file complaints against housing providers, employers, or businesses, and the Pennsylvania Human Relations Commission will investigate those claims as a sex (or gender) discrimination complaint.

The complete text of the new guidance may be found at: https://www.phrc.pa.gov/About-Us/Publications/Documents/General%20Publications/APPROVED%20Sex%20Discrimination%20Guidance%20PHRA.pdf?mc_cid=afe08d625d&mc_eid=b305c22356 ■

The Housing Equality Center of Pennsylvania offers technical assistance to Realtors® and other housing providers with these and other fair housing issues. If you have a fair housing question or would like to see a particular topic covered in a future issue, please contact the Housing Equality Center at info@equalhousing.org or 267-419-8918.



Association

■ Suburban West Recognizes 2018 REALTOR®

Emeritus Class – During the Annual Membership Meeting on October 23, Suburban West recognized seventeen members who achieved the status of REALTOR® Emeritus from the National Association of REALTORS®. This honor was extended to those dedicated REALTORS® who have held Association membership for 40 or more years and had provided service to the local, state and/or national REALTOR® association. It was created to recognize these members' longstanding dedication and service to the real estate industry. The 2018 members who were honored were: (pictured above L to R): Shelby P. Charles, Robert Breuninger, Kathleen DiPeso, Ronald F. Brien, Gerrie Gaev, Alan Gottfried, Barbara Bird, Phyllis C. Iannicari, Wendy O. Hess, Ann F. Swan and David L. Specht. (Not Pictured: Victoria Bliar, Bernard J. Devlin, Mary Louis Graham, William Haburcak, Joseph Ippolito, and John Voge).

Memorial Notices

■ **James Alexander “Jim” Cochrane** passed away on October 2nd, 2018. Jim founded James A. Cochrane Real Estate in 1964. He was a REALTOR® Emeritus and was a member of the Association for 54 years. Jim was the father of Designated REALTOR® member, Bill Cochrane. If you would like to make a donation in his memory, The Life Long Learning Institute at Immaculata University or St. Mary's Episcopal Chapel in Elverson were two of his favorites. Or give to a charity of your own choosing.

■ **Elizabeth Houghton** passed away on October 10th, 2018. She was a REALTOR® member with BHHS Fox & Roach REALTORS® in Wayne and was a member of the Association for 24 years. Memorial services were held in Wayne. Donations in her memory can be made to Baker Industries Inc, a nonprofit work program for adults who are on parole or probation, in recovery, homeless, or have a diagnosed disability and can be sent to 184 Pennsylvania Ave, Malvern, PA 19355.

■ **Barbara “Bobbi” Albright** Bobbi passed away on October 17th, 2018. Bobbi was a REALTOR® member with United Real Estate Advantage in West Chester and was a member of the Association for 13 years.

■ **John J. “Murph” Mahoney** passed away on November 1st, 2018. Murph was a REALTOR® member having retired in 1988 as owner/partner of Hoopes Better Homes & Gardens Real Estate Inc. Memorial contributions in Murph's name are requested to The Salvation Army or the charity of your choice.

■ **James J. Clark, Jr.** passed away on November 22th, 2018. Jim was a builder and Broker of James J. Clark, Jr. R.E. and Clark and Madara R.E., both located in Narberth and a REALTOR® with the Association for 37 years. He was the father of REALTOR® Patrick Clark of Long and Foster in Haverford. In lieu of flowers, memorial donations may be made to St. Edmond's Home for Children, 320 S. Roberts Rd., Bryn Mawr, PA 19010.

■ **Charles E. Pusey, Jr.** passed away on December 1st, 2018. Chuck was a REALTOR® Emeritus member with BHHS Fox & Roach REALTORS® in Devon and was a member of the Association for 47 years. In lieu of flowers, donations may be made to Willistown Conservation Trust, 925 Providence Road, Newtown Square, PA 19073.

■ **Barbara Mastronardo** passed away on December 5th, 2018. Barb was a REALTOR® member with Keller Williams in Media and was a member of the Association for 22 years. She served as an instructor for Suburban West's Association of REALTORS® School and was a long-time member of the PAR Board of Directors. As a life-long lover and supporter of animals, please consider a memorial donation to a charity who provides assistance and resources to animals.

■ **Robert F. “Bob” Roetz** passed away on December 7th, 2018. Bob was a REALTOR® member with BHHS Fox & Roach REALTORS® in Jennersville and was a member of the Association for 10 years. In lieu of flowers, memorial gifts may be sent to The American Cancer Society, 1626 Locust St., Phila., PA 19103. ■



SuburbanWest
REALTORS® ASSOCIATION

*Tickets Now Available for the
2019 Board of Directors Installation!*

2019 BOARD OF DIRECTORS INSTALLATION EVENT

Featuring Speaker Andres Carbacho-Burgos
Moody Analytic's Housing Specialist

January 17th | 9 AM - 1130 AM

The Radnor Hotel - Wayne

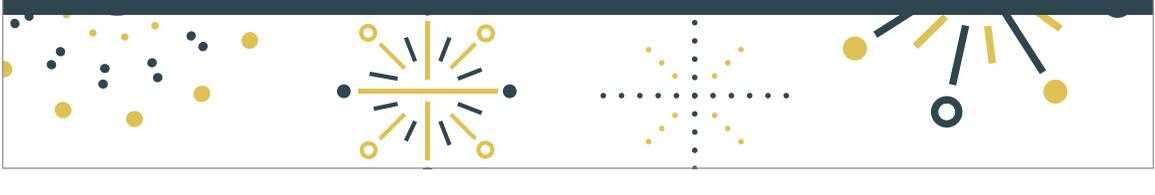
Member Early-Bird Pricing Now Through January 7th - \$25

*Attend this special event in honor of our 2019 Board of Directors and
Chairman, Ken Enochs*

*Featuring Andres Carbacho-Burgos, Moody Analytic's Housing
Specialist, and his presentation "Local Economic Housing Forecast"*

Enjoy a plated breakfast and coffee stations

Networking with REALTOR® and Affiliate members



Association Scrapbook

Highlighting Suburban West members in action at Association events, classes and community events.

To De-Mall, Re-Mall or Get Mauled – Reshaping Malls in Suburban Philadelphia – October 4 (SWRA, Malvern)



Moderator Dave Specht (standing) leads a discussion with panelists Dan Greeley of BET (seated left) and Joe Aristone of PREIT (seated right) of changing landscape of suburban Philadelphia malls and shopping centers. Dan discussed BET projects like the Promenade at Granite Run and Promenade at Upper Dublin while Joe discussed PREIT projects like the Exton and Plymouth Meeting Malls.



REALTOR® members listen intently to the presentation on the impact of changes to Suburban Philadelphia shopping and as it might impact their commercial or residential business. Over 40 members were in attendance for the SWRA Commercial Chapter's final seminar of the year. More Chapter Seminars are on tap for 2019.

REALTOR® Happy Hour – October 4 (AVE, Malvern)



(L to R) Bud Emig, Dave Crowder, Christine Henck, Ken Enochs, Michael Brooks and Lisa Calinan pose for a picture at the REALTOR Happy Hour. The host of the event, AVE, graciously provided complimentary appetizers, beer and wine for this festive outdoor event.



(L to R) Brad Moore, LeeAnne Sebastian and Mark Reale pose for a picture at the REALTOR Happy Hour. This event was final Happy Hour of 2018 and the organization is excited to continue its 14-year tradition with more social events in the New Year!

Delaware County Broker Breakfast – October 18 (DiFabio's Tap and Grill, Media)



(L to R) Affiliate Board member Chris Earley and broker-owner Tom Kim pose for a picture before the breakfast meeting. Suburban West hosts breakfasts for broker-owners and managers in four different geographic locations once-a-year, providing attendees both information and a ample networking opportunities.

Coat Drive Benefitting the Boys and Girls Clubs of Philadelphia – November 15 (SWRA, Malvern)



Members of the Suburban West Board of Directors pose with winter coats, hats and gloves collected from October 1st through November 12th. A total of nearly 50 new coats were donated along with numerous sets of winter hats and gloves. Our sincerest thanks to all the members and offices who contributed to help propel our coat drive to a continued success!

Annual Membership Meeting – October 23 (Springfield Country Club, Springfield)



(L to R) Affiliate members from SWAT Environmental answer questions from Suburban West REALTOR member attendees. More than 20 Suburban West Affiliate member companies participated in the expo where members could find out more about the companies.



(L to R) SWRA REALTOR® members Michael Howell and Annette Fenning pose for a picture at the event. Suburban West's Annual Membership meeting is the organization's signature member event, providing a unique networking experience for members.



Members enjoy breakfast and keynote presenter Dr. Rick Rigsby during the Annual Membership Meeting. This year's meeting drew over 280 members and featured: Affiliate expo, recognition of the 2018 Leadership Development graduating class, recognition of the 2018 REALTOR® Emeritus recipients and the conclusion of the 2019 Board of Directors election.



Popular motivational speaker Dr. Rick Rigsby (on stage) receives active participation in his program from REALTOR Emeritus member Graham Wagner during his energetic presentation, "Lessons From a Third Grade Dropout". Dr. Rigsby's presentation was funny, emotional and very engaging with the audience.

RealX Workshop – November 13 (SWRA, Malvern)



Presenter Matt Fagioli engages members on the latest technology trends that will be impacting real estate. Matt is the founder of the Xplode Conference series and brought back his popular seminar to Suburban West for a second year before a sold-out crowd of members.



(L to R) Anna Abbatemaco, Suzanne Koch and Beth Nyce talk with RealX presenters Peter Schrevmade and Dan Smith after the program. Over 55 members were in attendance for this multi-faceted program that also included presentations on lead generation, photo editing services, and achieving success after failure.



The Importance of a Personal Connection With Mortgage Clients

Kyle Sutera explains why putting an emphasis on customer service is imperative to his mortgage career

Please share with us your background and your career track.

What a fun way to kick things off... I actually started my professional career in beer sales. Direct correlation to mortgage banking? Nope. But it taught me a lot about cultivating and maintaining relationships and supporting clients. It was also a lot of fun. My mortgage background actually goes back even further, as I was essentially born into the industry. My dad has been a Loan Officer for 30+ years. I joined him at Mortgage America in my twenties and fell in love with helping people buy homes. I've never looked back.

At the end of a busy day, how do you prepare yourself for the next challenge?

Notes, notes, reminders and more notes. My day planner is the first thing I look at when I wake up and the last thing before I go to sleep (my wife understands). No matter how busy a day gets, there is no excuse for lack of organization. Every evening I recap my day and make sure I'm set up for the next.

How can your business help make REALTORS® lives easier?

We're selling more than just boring bank products here (although we have those too)... We're selling a partnership. We're selling ME, if you will. I'm present and involved in the entire purchase process, from the first conversation through settlement. I truly believe that informed buyers make for smoother transactions. I go out of my way to meet with clients in person (wherever is necessary) and make sure they're comfortable and well educated in the mortgage process. Then, of course, I have my expert processing/underwriting team at Mortgage America to help follow through.

Who is Mortgage America and why hasn't everyone heard of you?

Probably because we don't have commercials with celebrities in them. We are a local, privately owned bank, founded over 35 years ago by two brothers in the Lehigh Valley. Just like REALTORS®, our business is totally referral-based. So service and results are more important to us than billboards or commercials. We believe the proof has to be in the pudding, that's what it's all about... and we make some darn good pudding. ■



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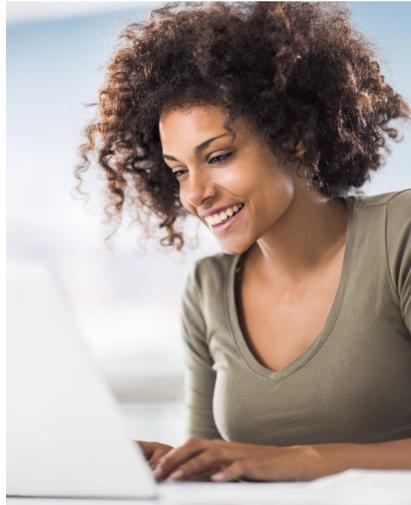
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