

# THE residential SPECIALIST



Council of Residential Specialists  
The Proven Path To Success



- Guarding against **wire fraud**
- Build a better **referral network**
- REALTORS® who **moonlight**
- ADA-compliant** websites
- Unbundling** your service
- Getting clients **off the fence**

*I priced it high so I have room to negotiate.*

*This house is overpriced. My bid is fine!*

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**BOMBARDED BY KNOW-IT-ALLS**

*Coping with the clients who believe they know more about your business than you do*



*That's not what it said on Zillow.*

*I SHOULD EARN B... WHAT I SPENT ON UPGRADES.*

*On second thought I think I'll go FSBO*



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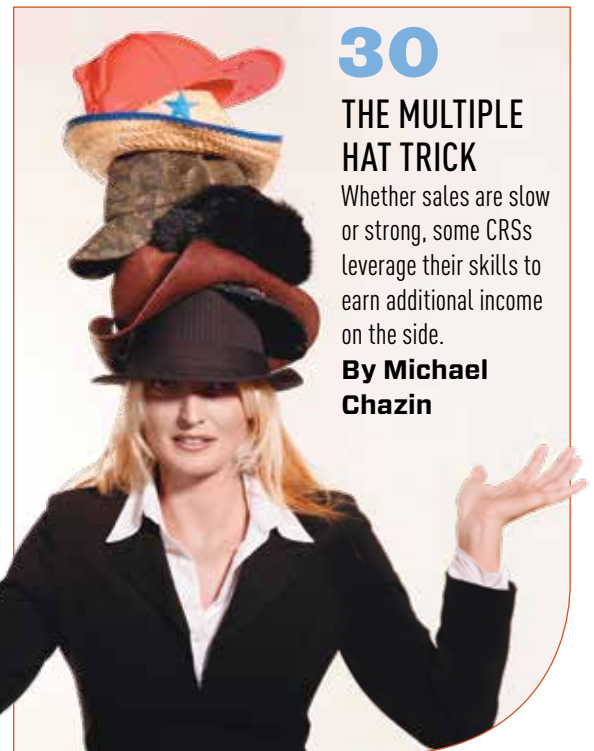
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**UNEXPECTED REFERRALS**  
Surprising sources and circumstances that generated referrals.



# THE residential SPECIALIST

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## Coming Next Issue ...

### Meet the New CRS President

*The Residential Specialist* introduces the new CRS president, Leigh Brown, CRS, a third-generation REALTOR® based in Charlotte, North Carolina.

### The Daily Habits of Top Producers

Walk through a typical day with top CRS agents and learn about the habits they identify as being most important for their success.

### New Trends in Buyers and Sellers

Stay up to date with data on recent and emerging trends with buyers and sellers, including first-time buyers and generational differences among buyers and sellers.

### Raising Standards in the Industry

What industry changes would CRSs like to see to elevate professionalism and improve it for REALTORS® and clients?



# PLUS:



Learn how CRS members use radio, podcast or video shows to talk real estate and promote their businesses.

**Would you like to be a source for a future story in *The Residential Specialist*?** Send an email to [mhuffman@crs.com](mailto:mhuffman@crs.com) to be added to our potential source list. To see a list of the topics we'll be covering, check out the magazine's 2016 editorial calendar online at [crs.com](http://crs.com).

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[vantage point]

from the desk of  
A. Janelle Pfeifer,  
CRS, CLHMS, GRI, CDPE  
2016 president

# A YEAR OF progress

↘ This year has really flown by! I can't believe we're wrapping up 2016 and my year as CRS president. It has truly been an honor to be able to serve this wonderful organization of dedicated professionals.

This year, we worked hard on our strategic initiatives and will continue to do so, moving CRS forward in 2017. The reorganization of our chapter structure into State CRS communities has allowed us to engage more actively with all 32,000 members across the country, while fostering local networking and delivery of education and events to our colleagues on the ground level.

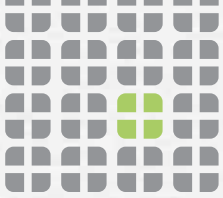
Similarly, we are in the process of completing a new governance restructure that enables the board to be more strategic in thinking and nimble in action. I am certain that all these changes will have a positive impact on how we operate in 2017 and beyond.

Finally, I would like to encourage all of you to attend Sell-a-bration® in 2017 from Feb. 9 to 10 at the Arizona Grand Resort & Spa in Phoenix. The event last year in Orlando truly affected me: The energy, passion and enthusiasm from all the attendees was substantial, and I brought it back home and into my work. Sharing best practices, new ways of doing business and learning from my peers really sets the event apart from others in the industry. The conference continues to be a highlight of my year, and I hope it is for you, too. This year's event is "All About REAL Business," with interactive sessions aimed at giving you applicable, cutting-edge information that will impact your business. This Sell-a-bration® should be one of our biggest yet, with more than 1,000 attendees.

I look forward to continuing to work with all of you. I love seeing CRS members being active and dedicated to their local communities. CRS professionals stand out as they give to our industry and community. We lean in and we listen in to our members, clients and colleagues. We have positioned ourselves as the gold standard for designations and education in our industry. 🍀







[short list]  
**SL**

- industry headlines
- statistics
- trends

# HIGHER education

**\$427,400**

Average home value in a ZIP code **with a good school**

- ✓ 01 (A) (B) (C) (D)
- ✓ 02 (A) (B) (C) (D)
- ✓ 03 (A) (B) (C) (D)
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- ✓ 44 (A) (B) (C) (D)
- ✓ 45 (A) (B) (C) (D)

**“Home prices in ZIP codes without any good schools tend to be more volatile, which might work to a homeowner’s financial benefit in the short term but not over the long term of at least 10 years.”**

—Daren Blomquist, senior vice president at ATTOM Data Solutions

**\$241,100**

Average home value in a ZIP code **without a good school**

- ✗ 46 (A) (B) (C) (D)
- ✗ 47 (A) (B) (C) (D)
- ✗ 48 (A) (B) (C) (D)
- ✗ 49 (A) (B) (C) (D)
- ✗ 50 (A) (B) (C) (D)
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- ✗ 68 (A) (B) (C) (D)
- ✗ 69 (A) (B) (C) (D)
- ✗ 70 (A) (B) (C) (D)

As if you needed more reason to steer your clients toward homes in good school districts: A new study says that homes in a ZIP code with at least one good elementary school have home values 77 percent higher than the average

home in districts without any good schools nearby.

ATTOM Data Solutions analyzed 2015 average test scores and compared them to 2016 home price values and home appreciation in its 2016 Schools and Housing Report.

The average home value in a ZIP code with a good school was approximately

\$427,400, while in a ZIP without one, it was \$241,100, according to the study. More importantly, homes appreciate at a much faster rate in good school ZIP code districts: The average home value gain was \$74,700 since purchase, compared to a gain of \$23,300 in ZIPs without a good school—a difference of more than \$51,000.

Of course, if math classes taught us anything, it’s important to note that the large difference in dollars is at least partially attributable to the higher values of the homes overall. So ATTOM calculated the return on investment (ROI), and found that homes near good schools see an ROI of 32 percent, about 4.5 percent higher than those without a good school.

So what qualifies as a “good school?” The property data company defines one as a school whose state Department of Education test scores are at least one-third above the state average.

Daren Blomquist, senior vice president at ATTOM Data Solutions, says that buying in a ZIP code without a good school can offer plenty of benefits to homeowners, but it has much less dependable price growth over time.

ATTOM analyzed 19,000 schools in 4,400 ZIP codes with 45 million homes to produce the data.

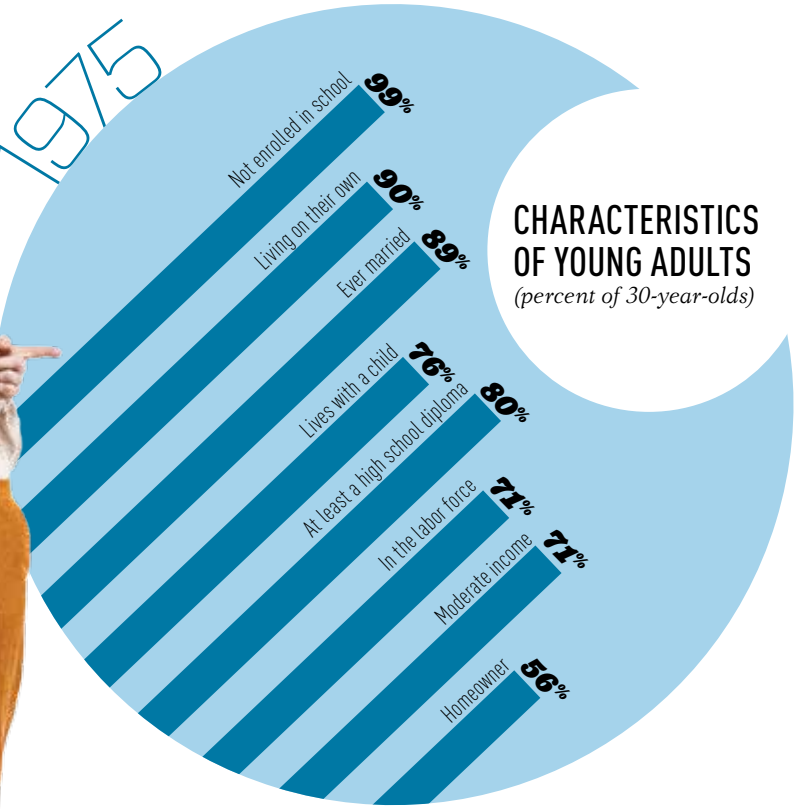


# [short list] SL

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1975



# THIS IS 30

For REALTORS®, the 30-year-old buyer is an important one to pay attention to. According to recent National Association of REALTORS® statistics, 30-year-olds are big: The average age of first-time buyers is 31, and the average

age of millennials is 30—and they make up the largest generational category of buyers by a large amount. Thirty-five percent of buyers are millennials, while the next-biggest generation, Gen X, is only 26 percent.

But—and we’re sure you’ve heard this before—these 30-year-olds are different than previous generations. The U.S. Census Bureau just released a comparison of lifestyle factors for the average 30-year-old in 1975 compared

## a case of...shrinkage



While home prices have recovered somewhat from their pre-bust days, lot sizes haven’t. In fact, they’re smaller than ever.

During the salad days of the housing boom, from about 2003 to 2007, lot sizes were on the rise as housing demand spurred development, particularly in the suburban rings of cities where there was more space to be had.

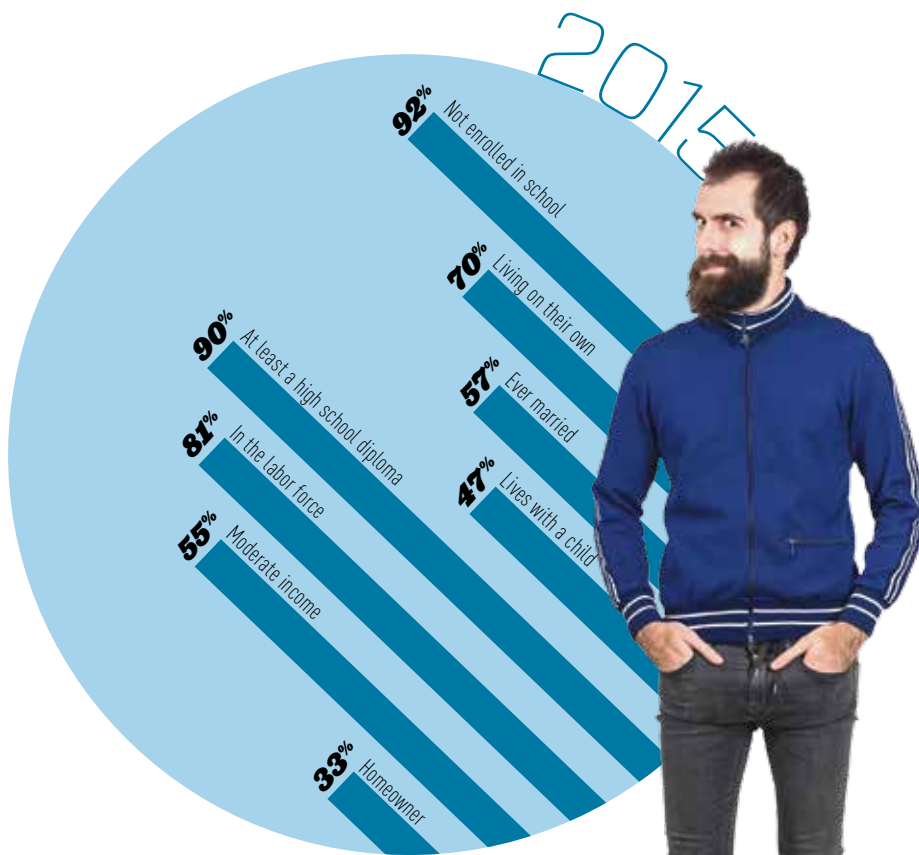
But since the crash, lot sizes for new construction, single-family homes have largely been trending downward, dropping nearly 1,000

square feet from 9,500 square feet in 2007. Lot sizes peaked at 10,000 square feet in the 1990s, according to U.S. Census Bureau data analyzed by the National Association of Home Builders.

The current average lot size of 8,500 square feet is just under one-fifth of an acre. To visualize it: 5.6 of these median lots would fit in a football field, the NAHB says.

Though the overall trend is down, there are regional differences: The Pacific Coast’s new construction lots are smallest, followed by Texas and its surrounding area and the Rocky Mountain region’s, though all are





to the average 30-year-old today, and there are some big differences: Today's 30-year-old is far less likely to be married or have children, but is more likely to have a college degree and be active in the labor force.



around one-sixth of an acre. Meanwhile, new construction in New England is more than half an acre, largely due to zoning regulations that keep population densities low, the NAHB says. The Midwest, most of the South and the Mid-Atlantic have lot sizes that match the median, with the exceptions being Texas and the southeast central region (Kentucky, Tennessee, Mississippi and Alabama).

Though lots are smaller, their prices are not. Demand for available lots for new construction is far outpacing supply, so median-sized lots are now worth a record-high price of \$45,000,

breaking the previous record price of \$43,000 in 2006.

Again, there are regional differences, ranging from \$120,000 for the median lot in New England (where the lot sizes are largest) to the Pacific Coast's \$58,200 and the Rocky Mountain region's \$58,000 per median-sized lot (where lots are the smallest). In the South, the median lot is \$35,000 while the Midwest's median lot ranges from \$40,000 to \$40,200. However, the Mid-Atlantic actually has the most expensive lots in the nation in terms of per acre costs, though the cost for the median lot size is actually mid-range at \$80,000.

# ALL THE fixings



So your clients are ready to sell, but they know the house needs a little work before it goes on the market. They want to know which fixes or repairs are worth doing that will actually help them get top dollar and which ones are better left to the buyer.

## Items the seller should fix:

- ➔ Things that are simple and easy to fix, but not too expensive, such as doors not hanging properly, condensation leaks in the furnace, broken cabinets, plumbing leaks (like a pail under a sink), landscaping, painting, replacing internal and external light fixtures, simple hardware updates
- ➔ Electrical issues
- ➔ Items that are a clear safety risk or environmental issue, such as broken steps, loose or missing handrails or guardrails, buried or abandoned oil tanks

## Items best left for the buyer to fix:

- ➔ Any cosmetic items that will appeal to a buyer's specific taste, such as shingles on a roof or flooring
- ➔ You can also provide quotes on these items if they need replacement in the future. This way, the buyers can budget for it, but then select the style and features they prefer:
  - ▶ Energy enhancements, such as insulation and ventilation
  - ▶ Major appliances, as long as they are in good working condition, even if near the end of their life expectancy, such as a furnace or air conditioner

Take steps to appeal to buyers to get the best price for the home, without overspending on items that might not jibe with a buyer's personal taste.

For more information, please visit [www.pillartopost.com](http://www.pillartopost.com) or email [CRSSupport@pillartopost.com](mailto:CRSSupport@pillartopost.com).



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# THE ABDUCTION continues

Foreign buyers remain a strong part of the U.S. real estate picture overall—increasing the number of properties purchased by 3 percent over the last year—but they are particularly important in a few select markets.

According to the National Association of REALTORS® 2016 Profile of International Activity in U.S. Residential Real Estate, Florida and Arizona attracted buyers from Latin America, Europe and Canada who tend to purchase vacation properties in warm climates. California and New York drew Asian buyers, most likely for reasons related to geographic proximity, cultural similarities and job opportunities. Texas attracted buyers from Latin America and the Caribbean, as well as Asian buyers.

Although foreigners collectively spent slightly less—\$102.6 billion from April 2015–March 2016, compared to \$103.9 billion during the previous 12-months—the number of transactions increased from 208,947 to 214,885. At least half of these transactions are paid in cash.

Only about 60 percent of these buyers are U.S. residents, while the other 40 percent live outside the U.S.—a significant change from past



More than half of foreign buyers purchased in just five states over the past year: Florida, California, Texas, Arizona and New York.

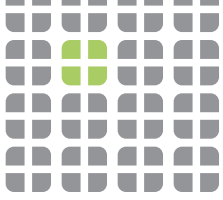
Source: The National Association of REALTORS® 2016 Profile of International Activity in U.S. Residential Real Estate.

years when the split was more even. The report attributes this to a slowdown in economic growth internationally and the strengthening of the U.S. dollar, lowering their buying power. Nearly three-quarters of those living outside the U.S. are purchasing a vacation property, while only a quarter of those living in the U.S. are purchasing for the same purpose. Most of those are looking for their primary residence.

As in the past few years, China continues to dominate the market, making up 14 percent of foreign buyers, followed by Canada with 12 percent, then Mexico with 8 percent and India with 7 percent. The U.K. only makes up 4 percent of buyers, while it comprised about 7 percent five years ago. Canadian buyers also dropped significantly over the years, from 23 percent in 2011 to 12 percent in 2016. On the other hand, China has offered the largest growth in buyers, from 9 percent in 2011 to 14 percent today.

Read the rest of the report at [www.realtor.org/reports/profile-of-international-home-buying-activity](http://www.realtor.org/reports/profile-of-international-home-buying-activity).





[cool stuff]

# CS

acquisitions on a theme

# FELLOW travelers

The holiday season is fast approaching, which inherently means lots of traveling. Whether you are flying, driving or taking a train home for the holidays, traveling can be a major hassle. Luckily, there are plenty of products on the market that can ease the stress of traveling and make you more comfortable. Here are just a few examples:

## TOSS ONE BACK

Everything is a little less stressful with a nice cocktail, and W&P Design Carry On Cocktail Kit makes it easy for you to mix one on the go. Available varieties include Old Fashioned, Gin & Tonic, Moscow Mule, Champagne Cocktail and Bloody Mary, or a Travel Pack that comes with the first three kits plus a leather travel bag. Each kit includes all of the necessary ingredients, plus a recipe card, bar spoon and linen coaster.



\$24.00

wandpdesign.com

## TRAVEL COMPANION

If you need to get around in an unfamiliar city, the Citymapper app is the best way to find your route with minimum hassle. Enter your starting and ending point, and the app will direct you every step of the way. It will lay out how far you need to walk to the train station, how many minutes the trip will take with traffic and every turn of the drive from point A to point B. Citymapper is free on the app store and is available for several major cities, including New York, Chicago, San Francisco, Boston, Washington, D.C., and Los Angeles.



free

citymapper.com



\$299.95

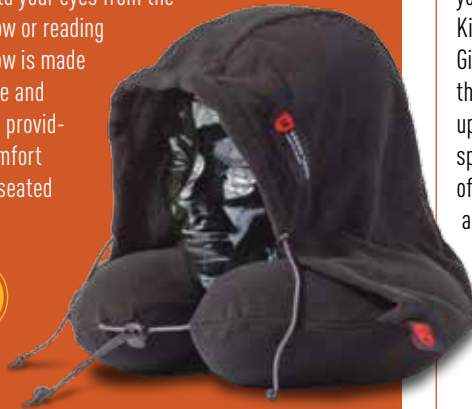
## DROWN IT OUT

Cancel out the engine noise and the sound of crying babies with the highly popular QuietComfort 25 noise-cancelling headphones from Bose. These headphones are among the best in the industry for drowning out exterior noise and provide crystal-clear, powerful sound for your music-listening enjoyment. The lightweight design is also perfect for travel and will enhance your comfort as you sit on an airplane.

bose.com

## SLEEP EASY

There is nothing more difficult than trying to sleep on a plane or a train—unless you have the Grand Trunk Hooded Travel Pillow. This product combines a traditional neck pillow, designed for sleeping in uncomfortable areas, with a hood to shield your eyes from the airplane window or reading light. The pillow is made of micro-fleece and memory foam, providing instant comfort in an upright, seated position.



\$39.99

grandtrunk.com

## REFRESH YOURSELF

Traveling 50,000 feet above the ground is an easy way to dehydrate your skin. There's nothing worse than the dryness you feel after traveling, and Kiehl's Cactus Flower & Tibetan Ginseng Hydrating Mist is one of the best ways to freshen up during a flight. This specific formula is a blend of lavender, geranium and rosemary oils, and the mist helps skin maintain its essential moisture so it stays soft and smooth.



\$27.00

kiehls.com



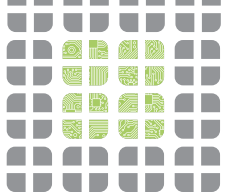
mochithings.com

## STAY ORGANIZED

Stay better organized while you travel with the Herringbone Organized Backpack. The backpack has two side pockets, two large main compartments and a special sleeve to hold your laptop. Its rectangular frame allows plenty of space for clothes, technology and whatever various items you may need. It also has a handle at the top for easy transportation.

\$164.95





streamlining your business through technology



4815 Lincolnwood Drive, \$850,000, 1,600 square feet, 4 bed/2 bath, finished basement, detached garage

# TOTAL access

## Accessibility to online content is a growing concern—is your website ADA-compliant?

by Michelle Huffman

REALTORS® across the country have been receiving letters in the mail threatening legal action if they do not comply with the Americans with Disabilities Act. But compliance isn't about wheelchair ramps or elevators; it's about photo descriptions and video captions.

"Most of what our clients have faced so far are these demand letters without a lot of specifics in them," says Wisconsin attorney Erica Reib at O'Neil, Cannon, Hollman, DeJong & Laing.

The letters are taking the businesses' websites to task for not having a website that accommodates visually and hearing-impaired individuals. These accommodating

features include text descriptions of photographs, transcripts for audio content and visuals, and compatibility with programs that aid those with impairments in navigating the web.

Many real estate websites lack these features and aren't

accessible—but they also aren't explicitly illegal, thanks to the legal gray area where these web standards currently live.

"That's the scary part for our industry," says Tom Hormel, CRS, broker associate with RE/MAX Inland Empire in Spokane, Washington. "It's the Wild West, and everyone is trying to figure it out."

Unlike other long-established ADA regulations, such as provisions requiring handicap accessible entrances in buildings, website compliance is still murky.

"There's not a lot of case law on this," Reib says. "Depending on where the company is in the country, the courts have come down a little differently."

And the Department of Justice, the regulatory body tasked with regulation on these issues, has yet to clarify. The DOJ is currently creating website accessibility rules for state and local government under Title II of the ADA, but regulations under Title III, which would apply to most private companies, aren't slated for release until 2018. The National Association of REALTORS® has even written a letter to the DOJ urging the expedited release of these rules.

Meanwhile, the industry is turning to WCAG 2.0, or the Website Content Accessibility Guidelines (find it here: [www.w3.org/WAI/intro/wcag](http://www.w3.org/WAI/intro/wcag)). The guidelines have been developed through the World Wide Web Consortium, a group of private companies that works together to develop web standards. While the group is non-governmental, their standards are widely accepted as the most comprehensive guidelines for creating ADA-compliant websites.

### What You Need to Know Now

You may not be the only one dealing with this. Many of these letters are coming from the same firms or plaintiffs and your colleagues may have received similar letters. For example, in May, the *Washington Post* reported that the lawyers of one Pittsburgh firm, Carlson Lynch Sweet Kilpela & Carpenter, "have sent out "demand letters" to as many as 25 realty and home-building companies in recent months." The *Sun Sentinel* in Florida found that "more than 2,300 federal disabled-access suits have been filed in the Southern District of Florida since Jan. 1, 2013," and

#### BY THE NUMBERS

# 56.7 million

Number of Americans (18.7% of U.S. population) who have a disability, including impairments to vision, hearing, cognition and motor function.

Source: U.S. Census

"nearly two-thirds were filed by the same 10 plaintiffs, and the most prolific, Howard Cohan, filed 435 complaints."

If you get a letter, don't just settle. Some of the letters received by REALTORS® demand quick and easy settlement without much exploration of the issue. Because of how complicated and expensive legal matters get, many business owners are tempted to simply settle to make the problem go away. But Reib says that's not a good approach.

"Sometimes it seems easier to pay the demand letter and get rid of it, but that generally does not get rid of the problem," Reib says. "There's not really any value in simply settling this case because somebody could bring a new case tomorrow."

If you do get a letter, you should contact your attorney and your liability insurer, says Paul Zimmer, a litigation attorney with Reib at O'Neil, Cannon, Hollman, DeJong & Laing.

## Start Making Changes

"As soon as I found out about this, I started working toward making sure my web provider is ADA-compliant," Hormel says.

And he takes notes and documents every move he makes toward that, from contacting his Move.com website host to any changes he makes on the site to prove that he is on top of this issue.

"It's not a horribly onerous process," Hormel says. "A lot of it is making sure you have good descriptions of the photos."

He also puts his web address into web accessibility evaluation tools, such as [wave.webaim.org](http://wave.webaim.org) and [achecker.ca](http://achecker.ca). The sites can help guide you on where your website needs to change.

Creating better website accessibility is important. While there is little clarity for exactly what businesses should be doing to be compliant, one thing is clear: Making your website more accessible is

an important, inclusive step that is increasingly becoming the norm in website design.

"Even if you don't get a letter like that, but you're thinking that your website needs an upgrade, or if you have a web developer now, start talking about accessibility and see if you can ease into it. Or if you're overdue for an overhaul, get this done, too," Zimmer says. "The law is likely only going in one direction."

"One-hundred percent, the person with the disability looking for houses should be able to receive the same information as everyone else," Hormel says. "That's just not always what this is about." ■■

*Michelle Huffman is publications editor for The Council of Residential Specialists.*

■ ■ For more detailed information about how your website could comply, go to [wave.webaim.org](http://wave.webaim.org) or [achecker.ca](http://achecker.ca), or find a detailed checklist for your developer at [www.w3.org](http://www.w3.org).



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[inside track]

**IT**

what's trending  
in real estate

# ONE FROM column A ONE FROM column B



*Offering fee-based, a la carte services to increasingly independent consumers.*

**By Megan Craig**

From fee-for-service brokerage models and unbundled services to marketing packages, there are several ways buyers and sellers can get around hiring a full-service real estate agent.

While 87 percent of homes are purchased with a real estate agent or broker, 44 percent of buyers found the home they purchased online and only 33 percent found their eventual home directly through an agent, according to the National Association of REALTORS® 2015 Profile of Home Buyers and Sellers.

In recent years, businesses have begun catering to these tech-savvy consumers who want to spend less and do most of the buying and selling work themselves, but who need some professional guidance along the way as well.

But some REALTORS® are concerned that the pay-for-services model leaves consumers open to bad deals and without the expertise they need for a successful real estate transaction.

### **Business Evolution in the Internet Age**

For buyers, the process of buying and selling a home is different from what it once was. Now, consumers

can find nearly endless information online—available listings with dozens of pictures, comparable homes in the same area, detailed information on creating closing paperwork and more. That means more customers are trying to go it alone.

In the last 18 months, more than 1,500 agents in 47 states have signed up to offer services through SoloPro, a network of real estate professionals offering a la carte services for pre-set fees that founder and CEO Tommy Sowers calls “a nationwide army of agents.” Those agents are available on-demand to perform specific tasks chosen by the buyer, including

posting a listing, in-person consultations and closing paperwork, among other services.

REALTOR® Silvia Dukes, CRS, of Tropic Shores Realty in Spring Hill, Florida, sees that business model as too much solo, not enough pro.

“Unbundling inherently produces an element of low commitment on the part of the consumer as well as the agent,” Dukes says. “And while in a traditional real estate customer-agent relationship not all customers are committed to the agents, many agents do feel committed to their customer and work to establish a relationship that will be a win-win for all in the end.”

### Giving in to Consumer Demands

Web forums on sites like Trulia and Zillow are full of questions from consumers about fee-for-service models—where they’re available, where to get the best prices, what parts of a transaction can be done alone and which parts absolutely require a professional. Some consumers see unbundling as a way to save big on one of life’s costliest transactions.

Susanne Flynn, broker and founder of ResultsMLS, based in

Nashville, Tennessee, offers her services in that way, having formed an unbundled business model in 2006 after selling a couple of her own properties mostly on her own. She says she realized she was paying a 3 percent commission to her seller’s agent, but selling and showing the home herself. She based the model on travel agencies, which had to switch to a fee-based model after travelers gained access to much of the travel information they needed online.

Flynn offers several full-service packages for flat fees, as well as a couple of options for listing a home in the MLS without the full service.

“Why pay 6 percent selling your home when you can pay thousands less? Today’s buyers are very savvy, and 90 percent of them start their search on the internet before they ever contact an agent,” she says.

“The real estate industry is changing, so why not reward people who do some of the legwork themselves?”

Unlike Flynn, broker Caroline York Mortell, CRS candidate, who works in St. Petersburg and the Tampa Bay area in Florida, says she found that buyers and sellers aren’t interested in the menu of a la carte

services she offers, and that most people (at least in her area) want to hire a traditional agent.

Denny Grimes, CRS, based in Fort Myers, Florida, says he won’t be offering a menu of unbundled services anytime soon because he thinks buyers and sellers are doing themselves a disservice by attempting to dissect the services of a REALTOR® as if they were mutually exclusive services.

But Grimes does see one positive to what companies like SoloPro and REALTORS® like Flynn are doing: “I think there’s a niche for people out there who have a need and a desire to basically go it alone and have some expertise, some sort of ability with selling real estate—they can win. They can benefit,” he said. “And there are agents out there who can and should serve that niche.”

For the vast majority of consumers, though, paying for the expertise of a full-service agent is the least expensive option, he says. Attempting to save money without expertise can be very expensive. ❖

*Megan Craig is a freelance writer based in Chicago.*

Want more information? Check out additional articles by searching for “a la carte services” at [realtor.org](http://realtor.org).



## PAYING THE PRICE FOR EXPERTISE

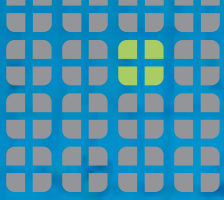
Just because a seller can pay a flat fee to put his or her property in MLS doesn’t mean the seller will know how to talk to people who react to the listing, adequately advertise the home, know how to show the property to attract the best offers or be able to negotiate the contract. That’s why selling a home should be left to the experts, says Denny Grimes, CRS, in Fort Myers, Florida.

People outside the business think selling real estate is easy, and it would be in a perfect world, says broker Caroline York Mortell, CRS candidate. But in many transactions, the buyer will find something wrong with the house or something

wrong with the contract—problems that agents can handle swiftly but would stump someone who lacks training or experience.

It’s dangerous for consumers to look online and assume they’ll find out everything they need to know about a property, she says.

“You know what the internet can’t give anyone? The internet can’t give anyone skill,” Grimes says. “Consumers now have more information, but they still don’t have the skill that comes from being in this business a long time. The nuance of this business is incredible.”



[window of opportunity]

# WO

strategies to grow  
your business

# WHEN CLIENTS WON'T take the plunge

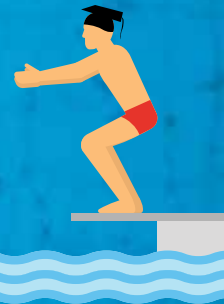
*Three ways to help clients shift back into forward gear.*

By Daniel Rome Levine

As with any major life decision, buying or selling a home can lead anyone to freeze up. It's up to you to get clients over their fear and back on track so they seal the deal.

Pat Wattam, CRS, can relate to clients who become scared and stuck in their tracks when buying or selling a home. As an accomplished musician, it's exactly how she felt before a performance. Whether it was waiting to go on stage for a piano recital when she was 5 years old or playing other instruments in later years, "I definitely had butterflies in my stomach," says Wattam, with RE/MAX First, The Pat Wattam Team, in Baton Rouge, Louisiana.

METHOD  
1



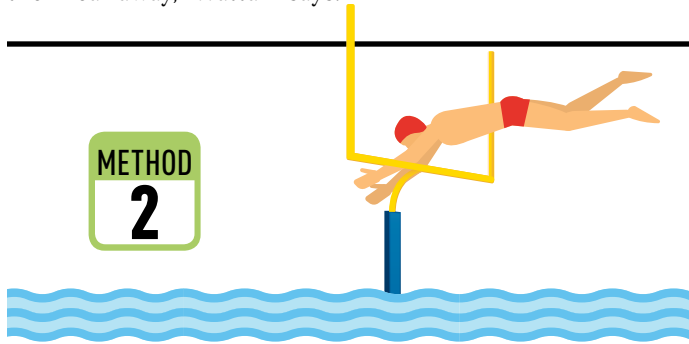
## Arm Clients with Knowledge

Over the years, her instructors taught her how to control her fear and that knowledge enabled her to push her panic aside and stride confidently onto the stage. "Knowledge and preparation are the keys to overcoming fear," Wattam says.





Now, Wattam starts educating her clients in their very first meeting about what to expect when buying or selling a home. She gives them a handbook that covers everything from getting prequalified for a mortgage to making the right offer. Armed with this information, clients are less likely to be surprised by unexpected issues that may arise. “If you lay things out for clients in a step-by-step way up front, it takes their fear away,” Wattam says.



### Remind Clients of Their Goals

Marilyn Messenger, CRS, a broker with Andrew Mitchell & Co., in Concord, Massachusetts, calls it “talking people off the ledge.”

“Moving is a big deal for most people, and the fear of making a wrong decision is very real,” Messenger says. “Even the most logical, unemotional people will have a meltdown and hit the wall at some point in the process. It’s our job to help them stay on track and get moving.”

She does this by gently reminding them why they decided to move in the first place and reassuring them that they are smart, successful people who have done far more difficult things in their lives than buying or selling a home.

“Keeping them focused on why they first decided to move helps get them focused again and boosts their confidence,” she says.

Messenger recently worked with a couple who asked her to help them find a house in a specific town that is closer to

It is almost inevitable. At some point during the process of buying or selling a home, your client will turn to you with a panicked look and say, “I can’t go through with this!” Whatever their reason, knowing how to handle such a situation can make the difference between a ditched deal and a successful transaction. As their trusted advisor, it is up to you to talk them through their crisis of confidence and calm their fears.

Boston than the one in which they were living. In their first meeting, Messenger asked them why they wanted to move to that town and the husband said without hesitation that he had always loved the town, its easy commute to Boston and its great schools.

After months of searching, they found a house that was perfect. But then the husband started wavering. Messenger took him aside and gently, but firmly, reminded him of everything they had talked about since their first meeting.

“Why are we here?” she asked him,

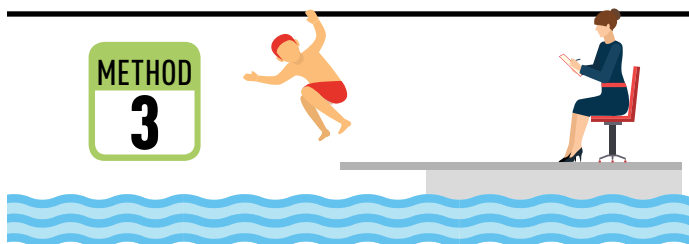
and answered for him. “Because you always wanted to live in this town and this is the house we keep coming back to no matter how many we see. You’ve taken your time and done your homework and you are making a smart, rational decision based on good reasons. This is the best house in the market for you.”

Messenger’s words boosted his confidence and he moved forward with the purchase. “They love the house and couldn’t be happier,” she says. “It absolutely was the right decision.”

## HOMEBUYERS’ BIGGEST WORRIES

In a May survey of nearly 1,000 buyers, Redfin, a national real estate brokerage, found these are homebuyers’ top worries:

- ➔ Affordability
- ➔ Competition from other buyers
- ➔ Low inventory



### Be the Therapist When They Need It

Michael Burkhard, CRS, managing broker at Bray & Co., in Grand Junction, Colorado, says REALTORS® can best help hesitating clients when they put themselves in their shoes. “We buy and sell houses every day,” he says, “but not our clients. It doesn’t matter if it’s a \$100,000 home or \$1.5 million home. Either way, it’s a major gut check for anybody. We can’t lose sight of that.”

Burkhard likens a REALTOR®’s role in these situations to that of a therapist or a counselor. You can’t help them if you’re not listening. “As professional agents, we need to make sure we’re listening to clients in an authentic way,” he says.

Burkhard sees clients hesitating most often when they are ready to make an offer and when financial issues arise. “At these times, as well as at any other times, when panic sets in, clients need somebody who has the confidence, knowledge and experience to say with compassion and understanding that, ‘You are going to be fine and we’re going to make this work for you,’” he says. “Paying close attention and listening to each client will make all the difference in the world when it comes to helping them get off the fence.” 🧩

*Daniel Rome Levine is a freelance writer based in Wilmette, Illinois.*



profiles of people to watch

Broker-In-Trust Real Estate,  
San Gabriel Valley, California

# MELANIE McSHANE, CRS

## How and when did you get started in real estate?

I was 16 when my mom got into real estate. I used to help her put together all the forms for listing packages and create routes from Thomas Guides maps for her to go out on showings. I have been licensed for about 11 years now after a career in investment management. I love being involved in my community and wanted a career that let me determine what my future would hold.

## What do you like the most about being a REALTOR®?

I like introducing people to communities and seeing how they enrich their lives. I like the opportunity to meet wonderful people and become a trusted professional in their lives, and I love helping people through the emotional journey of buying or selling their home.

## What do you love about working in the San Gabriel Valley?

The San Gabriel Valley is made up of many unique cities and communities, each with a distinct identity and personality. Sierra Madre is very different than Arcadia, which is very different than San Marino. Learning about my clients and understanding their lives helps me figure out which community might be most enjoyable for them.

## What do you do in your spare time?

I have been married to my best friend for 21 years and we have a 9-year-old son. Spare time is often filled with activities for my son (Taekwondo and piano lessons) as well as my community involvement. I am on the PTA at his school and at the school district level as well. I also serve on the Board of Directors of The Hear Center, which is a local non-profit. I also try to fit in walking, photography and travel whenever possible.

## Why did you pursue the CRS Designation?

I learned very quickly that, while my office had a training program, all they would teach me was how to keep them out of trouble. After taking my first CRS course, I realized that by pursuing the CRS Designation, I could learn how to run my real estate business. Each course is filled with so much helpful information that I always find new ways to improve my business for my clients.

## How do you tell clients about the CRS Designation?

The CRS Designation is the only designation that I have on my business card. I included it so that I could easily tell people about CRS and the benefits of using an agent who has pursued a higher education within the real estate industry. I also like to share with people that by being involved with CRS and attending meetings and events, I have personally met a complete network of agents across the country that I can comfortably call on to help them, their friends and their families—no matter where they might be.

## What do you like about being a CRS?

I have met some of the most wonderful people through my involvement with CRS. Agents and other professionals have all enhanced my business through their openness and desire to elevate and improve the real estate industry.

## Why do you think it's important to stay on top of the latest changes in the real estate industry?

The real estate industry is constantly evolving. There are changes to our forms every six months; legislative changes occur once or twice each year; then there's changes in tax laws, lending policies and communities. If you are not paying attention, important changes that happen could be very costly for your clients.

## We love the quotes on your website. Do you have a favorite one about home or real estate?

"A house is not a home unless it contains food and fire for the mind as well as the body."  
—Benjamin Franklin

## What kind of trends are you seeing in the industry that you think buyers and sellers should know about?

One trend that has been concerning for me that I hope will start to change is the stagnation at the bottom of the market due to the inability to use FHA loans for many condos and townhomes. First-time homebuyers have had their hands tied and have been unable to get into condos and townhomes with an FHA loan because the re-approval process with FHA was too burdensome. Recently, we have seen cash buyers and investors buying up those homes. Once we have the first-time buyers purchasing those again, we should see move-up buyers selling and moving into single-family homes. Legislation was recently passed to make the re-approval process easier.

## What do you feel makes you stand out in your market?

I feel that my patience and knowledge make me stand out in my market. Buying or selling a home is an incredibly emotional experience. With my knowledge and guidance, I believe that my clients feel comfortable as they move through the process. I do my best to explain what the next step will be and help them understand their options and choices. ☘

■ ■ Melanie McShane achieved her CRS in 2010. She can be reached at [melanie@melaniemcshane.com](mailto:melanie@melaniemcshane.com) or 818-599-1589.

Photo: Steve Anderson





*Melanie McShane, CRS, at Temple City Park, home to the iconic Performing Arts Pavilion, located in Temple City, California.*





*well,  
well,  
well...*

**If It  
Isn't  
Mister  
(or Mrs.)  
Know-  
It-All**

*Patience, due diligence and a dash of humor turn know-it-all clients into allies.*

*By Donna Shryer*

Every REALTOR® has met the know-it-all. It doesn't matter that you're a top seller in your market and highly recommended. It's irrelevant that these self-proclaimed experts are working with last century's information, half the facts or downright fiction. These super-powered masterminds believe they know real estate better than you.

However, an experienced REALTOR® has a pocket full of kryptonite that can drain a know-it-all's super powers. It's not a mineral, but a perspective: never take the smarty-pants attitude personally. "Know-it-alls are often people who want to seem smart—so no one takes them for a fool. It has nothing to do with me," says Ginny Ollis, CRS, broker associate and co-partner with Carlson and Ollis, through Woods Real Estate Services, in San Diego.

To defuse the know-it-all's defensive stance, Ollis recommends acknowledging and welcoming their expertise. "I never say anything about anyone being right or wrong. Instead, I boost the know-it-all's ego by saying, 'What a great point! Let's talk more about that.' And as we talk, I burnish the client's information with hard facts."

Apply a little tweaking and this approach tames the beast within nearly every know-it-all—regardless of what planet they hail from. Here are a few types you might encounter.



## THE INTERNET WIZ

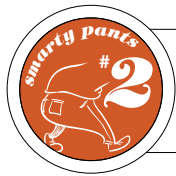
The internet can spin a tangled web of conflicting information for homebuyers and sellers. "Clients feel so enlightened by the internet. They spend hours researching online and by the time I meet them, they think they know everything," says Alexis Bolin, CRS, broker associate, ERA Legacy Realty in Pensacola, Florida. "But just because it's on the internet doesn't make it true," Bolin adds.

The work-around is to be prepared. "I know that most people research

home prices online. So when I first meet with a client, I've checked the websites, too. As they quote the internet, I'm prepared," Bolin says.

Specific to buyers, Bolin begins by applauding the client's hard work, saying, "Zillow and Trulia are great! They help narrow down where you want to live and what you want in a home. You have a broad spectrum of information and that's really going to help."

Then Bolin goes for the kryptonite, saying to the client, "What I'm going to do now is give you the local situation. We'll narrow down Zillow and Trulia's general information and I'll tell you what they can't possibly know." In one fell swoop, Bolin compliments the client and piques their interest by promising the inside scoop—which of course she has at the ready.



# THE ARMCHAIR AGENT

As the saying goes, a little knowledge can be a dangerous thing. For the REALTOR®, that often means an armchair agent. In McKinney, Texas, Melanie J. Hedrick, CRS, with Elite Texas Properties, worked with a buyer new to the area, and the know-it-all was the buyer's relative, who lived half-way across the country and was a newly licensed, part-time agent who hadn't yet figured out that the market sets a property's price. "The relative meant well, but it was a challenge to overcome his arm-chair quarterbacking. He knew nothing about my market," Hedrick says.

Without knowing the area, the relative pushed Hedrick's client to take things slowly. Unfortunately, that meant the client lost out on home after home, since he was shopping the area's hottest, fastest-moving price range.

To disarm the long-distance know-it-all, Hedrick never criticized him, but rather let the facts speak for her. "I remained consistent with my information and kept presenting solid, hard data specific to our area, our listings, our sales and average days on the market. It took a lot of patience, but my client



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***“Helping people overcome their naïveté and into real estate 2016 is an important component of what I do.”*** —Nadine Krasnow, CRS

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eventually saw how knowledgeable and experienced I am in our market. Finally, he started trusting my professional advice.”

An armchair agent can also be someone whose knowledge bank dates back to another time. “They know virtually nothing about buying and selling in the 21st century, but they think they know it all,” explains Nadine Krasnow, CRS, owner/broker of Falmouth Fine Properties in Falmouth, Massachusetts. Citing an example, Krasnow recalls a client who indeed had his real estate license—but he got it 40 years ago and never practiced. “You can’t say, ‘What? Are you kidding me?’—which is what every REALTOR® thinks when we run into these people,” Krasnow says.

It’s important, Krasnow feels, to treat these folks gently, “because they really believe they’re right.” Then, she adds,

you ease them into the facts, not only discussing average days on market and the percentage that listings are down from a year ago, but also an explanation of current real estate basics. “For instance, in my market we have mostly accompanied showings,” Krasnow says. “This means that the itinerary and schedule I set have little room for flexibility once confirmed by the various listing agents. In addition, the need for a pre-qualification letter from a lender and the advisability of retaining legal counsel once the offer is accepted are both items that were not always necessary 40 years ago. In general, the process is far more structured today than in the past. Helping people overcome their naïveté and into real estate 2016 is an important component of what I do.”





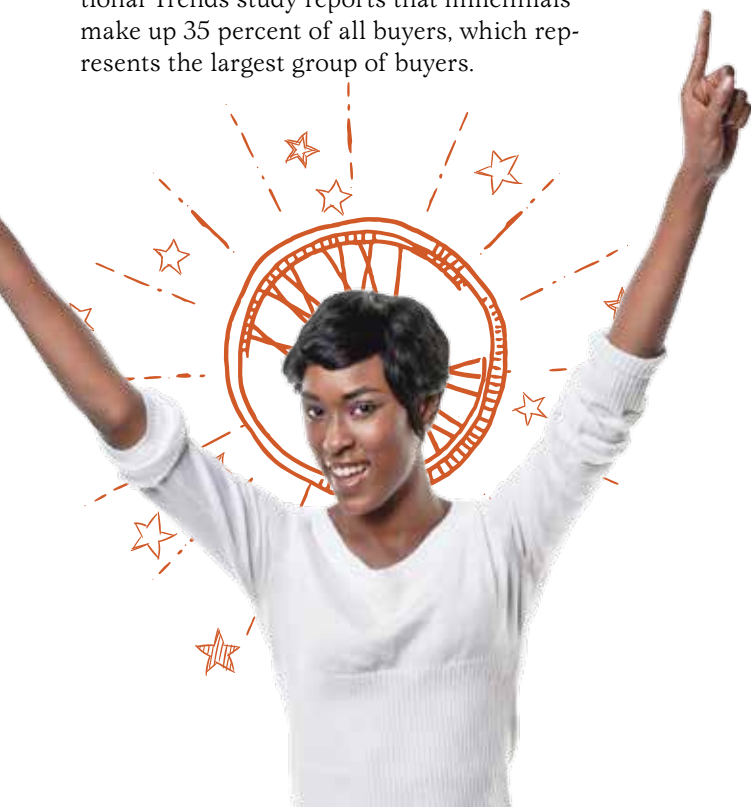
# THE THIRD WHEEL

Often the know-it-all is a friend whispering in your client's ear. "You won't like that area." "That's way too expensive for that neighborhood." "The kitchen is terrible."

Working with secondhand opinions—many of which aren't based on fact—can be frustrating, Ollis says. "The easiest way to handle this situation is to welcome the friend's input. If the client wants to involve this person, I say let's have them sit in on discussions."

It's an approach that's particularly impactful with millennials. Research conducted by FutureCast, a marketing consultancy that specializes in millennial trends, reports that more than two-thirds of millennials won't make a major decision without first discussing it with several trusted friends, while only about half of non-millennials ask for friends' opinions.

Understanding this millennial characteristic is essential. The 2016 National Association of REALTORS® Home Buyer and Seller Generational Trends study reports that millennials make up 35 percent of all buyers, which represents the largest group of buyers.



# FACT MASTERS

Not every know-it-all seeks approval or accolades. What they are, Bolin says, are fact gatherers. "It's a personality type," she says. "Often it's this gift that makes them so good at their job. Once you identify this personality style, you can figure out how to best work together and avoid tension."

Potential fact masters might include physicians, actuaries or accountants. In Bolin's case, it's navy pilots based at Naval Air Station Pensacola. "These people are well-educated, flying gazillion-dollar jets, and it's their job to know absolutely everything about their jet. It's only natural for this personality type to want to run the show."

In such cases, Bolin leans on facts to bring a bumpy home search in for a smooth landing. "It's important to have all the facts right there on the table—spreadsheets, reports and verifiable information about your housing market," Bolin says. Fact masters as a personality type, she adds, need proof, act on probability over possibility and are realists.

Knowing what a new client does for a living—before that first meeting—may give you insight into how a fact master prefers to work. High-powered executives may favor fast, bottom-line oriented communication. The vice president of sales, known for building strong, trusting client ties, may want to gather facts in a warm and friendlier environment. The creative director might want to first gather facts about a home's interesting architectural attributes and then move on to the new roof and basement sump pump. Between sticking to the facts and tweaking your style a bit, you may find even the most focused fact masters handing over the reins in no time flat.

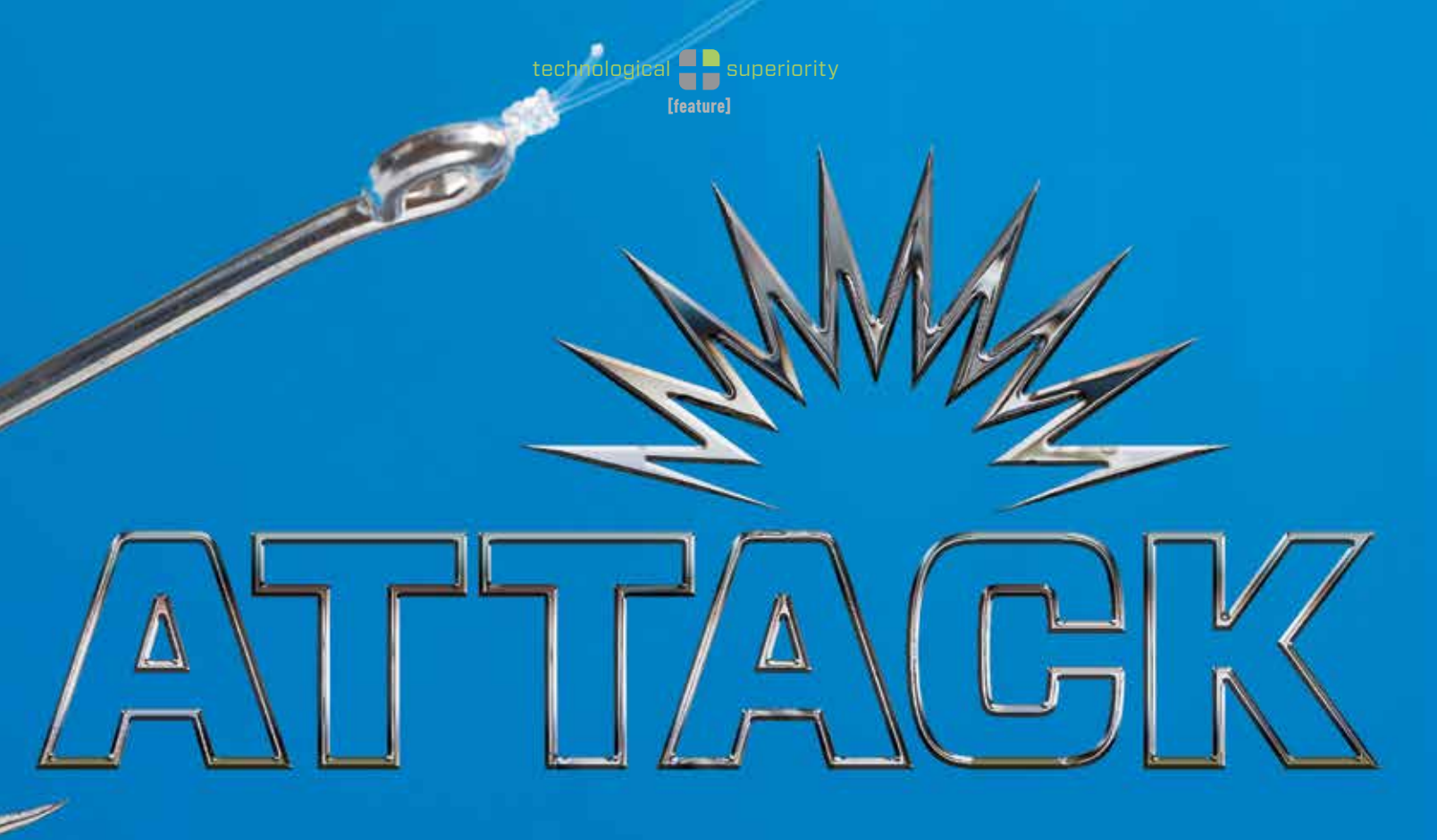
Are know-it-alls worth the TLC they require? Absolutely, Ollis says. "Once the know-it-all trusts you, they'll tell everyone how you're the best REALTOR® out there. They can be one of your greatest resources for new business!"

*Donna Shryer is a freelance writer based in Chicago.*

*Wire transfer fraud targets real estate transactions, demands agent and broker vigilance.*

HACK





By David Tobenkin

↘ Linda Hoverman O'Neal, CRS, a Charlotte, North Carolina-based RE/MAX Metro Realty real estate agent with 31 years of experience, remembers the feeling of panic that surged through her after multiple frantic calls from a buyer on April 21 led her to realize that someone had impersonated her online and persuaded a buyer, with whom she was working, to wire a \$257,000 down payment to a bogus bank account in Texas.

"It was the worst thing I've ever dealt with in real estate—and I've had a *Pacific Heights*-like situation where it was almost impossible under state law to evict a squatter," Hoverman O'Neal says. "Dealing with this incident cost me five days of my life."

For those five agonizing days, Hoverman O'Neal worked with her buyer, her lender and others to try and retrieve the money. She was fortunate. Executives at Wells Fargo had flagged the transaction

as suspect and placed a hold on the wire. Eventually, Wells Fargo reversed the wire and the home sale closed.

Hoverman O'Neal's nightmare experience is becoming commonplace. Wire fraud involving diversion of the buyer's earnest money deposit or down payments, or of the seller's proceeds, is becoming widespread, resulting in client losses and lawsuits against real estate professionals:

- In Newport, Rhode Island, Keller Williams broker Connor Dowd says a client transferred \$13,000 to a fraudulent account in September 2015 after a scammer hacked into one of his agent's email accounts. The money was never recovered.
- In May, Hawaiian homebuyers sued Sioux Falls, South Dakota-based Keller Williams brokers, an affiliated agent and JP Morgan Chase Bank alleging that they negligently failed to prevent a loss of more than \$150,000 through a similar wire transfer fraud.

#### BY THE NUMBERS

According to the Federal Bureau of Investigations, there were

**15,668**

domestic and international victims of email-related wire fraud (or Business Email Compromise, in the agency's parlance) recorded between October 2013 and May 2016. The combined exposed dollar loss in these cases amounts to **\$1,053,849,635**.



→ In mid-May at the National Association of REALTORS® mid-year meeting, NAR General Counsel Katie Johnson asked a group of real estate professionals whether they or someone they knew had clients who were victims of wire fraud. More than one-third of the audience raised their hands,

Johnson says. “While there are no hard statistics, this practice is prevalent and appears to be increasing,” Johnson says.

There are, however, significant actions that practitioners can take to protect themselves and their clients, Johnson and other experts in the area note.

## How the Game Is Played

Often the hacker uses an email attachment containing a virus to infect the agent’s or broker’s computer and gain access. In Hoverman O’Neal’s case, she says that she clicked on an attachment from a purported buyer, “Casey,” that the buyer represented to be a preapproval letter PDF file. That

## BE QUICK ON THE DRAW

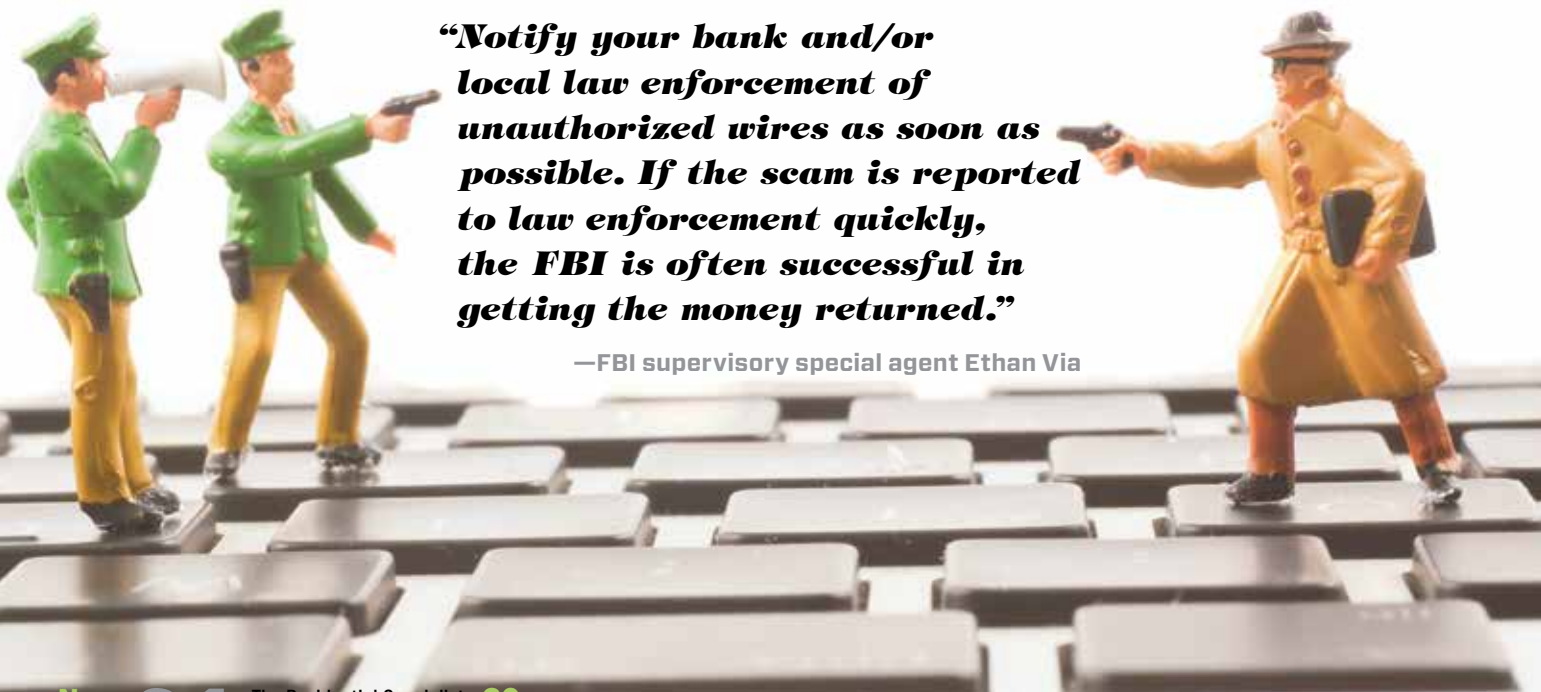
Tom Flanagan, vice president of technology, Alain Pinel REALTORS®, and others offer a variety of steps for those who fall victim to hackers:

- Immediately change all of your passwords across the web: email, banking, social media, etc.
- Implement two-step verification/multifactor authentication for your email account. Both gmail and Office 365 offer this feature for free.
- Cross-reference the rules and filters in your inbox and remove any that were added without your knowledge.
- Take screenshots and document every item.
- Contact clients and other impacted parties. Many state statutes may require REALTORS® to notify all affected parties after they become aware of a hack and many say it may be a best practice even if not required.
- Contact the lender. On international transactions, buyers should request that their financial institution issue a “SWIFT recall.” For domestic transfers, also request that your financial institution send a “hold harmless letter” to the beneficiary bank, according to the FBI.
- Contact the local REALTOR® association.

- Contact the FBI via Internet Crime Complaint Center at [www.ic3.gov/complaint/default.aspx](http://www.ic3.gov/complaint/default.aspx).
- Contact the FTC at [ftccomplaintassistant.gov](http://ftccomplaintassistant.gov). Speed in reacting to signs of a potential hack, particularly with respect to contacting affected lenders, may spell the difference between the ability to catch and/or reverse a wire fraud or not. “Notify your bank and/or local law enforcement of unauthorized wires as soon as possible,” says FBI supervisory special agent Ethan Via of the FBI Seattle Division. “Days, hours and minutes can make a difference in preventing monetary loss. This type of crime is challenging to prosecute due to its strong international component. However, if the scam is reported to law enforcement quickly, the FBI is often successful in getting the money returned.” Persistence may also be important. “Had we not aggressively escalated this throughout different levels of Wells Fargo, it is likely the wire transfer would not have been reversed,” says Linda Hoverman O’Neal, CRS, a Charlotte, North Carolina-based RE/MAX Metro Realty real estate agent recently affected by a wire transfer fraud. “We had to raise a lot of hell and drive everyone a little crazy. The squeaky wheel gets the grease.”

**“Notify your bank and/or local law enforcement of unauthorized wires as soon as possible. If the scam is reported to law enforcement quickly, the FBI is often successful in getting the money returned.”**

—FBI supervisory special agent Ethan Via





file infected her computer and gave the perpetrator the ability to see all emails and transaction document attachments exchanged with her clients. The impersonator maintained communications for six weeks, while deleting all email messages to and from the buyer, so that Hoverman O'Neal was unaware of the email exchanges, Hoverman O'Neal says. On closing day, just hours before the actual wire transfer was to occur, the perpetrator sent an email to the buyer with instructions to wire the money to a Wells Fargo bank account in Texas that the perpetrator had similarly hacked into.

Perpetrators often immediately withdraw the money from the destination account. Hoverman O'Neal says that it was her and her buyer's enormous good fortune that the perpetrator used a destination account at the same lender the buyer was using. This led Wells Fargo to flag the transaction as irregular and to place a hold on further transfers. Had the destination bank been a different bank, the wire transfer likely would have gone through and both she and the buyer would probably have been out of luck, she says.

### Preventing Wire Fraud

Hackers target the weak underbelly of the industry.

"A real estate transaction typically involves a significant amount of money, but the industry consists of independent contractors and is traditionally not tech-savvy," says Tom Flanagan, vice president of technology at San Francisco-Bay Area-based Alain Pinel REALTORS®. "This makes us a prime target for cybercrime. The industry will have to choose between convenience and security."

There are several important steps that real estate professionals can take to protect themselves.

Better communication with buyers about transaction processes and implementing best practices for handling buyer payments are perhaps the most important ones, experts say.

Early in the relationship, brokers and agents should communicate very clearly in person with clients about how transfers of money will and will not occur, advise clients about the dangers of wire fraud, and explain how the agent or broker will structure the transaction communications to reduce such risks. In addition, brokers and agents should continue to discuss details of the transaction verbally throughout the relationship and not just rely on email, assistants or third parties, such as closing attorneys.


If at all possible, it is advisable for real estate professionals and their business associates, such as closing attorneys and escrow agents, to avoid using emails to convey the details of how and when to wire money and to inform buyers verbally as well as in hard-copy disclosures that they will not receive such emails and the details of such financial transfers.

Many in the industry are adopting advisory documents. In June, the California Association of REALTORS® produced a wire fraud advisory form to help REALTORS® alert clients to wire fraud risks, educate them on basic wire transaction protocols and require them to sign an acknowledgment of their review of the document. Some larger brokerages are also providing wire fraud advisory documents to their clients, Johnson says.


Johnson encourages REALTORS® to examine whether their errors and omissions insurance policies cover cyberfrauds, such as wire transfer scams. Coverage may require paying an additional fee for cybercrime addendum coverage, Johnson says. Hoverman O'Neal

says she plans to add this soon to her own E&O coverage and that it will cost her \$200 more per year.

The degree of potential liability of brokers and agents for wire transfer fraud facilitated through hacks of their systems is unclear, Johnson says. "That is the million-dollar question," says Annie Fitzsimmons, a Washington REALTORS® legal hotline attorney, who has also produced a video about how to avoid wire transfer frauds.

Hoverman O'Neal says she is aware of two cases involving wire transfer fraud in her area alone in which brokers financially settled with buyers to forestall litigation and bad publicity that could be career damaging. 

*David Tobenkin is a freelance writer based in the greater Washington, D.C. area.*

 NAR provides cyberfraud crime tips at [www.realtor.org/law-and-ethics/protecting-your-business-and-your-clients-from-cyberfraud](http://www.realtor.org/law-and-ethics/protecting-your-business-and-your-clients-from-cyberfraud).



# It's Who You Know

*Build a booming referral-based business.*



By Gwen Moran

While REALTORS® need to be effective consumer marketers to excel in the industry, they have another source of new business and income: referrals. The typical REALTOR® earned 14 percent of their business from repeat clients and customers and 18 percent through referrals from past clients and customers in 2015, according to the National Association of REALTORS® 2016 Member Profile.

In addition, some savvy real estate professionals are focusing on building referral fee income by doing business with other REALTORS®, particularly through the CRS Referral Network. With typical referral fees averaging roughly 25 percent of the selling agent's commission and inbound leads often vetted, warm and ready to buy or sell, a robust professional referral network can quickly become a significant stream of income.

CRS members who strengthen their referral business from existing clients and contacts, and also develop a stream of inbound referrals from other REALTORS®, are doing so with a combination of great service, meticulous data management and regular follow-up.

## Building the Basics

The foundation of building a growing referral base is the level of service you provide your clients, says Jeff Wu, CRS, a REALTOR® with Keller Williams Capital Properties in Fairfax, Virginia. Fully 80 percent of his business comes from referrals and, of that, 10 percent is inbound referrals from other REALTORS®.

Wu makes it a priority to get to know the contacts in his “core” referral database as well as possible. At 330 contacts, that’s no small feat. He calls them regularly and tries to get to know their needs. If he can refer a local contact to a business or service in the community, he does so. He uses the Referral Maker CRM software system and has several tiers of referral contacts—those who have referred business to him multiple times, those who referred business once and those who may need education on how to refer business. With the latter group, he tries to build awareness because some people just don’t think about making referrals, he says.

When Wu and his team correspond with prospective referral sources, they let them know how the business operates, he says. “You were referred to us by so-and-so, and because of that we’re able to focus more attention on you versus having to spend more time marketing or paying for billboards or other marketing channels. We appreciate any time you can refer us to somebody to whom we can provide a similar high level of client experience,” Wu says. He also holds between four and six events per year and invites top referral sources. These events include a baseball game, movie night and even a “shredding event” for which he rents a large document shredder and lets clients shred their stuff.

Karen Wolff and Rod Hibner, both CRS members and the team heading up Keller Williams Realty International’s Wolff Group in California’s Silicon Valley, are very thoughtful about their networking. Working in the tony San Francisco Bay area means that homes are pricey, so they devote their time to organizations that are likely to introduce them to the prospective customers and referral sources that are in alignment with the upscale properties they represent. Wolff also feels strongly about taking on leadership roles. She joined the board of directors for the university where she earned her MBA—University of California Berkeley, Haas School of Business—which has become a healthy source of referrals. The duo also belongs to ProVisors, a networking group for successful professionals. Hibner says last year’s \$2,000 investment in that group returned \$90,000 in referral business. Always business-focused, every January, The Wolff Group sends buyers and sellers their closing documents from any transaction that took place the year before as a convenience for customers preparing for tax time.

“It gives them their file to take to their accountant. They always say, ‘That’s so helpful,’” Wolff says.

## The Power of REALTOR® Connections

Bruce Ailion, CRS, who heads The Ailion Team at RE/MAX Town and Country in Marietta, Georgia, says that building his brand and delivering excellent service helps both referral sources and other REALTORS® trust him with their business. In addition to the referral business he does with previous clients and his referral sources, Ailion focuses on cultivating

### BY THE NUMBERS

*Below, the percentage of REALTORS® who received the specified percentage of their business through referrals from past consumers and clients. The typical REALTOR® earned 18 percent of their business through referrals from past clients and customers. But referrals are more common among REALTORS® with more experience.*



# TOOLS OF THE REFERRAL TRADE

Each of the REALTORS® has a system they use for keeping in touch, which helps customers and other referral sources keep them in mind. Here are four of their tools and tactics.



**Use the right tools.** Platforms like Referral Maker and Buffini & Company's The Referral System allow REALTORS® to filter referral sources by how frequently they've referred new business and other factors. This makes it easy to track your top sources of referral business.



**Hit send on email.** Email follow-up is essential. Tools like Happy Grasshopper, which is an email "keep-in-touch" tool that facilitates follow up, let you send out periodic follow-up messages. Drip campaigns may include email messages, email newsletters and postcards.



**Give them a call.** Karen Wolff and Rod Hibner, both CRS members with the Wolff Group in California's Silicon Valley, call former clients on their birthdays or transaction anniversaries.



**Gift a gift.** Jeff Wu, CRS, likes to get to know his customers so well that he's able to send appropriate gifts or books on milestone occasions, such as when a client has a new baby.

a strong network of REALTORS® with whom he can refer business back and forth. Over the last five years, he's been an officer on his local National Association of REALTORS® board and attends state conventions. That positions him as a leader and someone who takes the business seriously. He attends RE/MAX brand conventions to meet agents and develop relationships, and he also connects with other REALTORS® on LinkedIn, where he occasionally posts to remain visible to them.


"Most of what I'm doing is sending instead of receiving, but it's a great way to meet agents, meet vendors and talk about what you do well," he says.

Being a CRS member has also been an important source of referral business. He advertises in the directory, paying roughly \$1,000 to advertise in the cities he serves. "There's not a year that goes by that I don't make \$10,000 [in referrals from other CRS agents] from that," he says. Today, Ailion estimates roughly 6 percent of his business comes from other REALTORS® each year. Roughly 1.5 percent of his income is made through referral fees.

William Tong, CRS, managing broker, Golden Land Investments & Financial, Inc. in Arcadia, California, is so focused on referrals that he's actually listed in the CRS system as William "Loves Closing Referrals!" Tong. A licensed broker for slightly more than four years, he has made

that "loves closing referrals" phrase both his tagline and his mantra. Roughly a quarter of his \$13.5 million in transactions were referral-based last year, and that percentage is growing.


When Tong receives a referral from another REALTOR®, he keeps the colleague informed every step of the way to ensure they're comfortable that the transaction is moving along smoothly. Like the other agents, he typically pays a 25 percent referral fee. While he says he sees other professionals pay as much as 50 percent in referral fees, he sees that as counter-productive. "When an agent has given away half of the commission, what incentive is there for them to give their 100 percent?" he asks. (It's a good idea to check with your state's NAR chapter to learn about any restrictions governing referral fees.) Once the transaction has closed, he maintains the relationship by ensuring that the referral fee is paid quickly from an escrow account he maintains—usually within a week.

While the methods may vary, the result is the same. By building a network of REALTORS® and remaining visible through industry organizations, trade publications, social media and personal connections, they have opened up new lines of business and revenue that continue to grow. 

*Gwen Moran is a freelance writer based in Wall Township, New Jersey.*

**"THERE'S NOT A YEAR THAT GOES BY THAT I DON'T MAKE \$10,000 [IN REFERRALS FROM OTHER CRS AGENTS] FROM [THE CRS DIRECTORY]."**

—Bruce Ailion, CRS

 Make sure your profile and picture are up-to-date in the Find-A-CRS online directory at [crs.com/find-a-crs](https://www.crs.com/find-a-crs).



# **THE** multiple **HAT** **TRICK**

*Whether sales are slow or strong, some CRSs leverage their skills to earn additional income on the side.*

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By Michael Chazin

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When Certified Residential Specialists have a need to earn extra dollars or a desire to pursue a lifelong passion, they will undertake various activities to supplement their real estate incomes. Whether they initiate activities directly related to their careers or go after interests related to personal pursuits, they seem to find a way to pour those efforts back into the real estate business.



**THE  
PHOTO  
PRO**

When **Ken Jansen, CRS**, first started to do real estate photography, people still loaded film in their cameras and took it to a photo processor. Today, all his photography is digital, and it serves as a valuable asset on the listings for the houses he sells.

Five years ago he started to do photography for fellow agents for a little bit of pocket money. He casually offered his services around his office; before long, there was more business than he could handle, so he raised his rates.

He uses a professional-grade Nikon D810 camera with an architectural-grade wide-angle lens, which enables him to produce high-quality images. He uses photo-processing software to produce images with colors inside the room as bright and saturated as the colors outside the window.

Most of the time his customers repeat and refer business, so he doesn't spend much time looking for new ones. And with 425 agents in his office, there are always new agents looking for high-quality photos.

**Samantha Reveley, CRS,** works at Dickson Realty in Reno, Nevada. When high-rise condominiums first went up there a decade ago, she was one of the first agents to sell the properties. It was a newer concept—until then a new building hadn't been built downtown for 25 years.

She sold most of the units in one building and worked as sales manager in another for four years. As the only agent in Reno with experience selling high-rise condos, real estate brokers and developers started to call her with questions. Before long she became known as "Queen of the Condos."

A year ago she leveraged her expertise to serve as a paid consultant for a developer building a high-rise downtown.

"It didn't occur to me I could get paid for it," she says. "I'm going to sell what they build anyway."



Before getting into the real estate business, **Allen Smith, CRS,** was an audio and video DJ known as Al-Ski Love. After becoming a REALTOR®, he wondered whether he had time to continue spinning music. "It's my creative outlet, so it was an easy answer," he says.

As co-owner of SPIN and having DJ'ed for the White House, Google, HGTV, and numerous weddings and REALTOR® events, Smith has found the two businesses are complementary. "When we engage with a special event client, the process includes initial consultation, planning and execution, and completion of post-event items," he says. "Ongoing communication is essential to ensure the process goes smoothly. It's like engaging with a real estate client."

Smith is also combining his two passions at Sell-a-bration® 2017, where he is donating his DJ services. "I'm excited about the opportunity to spin music, and I'm also looking forward to attending my first Sell-a-bration®."



**Lorrayne Ingram, CRS,** at Coldwell Banker Burnett in Apple Valley, Minnesota, has made jam for nearly 20 years and regularly gives jars away to people at work and at church. When she needed to generate new listings in 2009, she gave jam to past clients with a note asking if they knew anyone in a housing jam. They responded, and she generated some new listings.

Raspberry jam is her staple, as she has an ample supply of raspberries in her backyard. Then with help from friends, neighbors and clients, she acquired grapes, apples, crab apples, cherries, strawberries and rhubarb. Next she expanded her efforts from jams to jellies. "For jam, you just pick berries, wash them, cook them, and in a couple of hours you have jam," she says. "Jelly is a long, precise and painful process."

She entered county fair contests with stellar results more than a dozen years ago, and more recently the state fair, where she has taken home several ribbons.

While she earns a small income from her efforts, her greatest joy is the appreciation she receives.



When **Julian Coiner, CRS**, learned from his girlfriend that the Kauai visitor's channel needed talent for promotional videos, he saw a great opportunity to support the community and his own business.

His first commercial was a public service announcement on ocean safety. From that modest beginning, he went on to star in videos for Kauai Zodiac Tourz, Skyline Eco Adventures and others, and also host a hiking show.

Coiner has his own real estate firm in Kauai, Hawaii—Agent 007 Real Estate, Inc. He does PSAs for the visitor's channel for free, but uses talent fees for the other work he does to offset production costs for his own videos. At the end of the day, he gets real estate videos produced for a fraction of what they would cost on the open market.



Flipping has been made popular by cable TV shows, but **Lauren Selinsky, CRS**, contends that real life is nothing like that. Selinsky learned the details at her family business in Texas, and when she moved to California, she continued flipping before earning her real estate license. Today, she and her husband, a real estate broker, typically flip one house a year and earn an average of \$33,000 on each transaction.

Selinsky, a REALTOR® with California Coastal Real Estate in Aliso Viejo, California, looks for several elements when choosing a property: "It is distressed, not on the market and not owner occupied," she says.

She maintains a stable of tradespeople that she depends on and uses regularly. They consult on whether the property can be updated without incurring major expenses and then work on the renovation. "My kitchen and bath guy typically can complete a demolition and installation in three days."

Another key consideration is having a big enough yard to develop attractive landscaping.


For the last two years Selinsky has actually flipped two houses. "It keeps me busy and helps me get more clients," she adds. "It's a win-win."



**Tim Burrell, JD, CRS**, wants to change real estate negotiating and make it less confrontational. He teaches what he calls collaborative negotiating. "Instead of a fixed pie where the more I get the less you get, we expand the pie and everybody gets more," he says.

Burrell, an agent at RE/MAX United in Raleigh, North Carolina, at one time worked closely with his daughter. She always told him he should write a book on negotiating. When she left the business in 2009 to return to teaching, that is what he did.

His book—*Create a Great Deal: The Art of Real Estate Negotiating*—led him to teach negotiating skills through continuing education classes to other agents and develop a consulting business where he charges agents \$200/hour to solve their problems. "Most of the time I end up solving problems in a half hour or less," he says.

Burrell solved one agent's real estate problem in 30 minutes, and he sent a bill for \$100. He got a check back for \$500. When he asked that agent why so much, he was told, "I was going to make nothing and instead I got a check for \$12,000." 

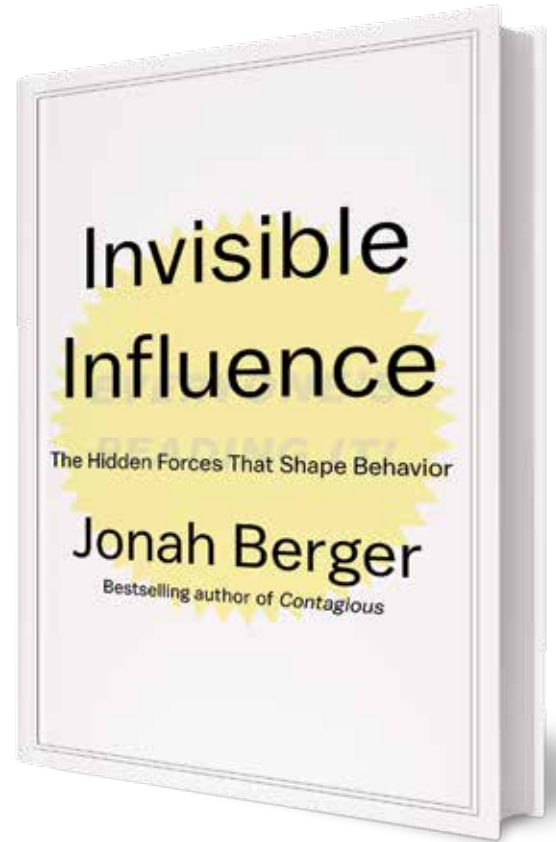
*Michael Chazin is a freelance writer based in Glenview, Illinois, who specializes in business topics.*



GOOD READS

# THE HIDDEN persuaders

*It's easy to see how social influence sways the buying habits and lifestyle choices of others. So why are we blind to its impact on our own lives?*



By Allan Fallow

Everyone loves a backstage glimpse of the drama of human behavior, and that's just what Wharton School marketing professor Jonah Berger sets out to deliver in his second book, *Invisible Influence*. He takes a two-pronged approach: First, by laying out myriad real-world case studies, he invites us to learn about some of

the "simple, subtle, and often surprising ways that others affect our behavior." Second—and this is the ironic twist that rivets Berger throughout—he considers why it's so easy to divine the forces that motivate

others, but so ridiculously difficult to discern them in ourselves.

As he did in his earlier *Contagious: Why Things Catch On* (2013), Berger gets granular with his


research: He conducted one survey by biking around Palo Alto, California, looking for BMWs. Every time he located a Beemer, the author relates, "I reached into my messenger bag, pulled out a piece of paper, and gingerly tucked it under one of the windshield wipers."

But Berger's fliers—more than 100 in all—weren't coupons for car detailers or body shops. Instead, they were self-addressed, stamped surveys designed to ferret out the real reasons why BMW owners seem happy to spend ungodly sums of money on an asset that starts depreciating the instant you push its "Start" button. In addition to posing obvious questions about the buyers' rationale—sales price, gas mileage, vehicle reliability—Berger asked them to identify which social forces might have come into play: How much, for example, did their friends' opinions affect their purchase decision? What weight did buyers assign to the reputation of people associated with the brand?

These must have been dedicated respondents, for Berger didn't stop there. He also asked each participant how much they thought all the factors swayed someone else's BMW purchase. The replies demonstrated that the luxury-car owners easily perceived what an outsize impact social influence has on the vehicles other people buy. "But when it came time to turn that microscope on their own BMW purchase," Berger writes, "Poof! Social influence vanished. They saw no evidence of it. When they held up a mirror to their own actions, they didn't think social influence had any effect."

It's clear that Berger believes he's on to something viral here: "Social influence affects the products people buy, health plans they choose, grades they get in school, and careers they follow. It shapes whether people save for retirement, invest in the stock market, donate money, join a fraternity, save energy, or adopt new innovations. Social influence even affects whether people engage in criminal activity or are satisfied with their job."

**INVISIBLE INFLUENCE**  
*The Hidden Forces That Shape Behavior*  
 by Jonah Berger  
 Simon & Schuster  
 261 pages, \$26.99



## Seeing Is Believing

If you doubt that social influence is both pervasive and imperceptible, just look at the effect of “differential exposure” on the attractiveness of women. That’s Berger’s fancy term to describe an experiment conducted by psychology professor Richard Moreland at the University of Pittsburgh, who arranged for four similar-looking women to pose as students attending his undergraduate lecture course on personality. While Woman A showed up for no classes, Woman B went to 5, Woman C to 10, and Woman D to 15. At the end of the semester, the real students in the class, both male and female, were given the option of taking a survey in which they viewed photos of the four women and ranked their appeal.

“Familiarity led to liking,” as Berger’s epigrammatic style has it, with Woman A being rated the least attractive and Woman D the most. “The idea that mere exposure increases liking may seem strange at first,” Berger remarks, “but it has actually been shown in hundreds of experiments. The more people see something, the more they like it.” This dynamic, familiar to any graduate of a Marketing 101 class, is also often called “the power of repeat impressions” and explains why McDonald’s is happy to purchase four or more ads in the same issue of a consumer magazine; readers don’t really notice the come-on until the fourth impression or so. But what intrigues Berger about differential exposure is its sheer insidiousness: “We are completely unaware it occurs.”

## From Snooki to Snooty

REALTORS® are likely to get more out of Berger’s final chapter on “social facilitation” and “impression management,” in which he

explains the motivating effects of falling behind on one’s goals, whether the laggards are a basketball team down one point at halftime or a salesperson with a target of 10 new clients who has brought in only four.

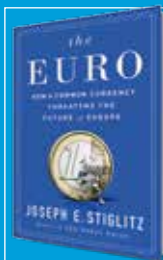
And I confess I got a kick out of the author’s more random research gleanings: Abercrombie & Fitch, Berger claims, once offered to pay Jersey Shore’s Mike “The Situation” Sorrentino a sizable sum of money not to wear the company’s distinctive clothes. And in a particularly snooty manifestation of the influence phenomenon known as “identity signaling,” luxury brands have been known to charge consumers higher prices for less-noticeable branding: “More expensive Mercedes cars have a smaller emblem on the hood,” states Berger. “For every \$5,000 increase in price, the logo shrinks by a centimeter.”

That struck my inexpert ears as some sort of new urban myth, so I contacted Berger via Twitter. I was delighted—if a tad abashed—when he directed me to a study entitled “Signaling Status with Luxury Goods: The Role of Brand Prominence,” in which Young Jee Han, Joseph C. Nunes and Xavier Drèze reveal that Mercedes automobiles are deliberately designed in such a way that “an increase in emblem size of one centimeter is associated with a decrease in the price of the car of slightly more than \$5,000. In summary, if we control for body type, less expensive Mercedes vehicles in the United States tend to boast a larger emblem.”

A previously invisible influence had just wheeled into view before my very eyes! 📖

*Allan Fallow is a magazine editor in Alexandria, Virginia. To come under his invisible influence, follow him @thefallow.*

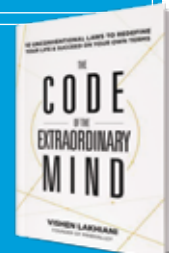
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NIGHT MOVES

# THE POWER OF sleep



According to the Centers for Disease Control and Prevention (CDC), more than one-third of Americans are not getting the recommended seven to nine hours of sleep each night—and it's having a severe impact on their daily lives. The holiday season is a busy time, but that doesn't mean you should neglect sleep. Here are some tips from the National Sleep Foundation and other sleep experts to help you get the proper rest you need in order to check everything off your to-do list, avoid the winter blues and enjoy the festivities.

## 1 Turn off the tech

The glow of a cellphone, laptop, tablet or TV screen will keep you awake longer because the bright light is telling your body it should be alert rather than wind down. Avoid electronic devices about an hour before bed. Also, the National Sleep Foundation recommends keeping the bedroom a tech-free zone—it should be a place your body and mind associate with rest and relaxation.

## 2 Stick to a schedule

Your body likes routine. Sticking to the same wake-up and bedtime every day will help set your circadian rhythm—making it easier to naturally fall asleep and wake-up. Also, remember that the ability to “catch up” on sleep is nearly impossible, so nix sleeping-in on the weekend.

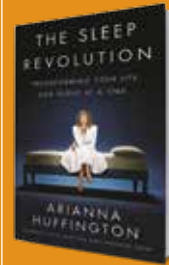
## 3 Pick a better nighttime snack

Two to three hours before heading to bed, it's best to avoid caffeine, alcohol and large meals/snacks. These things can activate the nervous system and cause uncomfortable, restless sleep. It's best to stick with low-protein, high-carb foods that help serotonin production, such as whole-grain crackers with peanut butter. Also, refrain from drinking fluids within 90 minutes of bedtime to avoid frequent trips to the bathroom.

## 4 Burn off some extra energy

Regular physical activity not only helps you feel less sleepy during the day, but it also allows you to unwind more easily at night. Conversely, not exercising enough may lead to sleep problems. At least 30 minutes of physical activity each day is recommended by the National Sleep Foundation, but avoid exercising about two hours before bedtime.

YOU MIGHT ALSO LIKE...



**THE SLEEP REVOLUTION:**  
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by Arianna Huffington

[ariannahuffington.com/books/the-sleep-revolution-hc](http://ariannahuffington.com/books/the-sleep-revolution-hc)

The co-founder and editor-in-chief of the Huffington Post shows that sleep is not only vital to your health, but it's also critical to your personal and professional success.



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# IT'S ALMOST TIME TO sell-a-brate

*Collect practical  
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essential skills to  
apply every day.*

↘ The 2017 annual CRS Sell-a-bration® will take place Feb. 9-10 at the beautiful Arizona Grand Resort & Spa in Phoenix (a welcome break for CRS members living in colder climates). This year's conference is All About REAL Business, focusing on useful, applicable, real information that you can take home and apply to your business every day.

## Keynote Speakers

Presidential historian and Pulitzer Prize winner Jon Meacham and



award-winning journalist and publisher Brad Inman are slated to speak at this year's event. Meacham is a skilled and moving speaker who analyzes how national issues and events impact our lives and our businesses. Inman is the founder of Inman.com, real estate's leading news source for active professionals. His passion for and knowledge of the industry energizes all his audiences.



Keynote speakers Jon Meacham (top) and Brad Inman

## Education

This year's event will feature four tracks: systems, business planning and leadership for teams, marketing and essential skills.

- ➔ The **Systems** track will include sessions on setting up and better utilizing systems in your business, networking and achieving work-life balance.
- ➔ The **Business Planning and Leadership (Teams)** track will include sessions on building the multimillion-dollar team, joining or starting a team, and tips for becoming a profitable and effective team.
- ➔ The **Marketing** track has sessions on how to dominate a neighborhood, realizing revenue from international real estate and creating effective videos.
- ➔ The **Essential Skills** track features sessions on negotiating, becoming a top producer and the showing agent model.

A pre-conference course will be offered on Feb. 8. It's one of the Council's newest educational offerings, Zero to 60 Home Sales a Year: A Blueprint for Success. The CRS Leadership Training Program will also take place from Feb. 6 to 8.

## Networking Events

The CRS Night Out is a fun way to kick off the festivities and will take place the evening of Feb. 8. On Feb. 9, there will be a reception with drinks and appetizers, and networking opportunities to grow your referrals. We will also be hosting a first-timers welcome session with coffee, morning yoga and CRS Talks sessions where you can try to stump a CRS or join in several contests.

## The Location

The Sell-a-bration® 2017 event is located at the beautiful Arizona Grand Resort & Spa, located in southeast Phoenix near the South Mountains. The luxury resort features in-suite internet access, a fitness center, valet and self-parking, six different dining options, golf, a full-service spa and an Oasis Water Park, and it's located near the Phoenix Premium Outlets. The resort has been voted the No. 1 staycation spot for Phoenix residents. ❖

Register for Sell-a-bration® by November 15 to qualify for the Early Bird Rate II. Visit [crs.com/events/sell-a-bration](http://crs.com/events/sell-a-bration).





# PUTTING FACEBOOK LIVE TO WORK

Video is the future of Facebook, and Facebook Live is actually one of the easiest and best ways to fully utilize video on the platform.

"It's such a powerful tool," says Waylon Chavez, CRS, and author of "Maximize Your Life to Maximize Your Profits." His webinar on using Facebook Live touched on how and why to use this new platform as a REALTOR®.

But first, some facts:

- ➔ People spend three times longer watching a live video compared to a video that is not live on Facebook.
- ➔ Everyone knows that posts with photos have greater reach than posts without, but did you know that videos have 135 percent greater organic reach than even photos?
- ➔ The number of video posts per person increased by 94 percent in the U.S. and globally last year.

This is the wave of the future, and Facebook is ensuring it, in part through the very algorithm that controls what users see. Chavez offers plenty of tips in his webinar "5 Secrets to Maximizing Facebook Live for REALTORS®." To see the entire video and get a tutorial on how to use Facebook Live, download the webinar at CRS.com.

## 1. Facebook favors livestream over all content.

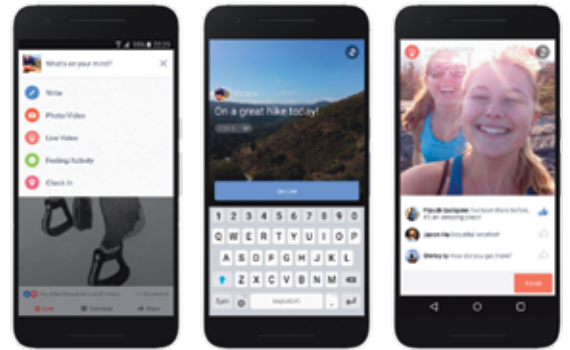
Because Facebook is pushing video so hard, it changed its algorithm to more prominently feature Facebook Live videos, so take advantage of this extra boost.

## 2. Reach people who already follow your business page, and interact and engage with them in real time.

Face-to-face is probably the best, but Facebook Live is probably the second best way you can engage with your community and respond in real time with them, Chavez says. A video of the live event will stay on your timeline even after the live event is over, and you can still comment and engage with viewers. As viewers comment, Facebook brings the post to the top of the feed of the people who comment on it, and the post continues to grow.

## 3. Tour listings live/Create a live open house.

Make it an event! Host an open house just on Facebook, where you can show people viewing the video portions of the house and answer their questions in real time. They don't even have to step foot in the house to see it—something buyers and sellers can get behind.



Facebook Live: The red icon in the upper-left corner of the screen indicates the video is live. Videos appear in News Feed and on the broadcaster's page.

## 4. Host a weekly real estate update on your official page.

You can host this alone or with a guest. Talk about the local market or real estate buying and selling tips or even interesting anecdotes that would benefit clients. Get a loan officer, a home inspector, a stager or an insurance agent on there with you and educate your community.

## 5. Repurpose your videos.

When the video is done, you can turn it into a Facebook ad to build your following, Chavez says. Select target audiences you want to reach and create an ad that's a video: More people are going to click on it, and more people are going to engage, he says.

# STATEMENT OF OWNERSHIP, MANAGEMENT AND CIRCULATION

*The Residential Specialist* (USPS# 021-699, ISSN# 1539-7572) is published (bi-monthly) six times a year by the Council of Residential Specialists. The annual subscription price is \$29.95. The mailing address of both the publication and the publisher is Council of Residential Specialists, 430 N. Michigan Avenue, Suite 300, Chicago, IL 60611-4092. The publisher is the Council of Residential Specialists, and the Editor is Michelle Huffman. The owner of the publication is the Council of Residential Specialists.

There were 29,859 copies of *The Residential Specialist* published in September/October 2016; the average for the preceding 12 months was 31,270. The paid/requested outside-county mail subscriptions for the September/October issue were 29,334; the average for the preceding



12 months was 29,952. No free copies were distributed by mail in September/October, and the average number of free copies distributed during the preceding 12 months was 525. 350 copies of the September/October issue were distributed outside the mail (to classes, membership kits, etc.), and the average number of free copies distributed outside the mail for the preceding 12 months was 550. 175 copies of the magazine were not distributed in September/October (office use, leftovers), and an average of 243 copies were not distributed from issues in the preceding 12 months. The percent paid/requested circulation in September/October 2016 was 98.8 percent, and for the preceding 12 months it was 96.5 percent.

# YOU asked FOR IT

*Developing a winning referral business.*

By Robert Morris, CRS

Remember the saying, “It’s easier to get business from and do business with people who already know you, like you and trust you, and are in the flow with you.”

This is a true and relevant statement that most agents seem to ignore or have simply forgotten. They spend huge amounts of time, energy, effort and money trying to generate new

business from strangers and very little of those things on people with whom they have done business and who are happy with them.

Referrals can become a very good source of income for the agent who commits a little time and effort to developing them. Best of all: These are simple, actionable steps you can take right now with minimal cost commitment.

Here are three key elements to developing and maintaining a winning referral business:



### Ask for the referral.

Very often, agents assume customers and clients know they want and desire additional business and therefore don’t ask for referrals. Here’s a little secret: They don’t know.

Remember, most people are willing to help you if they know you want and need their help. So ask the question: “Do you know of anyone who could benefit from my knowledge and expertise in buying or selling real estate?”

A huge step in creating more referral opportunities is to ask for them. This should be a regular part of your post-closing follow-up—and don’t be afraid to ask more than once.



### Teach your customers and clients how to send you referrals.

Explain to your customers that their positive endorsement of you and your skills is important to new prospective customers. Teach them how to give your contact information to prospective referral prospects and also to ask the prospect if it would be okay if their contact information was given to you.

When you can secure the contact information for a referral prospect, this increases your chances for a successful contact and transaction. This also helps your clients feel more comfortable making the connection.



### Thank those who send you referrals early and often.

Be sure to say “thank you” as soon as you receive the contact information for the potential referral, even if you have not been able to verify the referral right away. It’s the thought that counts and you should acknowledge the person with thanks and praise immediately for mentioning your name and thinking of you. Follow up periodically to say thanks to those who have remembered you and told others about your professional skills.

After you have successfully performed your services for a referral sent to you, be sure to say ‘thank you’ again and let them know how much it means to you to have satisfied customers and clients singing your praises to others.

If you can incorporate these three key elements into your daily plan to grow your referral business, you will see a major improvement in your overall business, with increased income, too. 🍀

■ ■ The 2017 CRS Referral Directory comes out this month. Remember to tell clients that you can help their friends and family find high-quality REALTORS® across the country through the exclusive CRS referral network.

CRS INSTRUCTOR



Robert Morris, CRS, teaches *Building an Exceptional Customer Service Referral Business* among other courses across the country. He is also a selling broker with Bob Parks Realty where he runs Team Robert Morris and owns *Advanced Training & Seminars*.



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I must admit I had not been to Sell-a-bration® in a long time, primarily because of the recession. I have only been twice, and each time I got a referral, which worked out.

This year, I went for the negotiating class. On the first day, I coincidentally sat next to Lisa Murray from Scottsdale, Arizona. I did not know her and when I introduced myself, she said, "Can you handle Holly Springs, North Carolina?" I said that I sure could and she said the magic words: "I have a referral for you."

Long story short: She referred a gentleman who was moving to be near his child, and we sold him a house, which closed in May. The man was divorcing, and we had to go to extreme lengths and four lenders to finally get it done, but we did it! When I had him under contract, Lisa sold the Arizona house, and received a nice check from me as well.

—Kitty Stockton, CRS, Chapel Hill, North Carolina

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## CRS CLASSROOM COURSES

CRS classroom courses earn either eight credits (for 100-level, one-day courses) or 16 credits (for 200-level, two-day courses) toward the CRS Designation. At press time, the CRS courses listed below were scheduled for 2016. For more up-to-date listings, visit [crs.com](http://crs.com).

### CRS 120—Converting Leads Into Closings

**Nov. 9—Port St. Lucie, Florida**

[REALTORS® Association of Palm Beaches and Florida CRS]

**561-727-2788**

Instructor: Mike Selvaggio, CRS

### CRS 166—Certified Luxury Home Marketing Specialist Training Part I

**Nov. 14—Atlanta, Georgia**

[Georgia Institute of Real Estate and CUTCO]

**214-485-3000**

Instructor: Bill Hensley

### CRS 167—Certified Luxury Home Marketing Specialist Training Part II

**Nov. 15—Atlanta, Georgia**

[Georgia Institute of Real Estate and CUTCO]

**214-485-3000**

Instructor: Bill Hensley

### CRS 124—Turning New Homes into Ongoing Revenue

**Nov. 8—Boca Raton, Florida**

[REALTORS® Association of Palm Beaches and Florida CRS]

**561-727-2788**

Instructor: Mike Selvaggio, CRS

**Dec. 1—Miami, Florida**

[Miami Association of REALTORS®]

**214-485-3000**

Instructor: Kofi Nartey

**Dec. 2—Miami, Florida**


[Miami Association of REALTORS®]

**214-485-3000**

Instructor: Kofi Nartey

continued on page 44 →

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## CLASSROOM COURSES

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**Nov. 1—New Smyrna Beach, Florida**  
[New Smyrna Beach Board of REALTORS®]  
**386-426-2104**  
Instructor: Edward Hatch, CRS

### CRS 201—Listing Strategies for the Residential Specialist

**Nov. 30—Broadview Heights, Ohio**  
[Akron-Cleveland Association of REALTORS®]  
**216-525-4840**  
Instructor: Jackie Leavenworth, CRS

### CRS 200—Business Planning & Marketing for the Residential Specialist

**Dec. 8—Denver, Colorado**  
[Denver Metro Association of REALTORS®]  
**303-300-8494**  
Instructor: Rich Sands, CRS

### CRS 202—Effective Buyer Sales Strategies

**Nov. 7—Memphis, Tennessee**  
[Memphis Area Association of REALTORS®]  
**907-818-2421**  
Instructor: Gee Dunsten, CRS

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### Ring, the video doorbell

The doorbell rings: Is it just a package drop off? A friendly neighbor? Or the dreaded solicitor? Now you can find out without getting off the couch. With the Ring Wi-Fi enabled doorbell, you can see a video feed of who is at your door from your phone, and even speak to visitors. Plus, it's triggered by motion detection, so you can see what's going on even if the doorbell doesn't ring. For a small optional fee, you can record what you missed and store it in the cloud.



### Click & Grow seed starter kits

Everyone loves having fresh herbs when they cook, but not everyone loves growing those herbs. Click & Grow's Smart Herb Garden takes all the guesswork out of gardening and allows anyone to grow fresh herbs, fruits and flowers year-round from anywhere in their home. The kit comes with basil seeds ready to go, and all the owner needs to do is plug it in, fill the tank and the garden takes care of itself.



### Lucy, the sunlight bender

Nothing beats natural sunlight, especially during the short days of winter. Lucy is a robotic, mirrored ball that you place inside your home, and it reflects natural sunlight into the room. A self-adjusting smart motor inside follows the sun as it moves throughout the sky, so you don't have to worry about resetting the device throughout the day. The new device, offered by Italian-based company Solenica, is available on Indiegogo.



### Drop Scale, for the precision baker

Every baker knows that measuring ingredients by volume is the way to go if you want the perfect bake. But many standard recipes include measurements by cups and spoons, so you have to convert them to weight. What easier way to measure those ingredients than with the Drop Scale? Connected to an iPhone app (sorry, Android users), you simply dump the ingredients into a bowl on the scale and the app tells you when you have enough.

## TIPS FOR TIPPING

There are a lot of people who provide our homes with service year-round, and it's always nice to show them thanks around the holidays. We turned to the renowned manner experts at The Emily Post Institute for a few clues on how to handle holiday tipping. Remember that there are no hard-and-fast rules here, so let your budget, your spirit and your relationship with the service provider be your guide.

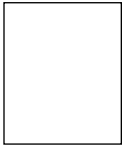
- ➔ Housekeeper/cleaner: Up to the amount of one week's pay and/or a small gift
- ➔ Garage attendants: \$10 to \$30
- ➔ Newspaper delivery person: \$10 to \$30
- ➔ Mail carrier: Small gift only (they may not accept cash, checks or gift cards, according to USPS regulation)
- ➔ Doorman: \$15 to \$80
- ➔ Handyman: \$15 to \$40
- ➔ Trash/recycling collectors: Check municipal regulations first; \$10 to \$30 each
- ➔ Yard/garden worker: \$20 to \$50 each





**DO YOU KNOW SOMEONE WHO IS THINKING ABOUT BUYING OR SELLING A HOME? PLEASE MENTION MY NAME.**

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# your home

Tips and trends for homeowners, buyers and sellers

## smart MOVES



Today's buyers want move-in-ready homes, and a new survey points to exactly what that means.

More than 70 percent of buyers want a move-in-ready home, and that ultimately breaks down to a home that has updated heating and cooling and an updated kitchen and bathroom (more than 80 percent expect those features to qualify as move-in ready) and they want new appliances (74 percent). To a lesser but still notable degree, buyers feel a move-in-ready home has smart-home technology installed (44 percent).

Additionally, 57 percent of those buyers that want a move-in-ready home would consider an older home updated with smart-home technology.

Apparently, survey respondents want the technology, but they really don't want to sift through the options and install it themselves. Thirty-six percent of all respondents believe that having smart technology is a major selling point when buying a home, but 32 percent feel they are too intimidated to install it themselves.

And while the millennial generation certainly leans hardest toward this technology with 61 percent interested in it, 52 percent of Gen Xers and 50 percent of baby boomers do as well.

Taking that first leap and making the investment in smart home technology may wind up being an investment in your home's value.

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Buying or selling a home can seem like an overwhelming task. But the right REALTOR® can make the process easier—and more profitable.

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## **CRS** CLASSROOM COURSES

**Nov. 9—Edwards, Colorado**

[Vail Board of REALTORS®]

**970-766-1028**

Instructor: Lee Barrett, CRS

**Nov. 16—Bellevue, Washington**

[Washington CRS]

**561-727-2788**

Instructor: Mike Selvaggio, CRS

**Nov. 29—Clive, Iowa**

[Iowa Association of REALTORS®]

**800-532-1515, ext. 1**

Instructor: Rich Sands, CRS

**CRS 204—Buying and Selling  
Income Properties**

**Nov. 2—Madison, Wisconsin**

[Wisconsin REALTORS® Association and  
Wisconsin CRS]

**423-477-0040**

Instructor: Douglas Richards, CRS

**Nov. 9—Baton Rouge, Louisiana**

[Greater Baton Rouge Association of  
REALTORS®]

**225-761-2000**

Instructor: Douglas Richards, CRS

**CRS 206—Technologies to Advance  
Your Business**

**Nov. 16—Coralville, Iowa**

[Iowa Association of REALTORS® and Iowa City  
Association of REALTORS®]

**800-532-1515, ext. 1**

Instructor: Robert Morris, CRS

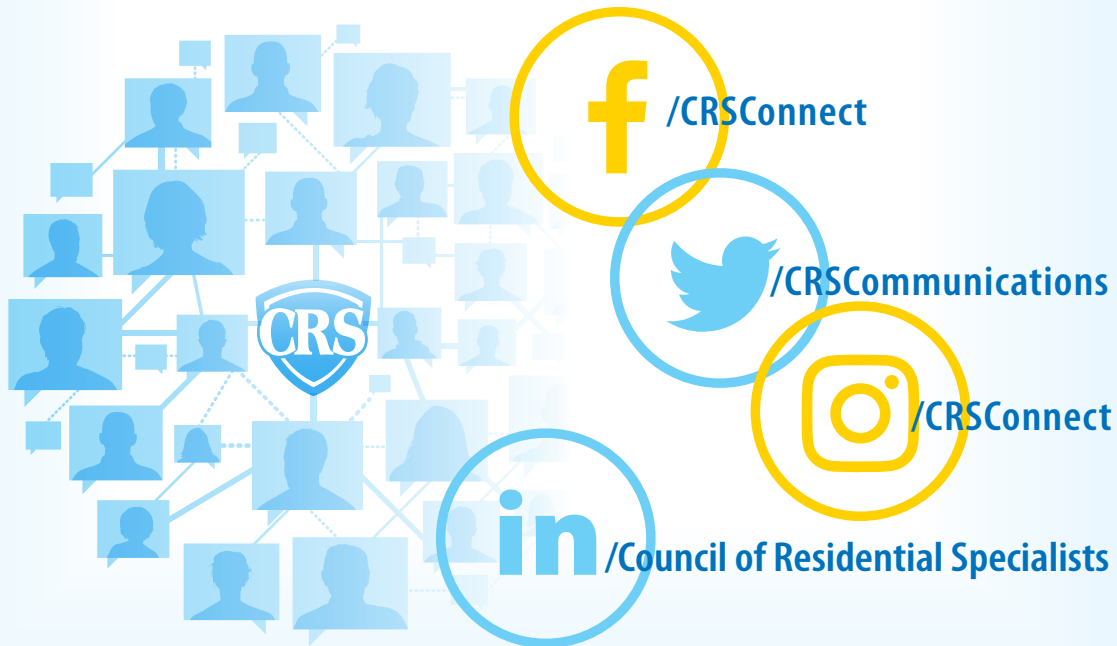
**Elective Courses**

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earned toward the CRS Designation.

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INDUSTRY NEWS, EXCLUSIVE SALES, AND CRS BENEFITS!

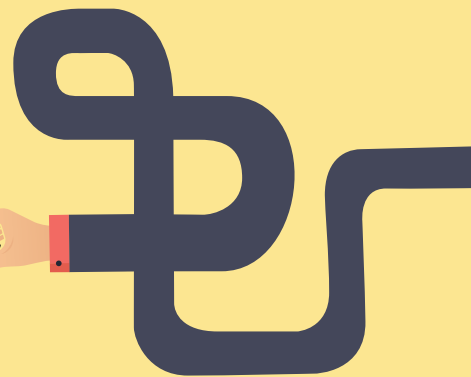




CHANCE ENCOUNTERS



**What is the weirdest way you ever received a referral?**



**Ten years ago, I sat next to a stranger on a short flight from Houston to Dallas. He took my card and gave it to a friend of his, who called me. We have all had great relationships since. No telling how much money I've made just from that short flight.**

—Lane Mabray, CRS, RE/MAX Westside REALTORS, Houston, Texas



*I fired a buyer because he was so rude to his wife. I dropped him off at my office and told him that I couldn't work with him anymore because I didn't feel comfortable about how he treated his wife. The wife was quiet, but was obviously very happy that someone finally stood up to her husband. A month later I get a call from someone saying he was referred by this man. The new referral told me that the husband had said I was spunky and knew my stuff. I laughed, but didn't tell the new buyer the story of my interaction with this guy. I just sold the house and kept my mouth shut about my real feelings on the original client. Seriously, a case of "where you least expect it."*

—Christina McCaffrey, CRS, Triangle Trusted Realty, Inc., Willow Spring, North Carolina

My husband and I were out to dinner at a Japanese steakhouse. A couple was seated next to us and we chatted during dinner. Near the end of the evening, I mentioned that I was a REALTOR®. He asked if I might be interested in listing a rental property that he had near the university. Of course I was! I listed it, a buyer called me directly and I double dipped it. But that's not the end of the story. It turns out that my husband—who was also a REALTOR® at the time—had sold the property 10 years before. And even that's not the end of the story. The closing was early in the morning at a small bank, and the seller and I got there before the bank was open. We started chatting and somehow figured out that our fathers had worked together at a car dealership many years before, and we had probably met each other as kids.

—Joy Diegmüller, CRS, Star One REALTORS, West Chester, Ohio

I was driving down a street in Columbia and helped an elderly lady who had fallen by her mailbox. I helped her into her house, and she had bumped her head and was bleeding. A summer thunderstorm came up and I waited through it to make sure she was OK, and then I left. About two months later, she called me to list the home and help her sell it. I found out that she had worked for one of the largest real estate developers in Columbia, and I still run into referral sources that knew her when she worked with them. And 15 years later, I still come across referrals from that one good deed.

—Morris Lyles, CRS, ERA Wilder Realty, Columbia, South Carolina

In the '80s, I worked in the oil fields in Alaska and after many years decided to become a REALTOR®. A friend of mine that I had worked with was in town and asked me to meet her at a local pub (Darwin's Theory). When we got there, she saw a friend she had gone to high school with in Juneau, and he sat with us. She told him I was in real estate and he said he was going out the next day to find a REALTOR®. Of course, I rolled my eyes at that, but he did call me and I sold him a house. We started dating and that was 23 years ago. He still has the house and since then I have sold many of his friends' houses. And we still go to Darwin's Theory once in a while.

—Peggy Kelly, CRS, RE/MAX Dynamic Properties, Anchorage, Alaska

Years ago, as a starving single parent, I stopped at a gas station. The young attendant was quite talkative and inquired about my career. He said he and his dad had been talking about possibly buying a flipper to make some extra income. A month later, he called and they began buying flippers. Since then, they've bought one or two every year! That lesson taught me to offer my card and services to every person I meet. There would be no way to tally the commissions I have earned from that simple lesson!

—Pamela Walters, CRS, The Pamela Walters Group, Tyler, Texas

**I DROPPED MY CARD IN A BOWL IN A NEIGHBORHOOD RESTAURANT. A GUY IN TOWN FOR A JOB INTERVIEW PULLED IT OUT AND CALLED ME. HE GOT THE JOB AND I GOT THE SALE!**

—Dede Hall, CRS, Peak, Swirles & Cavallito, Durham, North Carolina

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