





# REAL ESTATE AGENT THIS IS FOR YOU

### LISTING SUPPORT PROGRAM

The **Listing Support Program** is designed to help Real Estate Agents with listings of their homes for sale, we provide different tools that facilitate the listing process and allow you to focus on getting more business.

For more information visit www.aretsifl.com/news



The chief executives of Zillow, Redfin, Realogy, and more predict what's in store for the new year, including industry consolidation and even more technology acceleration.

Nobody could have predicted what 2020 was going to bring.

Even in the early days of the pandemic, it was impossible to know how the housing market was going to respond for the rest of the year.

But with a widely available vaccine on the horizon and Congress finally agreeing on an economic stimulus before the calendar has passed its shelf-life, for the first time in what seems like nearly a year, forecasters are growing more confident in what 2021 might hold.

Inman spoke to nearly a dozen chief executive officers last week from the biggest real estate companies in the industry. They're predicting everything from more technology acceleration to more mergers and acquisitions in 2021.

Some of the quotes have been edited for clarity and brevity.

#### REALOGY CEO RYAN SCHNEIDER

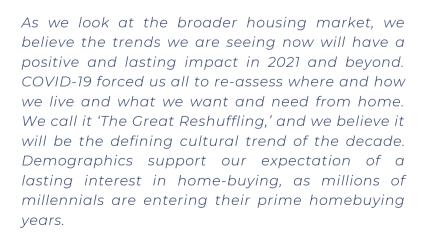
"I think 2021 is going to be a very good year for housing. We're entering with substantial momentum as an industry, Realogy is entering with even more momentum and we have the benefit of low-interest rates as well as the social changes of urban to suburban, within suburban, and even some people going to attractive tax and weather destinations all being a good thing for housing.

I think there will be a continuation of a divide between the biggest and best companies — like Realogy — winning in the market and I'm excited to not just have the recent momentum we've shown, but to share with you our end of the year momentum soon then build on that for 2021."



#### **ZILLOW CEO RICH BARTON**

"Across industries, the shift offline to online is accelerating. The virtual tools home shoppers have adopted for safety today will become their expectations for convenience tomorrow. The past year has also laid bare how antiquated processes such as in-person appraisals, filings, and closings need to be simplified, streamlined, and digitized to meet the needs of today's home shoppers.



The bottom line: The concrete is setting on new digital habits for life and work as people move—or dream of moving—and technology will make it easier than ever before."



## ARETSI

ALL REAL ESTATE TITLE SOLUTIONS

#### TITLE PROCESSING

- Concierge Experience
- 100% Bilingual Staff
- Closings in English & Spanish
- Proactive Communications
- Exceptional Treatment
- Check Entire Chain of Title
- Check & Clear Liens
- Arrange Payoffs
- Conduct Closings
- Record New Title & Docs
- Title Search







## CONTINUING EDUCATION To succeed you must always be learning

We conduct seminars and webinars to keep you current with the industry and new sales and marketing techniques that are working for agents throughout the country.

MARKETING CONSULTING Everyone can improve their marketing!

Expert marketing consulting covering the following:

- \* Creation of a Presence
- \* Branding
- \* Lead Generation
- \* Follow up
- \* Marketing Tools

Programs are provided on a case by case basis for individuals or groups.

#### **EXIT REALTY CEO TAMI BONNELL**

"Real estate companies and those in related industries will continue to see mergers and acquisitions. Regional companies will merge, others will acquire certain parts of the market or owners will merge people skills with tech skills. We'll see more examples like Housing Wire acquiring Real Trends to make stronger gains in the residential space and companies buying media outlets to have better reach and new subscribers. We will see a tremendous amount of movement with brokerages and agents within those brokerages.

We'll see the number of transactions continuing to increase; people move because of their circumstances and circumstances continue to change. There will be a stronger focus on fair housing which will be great for diversity and inclusion. We'll see a stronger focus on affordability. While new construction will help with that, I also believe that with 72 percent of real estate investors being "mom-and-pops" some of that single-family rental will go towards first-time homebuyers, not just investors, as some of those small-time investors will want to cash out.

Migration charts won't be as helpful, because moves will happen fast as many people continue to telecommute. Luxury and second home markets will do better than they have in a long time because 'home' is valued now more than ever. By year-end, we'll see some corrections when the market recognizes that some people reacted too fast out of urgency without paying attention to price, home inspections or appraisals, and we will see prices level out and consumers expecting more. For professional Realtors, it's a combination of skillset and technology that will win in any market."



#### **REDFIN CEO GLENN KELMAN**

"The obvious trend is consolidation: of a website, a brokerage, a lender, a title company, an iBuyer. For consumers, this will make moving easier and less costly. It'll create new economies of scale across several mom-and-pop industries. It'll drive more mergers and acquisitions.

The hidden trend is pressure on buyers' agents, caused in part by the Department of Justice lawsuit to force commission transparency, but mostly by the increasing proportion of listings coming from cost-conscious, high-scale institutions, including builders and iBuyers. The most unlikely trend is the real estate agent as an employee. Most agents will remain independent contractors, but with Redfin, Zillow, and other iBuyers employing agents, we'll also see the emergence, for the first time in decades, of a new high-paying, white-collar job for people from all walks of life



And perhaps the most welcome trend is more aggressive enforcement of fair-housing laws, at the same time that our industry is reflecting on how we can serve communities of color better."

**EXP REALTY CEO JASON GESING** 



"We're optimistic headed into 2021, both about the market and the prospect for growth and innovation in our industry. As the trend of people moving toward less populated metros with more affordable housing options continues, we believe we will see higher homeownership rates and the housing economy will thrive. Similarly, the sustained interest in suburbs and sales in city centers will continue in 2021, as dispersed, virtual workforces become the new norm

This trend applies to our industry, too. Agents will lean into technology-driven, virtual brokerages. The brick and mortar value proposition of a traditional brokerage will fade fast, as more agents and their clients will embrace remote work in 2021.

Lastly, with the rise of virtual collaboration, we'll see a surge in partnerships between large public companies, and scrappier, tech-driven startups. We're excited about the innovation and partnership opportunities that 2021 will bring."



#### Make sure all of your clients are protected

You're a realtor, so you know that buying a home can be overwhelming for your clients. Homebuyers can feel confused and frustrated by the mounds of paperwork they have to sign. Plus, the fees associated with closing can sometimes be overwhelming even to an experienced buyer.

Owner's title insurance is one of those items often misunderstood by homebuyers at closing, yet its value is tremendous. As an important advisor to your clients, you are in a position to help homebuyers understand the benefit of an owner's title insurance and the dangers that can be incurred without it.

#### WHAT IS TITLE INSURANCE

The owner's title insurance is a policy that the homebuyer obtains to protect against possible claims on the title. This means that the owner's title insurance protects the property rights of the buyer. for more information about title insurance contact us at (813) 876 - 4373

#### **ENDURING VALUE**

The good news is that owner's title insurance protects the homebuyer's financially, as long as they own their home. for a low, one-time fee, homebuyers can rest assured, knowing they are protected against possible debts or claims to their property.

#### **HOW IT PROTECTS**

Obtaining an owner title insurance policy is the best way to be protected against unforeseen legal and financial discrepancies over the title of the property.

Some examples of unforeseen lawsuits include:

- Pending mortgages and lawsuits or lien against the property for non-payment of taxes from the seller.
- Legal action pending against the property that could affect you.
- Undisclosed heir of a previous owner who claims ownership of the property.

If a problem does arise, the insurance company will pay to have the problem resolved for the client. (Clear the title) If the problem can't be solved the insurance company will pay you the price you paid for the home. That's peace of mind.



#### **RE/MAX CEO ADAM CONTOS**

"2020 taught us a lot and reminded us how crucial it is to listen to our customers and lead with kindness. It also reinforced the importance of being prepared for rainy days, keeping hyperfocused on consumer needs, and always being agile enough to shift our services to meet the changing environment.

In 2021, we expect the industry to get even more competitive. The smartest companies will be focused on being more proactive in anticipating and meeting their customers' needs and want, rather than merely reacting. It will raise the bar, and frankly, that's something we're excited about. Consumers are demanding more from the brands they choose. They want to know what a brand stands for, what it's doing for their community, and how it can make their lives easier. Fortunately for us, RE/MAX agents around the globe represent and grow our brand by delivering outstanding customer experiences every day.

As advancements in technology continue to shape the end-to-end consumer journey in our space, we expect more brokerages to look for new income sources that expand and enhance the experience. With ongoing pressure on commissions and margins, businesses that innovate and find new ways to help people will find success in 2021."



#### LATTER & BLUM CEO LACEY MERRICK CONWAY



"I'm so thrilled with the fact that we've had such an extreme rebound from the nosedive in March and April. Similar to many other markets in the U.S., inventory is an issue but the staggering amount of pending sales and sales is pretty fantastic. I think as long as the rates are as good as they are, they will continue.

On a more local level, my concern with where we are and where we operate is that we rely so heavily on tourism and restaurants. You have to imagine at some point the layoffs and people losing businesses, all of that will have some effect in 2021 and 2022.

We're trying to ride this wave just like everybody else and make sure we're making smart decisions and adjusting when needed."

#### OJO LABS CEO JOHN BERKOWITZ

"There has been a lot of debate over the state of the real estate market in 2021: Will it crash or will it boom? While there are differing opinions at OJO Labs about where we're headed in the new year, I firmly believe we'll continue to see a surge in demand. The combination of the COVID-19 virus spiking, the turnover of administration, and the state of the economy will continue to spur low mortgage rates. Low rates combined with the persistence of COVID's impact on lifestyle priorities like being near family and having more space will lead to a continued booming housing market

The most significant change we will see in 2021 is the overwhelming importance placed on the techenabled agent. The last few years have seen an explosion of optionality combined with a massive increase in data transparency for consumers. With new models such as iBuying, buy before you sell, partial ownership, and innovation and distribution of data including AVMs and market forecasts, consumers will be more overwhelmed by choice than ever before

Enter the superhero of 2021: The tech-enabled agent, ready to objectively sort through options, triage data, and advise on direction. Uniquely equipped to provide clarity, tech-enabled agents will build meaningful trust in a time where that is the most valuable currency."





#### **HOMESMART CEO MATT WIDDOWS**

"The strong real estate market is going to accelerate in 2021, leading to even more investment capital coming into play that spurs greater consolidation, technology innovations, and efficiencies. Many in our industry crave stability, but I see continued pressure to lower commissions and brokerages needing to adapt or they will continue to lose market competitiveness."

#### CORCORAN CEO PAM LIEBMAN

"As 2020 comes to a close, the big story has been the remarkable resiliency of New York City real estate. Overall signed contracts have returned to the levels seen prior to the pandemic, and in recent months the volume of luxury sales has topped even last year's activity. This great rebound is the result of pent-up demand, increased negotiability at the local level, and remarkably low-interest rates.

With the election behind us and vaccines currently being distributed, there is an increased sense of optimism as we enter 2021. Although we continue to face inventory and affordability issues in some markets, our industry is on solid footing for further growth in the new year – both in New York and across the country. We as real estate professionals are stronger and smarter due to what we have faced, and I look forward to a brighter year ahead."



#### MOVE, INC. CEO DAVID DOCTOROW

"The real estate industry is in the early days of a change journey. In 2021, we'll continue to see an acceleration in applied technology to create more personalized digital experiences, help streamline transactions and build relationships between people and professionals.

The contrast in different approaches to consumer experience will become more pronounced. While some in the industry will continue to build closed ecosystems that limit consumer choice, I believe that buyers, sellers, and real estate professionals are best served by an open marketplace approach – one that embraces collaboration for a best-inclass consumer experience.

One of our priorities in 2021 is beginning to address how we can leverage technology to combat biases and housing disparities in our industry. Discrimination in real estate has denied far too many people fair and equal access to the homes of their dreams, and it is up to us as an industry to take even more creative, effective and proactive steps against it."





### **Apollo Beach Recreation Center.**

#### ARETSI present to contribute to the restoration of the Apollo Beach Community Garden

NAR is committed to making communities better places to live by transforming unused and underused sites and "eyesores" into welcoming destinations accessible to everyone in a community.

NAR's Placemaking Grant program provides technical and financial assistance to help REALTOR® Associations, and their members, become engaged in placemaking in their communities.

We look forward to carrying out the NAR Placemaking Grant that has enabled us to help improve the Apollo Beach Community Garden.













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