

April 2022

# DABOR Focus

# THAT'S WHO WE



**STOP AND THINK.**

APRIL IS  
**FAIR HOUSING MONTH**

**LET'S MAKE UNFAIR HOUSING HISTORY.**

Visit [nar.realtor/FHM](https://nar.realtor/FHM) to access tools to help you prevent discrimination in real estate.

NATIONAL ASSOCIATION OF REALTORS®

The poster features a teal background with a photograph of two women hugging. The text is arranged in a hierarchy, with the largest text being 'LET'S MAKE UNFAIR HOUSING HISTORY.' The 'STOP AND THINK.' banner is at the top, and the 'APRIL IS FAIR HOUSING MONTH' text is on the left. A call to action is at the bottom left, and the REALTOR logo and 'NATIONAL ASSOCIATION OF REALTORS®' are at the bottom right.



**Robert Marx**

*President*

Dearborn Area Board of Realtors

With the market showing no signs of slowing down, buyers are becoming even more inventive about getting their offers accepted! If you're a buyer's agent, you're being hired to protect your buyers interest.

Unfortunately there are many times when a buyers directives will cross pass with what you might think is in their best interest. Of course, we don't want to do anything that's so out of bounds that we will get in trouble, and we do want to keep them from getting in trouble as well. That not only includes legal trouble, but also financial considerations!

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The [attached link](#) leads to a short video called "Letter of The Law | March 2022" from Michigan Realtors discussing some of the ways that buyers are currently working to get their offers noticed and accepted.

It also discusses some of the ramifications in making those decisions. Michigan Realtors has issued a form that can be used that will not only remind the buyer what he's asking the Realtor to do but also help to keep you covered in the event that things go sideways. Please use Michigan's Acknowledgment and Release" form on the Michigan REALTORS® website!

Good luck and happy selling!

# REALTOR® Trademark

The term REALTOR® is not only a trademark owned by NAR and protected by federal law, it is also a valuable membership benefit that distinguishes members from all others in the real estate business. Watch this entertaining video to learn how members can protect the value of the mark by using it properly. Remember, a REALTOR® isn't "just another real estate agent." Being a REALTOR® means more.

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**Request an inspection today!**

*Each office is independently owned and operated.*

# THE FAIR HOUSING CHECKLIST

# MICHIGAN REALTORS®

## COURTESY

It is important to work through exactly how a prospective client is received by either the office support staff or the salesperson. This is true, regardless of whether the venue is an office or in the field. Are all prospective clients offered the same reception? How long must they wait before someone offers them services? How responsive are agents when they receive a voicemail or an email from a prospective client? In the initial meeting or discussion, are prospective clients offered brochures and/or literature? Are they offered immediate services regarding showings of homes or are they told that someone will phone them either that day or the next day for potential showings? With regard to courtesy, the law requires that all clients and home seekers be treated alike. If equal professional services are offered to all, there should be no problems. Customer service is a truly universal concept and it should be well-executed when it comes to fair housing law. From a broker's perspective, an agent's responsiveness should be consistent and exceptional.

## INTERVIEWING

Getting a handle on the housing market that the prospective client is hoping to enter is a particularly sensitive situation. During the interview process, it is imperative that every prospective client is being asked the same questions concerning price range, type of housing preference, type of features desired. If the prospective client takes charge of the interview and narrows the housing search on their own accord then the agent should attempt to search accordingly and within the law – always remembering, however, to document the search process. Additionally, if the agent mostly facilitates the search, remember, if specific inquiries are made of some, they should be made of all.

And perhaps most importantly, educate agents of the dangers of making assumptions about the housing needs of a customer or client. In the real estate context, these assumptions are at the heart of nearly every instance of unconscious bias. Unconscious bias (aka implicit bias) is often defined as prejudice or unsupported judgments in favor of or against one person or group. These biases can present themselves without warning and with even the best intentions. An agent should always be mindful of the way they approach an interview and avoid interjecting assumptions, remembering that such assumptions are going to be born out of the agent's perspective – not that of the customer or client. An illustration of this misstep would be an agent telling a client or customer "this neighborhood you're looking at is great, but I think you may be more comfortable in..."

## HOUSING AVAILABILITY

It is important for a salesperson to be aware of the number of available housing choices that are ready for immediate viewing. This is especially true with low inventory levels. For many agents, this comes down to entering criteria into the computer and receiving a detailed list of options. Be certain to include all homes that fit within the criteria given to you by the client. Also, do not assume that the client understands the way in which the search may be altered by the slightest variable. If a home meets the buyer's preference, do not omit showing it. Be careful to suggest the identical number and types of homes to all persons regardless of background – or take care to explain the reasons why the given criteria may have created limitations in possible listings. Note: The content, quality and quantity of the information provided as well as the level of service provided to all prospective clients should be equal – or well documented as to any deviation. Consistency is key.

## LOCATION

Show all prospective clients the same locational choices unless you are specifically requested to show homes only in certain areas. All homes that fit the buyer's preferences must be shown to give as wide a freedom of choice of housing as possible. It should be the buyer's request and not your suggestion that determines the areas in which housing is sought – otherwise, you open the door for a potential fair housing claim. Requests for information and comments related to area schools should be objective and prospects should be referred to source documents to do their own inquiry.

## FOLLOW-UP PLAN

This is arguably the most important thing to keep in mind. Out of sight should not be out of mind. Make sure the plan is consistent regarding all. If your brokerage has the practice of requesting contact information for a call back and receives the information but doesn't make a call back to a prospective client then it is necessary to look at the function of that internal policy. If the request is made for contact information and the prospective client does not have a phone or does not wish to give that information then it should be noted by the salesperson that the prospective client did not leave information for a follow-up.



# Realtor Resources

## Fair Housing Education

Refer to the resources below to learn more about Fair Housing

### **Bias Override**

<https://www.nar.realtor/videos/bias-override-overcoming-barriers-to-fair-housing%23rtrn2021>

### **Fair Haven: A Fair Housing Simulation**

<https://fairhaven.realtor/>

### **At Home with Diversity**

<https://www.onlinelearning.realtor/A/Category/Index/114/>

**THE KEY TO ENDING  
DISCRIMINATION  
IN REAL ESTATE  
ISN'T THIS AD.**



If recent events have taught us anything, it's this: we have more work to do. Racism is real, tragically so. Discrimination, in all its forms, still casts a long shadow in this country, and too many are being denied the opportunities that all Americans deserve. Our commitment to the diverse communities we serve starts with a Code of Ethics. Our code sets a higher standard for fairness in housing than any federal law, it's backed by a culture of member accountability, and it extends to our work on Capitol Hill, where we continue to advocate for meaningful change.

At the National Association of REALTORS® we believe that fairness is worth fighting for, and we won't stop until the fight is won. Because that's who we are.

**If you experience or witness discrimination in real estate, we urge you to report it.**

Visit [hud.gov/fairhousing](http://hud.gov/fairhousing) to file a complaint with the Department of Housing and Urban Development.

REALTORS® are members of the National Association of REALTORS®



# Women's Council of REALTORS®

To sign up, fill out the application below:

DocuSign Envelope ID: 1D041B83-6113-46E0-B408-54F20AE42491

## Membership Application

Paying by credit card? Join now at wcr.org

Name \_\_\_\_\_

Company Name \_\_\_\_\_

### Company

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip \_\_\_\_\_

Cell # \_\_\_\_\_

Work # \_\_\_\_\_

Email \_\_\_\_\_

Website \_\_\_\_\_

### Residence

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip \_\_\_\_\_

I would like my mail sent to:  Company  Residence

### NEW NETWORK - NAME TBD

Local Network you are joining \_\_\_\_\_

Association of REALTORS® in which you hold membership (All applicants must supply this information)

Type of Membership:

- REALTOR®  
 REALTOR-ASSOCIATE®  
 REALTOR® Association Staff  
 Affiliate

REALTOR® Designations you have earned \_\_\_\_\_

NRDS ID# \_\_\_\_\_

Were you a national Women's Council member in the past 12 months? \_\_\_\_\_

Dues amount owed:

National Dues:	_____	\$140.00
State Dues:	_____	\$20.00
Local Dues:	_____	\$50.00
<b>Total Dues:</b>	_____	<b>\$210.00</b>

### Method of Dues Payment

Check for \$\_\_\_\_\_ payable to WCR is enclosed

Yes! I would like to join Women's Council. Please contact me for my credit card information (to maintain a secure environment and protect your credit card data, we no longer accept credit card information on paper forms.)

Please send completed application and check to:  
 Women's Council of REALTORS®, 430 N. Michigan Ave., Chicago, IL 60611

If we are contacting you for payment, you may fax this completed application to 312.329.3290 or email to wcr@wcr.org.



### You can also interact with us on social media

- Facebook.com/wcrfans
- Twitter.com/womenscouncil
- Instagram.com/womenscouncil
- linkedin.com/company/women's-council-of-realtors-
- Pinterest.com/womenscouncil

Sign up at wcr.org for immediate membership confirmation. Or fill out the application.

For more information email wcr@wcr.org or call toll free 800.245.8512 M-F 8:30-4:30 CST.

Find More Benefits at wcr.org



Women's Council of REALTORS®  
 430 N. Michigan Ave., Chicago, IL 60611



We are a network of successful REALTORS®, advancing women as business leaders in the industry and in the communities we serve.



DocuSign Envelope ID: 1D041B83-6113-46E0-B408-54F20AE42491

### Local Support, National Strength

When you join Women's Council of REALTORS®, you tap into a whole world of concrete, powerful programs that yield tangible results for you and your business. It's all possible thanks to our unique structure, the foundation of which is our nationwide network of local and state networks. That foundation allows us to bring our members the best of both worlds: the strength and continuity of a national profile, with the responsiveness and accessibility of networks close to home. The result? The Council brings you more education, more networking opportunities and more ways to build your business than any other REALTOR® organization.

### The Power of Relationships

Success in business today is achieved through positive, productive relationships. The Council provides an environment of collaboration in which members can form, build and maximize relationships for business and personal success. When members share their time, talent and experience, the industry is advanced.

### Leadership

Every business, industry and community must have leaders who can see change that is needed, organize resources, and engage the hearts and minds of those around them. Through the Women's Council of REALTORS®, members develop and apply newfound leadership skills and qualities across all areas of their personal and professional lives.

### Referral Center

The Find a Member database is publicly searchable. As a member you have access to the Referral Center, which provides expanded searchable information on member's areas of special expertise, industry and community involvement and leadership experience. The Center is your link to 11,000 members, who are among the top-producing, most experienced professionals in real estate. You have the ability to update your contact information, photo, cities served and areas of expertise so your Expertise Profile is always current.

### Local Networks

When you become a Women's Council member, you also become a member of your local network, which regularly offers business-building opportunities like roundtable discussions, speakers, panels of industry experts, new marketing concepts and other timely and topical events. Those events complement our national network by providing face-to-face interaction with other professionals right in the community where you live and work. Find a local network in your area at wcr.org.

### National Meetings and State Events

Our state networks hold events designed to expand your career opportunities, develop your skills and talents and broaden your knowledge and know-how. To build on those opportunities, we also offer a host of business-building national meetings and special events. Our Midyear Meeting and National Conference provide the opportunity for members to come together and conduct business, boost their professional knowledge and make contacts from all over the nation.

### The Performance Management Network

The Performance Management Network (PMN) is the flagship REALTOR® business leadership designation. Its design gives you practical and implementable tools for your business. Diving into hot topics such as leadership, negotiating, networking and business planning, the PMN's suite of professional performance training courses are focused on keeping your business out front and on top of an ever-changing market.

To find out more about how our designation further builds your business and gives you access to an elite referral network visit wcr.org/education or contact our Education Department at 800.245.8512.

### eConnect

Staying on top means staying in touch. So the Council brings you a range of valuable sources of information. Our eConnect newsletter is packed with timely, practical articles on topics like productivity, technology trends, leadership and professional growth. It also features the latest Council news and announcements. eConnect is emailed to members monthly and available online.

**\$134,470**  
 AVERAGE INCOME OF WOMEN'S COUNCIL MEMBERS

**250**  
 NETWORKS DO 1,500 PROGRAMS ANNUALLY

**54%**  
 OF WOMEN'S COUNCIL MEMBERS DO REFERRALS THROUGH THE NETWORK ANNUALLY

**LARGEST**  
 NETWORKS INFRASTRUCTURE IN THE REALTOR® FAMILY

**62%**  
 OF WOMEN'S COUNCIL MEMBERS ARE BUSINESS LEADERS IN COMMUNITY OR ASSOCIATION

**Leadership. Education. Opportunity.**

**A NETWORK LIKE NO OTHER.**

**95%**  
 SATISFACTION RATE AMONG MEMBERS



# C2EX

## Qualifies for COE Credits

To view your options for COE Credits, visit:  
[Code of Ethics Training \(nar.realtor\)](https://nar.realtor/code-of-ethics-training)



### **Better yourself. Better your business. Better get ready.**

Stand out and realize superstardom! Earn your C2EX Endorsement to elevate your expertise and score main stage gigs. Your revved-up reputation sets you up for the big show as you cultivate community connections, boost business, and position yourself as a top-of-the-charts REALTOR® and market powerhouse.



**Amp up your career at [C2EX.realtor](https://C2EX.realtor)**



# Competition in Real Estate

Visit: <https://www.nar.realtor/competition-in-real-estate#see-the-full-infographic-d>

## ECONOMICS OF BUYING A HOME

REAL ESTATE BROKER COMMISSION STRUCTURE BENEFITS BUYERS AND SELLERS ALIKE

The current way brokerage services are paid prevents a greater cost burden that would be especially devastating for first-time and low-income home buyers.

If buyers had to pay real estate broker commissions directly, it would add **thousands of dollars** to an **already costly transaction**.



The typical American household has an average of **\$8,863** in the bank\*.

That's barely more than 50% of the median down payment on a starter home, which is **\$16,100 or 7%** for first-time homebuyers\*\*.



Since most lenders don't allow real estate broker commissions to be financed, every 1% of broker commissions that first-time buyers pay out of pocket would put their home **\$2,300** further out of reach.

\*Bankrate inflation-adjusted data from the Federal Reserve 2016 Survey of Consumer Finances

\*\* In 2020, median downpayment was 12% for all buyers, 7% for first-time buyers, (NAR 2020 Profile Home Buyers and Sellers report). Actual dollar amounts based on national median starter home price in Q1 of 2020 according to NAR Q1 First-Time Homebuyer Affordability Index

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# UPCOMING EVENTS 2022

## SAVE THE DATES

**APRIL 2**

Ramadan Begins

**APRIL 13**

6 Hour Con-Ed

**APRIL 15**

Free Con-Ed

**April 15**

Good Friday  
Office Hours 8:30-12:30

**May 1-6**

NAR Legislative Conference

**MAY 2**

Realcomp Expo

**MAY 20**

Free Con-Ed

**MAY 30**

Memorial Day Office Closed

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DIVERSITY & INCLUSION COMMITTEE

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# WE ARE RECRUITING NEW VOLUNTEERS

**JOIN OUR VOLUNTEER GROUP!**

SIGN UP HERE TODAY

[committee-application-1.pdf \(dabor.com\)](#)

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**DABOR is committed to promoting Diversity by creating an environment of Acceptance and Belonging to foster Equal Opportunity and Respect for EVERYONE**



**If you are interested in volunteering for our Diversity Committee, please contact us for more information.**

**Other committees:  
Education Committee  
Finance Committee  
Government Affairs Committee  
Affiliate Committee**

**Find application at:  
<https://dabor.com/wp-content/uploads/2022/03/committee-application-1.pdf>**



**Leila Hamka**

*President-Elect*

Dearborn Area Board of Realtors

## Women's Council of Realtors

Like many membership organizations, The Women's Council of Realtors' history is captivating, and to the many who are unfamiliar with this organization, they may wonder, "why do we need a Women's Council?" It all began with NAR's inception 110 years ago and barring women from joining many of the local boards within the first 20 years of its existence. Because of this, in 1938, a separate group was created to designate the "women's division" by 37 women from 9 states.

The Council strongly exists today because of its 84 year history and legacy that its founders created, and continues to be upheld among all its members. The business leadership skills that the Council represents has positioned the Council as an overseer for the industry, for organized real estate, and for political action committees. Through the decades, the Women's Council's advantages are reflected by the vast number of women choosing to work in real estate, and the support system of women involved makes this Council a great arena for others to share their growth, leadership, courage, and inspiration.

In Michigan, there are currently 11 local networks, and the State Leadership is committed to supporting and mentoring these groups with their networking, social, and academic events. Currently, Dearborn/Downriver area is working to create its own network in order to serve the many realtors in our communities who are interested in joining.

Use the link below to learn more about the amazing benefits of this Council, and contact us to get registered.

<https://www.wcr.org/>

Leila L. Hamka President- Elect 2022

**Sign up [here](#) for classes today!**



NATIONAL  
ASSOCIATION *of*  
REALTORS®



CENTER FOR  
REALTOR®  
DEVELOPMENT

## Designation Courses



## Certification Courses



# Enroll in the NAR Broker Involvement Program today!



## **Bring REALTOR® Party issues to the attention of state legislatures and Congress.**

Broker-owners can use this turnkey program to rally agents to bring REALTOR® Party issues to the attention of state legislatures and Congress. Enrolled broker owners/managers are able to automatically send company-branded national and state Calls for Action directly to their agents. This increases participation rates, while emphasizing the broker-owner's leadership role as a key provider of important information to their agents.





## Please Support our Affiliates

2-10 Home Buyers Warranty  
Mark Light • (248) 892-5884

American Home Shield  
Kristee Golan • (248) 639-9759

Caliber Home Loans  
Sam Reda • (313) 207-3800

Caliber Home Loans  
Ali Shami (313) 207-3800

Choice Home Warranty  
Joe Sabatini • (586) 533-0143

FIMC dba Capital Mortgage Funding  
Sam Mansour (248) 833-5163

Dearborn Federal Savings Bank  
William White • (313) 565-3100

DFCU Financial  
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