

MARKETING MEETING

July 23, 2024

Presented By:

David Clapp

RESIDENTIAL UPDATE 7.22.24



REAL ESTATE FORECAST SUMMIT

REALTORS® are members of the National Association of REALTORS®.

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NARdotRealtor



nar.realtor

Real Estate and Economic Outlook

Midyear NAR Forecast Summit

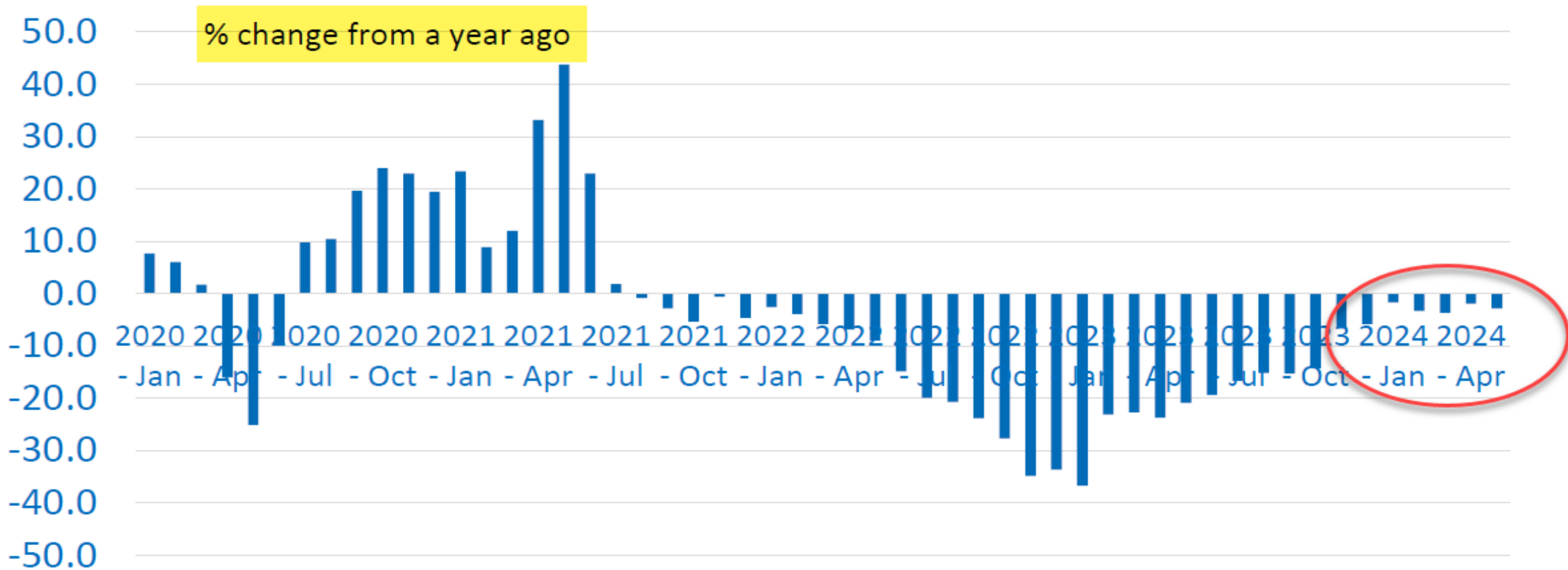
July 22, 2024

Lawrence Yun, Ph.D.

Chief Economist

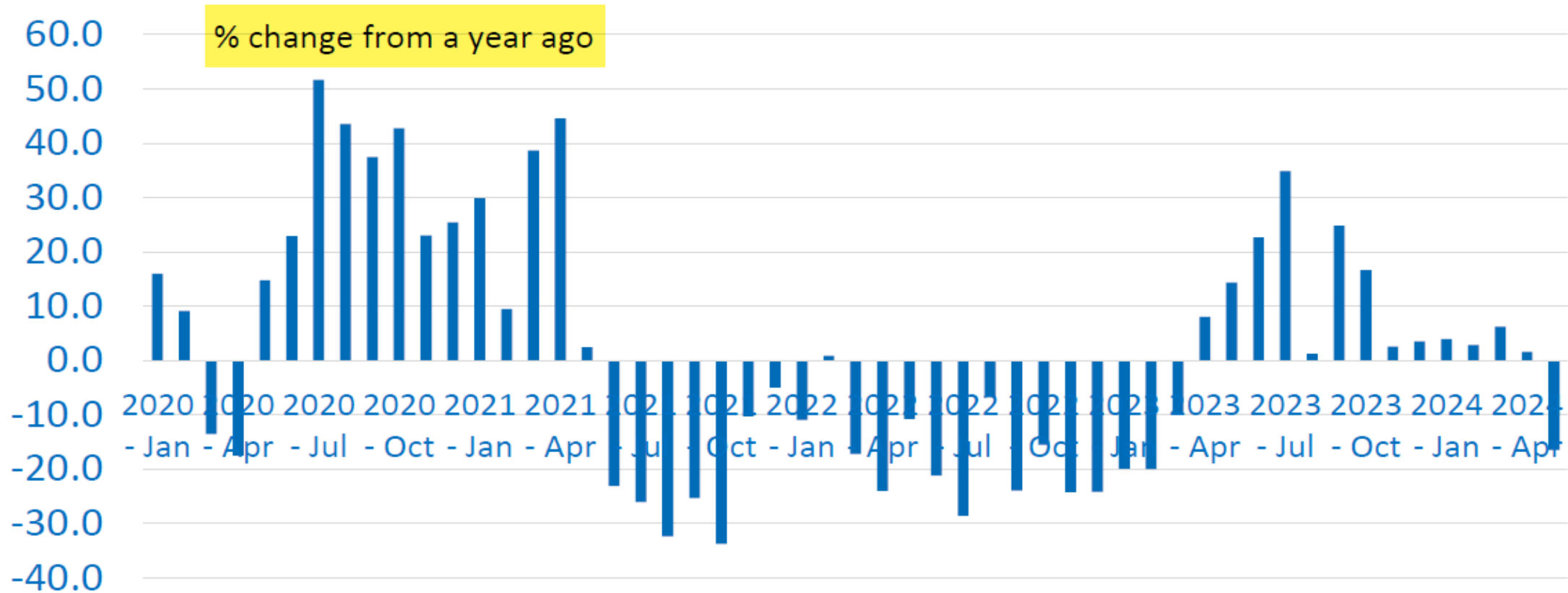
National Association of REALTORS®

Existing Home Sales ... Still down from a year ago



Source: NAR

New Home Sales ... Mostly up in recent months

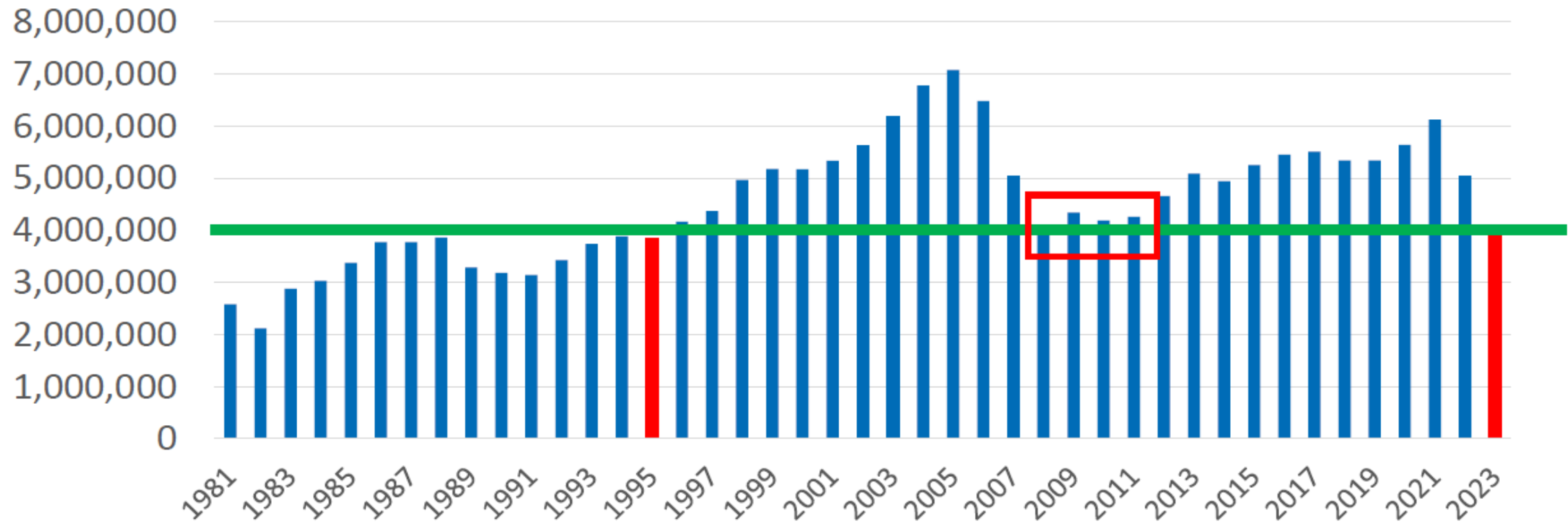


3 years before and after Covid: Existing vs. New Sales

Year	Existing Home Sales	New Home Sales
2017	5.51 m	613 k
2018	5.34 m	617 k
2019	5.34 m	683 k
2020	5.64 m	822 k
2021	6.12 m	771 k
2022	5.03 m	641 k
2023	4.09 m	666 k
2024 so far	Same as last year	Same as last year

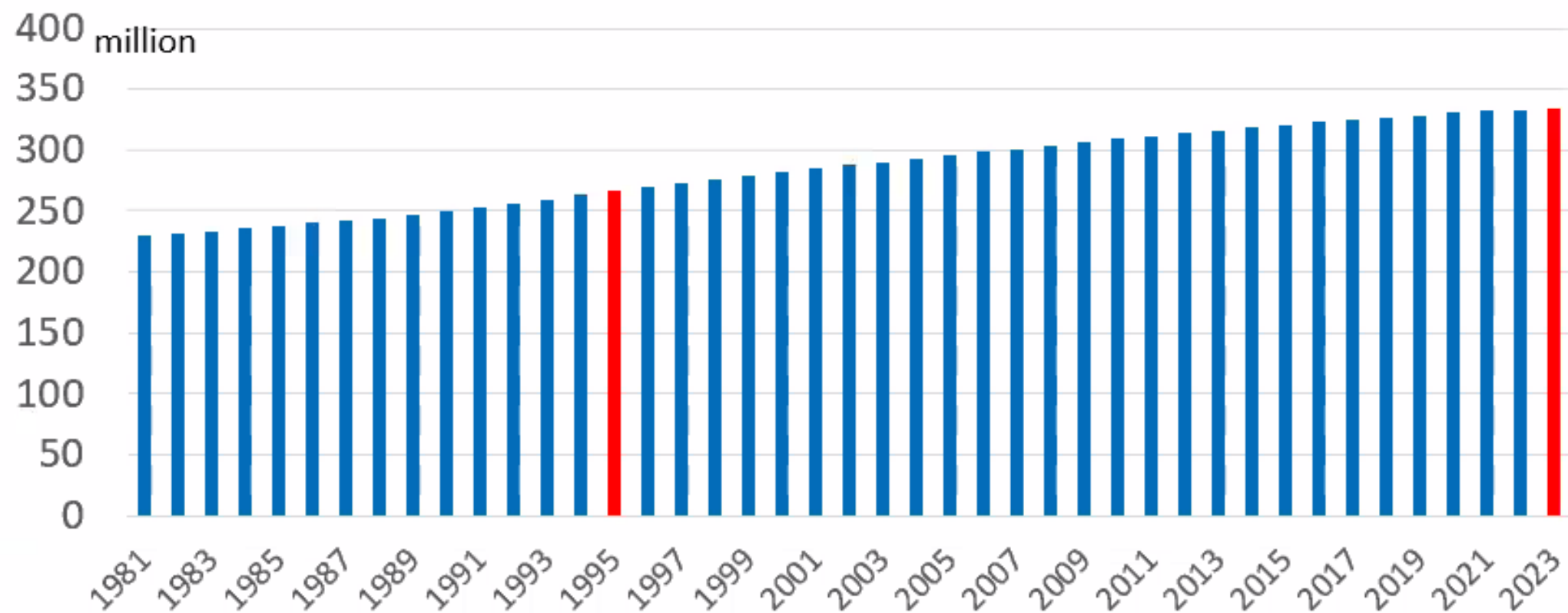
Source: NAR and Census

Annual Existing Home Sales: Worst Year since 1995



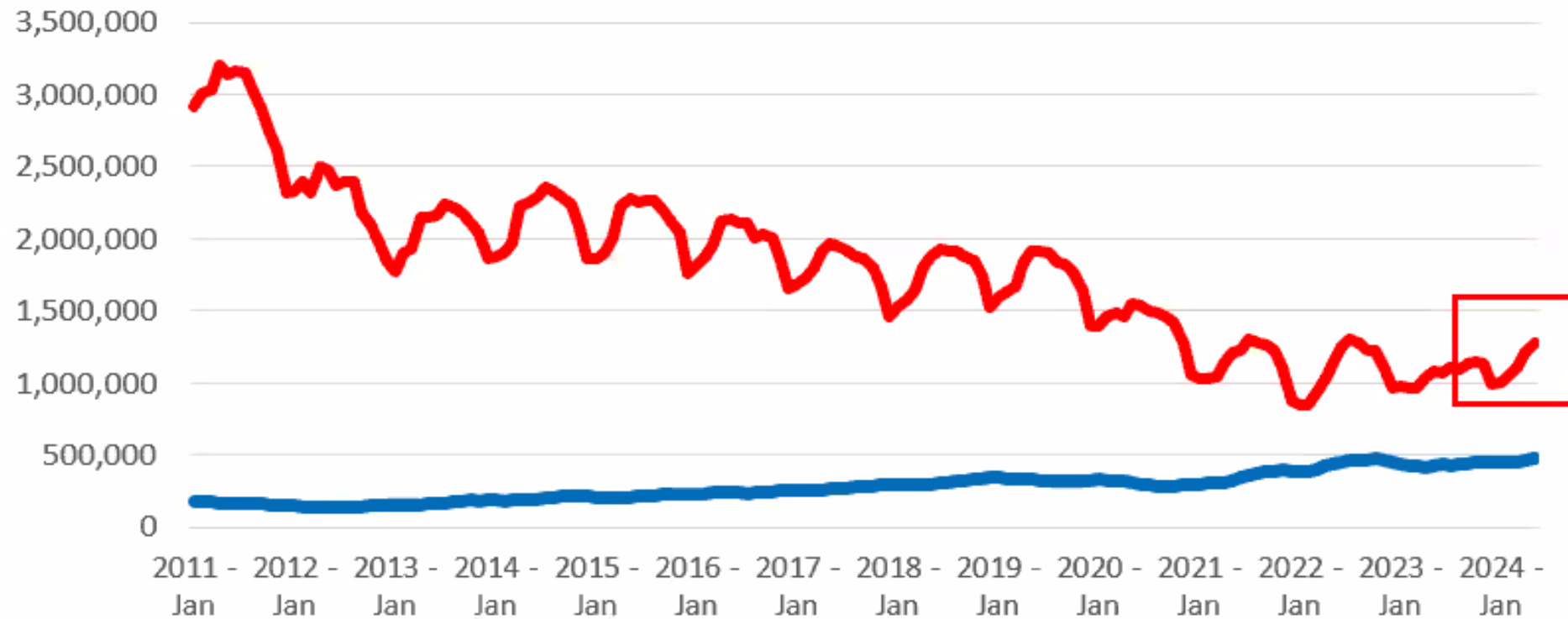
Source: NAR

U.S. Population ... 70 million more people



Source: NAR

Inventory of Existing Homes Finally Turning Up Inventory of New Homes Up and Up



Source: NAR

Delayed Sellers Cannot Wait Longer

What happened over 2 years ... lock-in effect to be less strong over time

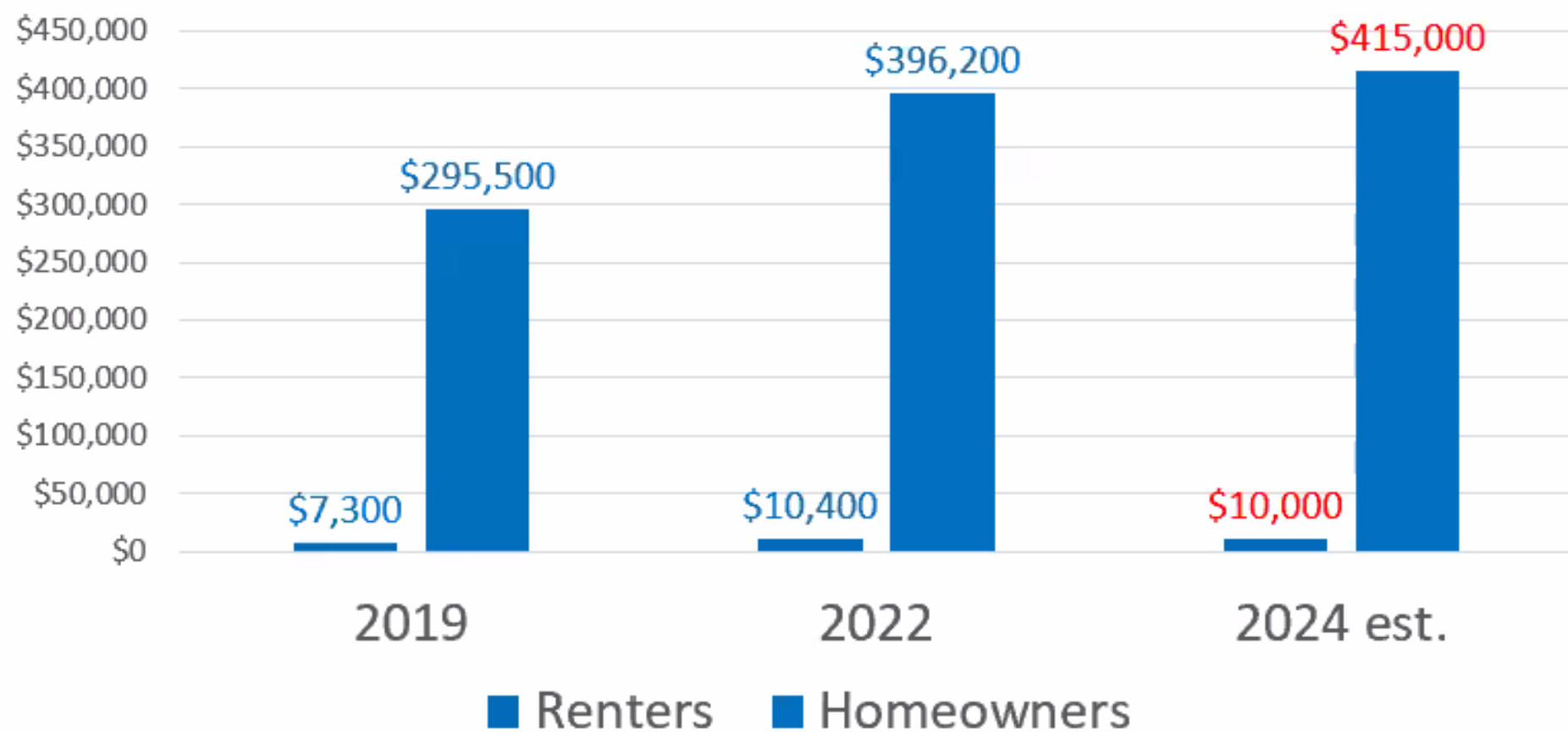
- **7 million new-born babies**
- **3 million marriages**
- **1.5 million divorces**
- **7 million turn 65 years old**
- **4 million deaths**
- **6 million net new jobs**
- **I 50 million job switches**

The Larger Price Cuts the Longer the Days on Market (June 2024)

Days on Market	Price cut on Pending	Price cut on Closing
0 to 14	4.0%	4.8%
15 to 21	4.1%	5.3%
22 to 30	4.3%	5.9%
31 to 60	4.9%	6.8%
61 to 90`	6.0%	8.3%
91 to 120	6.9%	9.6%
120 +	9.1%	12.2%

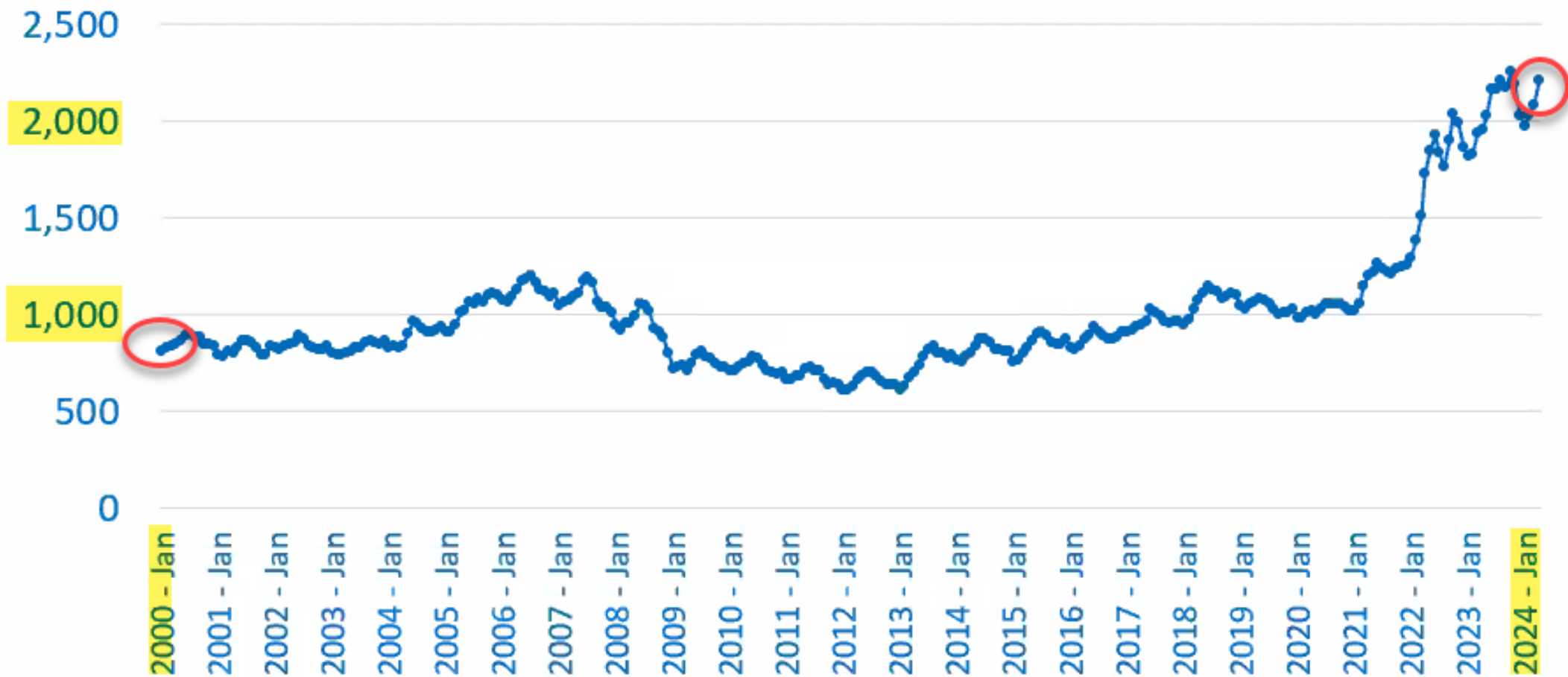
Source: NAR

Wealth Comparison between Owners and Renters



Source: Median Net Worth from Federal Reserve Survey of Consumer Finance

Monthly Payment to Buy Median Priced Home



Source: NAR

Income Required to Buy Median Priced Home

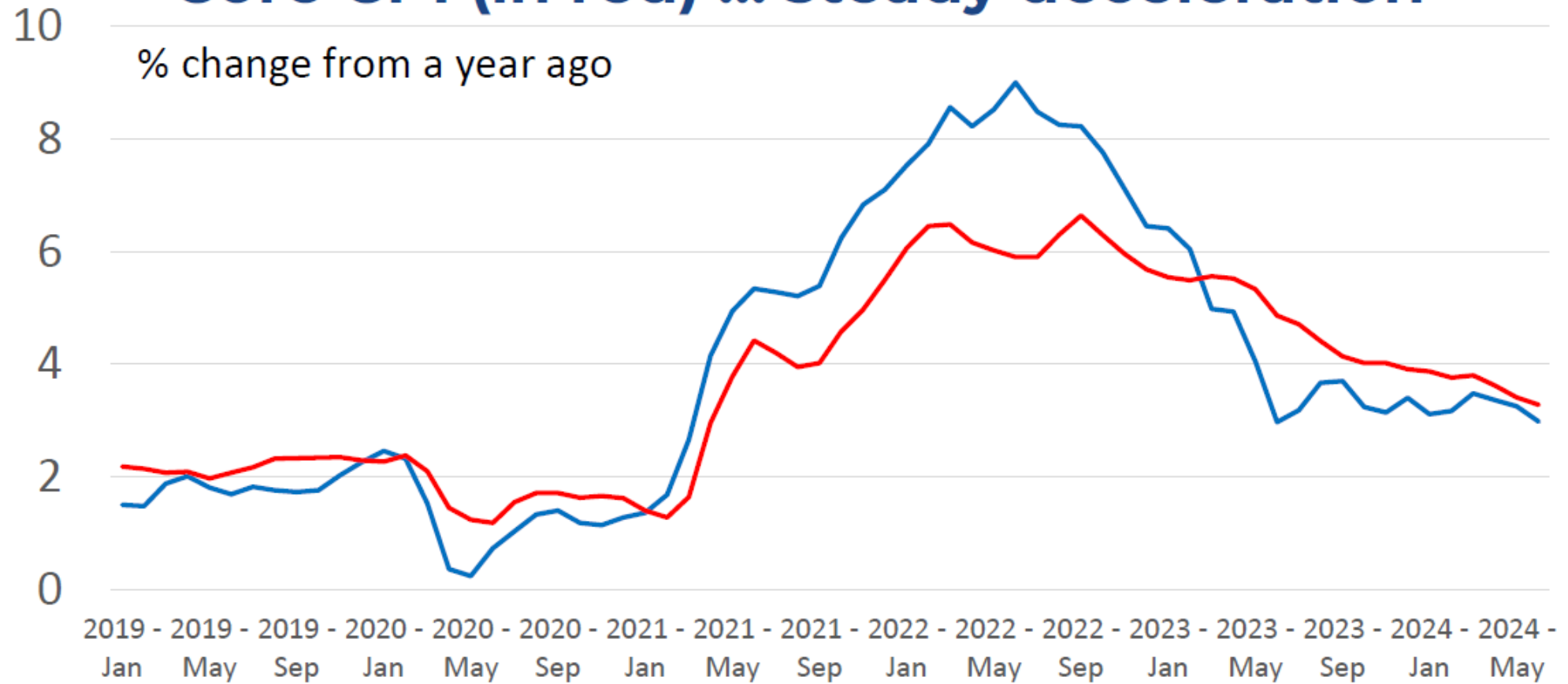


Source: NAR

Fed is waiting for CPI to reach 2%

CPI ... 3.0% in June

Core CPI (in red) ... steady deceleration



Source: BLS

Upcoming Rent Growth should be Calmer

Future CPI should be Calmer

The Fed can cut interest rates ... 6 to 8 rounds

But

Further Pivot could be limited by Budget Deficit

Future Rent (in 2-3 years) could accelerate

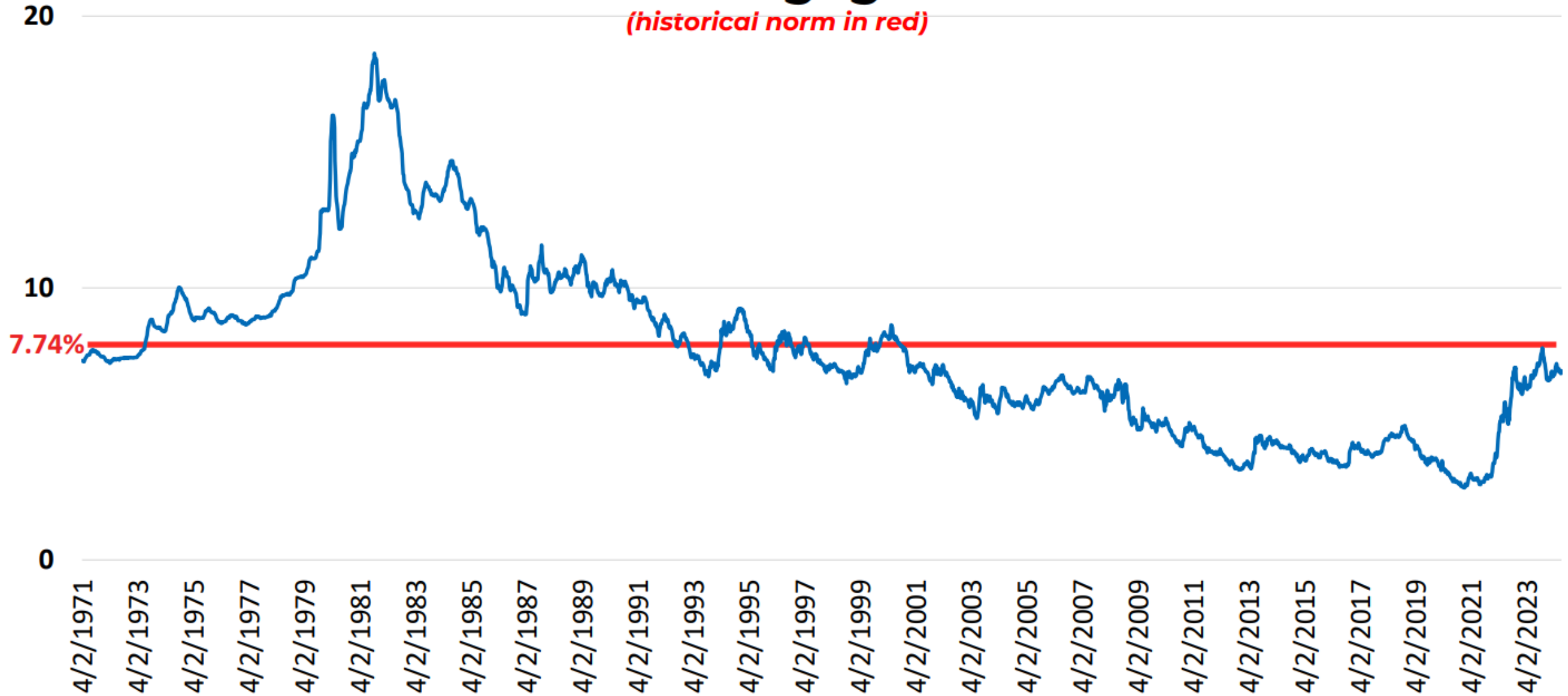
NAR Real Estate Forecast Summit

Dr. Jessica Lautz
Deputy Chief Economist & VP of Research
National Association of REALTORS®



30-Year Fixed Mortgage Interest Rate

(historical norm in red)



Source: Freddie Mac <https://www.freddiemac.com/pmms>

Share of Built for Rent Among All Single-Family Housing Starts 1974-2023

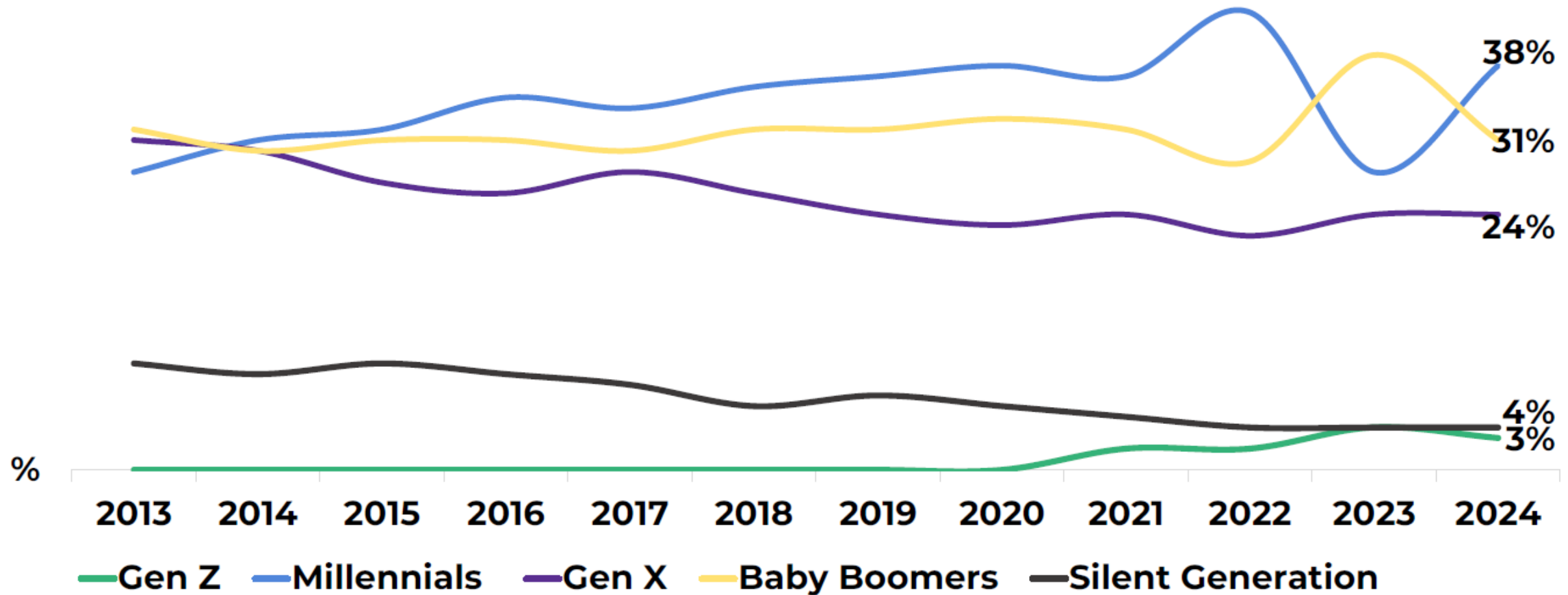


Source: NAR Analysis on Census The Survey of Construction

Source: Built-for-Rent Housing Starts Continue to Increase <https://www.nar.realtor/blogs/economists-outlook/built-for-rent-housing-starts-continue-to-increase>

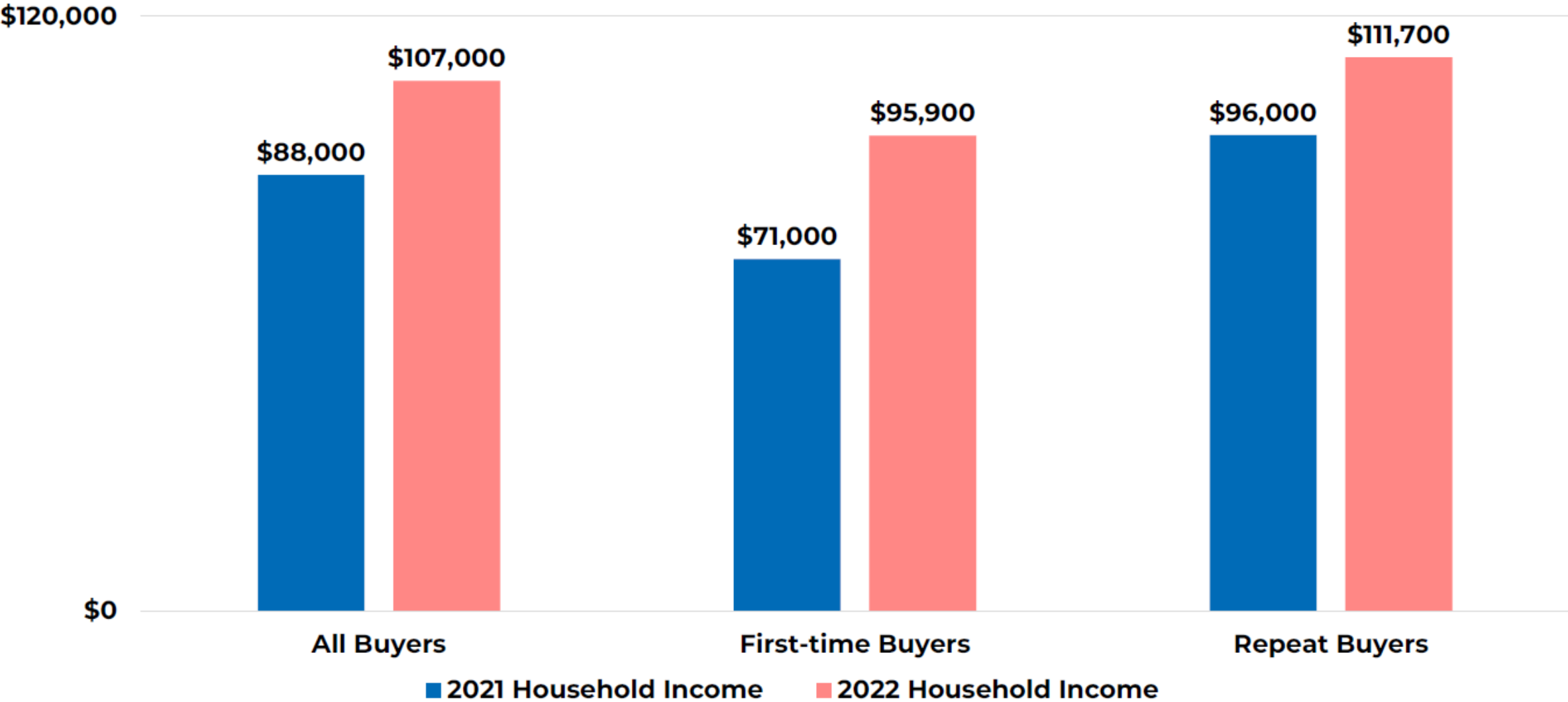
Millennials Overtake Baby Boomers Again

50%



Source: Home Buyers and Sellers Generational Trends www.nar.realtor/research-and-statistics/research-reports/home-buyer-and-seller-generational-trends

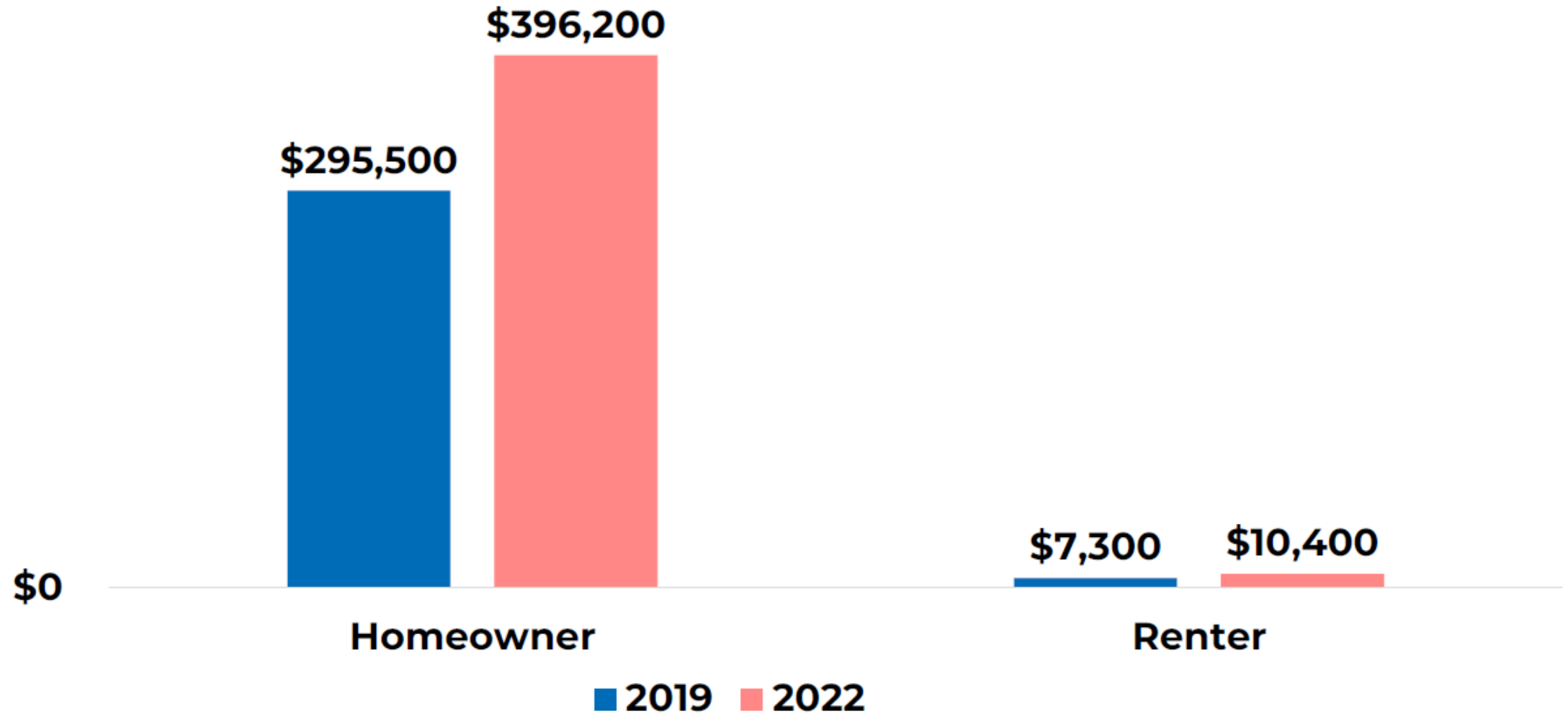
Income of Home Buyers



Source: Profile of Home Buyers and Sellers
www.nar.realtor/research-and-statistics/research-reports/highlights-from-the-profile-of-home-buyers-and-sellers

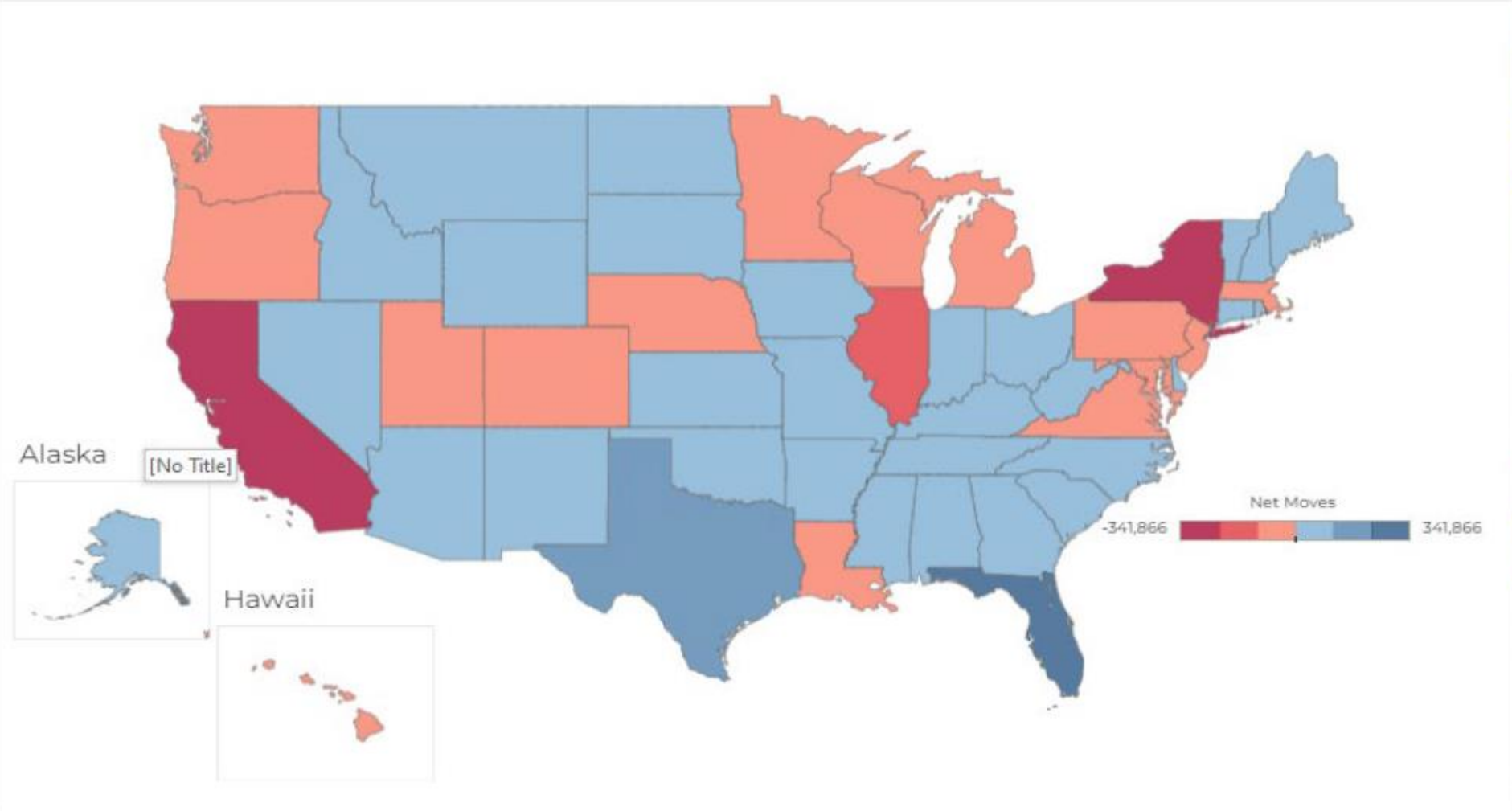
Median Net Worth

\$450,000



Source: Board of Governors of the Federal Reserve System, The 2022 Survey of Consumer Finances <https://www.federalreserve.gov/econres/scfindex.htm>

Domestic Net Migration, 2022



Top 10 States with Positive Net Migration

Florida	249,064
Texas	174,261
North Carolina	82,160
Arizona	77,995
Georgia	74,520
South Carolina	65,309
Connecticut	56,582
Tennessee	43,300
Alabama	36,369
Oklahoma	32,006

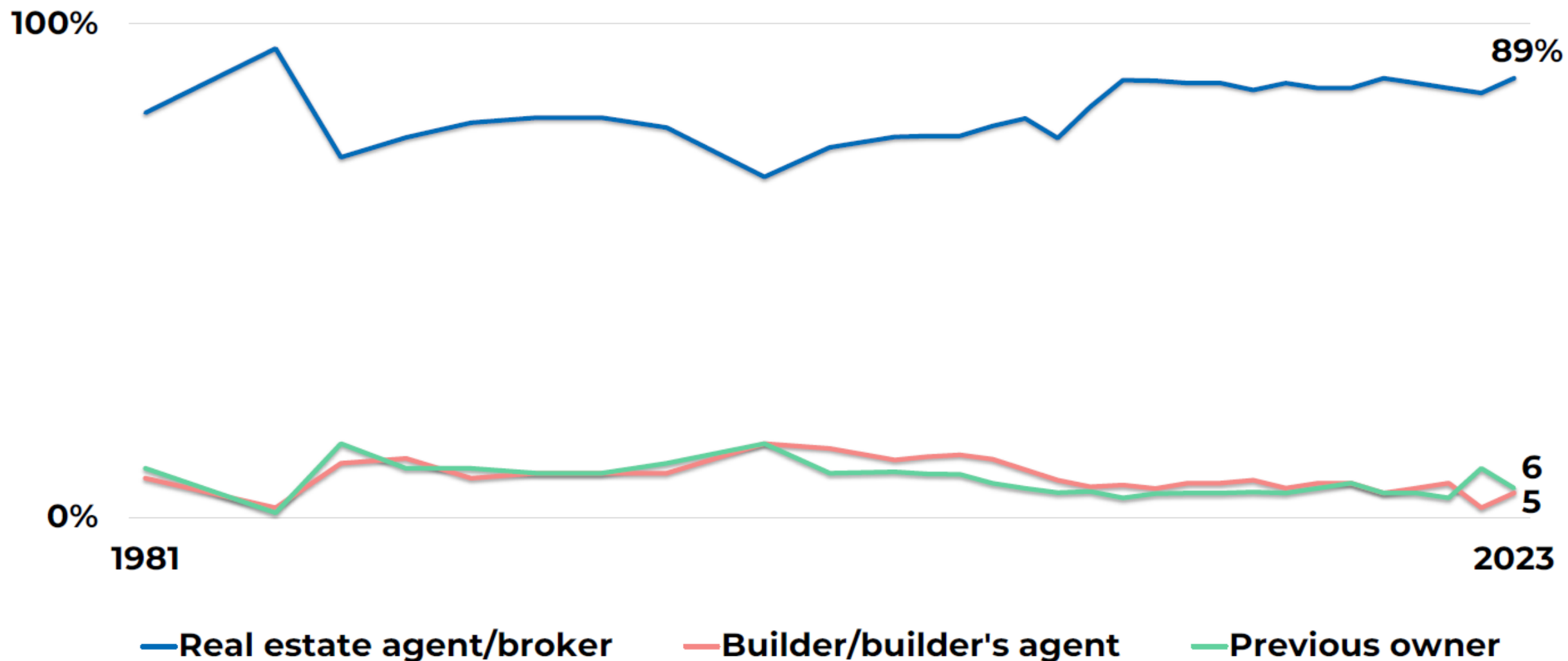
Top 10 States with Negative Net Migration

California	-341,866
New York	-244,137
Illinois	-115,719
New Jersey	-92,083
Maryland	-65,622
Massachusetts	-43,567
Louisiana	-30,567
Oregon	-29,370
Utah	-17,949
Pennsylvania	-15,999

Sources: U.S. Census Bureau, NAR Calculations



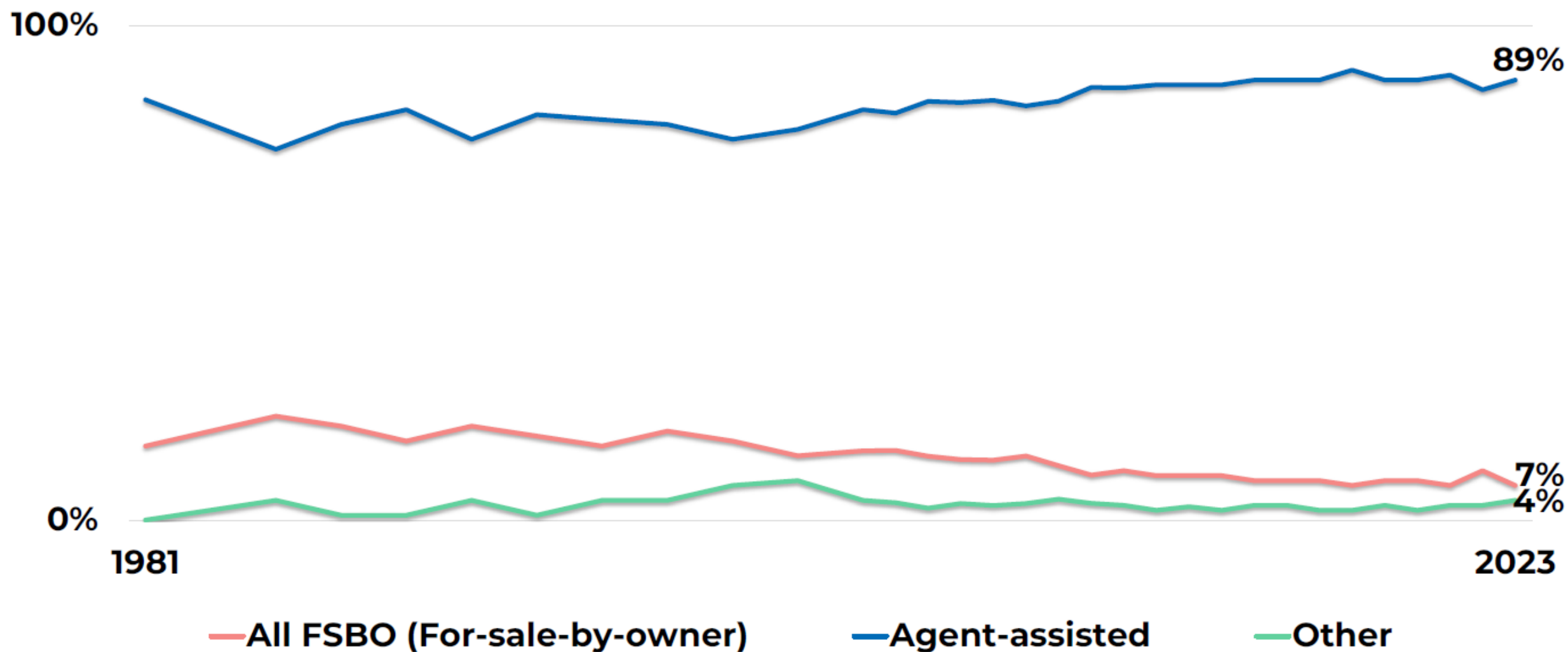
Buyer Use Agents



Source: Profile of Home Buyers and Sellers

www.nar.realtor/research-and-statistics/research-reports/highlights-from-the-profile-of-home-buyers-and-sellers

Sellers Use Agents (Full-Service Even More)



Source: Profile of Home Buyers and Sellers

www.nar.realtor/research-and-statistics/research-reports/highlights-from-the-profile-of-home-buyers-and-sellers



Real-Time Availability



Home >

Messages >

Showings >

Offers >

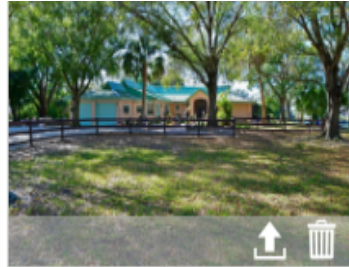
Listings v

> View/Change a Listing

Enter a New Listing

Contacts >

Feedback >



6418 13th Street COURT E
BRADENTON, FL 34203
A4600696
ACTIVE
\$899,000

Presented By:
Ryan Adamson

Print

Archive

Merge

Copy Instructions

Listing Activity Report

Send Notifications

Listing Changes Log

Appointment Restrictions

Allow Inspections and Walk-Throughs? ☒ Yes ☐ No

Allow Appraisals? ☒ Yes ☐ No

Allow real-time availability for broker websites? ☒ Yes ☐ No ?

? Advanced Notice: ☐ No same day appts. ☒ Lead Time

Required: 2 hours v Suggested: 24 hours v

? Minimum Appointment Length: None v

? Maximum Appointment Length: 30 min v

(Appointment Length Settings Exclude Inspections, Walk-Throughs, and Appraisals)

Allow Scheduling Overlaps? Default (No, Exclusive appointment requests only) v

Buffer Time Between Appointments if Scheduling Overlaps are not Allowed: No Buffer Time v

Add New Showing Rule +



Rule Type	Start Date	End Date	Days & Time	Appointment Type	Rule Name
No Upcoming Rules Exist					

Access Information



Price cut: \$40K (5/5)

\$899,000

6418 13th Street Ct E, Bradenton, FL 34203

Est.: \$5,342/mo Get pre-qualified

Single Family Residence

Built in 1975

Zestimate®

\$248/sqft

Request a tour



6418 13th Street Ct E
Bradenton, FL 34203
5 bd | 5 ba | 3,629 sqft



Tip: Selecting multiple times helps schedule your tour faster

Select up to 3 times



6:30 pm



+ Add a time

Next



See all 79 photos

Request a tour
as early as today at 6:30 pm

Contact agent



Sponsored

"the agent name" requested an appointment using ShowingTime Appointment Center Plus
Notice "ShowingTime Appointment Center Plus"

Stellar News

Special Edition

Our records indicate that one or more of your listings mention compensation/concession. Stellar MLS will remove all fields related to compensation and the data contained in those fields as part of the mandatory requirement to remove all mentions of compensation in Matrix. Compliance with the rules and the requirements of the NAR Settlement ensures protection for not only Stellar MLS but each of our agents and brokers. **To complete our compliance efforts, we need your diligent attention to manage changes on your listings that reference compensation in open text fields.**

- Brokers and agents, please be sure to **remove all mentions of compensation and commission from Public and Realtor Remarks, Driving Directions, Showing Comments, photos, attachments, and any other free-flow text field in Matrix.**
- Please note that failure to remove all mentions of compensation and commission from your listing(s) before August 6, 2024, will result in **an automatic \$500 fine for first-time offenders and possible account suspension.**









Listing Photos | Media Privacy

- ✓ APPLIES to OFF-MARKET PROPERTIES
- ✓ Listing Agent / Broker selects one photo that will remain visible outside the MLS.
- ✓ As an MLS subscriber, you will have access to **ALL** photos in the MLS through Matrix. This media privacy setting is only for off-market properties visible to the public!



Matrix Media Privacy - Photos

☐ Check All

<input type="checkbox"/> Primary slot* ★  Enter description...	<input type="checkbox"/> Slot: 2* ★  Enter description...	<input type="checkbox"/> Slot: 3* ★  Enter description...	<input type="checkbox"/> Slot: 4* ★  Enter description...	<input type="checkbox"/> Slot: 5* ★  Enter description...
<input type="checkbox"/> Slot: 6* ★  Enter description...	<input type="checkbox"/> Slot: 7* ★  Enter description...	<input type="checkbox"/> Slot: 8* ★  Enter description...		

By default, the photo in the primary slot will be the photo selected for external exposure after the property goes off the market.

This External Photo may be changed by clicking the star in the top right corner of the photo. This needs to be done BEFORE the property goes off market.

Only one photo may be selected and must adhere to the rules and regulations.

Attachments

3 Options:

Public –

Visible inside and outside of Stellar MLS even when Property is off market

Private –

Only visible to Stellar MLS users, no public visibility

Conditional –

Will be public, visible inside and outside Stellar MLS, until the property goes off market then move to private, only visible to Stellar MLS Subscribers

Attachments

Adding Attachments to a Listing:

- Attachments default to private status.
 - Only visible to customers of the MLS.
- To make attachments visible outside the MLS:
 - Listing agent must select "public."
 - Attachments remain visible after the property goes off market.
- To make attachments public-facing while on market and private after:
 - Listing agent selects the conditional option.
 - Only available to Stellar MLS subscribers.

Manage Attachments for J974391

Public Attachments ⓘ

Conditional ⓘ

Private ⓘ

Add Attachment (10MB max)

Attachment Description

Select File No file chosen

Attachment Type

Attachment Privacy

Future-Focused: Seller Concessions in Matrix

July 11, 2024

By now, you have likely heard the term **concession**. But what exactly does this mean for you as a Stellar MLS customer?

Concessions refer to financial contributions made by the seller to cover some of the buyer's costs in a real estate transaction. Concessions may include, but are not limited to, closing costs, appraisal fees, and inspection fees.

New Concession Fields in Matrix

On **July 23, 2024**, Stellar MLS will launch new optional Seller Concession fields in Matrix, allowing sellers to disclose concessions towards closing costs to buyers.

Firm Facts About Concession Fields

- Concession fields are **optional**. You can select Yes or No or leave it blank.
- Concession fields are **not a replacement for compensation fields** and cannot be used to disclose compensation. They are another alternative for you to communicate and understand transaction costs effectively.
- The new concession fields are not to be used to disclose compensation information. **Any violation of this rule after August 6, 2024, will result in an automatic \$500 fine for first offenders.**
- Concessions fields in the MLS will not be searchable and cannot be added to saved searches or a search grid.

MEDIA Published July 17, 2024 8:30am EDT

Florida dominates list of best cities for first-time homebuyers while California sinks to the bottom

New WalletHub study ranks best US real estate markets for first-time homebuyers

"Florida cities generally offer better affordability, more attractive real estate markets and a higher quality of life, making them more favorable for first-time homebuyers. In contrast, California cities face challenges such as higher living costs, real estate taxes, and potentially less favorable quality of life metrics, making homeownership less accessible for first-time buyers in the state," Happe explained.

Best & worst cities for first-time home buyers

Data courtesy: WalletHub



Best cities

1. Palm Bay, FL
2. Cape Coral, FL
3. Port St. Lucie, FL
4. Tampa, FL
5. Orlando, FL
6. Surprise, AZ
7. Lakeland, FL
8. Boise, ID
9. Gilbert, AZ
10. Henderson, NV

Worst cities

291. New York, NY
292. Costa Mesa, CA
293. Glendale, CA
294. Los Angeles, CA
295. San Francisco, CA
296. Oakland, CA
297. Santa Barbara, CA
298. Anchorage, AK
299. Santa Monica, CA
300. Berkeley, CA

A new WalletHub study ranked the best and worst cities for first-time homebuyers in the U.S. (Fox News)



BUYER REPRESENTATION AGREEMENT

I/ We _____ (“Buyer”) hereby engage and grants to **RE/MAX Alliance Group** (“Broker”) the sole and exclusive right to ~~work with~~ **represent** the Buyer for the purpose of locating, **touring**, negotiating, and securing the acquisition of **residential** real property in the State of Florida **as described below**. Acquisition includes any purchase, option, exchange, lease or other acquisition of ownership or equity interest in real property.

1. **Term:** This Agreement shall begin on _____, 20__ and will automatically end at 11:59 p.m. on _____, 20__ (“Term”). However, the Term shall be automatically extended until closing or termination of Purchase Contract if Buyer is in a pending transaction at the end of the Term.
2. **Property:** Any real property introduced to Buyer by Broker shall be referred to as “Property” and subject to this Agreement. Buyer indicates that their current focus, subject to change, is ☐ Residential ☐ Land ☐ Commercial ☐ Other _____

In the geographic area(s) of: _____

3. **Broker’s Duties:** Broker will exercise good faith efforts to: 1) locate and present suitable properties to Buyer; 2) prepare, negotiate, and secure a contract to purchase a suitable property; and 3) cooperate with any real estate licensee working with a seller to facilitate and complete the purchase of the property. Buyer acknowledges and consents to Broker working with other potential buyers that may consider, make offers on, or seek to acquire an interest in the same or similar properties that the Buyer is seeking.

4. **Buyer's Duties:** Buyer agrees to work exclusively with Broker and its associate(s) (and not with any other real estate broker, licensee, or seller) for the purpose of acquiring suitable real property during the term of this Agreement. Buyer agrees to: 1) if financing, obtain pre-qualification or pre-approval from a lender prior to viewing properties; 2) read the terms of any purchase and sale agreement and any other document(s) Buyer may sign and comply with the obligations and deadlines contained therein; 3) inspect the physical condition of the property and notify Broker in writing of any unacceptable conditions relating to the property; 4) if financing, use diligent efforts to obtain loan approval; and 5) consult with appropriate professionals regarding any legal, tax, environmental, engineering, foreign reporting requirements or any other specialized advise. Buyer is not under any obligation to purchase a property at any time during the term of this Agreement. 6) Buyer will bring to the attention of Broker any available properties that Buyer may become aware of, and have an interest in. 7) Buyer will at first opportunity advise an owner or real estate licensee that Buyer is working with and represented exclusively by Broker.
5. **Broker Compensation:** **Broker compensation is not set by law and is fully negotiable.** Broker will seek to be paid compensation from the listing broker under a brokerage/builder offer of compensation or through negotiations with the Seller in the contract for purchase. In the event, the commission being paid by the listing broker or seller does not completely satisfy the Broker's compensation equal to \$_____ or _____% (if left blank 3%) of the total purchase price of the Property, additionally any builder or Seller paid bonuses equal to \$_____ or _____%, plus \$_____ (if left blank \$395.00) ("Broker's Compensation"), then Buyer agrees to pay Broker the difference at the time and as a condition of closing. **If Broker is compensated by an owner or a real estate broker who is working with an owner, such compensation does not compromise Broker's duties to Buyer.** Broker may not receive compensation from any source that exceeds the amount or rate agreed to with Buyer in this Agreement. However, Buyer agrees that Broker may receive separate compensation from owner of the property for services rendered to owner by Broker, for which Buyer will not be responsible.
6. **Exclusion of Properties:** If this box is checked ☐ Buyer authorizes Broker to NOT show them Properties where there is no brokerage/builder offer of compensation, or there is no reasonable expectation that the Buyer's Broker compensation can be negotiated to be paid by the Seller. Buyer Initials _____

9. **Fair Housing:** Broker adheres to the principles expressed in the Fair Housing Act and will not participate in any act that unlawfully discriminates on the basis of race, color, religion, sex, handicap, familial status, country of national origin or any other category protected under federal, state, or local law.

10. **Brokerage Relationship:**

☐ Broker will act as a Transaction Broker. Broker will deal honestly and fairly, will account for all funds; will use skill, care, and diligence in the transaction; will disclose all known facts that materially affect the value of the residential property which are not readily observable to the Buyer; will present all offers and counter offers in a timely manner unless directed otherwise in writing; and will have a limited confidentiality with Buyer unless waived in writing.

☐ Broker will act as a Single Agent with Consent to Transition to a Transaction Broker. Buyer must execute the separate Single Agent Disclosure with Consent to Transition to Transaction Broker.

11. **Additional Terms:** _____

12. **Dispute Resolution:** Any controversy or claim arising out of or relating to this Agreement shall be settled by first discussing the matter with a Managing Broker of RE/MAX Alliance Group, if not resolved, next than by mediation, if not resolved, next than by litigation. Each party shall be responsible for their own costs, including mediation and legal fees. If litigation arises out of this Agreement, the prevailing party shall be entitled to recover from the non-prevailing party costs and fees including reasonable attorney's fees incurred in conducting the litigation.

13. **Modifications:** This Agreement cannot be changed except by written agreement signed by both parties. Electronic signatures will be acceptable and binding.

BY SIGNING THIS AGREEMENT, THE BROKER AND BUYER ACKNOWLEDGE THEY HAVE READ, UNDERSTAND AND AGREE TO BE LEGALLY BOUND BY THE TERMS AND PROVISIONS CONTAINED HEREIN.

BUYER _____ DATE _____

Address: _____ Zip _____

Email: _____ Mobile # _____

BUYER _____ DATE _____

Address: _____ Zip _____

Email: _____ Mobile # _____

Authorized Associate or Broker DATE _____

Email: _____ Mobile # _____

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- Broker Compensation:** Broker compensation is not set by law and is fully negotiable. Broker will seek to be paid compensation from the listing broker under a brokerage/builder offer of compensation or through negotiations with the Seller in the contract for purchase. In the event, the commission being paid by the listing broker or seller does not completely satisfy the Broker's compensation equal to \$_____ or _____% (if left blank 3%) of the total purchase price of the Property, additionally any builder or Seller paid bonuses equal to \$_____ or _____%, plus \$_____ (if left blank \$395.00) ("Broker's Compensation"), then Buyer agrees to pay Broker the difference at the time and as a condition of closing. If Broker is compensated by an owner or a real estate broker who is working with an owner, such compensation does not compromise Broker's duties to Buyer. Broker may not receive compensation from any source that exceeds the amount or rate agreed to with Buyer in this Agreement. However, Buyer agrees that Broker may receive separate compensation from owner of the property for services rendered to owner by Broker, for which Buyer will not be responsible.
- Exclusion of Properties:** If this box is checked ☐ Buyer authorizes Broker to NOT show them Properties where there is no brokerage/builder offer of compensation, or there is no reasonable expectation that the Buyer's Broker compensation can be negotiated to be paid by the Seller. Buyer Initials _____
- Early Termination:** Buyer or Broker may terminate this Agreement at any time prior to Broker negotiating an offer(s) to purchase a property for Buyer by delivering written notice to the other. Any properties introduced by RE/MAX Alliance Group, or identified in paragraph 2.6 above, shall be covered by this Agreement regardless of early termination.
- Buyer Declaration:** Buyer acknowledges and warrants that he/she is not already subject to or bound by an Exclusive Buyer Brokerage Agreement with any other broker in the State of Florida.
- Fair Housing:** Broker adheres to the principles expressed in the Fair Housing Act and will not participate in any act that unlawfully discriminates on the basis of race, color, religion, sex, handicap, familial status, country of national origin or any other category protected under federal, state, or local law.

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- _____
- _____
- _____
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BUYER _____ DATE _____

Address: _____ Zip _____

Email: _____ Mobile # _____

BUYER _____ DATE _____

Address: _____ Zip _____

Email: _____ Mobile # _____

Authorized Associate or Broker _____ DATE _____

Email: _____ Mobile # _____



BUYER REAL PROPERTY INFORMATION & AGREEMENT

CLOSING COSTS: I (We) understand and agree that at closing, additional sums will be required from the Buyer, in the form of closing costs. The mortgage lender or closing agent will provide an estimate of these costs. ~~To be included in these costs, collected at Closing is a brokerage fee of \$ _____ payable to RE/MAX Alliance Group.~~

SERVICE PROVIDERS: ~~RMAG does not warrant or guarantee products or services provided by any third party whom RMAG, at Buyer's request, refers or recommends to Buyer in connection with property acquisition.~~

Signature of Buyer

Date

Signature of Buyer

Date

Print Name of Buyer

Print Name of Buyer

RE/MAX Alliance Group Upcoming Training

Our Changing Landscape! Your world is about to change on August 17, 2024, Are You Ready???

- Buyer Representation, let's discuss what that means to you!
- How will compensation change and evolve in the future?
- What are the options of how we can get paid in the future?
- How will you Sell the value of your services in the future?
- What does the discussion with the Seller about compensation look like in the future?
- How will listing agents make offers of compensation if it can't be in the MLS?
- What if the Seller is not willing to pay compensation to Buyer's agent? Do I work for free?
- Is it acceptable to negotiate compensation in the Contract? Can it be considered a COE Violation?
- How do we handle existing Listing as of August 17, 2024.
- **Detailed Review of the NEW FORMS available to help us navigate all of the above?**

OTHER NEWS OF INTEREST

NOW,
GO MAKE IT
A GREAT
DAY!!

