# Hampton Roads REALTOR®

,III 🕆 🖪

SICN IN TO VIEW YOUR EXISTING MEMBERSI ACCOUNT INFORMATION

Member Benefits

Unique products and services

Professional Education

training options.

earn more > E My Stone

Large selection of real estate

Directory

for REALTORS®. Learn more >

My NAR

B

Ø

#### LEVEL UP WITH TECHNOLOGY

**NOVEMBER 2023** 



#### WE ARE // AN IMPACT LENDER

Any mortgage lender that commits at least 10% of its profits to helping the neighborhoods it serves is an Impact Lender. By giving borrowers the choice to have profits distributed to do good in communities, lenders can create deeper, more valuable connections. At Movement, we are Impact Lenders.

We give nearly 50% of our profits to making an impact in our communities. For us, purpose and people have always come before profit. We do all this while still offering industry-leading loan products. And while we're the first Impact Lender, we hope we're not the only one. We invite all lenders to be Impact Lenders. Thank you for allowing us to do more good in your communities!







MORTGAGES THAT

IMPACT.

**MEAN MORE** 

MORE GIVING.

#### **READY TO MAKE AN IMPACT?**

Movement Mortgage, LLC supports Equal Housing Opportunity, NMLS ID# 39179 (For licensing information, go to: www.nmlsconsumeraccess.org) | 877-314-1499. Movement Mortgage, LLC is licensed by AL # 21022, AK # AK39179, AZ # 0918544, AR # 105002, "CA Department of Financial Protection & Innovation (DFPI) under the California Residential Mortgage Lending Act" # 4131054, CO # 39179, CT # ML-39179, DE # 012644, D.C. # MLB39179, FL # MLD1360, GA # 23002, HI # HI-39179 & MS205, ID # MBL-8027 & RRL-9397, IL # MB.6760898, IN # 18121, IA # 2013-0023 & 88883410, KS# MC.0025343, KY # MC85066, LA, ME # 39179, MD # 39179, MA Broker & Lender # MC39179, MI # FR0021343 SR0020189, MN # MN-MO-39179, MS# 39179, MO # 39179, MT # 39179, NE, NV # 3401, NH # 20985-MB, Licensed by the N.J. Department of Banking and Insurance, NM, Licensed Mortgage Banker-NYS Department of Financial Services LMBC 108773, NC # L-142670, ND # MB103223, OH # RM.804187.000, OK # ML002646, OR # ML-5081 & MS-37, PA # 34374. Rhode Island Licensed Lender, Broker and Servicer 20153194LL & 20153195LB & 20153196LS, SC # MLS - 39179, SD # 39179.ML, TN # 112748, TX, UT # 7773921, VT # 6862, 39179-1 & 1288 MB, VA # MC-5112, WA # CL-39179, WI # 39179BA & 39179BR, WV # MB-32019 & ML-32020, WY # 3104 & CL-3790. Interest rates and products are subject to change without in. Borrowers must qualify at closing for all benefits. "Movement Mortgage" is a registered trademark of the Movement Mortgage, LLC, a Delaware limited liability company. 8024 Calvin Hall Rd, Indian Land, SC 29707.

### CONTENTS

#### Interested in submitting an article for a future issue? Email: <u>ashackleford@hrra.com</u>

#### HIGHLIGHT

Embrace the Future: How Technology is Supercharging the Real Estate Game p. 07



#### IN EVERY ISSUE

- 05 <u>CEO BRIEF</u>
- 17 ALPHA EDUCATION SCHEDULE
- 22 WELCOME NEW MEMBERS
- 23 THANK YOU, PARTNERS!

#### **FEATURES**

- 06 PPT POLICY, POLITICS & TECHNOLOGY
- 07 <u>HARNESSING TECHNOLOGY FOR YOUR REAL</u> <u>ESTATE BUSINESS</u>
- 13 REALTORS® IN ACTION
- 15 <u>TECHNOLOGY: A REAL ESTATE AGENT'S</u> <u>GREATEST TOOL</u>
- 16 AFFILIATE SPOTLIGHT: BEACON PROPERTY INSPECTIONS
- 18 <u>EMBRACING INNOVATIONS IN THE REAL</u> ESTATE WORLD
- 20 UNLOCKING YOUR WARDROBE POTENTIAL: HOW PERSONAL STYLISTS USE AI AND APPS TO ELEVATE YOUR STYLE

#### FEATURED

<u>Accepting Life as It Is with</u> <u>Emil Nazaryan</u> <u>p.11</u>

#### FOCAL POINT



<u>The Tech Game-Changers</u> <u>in Real Estate</u> <u>p.10</u>

#### SPOTLIGHT



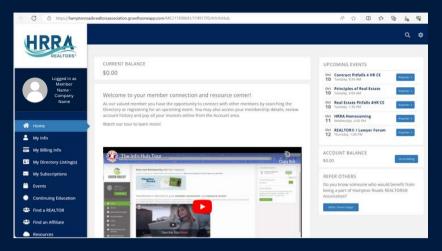
<u>Technology & New</u> <u>Construction</u> <u>p. 14</u>

#### EDITOR' S NOTE

**EDITOR:** DR. DAWN KENNEDY (dkennedy@hrra.com) **SALES:** Misty Pritchett (marketing @ hrra.com) HRRA reserves the right to edit or refuse all submissions for publication. HRRA reserves the right to receive royalties from some programs and services. Views and advertising expressed in this magazine are not necessarily those of, nor endorsed by, HRRA.



### **NEW SOFTWARE ALERT!**



To better serve you, we have upgraded our member portal. It is now called the Info Hub, powered by GrowthZone.

Please <u>create a new account</u> using the email address already connected to your HRRA membership. If you have any questions, contact (757) 473-9700 or email info@hrra.com.



Business is booming in Hampton Roads. See how we are setting the conditions for your business to succeed.







### DR. DAWN KENNEDY: CEO BRIEF

#### "HRRA is your ultimate business support in any market. Lean on us; we are here for you. "

Dear Members -

A few years back there was a National Association of REALTORS® (NAR) marketing campaign that stated: "Apps run on a code, REALTORS® stand on one." That resonated with me on several levels. Software doesn't have a soul, it cannot hold a seller's hand, it cannot offer soothing words of comfort to a buyer, and an app, or any technology, can never replace the "gut" instinct we humans feel. Tech can only help us be better REALTORS®; it cannot replace us. Artificial Intelligence (AI) is just another tool. I urge you all to use your member benefit of the <u>REALTORS®</u> Property Resource (<u>RPR</u>). RPR has a wonderful AI tool, Scriptwriter. I urge you to check it out if you have not done so already.

Scriptwriter is a ChatGPT integration. It offers a "streamlined approach to creating personalized video scripts, engaging social media content, and detailed metrics analysis." These features are powered by essential market indicators such as Month's Supply of Inventory, List-to-Sold Price Ratio, Median Days on the Market within RPR and Median Sold Price. The tool offers social media content creation, metrics analysis, and personalized video scripts. It does a lot of the thinking for you.

Over the decades, technology has completely changed the way we do business. I remember the "Lions coming over the hill" speech, as a warning when Microsoft first came on the business scene. I remember the "being the center of the transaction" movement. I remember MLS books. Each and every time, we REALTORS® as individuals and as an organization rose to the challenge of meeting and mastering technology. Today we face a new threat. A misperception regarding the full value of our services. There are several lawsuits pending against NAR that essentially seek to prove consumers have been overpaying for REALTOR® services. Nothing could be further from the truth! In addition to all the service, knowledge, and expertise you bring to consumers, REALTORS® continuously fight for the American Dream. You are the gatekeepers of the American Dream.

Because we are organized, because we pay dues, so much of the U.S. population has been able to achieve homeownership. The public needs to know how much your dues payments actually help them through advocacy. Even as recent as this summer, our combined political influence extended the federal flood insurance program. Last year we stopped the elimination of 1031 exchanges. Last month we pressured the Federal Reserve to stop raising interest rates, and this week we saw a significant drop! How do we achieve these things? Strength in numbers! I urge every member to continue to be a part of the REALTOR® collective. Together, we are incredibly strong, but as non-REALTORS® we'd be an island with little to no political power. Now is the time to be stronger than ever as we face legal challenges from people looking to devalue our profession and our services.

Take time today to visit HRRA's newest tech offering, <u>www.buysellorleasehr.com</u>. HRRA will be promoting this site to the public, emphasizing everything REALTORS® do for our communities and our clients. In addition, we have a brochure that will help you explain to your clients why there is a difference between a REALTOR® and a non-member real estate agent. These brochures are available at no cost to our members but are limited to 10 brochures per visit. HRRA is your ultimate business support in any market. Lean on us; we are here for you.

Happy Selling!

### PPT – POLICY, POLITICS, & TECHNOLOGY

It is time for the "talk." No, not the one that Mom and Dad give about the birds and bees, but the talk about ones and zeros. Huh? Yes, the talk about technology and why it benefits advocacy efforts in the association.



Let us begin with the obvious. Technology improves communication between politicians and their constituents. This is important because advocacy begins with the grassroots; in other words, advocacy begins with you. That is a common theme in all the articles from Government Affairs. This message is simple, but it bears repeating. You are the catalyst for political change in local, state, and federal policy. Your elected representatives are there to implement policies most important to you. Technology gets the message to your elected representatives with more speed and accuracy, improving communication and lessening misunderstanding.

The benefit of increased access to information is invaluable to you as a voter because you no longer have to rely on the word of a politician or interest group for information. Why is this important? It is crucial to make voting decisions based on knowledge. That allows you to evaluate whether the views or voting record of a candidate align with your values. The association can speedily find out if a politician is a true REALTOR® Champion or if they are an adversary to our issues. Access to information is foundational to freedom. With the advancements in technology, you can gain access to information that allows you to protect your freedom to grow your business and protect your clients' private property rights. Participation in the political process is the ultimate benefit of technology in our business. You are the gatekeeper of the American Dream. That comes with joy and responsibility. With improvements in technology, you can research, learn, gain access, and demand greater transparency in government decision-making. You are the change agent in improving access to affordable housing and building communities based on our Smart Growth principles. You are the cornerstone to protecting freedom.

Advocacy needs you. Your RPAC (REALTORS® Political Action Committee) contribution works to advocate for REALTORS® and your clients, so through our political efforts, access to affordable housing, fair housing, the building of beautiful communities, and the strength of our association will continue. <u>Click here</u> to make your investment today!

Thank Jon, Affiliates

for donating to RPAC! Your support for the industry helps to keep our seat at the table!

Tonya Burrus - Title Concepts LLC Joni Giordano-Bowling - Hampton Roads Real Producers Marty Guy Fink - Homespire Mortgage Bob Mohrhusen - AnnieMac Home Mortgage Christie Woytowitz - LoanDepot, LLC Chip Simkins - OVM Financial Sarah Dodson - Prosper Insurance Carrie Williams - Atlantic Bay Mortgage Group Warren Thrasher - Atlantic Coast Mortgage LLC Lisa Bauer - Mary Kay Cassie Smith - Chesapeake Homes Tiffanie Burke - Beacon Property Inspections Derek Ringer - RW Towne Mortgage Raycine Ward - Tidewater Mortgage Services Gina Pacheco - Social Sipper Brands

#### EMBRACE THE FUTURE: HOW TECHNOLOGY IS SUPERCHARGING THE REAL ESTATE GAME



#### Marty Guy Fink

Branch Manager, Homespire Mortgage

Hey there, fellow real estate superheroes! Let's talk about a topic that's as exciting as finding the perfect granite countertops for that dream kitchen technology! Now, I know what you're thinking: "Tech talk? That's not my cup of tea!" But hold on to your open house brochures, because the tech wave is sweeping through our business faster than you can say "escrow." And guess what? It's making your lives as REALTORS® even more fabulous. So, grab your tablets, charge up your smartphones, and let's dive into the marls of tech that are transforming the way our clients buy, sell, and mortgage those beautiful properties.



For starters, let's talk about our dear buyers. Remember the days of driving around with clients, shuffling through stacks of listings, and trying to match their wish lists with available properties? Well, kiss those days goodbye! Thanks to the magic of technology, we've got virtual reality giving our buyers the power to tour a dozen homes from the comfort of their couches, complete with the ability to change wall colors and swap out furniture with just a tap. It's like house hunting in a video game – who wouldn't want to play with that? With the touch of a button, our buyers can visualize themselves in their future homes, making those crucial decisions easier and more fun than ever.

Now, let's turn our attention to the sellers. Ah, the art of staging a home for a sale – it used to involve a whole lot of heavy lifting and strategic furniture rearranging. But guess what? Technology has swooped in like a superhero with its magic wand! With advanced home staging software, we can now showcase the potential of a space without breaking a sweat. It's as simple as uploading a few photos and letting the software work its charm. Want to show the potential of that cluttered attic as a cozy guest room? Done! Want to transform that drab basement into a lively game room? Voila! Your sellers are going to be amazed at how technology can turn their humble abode into a show-stopping listing that will get snatched up faster than you can say "sold."

And let's not forget the oh-so-important topic of mortgages. Gone are the days of drowning in paperwork and endless back-and-forth emails. Thanks to the power of AI, our clients can now get their mortgage pre-approvals in a flash. The algorithms work their magic, crunching numbers and analyzing date at warp speed, giving clients a clear picture of their financial options without the headaches. It's like having a digital financial advisor at their fingertips, guiding them through the maze of mortgage jargon with ease. Plus, with the rise of secure digital transactions, our clients can significantly decrease those hefty mortgage documents by half with a simple swipe - talk about convenience! Keep in mind... we are not 100% digital yet. It is on its way! Loan officers will still be there for the different variables that arise during a mortgage that will require a human touch.

So, my fellow real estate aficionados, let's raise a virtual toast to the wonders of technology in business. It's not just about making our lives easier; it's about elevating the entire home-buying experience for our cherished clients, with virtual tours for the buyers, hassle-free staging for the sellers, and seamless mortgage processes for all. Technology is the secret ingredient that's adding that extra sparkle to our real estate adventures. Embrace it, enjoy it, and let's ride the tech wave to a brighter, more efficient, and definitely more exciting future in the world of real estate!

#### HARNESSING TECHNOLOGY FOR YOUR REAL ESTATE BUSINESS IN 2024



#### Alicia Eichmann

Marketing Specialist, TitleQuest

In this era marked by rapid technological advancements, the potential of technology is a doubleedged sword, offering both rewards and challenges. We encourage you to reevaluate your approach to technology and how it can empower your real estate business in 2024.

#### **Clarify Your Vision**

While the allure of novel tech applications for social interaction and networking is enticing, it's equally essential to continually assess the efficiency of the technology tools you employ. Before crafting your next content strategy, invest time in refining your vision statement and revisiting your core values. This step ensures that you are laying a strong foundation for your business in the context of technology.

When your vision and business goals are crystal clear, it becomes easier to determine which social media platforms to engage with, which mobile apps to incorporate, and which functionalities of your CRM and contact management system deserve your attention.

What's your vision for your real estate business? When you envision it a year from now, what does it look like, and why? Asking these questions will help you identify your top priorities. Contemplate the goals you've set for 2024 and the actions needed to achieve them. Ideally, all the technology solutions you rely on daily should contribute effectively to these goals and the long-term vision for your real estate business.





#### **Assess Your Tech Stack**

Once you've reaffirmed your vision and goals, create a comprehensive list of the technologies you currently utilize. Here's a starter list:

- Email, Text, and Chat
- Calendar and Scheduler
- Document Editing and Storage
- Social Media
- Client and Contract Management
- Phone Apps: notes, maps, fitness, banking, music, video, streaming, etc.

For each entry on your list, consider how well the program, website, or app aligns with your values and supports your business-building strategy. Identify which tools drain your energy, provide support for your strengths, or compensate for your weaknesses. Scrutinize for redundancy and ponder if certain apps could be substituted with those you already use. Reflect on which social media platforms have been most effective and enjoyable for your business. As for the apps on your phone, evaluate whether some should be accessed more or less frequently or via your computer, and adjust your shortcuts and bookmarks accordingly. Additionally, make note of any technological solutions you wish existed to address specific challenges. You can even reach out on social media to seek advice from others who might have found solutions to similar pain points in the real estate industry. The world of technology is ever-evolving, and it's truly gratifying when you discover that the tool you've been yearning for has finally been developed.

Ultimately, technology is meant to support you. Though it might not always feel that way, you have the power to change the way you utilize and perceive these tools. Starting today, be intentional about selecting programs that align with your vision. Improving your relationship with technology will enable you to engage more fully online and nurture those relationships vital to your business. While the array of choices can be overwhelming, going through this process will help you clearly discern which programs are right for you and equip you with valuable insights to share when someone recommends the latest app at Thanksgiving dinner.



"It's not where you are in life,

it's who you have by your side that matters."

We are thankful every day for our wonderful clients and partners. From our family to yours, have a happy holiday season!



NMLS# 512138 | This information is provided for Agents only. This is not a commitment to lend | 🖨 Equal Housing Lender

#### THE TECH GAME-CHANGERS IN REAL ESTATE

Ready for a revelation? Your smartphone isn't just for selfies and TikToks; it's also your secret sales arsenal. Intrigued? You should be!

#### Virtual Staging: Choices for Every Budget

Our clients have different needs and budgets, and we aim to serve each one in the best way possible. While traditional physical staging with real furniture is one option, virtual staging offers a more budget-friendly alternative. Several local photographers now include virtual staging in their service packages, along with photoshoots and drone footage.

#### Social Media: More Than Just Property Listings

These days, REALTORS® are also becoming DIY digital marketers, mastering Instagram Reels and Facebook posts to elevate our brand and educate customers. Using tools like Canva can help us create the kind of content that transforms casual scrollers into committed clients.

#### E-Signatures: Anytime, Anywhere - No Pen Required

Gone are the days of hunting down printers and navigating fax machines. With apps like DocuSign and Hampton Roads' MLS's AuthentiSign, you can get those contracts signed in a snap. Whether your client is in a different state or it's the middle of the night, electronic signatures make the process convenient for everyone.

#### Automated Follow-Ups: A REALTOR®'s Best Friend

Streamline your schedule with automation apps and never miss a client's birthday or home purchase anniversary again. Now you're not just a REALTOR®; you're a friend who always remembers. Plus, many CRM programs offer this feature, making it easier than ever to maintain client relationships.

#### Property Lines: Good Fences Make Good Neighbors

Have you ever been asked, "Where exactly is the property line?" Now, you can answer that question with pinpoint accuracy. Apps like MLS-Touch and Homesnap



Val Milan REALTOR®, Swell Real Estate

let you pull up the property boundaries right there during your showing.

#### Notifications: When a Heart Means More Than Just Love

When your client uses an app or your website to 'heart' their dream home, you get a real-time notification. It's giving you insider info on what they love so that you can act swiftly to turn that heart into a home.



#### Proofreading Pro: No More Typos

Let's face it, in the fast-paced world of real estate, quick texts and emails are a necessity. But typos can be damaging and even a deal-breaker. This is where apps like Grammarly save the day. This tool doesn't just catch spelling mistakes; it enhances your tone and style. Now you can fire off that email or property description with confidence, knowing it's grammatically flawless.

Let's face it, the rapid advancement of technology and Al has many concerned about the future of jobs. However, in our line of work as REALTORS®, the job isn't disappearing—it's evolving. As the industry adapts to new tech tools and marketing tactics, so should we. Instead of feeling overwhelmed by these changes, let's embrace them. The future holds untold opportunities to serve our clients even better. Staying static is not an option. It's time to evolve and not just keep up but lead the way in this ever-changing landscape.

### ACCEPTING LIFE AS IT IS



#### Emil Nazaryan

Budget & Finance Committee

REALTOR®, Berkshire Hathaway Home Services Towne Realty

The first week of June 2023 was a rather memorable week in my life. We had a wonderful family vacation at a 5-star resort in the Bahamas. It was marvelous! Perfect weather, picturesque setting, shining turquoise water, warm tropical sun, water park, cocktails on the beach, unforgettable fun memories with my wife and 2 children. It was paradise itself! There was probably nothing better we could have wished for at that time.

Then, we got back from our vacation, and 2 hours later I learned that my father had just passed away. Imagine that. Since he lived overseas, I almost didn't have time to unpack my suitcases and traveled to Armenia for the funeral. Just 5 days after our return from the vacation I was standing in front of my father's casket in the cemetery, on top of a beautiful hill, with tears in my eyes, looking at all my relatives mourning this huge loss.



Have you had similar experiences in your life? One day you are on top of the world, and the next day it feels like your life goes upside down? Something great happens that may be followed by something horrible. How do you handle these ups and downs, especially the downs? It's easy and natural to enjoy the good, but how do you react to the bad? Let's get back to my story. A soft breeze was brushing against my face as I stood there in disbelief. Just a week earlier I was sipping down a margarita on the white sands of the magical Caribbean beach, and here I was a week later, 6000 miles away, surrounded by pain and sobbing. Then something hit me.

I realized, in the deepest possible sense, that this is life. It's a package deal. It's a combined total of the positives and negatives, pain and pleasure, war and peace, failure and success, adversity and happiness. As much as we would like otherwise, we can't have one without the other. I had an intuitive flash that life was like that by design. In the midst of somber music, the crying of my loved ones, and my own tears, a profound peace filled my essence. It was the acceptance of life as it is.

Of course, there was still deep pain and grief for the loss of my father, but there was no added pain of "it shouldn't have happened." It had happened, and there was acceptance of that happening. There was no artificial escalation of pain that would inevitably arise if the question of "why" kept coming back. And yet, that's how most of us live our lives.

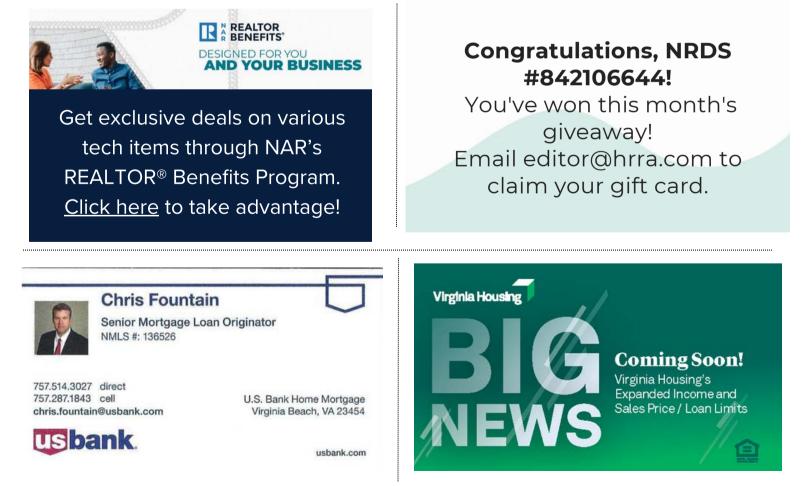
Think about your life, your problems at the moment. What's causing you to worry? What's causing your suffering? Is it something that is actually happening right now, at this instant? Or is it something that you are afraid that may or may not happen in the future, or something you wish hadn't happened in the past? Stop and think about it. I venture to say that at this very instant, while you are reading these words, there is nothing that worries you. As soon as your thoughts about "shoulds," "woulds," "mights," and "shouldn't haves" arise, the worry comes with them. Is there a solution? Here is a possible one. Learn to live your life as it happens, and not how you think it should have happened. That reduces the unnecessary suffering. You start living only in the moment. When there's grief, you grieve. When there's joy, you're joyous. When there's laughter, you laugh. The mental drama with the "should haves," "shouldn't haves," and "could haves" falls off gradually over a period of time. This concept may sound abstract, unattainable, unrealistic, and not very appealing. No one can really help you grasp the benefits of this approach, this way of life. The only way for you to experience the power behind it is to try it yourself and keep trying. What can you do?

The first approach is to consciously and wholeheartedly decide that you accept life as a package deal that includes all the interconnected opposites. Understanding this ahead of time will soften the impact of anything unpredictable or undesirable that happens in the future. The second approach is to start becoming aware of your thoughts and feelings. When you become aware of your feelings, there is a detachment, a separation of you from those feelings. You realize that the feelings may be in you, but you are not the feelings. Watch how you feel as much as you can, and as often as you can. See what happens.

The third one is a bit unconventional and paradoxical, but here it goes. Focus on helping others. When you silently help others without expecting anything in return, your heart opens up to healing grace, which swaddles you in a blanket of love, compassion, forgiveness, and peace.

Any of these three approaches will position you to navigate the ups and downs of life without drowning in them. But don't take my word for it.

Try it for yourself!



### **REALTORS® IN ACTION**

Legislative Reception, HRRA Homecoming, YPN & DEI Donation to First Responders, Commercial Bus Tour & High-End Mixer



### TECHNOLOGY & NEW CONSTRUCTION



#### Katrina Reese

New Homes Specialist, Chesapeake Homes

Technology continues to change the way we do real estate. We can digitally open a lockbox with our phones, show a client a virtual tour, send a contract to our clients across the globe, and have photos taken with drones. We can evaluate market trends, and we have so much more access to information. Having the ability to communicate with buyers and sellers is also a great perk of technology. Besides how technology has impacted the real estate profession, it is changing the way we build homes. Technology is a brilliant way to integrate easy daily practices for optimization of energy usage.



Smart home technology is not only convenient and entertaining, but it can also help conserve energy by reducing energy and water usage. A smart home is a house in which anything electric, such as appliances, lights, cameras, televisions, and other objects, are connected to the internet to share information and allow you to take action, even from afar. This provides safety, convenience, energy efficiency, comfort, and offers peace of mind and home management insights.

How does the system work and offer the ability to control multiple devices with the touch of a button? Any device in your home that uses electricity can be controlled by a master controller. Geo-fence technology uses your smartphone's location to trigger actions for your smart devices.

Some examples of technology that are included or can easily be incorporated in a new home to make it "smart" include:

- Smart plugs. You can add a smart plug adapter to control an outlet from a companion app on your phone or tablet or from a smart speaker or display. This helps to turn on/off lights before entering.
- Smart thermostats. Get notifications of temperature customized schedules while controlling from your device.

- Smart door locks. Keyless entry so lost keys are no problem. Open your door from the luxury of anywhere or with the code on the lock.
- Wi-Fi compatible garage door openers. These allow you to utilize an app to open your garage door and see if it is open or closed no matter where you are. How many times have you wondered if you forgot to close the garage door? No reason to worry now! It also has the ability to link with Amazon to have packages delivered straight into your garage for safe keeping.
- Security cameras and systems. Cameras are always on security watch from wherever you are.
- Smart kitchen appliances. Do you know that they have sensors that identify food products and the temperatures they need to be prepared? These are easy to incorporate into your home after market as well.
- Smart porch lighting. Set your porch light on a schedule that fits your lifestyle so that you never come home to a dimly lit exterior.

What is the purpose of using technology in our home?

One grand purpose is that technology correspondingly helps people to have comfortable daily living through Home Automation Installation, along with the ability to have peace of mind when they are not home. These technological systems can also give accessibility to care for elderly family and friends from afar, and even help you keep an eye on your pets while you are at work.

Most of us are already enjoying the benefits of technology in the real estate world. We have begun to adapt and learn innovative ways to stay informed by living with the convenience of technology. It certainly is a wonderful tool, and we look forward to incorporating more of this into our homes in the future!

#### Alexa, end my article.



#### TECHNOLOGY: A REAL ESTATE AGENT'S GREATEST TOOL



#### **Crystal Lance**

REALTOR®, RealVisions Realty Team powered by 1st Class Real Estate

Technology is embedded into every aspect of people's lives. Nowadays, people go everywhere with their phone or smartwatch, and it's become a normal occurrence. It may seem self-explanatory as to why a large portion of the population has begun carrying some form of technology on them wherever they go. However, how does this apply to real estate?

To begin with, nobody wants to have to mail an agent a letter via snail mail or show up to an office in person just to schedule a showing for a house. Through the development of things like text messaging and emails, things that would've once been time consuming have become as easy as typing out a few words and hitting "send."



When it comes time to show the house, how do people get there? It's impossible for anyone to know the route they need to take to get to every house showing. Most people use their cell phones or their cars' touch-screen capabilities and type an address into a GPS. Not to mention, everyone enjoys a little music on the car ride over.



Once an agent reaches the house, they need to use their phones to open a REIN lockbox.

Everything that would've previously been on a piece of paper is now on the computer. Plus, being an agent isn't just about the logistical components but also about the people. Texting or sending an email to communicate with people helps with directness and promptness.

Technology eliminates the hassle or time constraints that would've once made transactions difficult or time consuming. With multiple uses and benefits from the beginning to the end and everywhere in between, technology is a real estate agent's greatest tool.





### AFFILIATE SPOTLIGHT

#### Company Details

Name: Beacon Property Inspections Territory: All of Hampton Roads and Northeast North Carolina Established in: We have been conducting home inspections since 2006. HRRA Affiliate Member since: We have been fortunate to be a part of HRRA since 2006.

www.beaconpropertyinspections.com beaconpropertyinspections@gmail.com 757-822-4839



Our company specializes in commercial and residential property inspections, pool inspections, mold testing, water testing, lead paint and asbestos testing, and sewer scans.

#### Why we got into this business

Beacon Property Inspections was created to help all of those involved in the home/property purchasing experience. It is a stressful time with a lot of moving parts. We wanted to educate those involved as well as make the process as easy as possible.



Why we joined HRRA: We joined HRRA to make meaningful connections with REALTORS® and affiliates. In addition, we wanted to be involved in activities that improved our community.

Why we love doing what we do: We love helping clients make informed decisions about the biggest purchase of their lives. We want our clients to have confidence in their purchase. We also love the relationships that we have built with the REALTORS® and affiliates of Hampton Roads. They are some of the best people to know and work alongside.

**Our favorite satisfied customer story:** We strive to provide excellent customer service to all our clients. We have saved a few people from purchasing a home that had substantial issues that would have cost them thousands to address. We have also been there to tell many clients that their purchase makes sense and should be a wonderful home for themselves and their families.

**Our favorite HRRA event and why:** Our favorite HRRA event is the Chili Cook-off. The atmosphere is fun, and the weather is great. We love volunteering at this event and speaking with REALTORS® we haven't seen in person in a while. Of course, the food and drinks are always a plus.

**Most memorable HRRA moment:** There isn't a specific moment that stands out. However, any time we get to volunteer with REALTORS® Have a Heart it is amazing. Giving back to the community is one of our favorite opportunities that HRRA has given us as a business.

**Best piece of advice to REALTORS®:** Find a home inspector that you can count on. They should be available to answer questions and serve as a resource even if they aren't doing an inspection for you. They should be honest and articulate, and they should be able to explain the home inspection to your clients in a clear and concise manner.

The one thing we want REALTORS® to know about our industry is: Home Inspectors are here for you. Although sometimes it may not seem like it, we are a valuable resource that can and should be used often. We are available to answer questions at any time throughout the process. We want to protect your reputation and your client's wallet.





#### **Continuing Education**

#### Log into the *Info Hub* to sign up!

#### **Broker Finance**

November 13-17 9:00 AM - 4:00 PM, \$600 + \$50 Book Fee

#### **Renovation Financing Options**

November 21 1:00 PM - 4:00 PM, \$30

#### 8 Hour Required Topics

November 30, January 16, February 13 8:30 AM - 5:00 PM, \$130

#### 7 Deadly Sins of Sales with Leigh Brown

December 5 11:00 AM - 2:00 PM, \$49

#### Brokerage

December 11-18 9:00 AM - 5:00 PM, \$600 + \$50 Book Fee

#### **Contract Pitfalls**

December 7, January 9, February 6 8:30 AM - 12:30 PM, \$70

#### **Real Estate Pitfalls**

December 7, January 9, February 6 1:00 PM - 5:00 PM, \$70

#### Broker Law

October 23-27 9:00 AM - 4:00 PM, \$600 + \$50 Book Fee



#### EMBRACING INNOVATIONS IN THE REAL ESTATE WORLD



#### **Gina Pacheco**

Chief Business Development Officer, Social Sipper Brands

Welcome to the exciting realm of real estate, where keeping one step ahead of the game is the secret to victory! As our ever-evolving industry transforms, the infusion of state-of-the-art technology is turning the property market on its head — and we're here to guide you through it.

Picture this: Virtual tours that whisk potential buyers into immersive property adventures, drones soaring high to offer breathtaking bird's eye views, and augmented reality experiences that captivate your potential buyers. It's a new world out there, and we're thrilled to be your navigators!

Our adventure continues beyond there. We're diving deep into the boundless influence of social media, where connections come to life, CRM systems that redefine the game, and AI, the genie that knows your buyer's heart.

The best part? You don't need a magic wand to harness these innovations. It's all about embracing these advancements with open arms, customizing your marketing strategies, and mastering the art of technology.

#### **Virtual Tours**

Virtual tours are on the rise and poised for an even brighter future. They offer many advantages over traditional marketing materials, allowing potential buyers to explore properties at their own pace and time while creating a more immersive experience.

The perks? Wider reach, improved buyer satisfaction, and cost-effective marketing. But there's more – these tours can also be packed with interactive features like hotspots and multimedia to engage potential buyers.

#### Drones

Drones are the rising stars in property photography and videography. They deliver awe-inspiring aerial views, enrich property listings, and offer potential buyers a unique vantage point.



Aerial perspectives that were once elusive, topnotch image and video quality, and a distinctive view that traditional methods can't match.

Real estate agents, home builders, and commercial real estate brokers are all hopping on the drone trend, using these flying cameras to market properties. Ultimately, drone technology is the secret weapon for captivating property photography and videography, unlocking spectacular aerial views, and providing buyers with that coveted fresh perspective.

#### Augmented Reality (AR)

Augmented reality (AR), the tech wizardry superimposing computer-generated magic onto the real world, is the hot trend in real estate. Why? Because it conjures up immersive and informative experiences for potential buyers. Here's the lowdown on AR's real estate magic:

- Augmented Property Tours: With AR, potential buyers can virtually explore properties.
- Interactive Property Listings: AR takes property exploration to the next level, allowing buyers to delve deeper.
- AR Staging: Properties come to life in a virtual world.

AR's enchantment doesn't end there – it helps buyers envision a property's potential in countless ways. Picture this: Showing potential buyers how a property transforms with various finishes or how it shines in different weather or times of day. It's AR, and it's changing the game in real estate!

#### Social Media

Social media platforms are the unsung heroes of real estate promotion. They're the gateway to vast audiences and meaningful connections.

Here's the scoop on why REALTORS® love them:

• **Personal Engagement:** Social media lets REALTORS® interact with potential buyers more personally than traditional methods. (Think answering questions, sharing property info, and building client relationships.)



But wait, there's more! For a deeper dive into the social media realm, check out our July and October HRRA monthly magazine. In the meantime, here are some golden strategies:

- Share top-notch images and videos.
- Craft captivating captions.
- Wield relevant hashtags.
- Run those social media ads
- Engage with your cherished followers.

Social media's where the real estate magic happens!



Customer Relationship Management (CRM) Systems

CRM (Customer Relationship Management) software is the secret sauce for managing client bonds and lead generation in real estate. It's the ultimate tool to track leads, nurture interactions, streamline pipelines, and seal more deals.

CRM software is the REALTOR®'s must-have. It's the key to personalized communication, automating follow-ups, and crafting data-driven marketing strategies. With CRM by your side, client management and lead generation become a breeze!

#### Artificial Intelligence

Al isn't just a buzzword; it's a game-changer for agents in understanding buyer preferences. It's like having a crystal ball to analyze website and social media behavior, decipher neighborhood demographics, and pinpoint popular home types.

Al is revolutionizing real estate, boosting customer engagement, streamlining marketing, and finetuning agents' understanding of buyer preferences. As Al evolves, brace yourself for even more aweinspiring applications in the future. The real estate industry is in for a tech-driven transformation!

#### Conclusion

The real estate industry is in a tech whirlwind, and early adopters are poised for success. Virtual tours, drones, AR, social media, CRM, and AI are reshaping the landscape.

To thrive, embrace these innovations, personalize your marketing, and invest in tech training. It's not just keeping pace; it's staying ahead in this fiercely competitive real estate world.

#### UNLOCKING YOUR WARDROBE POTENTIAL: HOW PERSONAL STYLISTS USE AI AND APPS TO ELEVATE YOUR STYLE



#### Jenn Clements

Corporate Brand Stylist, Chicos | WHBM | Soma

At a time when technology has woven its way into every aspect of our lives, it's no surprise that the world of fashion is also benefiting from these advancements. Personal stylists, once reserved for the rich and famous, are now using artificial intelligence (AI) and mobile apps to help clients put outfits together and discover the true value of the pieces already hanging in their closets. As a stylist. Т have witnessed the personal transformation these tools can bring, both in terms of style and self-esteem.

#### The Modern Wardrobe Dilemma



This is the common scenario with almost every client: a closet overflowing with clothes, yet nothing to wear. You stand in your closet, overwhelmed by the sheer volume of clothing you've accumulated over the years, only to revert to a handful of go-to outfits. The result? An underutilized wardrobe and a sense of frustration.

Personal stylists have long been helping clients navigate this maze, offering expert advice and curating wardrobes that align with their clients' unique styles and needs. However, the rise of AI and fashion-focused mobile apps has brought a new dimension to personal styling.

#### AI and Fashion: A Perfect Pairing

Al and fashion are a match made in heaven, and personal stylists are at the forefront of this trend. Al algorithms can process vast amounts of fashionrelated data, helping stylists and their clients make informed decisions. I use these algorithms to analyze personal preferences, body types, and fashion trends to generate style suggestions, which are then refined by education and years of training.

#### The Power of Fashion Apps

In addition to AI, fashion apps have become essential tools for personal stylists. These apps provide clients with access to their stylists and an easy way to manage their style journey. Clients can upload photos of their clothing, catalog their wardrobe, and receive real-time feedback and outfit suggestions. The convenience of having a virtual wardrobe at their fingertips empowers clients to experiment with their style without the fear of making a fashion faux pas.

These apps also help bridge the gap between inperson and virtual styling. As a personal stylist, I often use these apps to create style boards, where I curate outfits and accessories tailored to my client's needs. This visual representation not only helps clients understand my recommendations but also gives them a tangible reference for future outfit choices.

#### **The Emotional Impact**

The relationship between personal styling, AI, and fashion apps goes beyond just aesthetics; it has a profound emotional impact. Through this technological integration, clients can gain a deeper understanding of their style and self-confidence. Discovering that the perfect outfit is already in their possession can boost my client's self-esteem and change their perspective on their wardrobe. Many find a renewed appreciation for the pieces they own, which can lead to more sustainable and mindful fashion choices.

#### In Conclusion

Personal stylists, once seen as a luxury reserved for the elite, are now more accessible to everyday individuals than ever thanks to AI and fashion apps. These tools help personal stylists provide efficient and personalized services, enabling clients to maximize their existing wardrobes and discover their true fashion potential.

As a personal stylist, my mission is to not only help clients look their best but also to help them feel their best. The integration of AI and fashion apps is a valuable tool in achieving this goal, transforming wardrobes and self-perception one outfit at a time. So, the next time you open your closet and sigh at the sight of an overflowing wardrobe, remember that with a personal stylist armed with AI and fashion apps, your style potential is limitless, and the perfect outfit may be just a click away.







Welcome, New Members!

Adam Torzsok - The Real Estate Group Adeseye Adekunle - Century 21 Nachman Realty Allisa Wyche - Century 21 Nachman Realty Amanda Ortega - Keller Williams Elite 757- WB Antonio Williams - Harrell Homes Real Estate Betty Harris - The Real Estate Group Bhaavan Goswami - BHHS RW Towne Realty LLC Brian Johnson Jr. - RE/MAX Prime Brian Tapp - BHHS RW Towne Realty LLC Britney Stephens - Level Up Realty Charles Kemp Jr - RE/MAX Allegiance Chiante Harrell - IAMREADI LLC Chidori Matsumoto - LPT Realty, LLC Christopher Caddy - Keller Williams Elite 757-WB Clyde Lacewell - BHHS RW Towne Realty LLC Colette Lohse - Long & Foster REALTORS Cynethia Lloyd - Keller Williams Elite 757- WB Danielle Cantrice Bradley Moore - 1st Class Real Estate Barn Door Homes David Nygaard - Iron Valley Real Estate Hampton Roads Dominque Buchanan - Long & Foster REALTORS Doreen Johnson - LPT Realty, LLC Edwin Gallegos-Galvan - Lonnie Bush Real Estate LLC Elwood Gehlert - Iron Valley Real Estate HR Franchon Hutchinson - Paragon Real Estate Group Greyson Edwards - Iron Valley Real Estate HR Harry Singh - RE/MAX Prime Jacob Brandt - Keller Williams Elite 757- WB James Abrams - Abrams and Associates, Virginia Referral Agents LLC Jennifer Young - Lonnie Bush Real Estate LLC Jock Hillery - Hampton Roads Military Relocation LLC John Crone II - Aweigh Real Estate Joshua Wilborne - Keller Williams Town Center Justin Jones - Level Up Realty Katherine Birnstein - BHHS RW Towne Realty LLC Katrina Lynch - Keller Williams Coastal Virginia Kevin Ringenbach - Harrell Homes Real Estate Keyantae Westbrook - Judy Boone Realty Kristin DiBuono - Howard Hanna Real Estate Services Latasha Jones - Select Realty Inc. Logan Cooper - eXp Realty LLC Magalli Abigail De Leon - Coldwell Banker Now Marcela Farmer - Own Real Estate LLC Margaret Merritt - Keller Williams Coastal Virginia Melissa Everson - Better Homes & Gardens Real Estate Nicholas Halmond-Walters - CENTURY 21 Top Producers

Olivier Ouedraogo - NextHome Crawford & Nelson Patricia Davis - GreenTree Realty INC Pervis Blake - MR Rivera Realty Group Phillip Davis - Keller Williams Elite 757- WB Prisco Bernas - Atlantic Connection Real Estate Professional LLC Rebecca McAhren - Exit Realty Central Ronald Lueptow - Century 21 Nachman Realty Samantha Hanson - Century 21 Nachman Realty Samella Watry - Iron Valley Real Estate HR Sarah Kim - Lonnie Bush Real Estate LLC Seazante Oliver - Keller Williams Coastal Virginia Shaliese Blades - Keller Williams Coastal Virginia Shironda Guy - Century 21 Nachman Realty Tiara Davulco - Iron Valley Real Estate HR Tyrone Elliott - Keller Williams Coastal Virginia Willie Williams - Howard Hanna Real Estate Services

#### **NEW SECONDARY MEMBERS**

Aaron Peeler - Fathom Realty, Fathom Realty Branden Woodbury - Redfin Corporation Catherine Gorman - Howard Hanna Real Estate Services E. Gene Efird - Keller Williams Elite - Pen Jackson Campbell - BHHS RW Towne Realty LLC

#### **NEW BROKER FIRM**

Abrams and Associates – James Abrams Allegiance Referrals LLC – Carliss Roberts Bold Realty – Thomas Milan Coldwell Banker NOW – Christopher Hannan Prodigy Realty VA – Giorgia Frazier

#### NEW SECONDARY BROKER FIRM

Keller Williams Elite – Pen – E. Gene Efird Maple Realty – Billy Barnes The Wilson Group – Reed Wilson

#### **NEW AFFILIATE COMPANIES**

Air Duct Pro - Douglas Pavone Chicos, FAS Brand Stylist - Jennifer Clements DOMA Shred - Alex Damron Lisa Bauer (Mary Kay) - Lisa Bauer One Presidential Mortgage - Steve Sager Robin Boutique – Boutique - Robin Brickell Talent Termite LLC - Nathan Bullock Vibrant Roofs - Parker Thurman



GOLD



#### SILVER





(T)

BRONZE







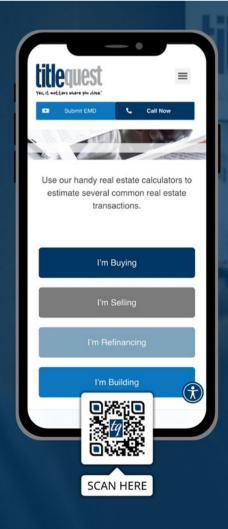


#### COPPER





### OFFICE CLOSURE DATES NOVEMBER 2023 THURSDAY, NOVEMBER 9 – EXPO! FRIDAY, NOVEMBER 10 THURSDAY, NOVEMBER 23 FRIDAY, NOVEMBER 24



### RESOURCES AT YOUR FINGERTIPS

## Yes, it matters where you close.<sup>®</sup>

(757) 962 – 9844 | INFO@TITLEQUEST.NET GREENBRIER | LYNNHAVEN | HARBORVIEW