

Issues Survey of Presidents 2012

Results Overview



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 Responses: Completes
 Filter: No filter applied

1. What are the most dramatic changes you see occurring in the real estate business in the next few years?	
#	Response
1	mortgage underwriting standards, government regulation, alternative dispositions of distressed properties
2	sorry, dont have an answer.
3	More consumer driven, agents need to redefine their relevance to the consumer. Loans will harder to obtain, properties will take longer to sell
4	Bringing the Real Estate Business back to the level we were seeing 4 years ago. We also need to make certain that our clients and ourselves are not hit by the government to use us as a means of taxation.
5	Hard to say what the future will bring, but I think the US govt will try to thwart our ability to do business....tax on homes sales, etc. NAR/RPAC needs to stay vigilante.
6	Choice to be Realtor vs Licensee will continue based on economics. Our profession can not continue to be diluted just for a dollar. Professionalism, High Standards & Ethics are imperative to our industry.
7	price adjustments upwards from lowest levels and distressed property pricing, while private seller not under distress are still underwater on the mortgage
8	Foreclosures at the upper middle end vs just the lower. Increase sales to future retirees which has been stagnant.
9	New capital sources entering the industry
10	foreclosures impacting real estate values in area. large inventory of vacant commercial spaces
11	Agents not being as tech savvy as buyer or sellers.
12	Financing
13	More technology, more online info consumers, less members NAR
14	Financing Foreclosures
15	Hopefully getting rid of the foreclosure and reo inventory. How will data licensing affect our business as more MLS sign on. Technology--we really need to be ahead of the curve. I feel we are usually lagging behind.
16	Small firms going out of business
17	Data Sharing for our association is in the works-I think we will eventually hit a statewide MLS. Foreclosures slowing down a ton, values starting to come back a LITTLE and the amount of inventory declining.
18	Banking, unfortunately that means (to me) more and more Regulation and Interference Information, some of our clients already have access to more information and more quickly than we do
19	Individuals who lost property to foreclosure or now have bad credit because of the past 36 months won't be able to purchase a home for a long time. By then they and our younger population may not see any benefit in home ownership.
20	In some ways, it is hard to say. We are still evolving in major major changes. I think it will become even more difficult to own a home. There are many things that still have to change. But in the end, I feel our industry will still be a profession and an honorable one.
21	Our Market area is really taking a beating on price.
22	Financial Institutions (Big Banks i.e. Worst Bank of America) dictating how the business will be done and who will survive the industry transformation.
23	Members continuing to acclimate to the ever changing market conditions and possibly/hopefully returning to a more normalized market.
24	Local MLSs and associations disappearing due to the global/one world order.
25	Government trying to tax us more to try and spend us out of downturn. Private industry being competitive world wide and able to create jobs only way to spur real estate home ownership.
26	The Economy, Mortgage Financing, Distressed Property inventory.
27	1) more foreclosures as lenders kick them off the books; 2) Lenders with tighter qualification criteria; 3) hope for standardized short sale procedures; 4) e-commerce and e-marketing - web becoming the #1 marketing tool.
	When the short sale foreclosure market dries up(with any amount of hope) we will see buyers who are buying to live and raise

28	families in homes again and not the it buck investors who buy up t he cheap houses to flip.
29	Increased and improved technology allowing consumers more information. Heavy work load with little pay will result in many leaving business.
30	more people treating it as a business less part timers will be able to survive
31	1}Increase in down payment requirements for buyers. 2) Rise in interest rates. 3) Decrease in mortgage options for consumers.
32	Technology will continue to change how we do things and the challenge will be how to remain the source of information and retain our value to clients
33	Technology, and the Mls
34	Financing. Brokers working from home
35	Increase in distressed sales and lower median selling prices
36	People working on the internet
37	sellers market improving
38	continued foreclosures in the market, working with banks on shortsales, homeownership becoming not as important to families as in the past. Banks continuing to be strict on prequalifications with no explanations on credit issues. (Such as int he past if your credit was low mainly because of hospital bills or medical issues and working through them with insurance could be overlooked with good explanations. This is not even considered now.)
39	Nationally, the disposition of distressed Commercial Real Estate due to underperforming CMBS financed properties will accelerate. The first of the 2007 vintage bonds are coming due in 2012. Manufacturing will make a roaring comeback. Bricks and mortar retail will continue to reduce their footprint due to internet sales. Continued office consolidation through acquisitions/mergers. The impact of the FASB changes will be unknown until the final determination is made. This could change occupiers logic to acquire assets if the long term desire is to stay, such as a corporate HQ, or to write short term leases to minimize the impact on the books.
40	Changes in the way consumers gather information on real estate. The internet will be our biggest competitor moving forward.
41	Agents leaving the REALTOR associations and going with non REALTOR firms here in Atlanta
42	Families trying to start over after short sales and bankruptcy
43	Technology and education have resulted in buyers having more information at their disposal and coming to market with research well along. They will demand higher value added from agents. Agents who want to survive and grow their business will spend more time and energy increasing and maintaining their knowledge base. The eBay model will not replace excellent agent service in buying and selling.
44	Interest rates, mortgage options, appraisals
45	More of the same. This was dramatic enough.
46	Office and retail space being in less demand.
47	Lack of inventory is a major concern. With so many people being up side down the ones who gave in and gave their homes back to their lender are going away. The majority of home owners are still upside down and are not in position to sell there home.
48	Continued flow of foreclosures into the market will keep downward pressure on regular sellers, even IF the economy improves.
49	I am worried about the amount of information on the internet at the public's fingertips. I am seeing more For Sale by Owners, I feel these people are feeling more comfortable with trying to sell their home themselves, therefore feeling no need to call a REALTOR. This really concerns me.
50	How the mortgage industry is working. Property values decrease but the assessments by the localities are not in touch with the market. Agents being less professional as they are saying and doing anything to make a sale or obtain a listing.The governments continous spending which is scaring buyers/sellers.
51	I think we have already seen the dramatic changes. From here it will either continue to slowly decline or slowly get better. In our area, at least, it seems to be turning around.
52	Values of property has dropped. Banks don't want to make loans.
53	The lack of serious leadership and reliance upon brokers. The public and REALTORS are relying on the Internet and not having any first hand knowledge or experience.
54	How data is used by non-Realtors and the pushback that has begun by brokerages
55	the increasing government regulation, and trends away from the independent personal services.
56	Decline in prices.
57	Getting new poeple in the bussness trained
58	The advent of technology and the possiblity of new MLS systems starting up where as NAR, MAR and other associations who do not show value or get their dues to high will lose membership.
59	changes in lending practices and housing prices.

60	Improving market conditions, loosening of credit for qualified buyers, homebuilding recovery. We must continue to modify Dodd-Frank and closely monitor the actions of the CFPB in order for these to occur.
61	An increase in buyer activity and higher interest rates.
62	the more clients are exposed to the information on internet etc... there are less and less opportunities for realtor involvement.
63	Financing
64	We are behind the curve on the mainland and we are just getting to foreclosures. We will see the impact on the commercial side, effecting jobs and further diminishing the ability to purchase homes.
65	1. Continued Lack of Confidence in Economy 2. Bank Regulations & Risk vs. Return for Banks 3. Consumer Apprehension due to belief of Double Dip Recession 4. Change in Home Style/Size demanded by the Graying Generation and the Younger Generation 5. Concerns about future loss of Interest Deduction on 2nd Home 6. Younger, affluent middle to upper management see travel as preferred alternative to 2nd home ownership.
66	Less inventory; more non Realtors doing real estate transactions; more homeowners unable to move up or down
67	Advances in technology that always force brokers to make changes. Continuing to promote the value and benefits of homeownership as things like the MID are challenged.
68	Shared data on MLS is a major issue and the availability to access information. In addition, the selling of data back to members, brokers, & builders for leads. The increase of training, costs, and expenses to be a full time agent will create an even larger separation of the top agents and the lower level producers. Consumer expectations will increase with the more data they have and as a result REALTORS will need to really prove the value they bring to the transaction. This will be difficult for many agents to keep up with this pace.
69	With MLS's going public, customers will need REALTORS less and less.
70	I see the MLS data being widely misused. Syndication and Zillow will diminish the Realtors expertise.
71	The changes in financing and banking issues in general
72	internet financing syndication agents working from home
73	financing FHA lowering Seller limits Buyers being more knowledgeable than Agents Agencys starting that don't belong to the top 3 LOCAL STATE and National
74	Lack of mortgage funds. With regulations being formulated in DC the first time home buyer will likely be in their mid 30's instead of mid 20's
75	Mortgage challenges
76	More internet based clientel.
77	Consolidation of Boards.
78	very tech smart customers who use the internet to find the home they want and only then, call a Realtor. It is happening now and will continue to be more prevalent each year. I also see younger Realtors being the leaders in our industry.
79	With the advent of more real estate apps I think we will see a change in the way we do business. We will see less "storefront" offices and more mobile agents.
80	Legislative restrictions, increase in liability for agents and brokers, and threats to our income via taxes.
81	Changes in the make up of Brokerages, full service etc. The value of the association to members. Realtors that are still in the business after a really rough 3 to 4 year market are wanting more services for less money in all avenues. Appraisal and lending issues continue to be huge factors in doing business.
82	I think the housing crisis will continue for at least 4 more years or until jobs are created.
83	Cloud transaction management More wide spread technology advances. More agents working from home, shifting away from overhead associated with bricks and mortar.
84	Fewer young people (20-30y/0) getting into real estate. More home owners deciding to just walk away from their mortgage instead of trying to sell - having a good credit score/credit history does not have the same value as it use to have.
85	tougher banking requirements
86	More agents working from home, less bricks and mortar.
87	Reduction in membership. Home values are stable in TX so we are lucky. I am 33 and the YOUNGEST leader in our assoication. There is little to no interest in vounteer leadership.
88	Mortgage programs and new guidelines in lending.
89	MLS consolidations resulting in dilution or extinction of local and regional MLS's, dramatic increase in limited service brokerage, and possible dilution of Realtor brand due to non Realtor licensees
90	More technology involvement.
91	Financing for real estate. Smaller boards may need to combine with other.

92	Continued difficulties financing properties, possible elimination of Fannie and Freddie, high end REO properties coming to the market after they can't refinance ARM's because the value has depreciated. Continued reduction in FMV for the hardest hit states like Michigan, Florida, Ohio, etc.
93	More nontraditional business models. More non traditional players entering into the industry.
94	Tightening of the lending side of real estate. Fight to keep the MID. What happens to Freddie and Fannie. How does the federal government stay involved and to what extent.
95	The role of the real estate agent. The change in the attitude towards home ownership
96	Trying to get new construction to come back for the younger buyers. Banks are making it more than difficult for builders to construct spec homes to sell. This market has all but gone to the wayside.
97	Interest rates, MLS changes.
98	distressed properties still in inventory
99	Clients having more access to information and how our role will change.
100	More government mortgage regulation and more discount brokers.
101	prices quality and pay
102	1-property information getting out to the public via the internet and public not needing to use agents anymore 2-brokerages that do not require agents to be Realtors 3-banks telling agents what "they" will pay agents to list home i.e. short sales
103	Buyers ability to purchase
104	The amount of foreclosures and short sales. This impacts our market so much. Especially the short sales.
105	I believe the onslaught new technology will be majorly affecting the business, the agents who have kept up and gotten ahead will be doing far more business than those who have not
106	Foreclosures, lending practices
107	Financing. And ongoing distress property issues.
108	lack of bank financing and the difficulty of obtaining loans. also, downward pressure on commission rates
109	Lost equity of home owners is preventing them from selling and moving or even refinancing.
110	So much to learn on all of the issues concerning leasing of oil and gas rights. Keeping everything legal but what is best for the Buyer and Seller
111	Government regulations and financing. Technology advances and methods of advertising our listings. Migration and the changes in population and corresponding jobs.
112	If I had a crystal ball, I could see the future. At this point, we are seeing so many changes EVERY day that some might think it dramatic and others see it as evolution of the business. I lean more toward evolution.
113	foreclosures, Short Sales
114	I see the market getting stronger. I expect that there will be some improvements on mortgage lending that will enable people to purchase homes again using loans and that there will be some strides made in working with those who are under water.
115	the home buying public needs to be smarter about their mortgages, stop refinancing every couple of years.
116	1. Pricing finally bottoming out in all price ranges. 2. Clients use of the internet for information. 3. Consumer confidence rebounding in the housing industry.
117	Technology and the corresponding consumer expectations. Fewer REALTOR members. Suppressed pricing and continued job crisis.
118	Mortgage money
119	Tighter lending guidelines especially when it comes to purchasing foreclosures and short sales. These homes are sitting far too long with issues which means buyers cannot qualify for a typical mortgage. Need more help with purchase plus improvement loans.
120	Office consolidation, non-traditional models, lack of ethics.
121	Regulations. We are asking sellers and buyers to sign more disclosure than ever before. This will continue to increase. Next agents, buyers and sellers are becoming more mobile in gathering their information. Smart phones, Ipads and the like are the way we communicate with the world. This type of communication will continue to grow and become more about how we conduct business using these tools.
122	Social Media and techie things that go with it. Updates on all things to do with foreclosures and short sales, still large part of our business in Florida.
123	Lender requirements becoming more and more strict. (Not a bad thing.) More cautious buyers. More informed buyers.
124	Buyers and sellers using services other than local knowledgeable agents. ie agents from other markets, or internet marketing
125	New Construction increasing and foreclosures decreasing.

126	I am seeing more people wanting more rentals.
127	The future of the MLS is huge. Our Association (Williamson County) is the only Association in Texas without direct authority over an MLS (we contract with Austin), with membership over 500. We are excited about the prospects of offering more information to our members via MLS partnerships.
128	Technology both supplementing and replacing the agent
129	Younger members with very loose ties to assn and their brokers. They need to be brought into the fold w/ our assns at all levels & need more training- no sales meetings etc means no mentoring
130	MLS control
131	Continuation of Short Sales and REO's and possible Owner financing
132	Technology and keeping up with it.
133	The banks especially are not realtor friendly well in our area and I see them not willing to work with homeowners to salvage their home from a foreclosure. We are at our highest in paying property taxes, we still pay taxes on everything else yet pay for people does not rise and people are holding 2 jobs and still struggling to keep up with their dream home.
134	Buyers on the internet, printing our sheets in preparation
135	Financing changes and possible changes in tax code for MID
136	harder getting financing, more regulations and need to be on alert for fraud/scams
137	Broker activity in adding a related service menu (staging; updating; financing; insuring; packing, storing and moving and other related services) to create a single point of sale.
138	Loans are harder to qualify for, rapid changes in the Internet,
139	The possible unbundling of real estate services.
140	Consolidation. Simplification. Mobilization.
141	RENTAL MARKET GROWTH AND PRIVATE PROPERTY OWNERSHIP DECLINING
142	technology changes with the internet and social media
143	More caution on part of buyers. Tenants have much more strength in negotiations.
144	Fewer agents to handle transactions
145	changing opinion in the respect for home ownership; rather than a way to build wealth home ownership is increasingly seen as a burden or too risky-- sadly, the middle class is being bombarded by 'you don't deserve to own a home, renting is just fine for you!' This negativity will be hard to undo. We continue to battle misinformation in the media
146	Consolidation of MLS Services and perhaps Associations.
147	Lender qualifications/restrictions Job security/economy keeping buyers from moving ahead with home purchases even though we are at record lows for interest rates Pricing homes with so many bank owned properties
148	Agents will need to work harder for less. They need to discover what selling to Generation Y entails to be successful. The Millennials are not only important in terms of being consumers, but also important to attract in terms of choosing real estate as a profession. I think legislation will also play a huge role in our industry in the next few years. I think NAR has been very proactive with this issue.
149	people are more educated because of the internet, looking for safe investments. Wanting to be closer to town
150	Much more information available to everyone. clients come to Realtors with a much better idea of what they want. We will have to continue to adapt to the new tech. age.
151	The continued intervention of the banks, and government.
152	I think that staying abreast with technology will be very important to provide the information and level of service that most clients will expect. I believe that more business will be done by referral but that clients will expect a higher level of service and competence from their agent.
153	In our area (resort, retirement, second homes),we anticipate growth in sales as people once again determine that real property is a sound investment.
154	Mortgage underwriting need to be adjusted to increase availability of loans to more people. Continuing short sales and foreclosure sales.
155	Weeding out the short sales and foreclosure.
156	The consumers belief in home ownership. Technology moving faster than Realtors The mortgage regulations along with appraisers. Litigation from outside our industry
157	Greater use of technology
158	Utica and Marcellus Drilling for Gas and Oil in Ohio
159	Values have dropped significantly, number of bank or REO owned homes is way up. Drop in local association membership.

160	Property values continue to decrease as there is no end to REO's and short sales in the near future.
161	Harder to finance and sell older homes due to home inspections; old siding; mold; lead paint; insurance companies not wanting to take any risks and therefore making it harder to get insurance
162	Shift to property management services to lenders/servicers as REO numbers continue to go up.
163	Older agents retiring. Due to not keeping up with tech changes.
164	banks are running the real estate business. they own most of the real estate. they control the sale.
165	Loans for purchases changing.
166	Continued residential foreclosures and short sales for the next couple of years. Then I fear interest rates will start increasing as inflation takes hold.
167	A leveling of the market and a very slow climb in home prices.
168	Same problems we have now, will be around in the future. Financing, foreclosures will continue driving the market value down, appraisal system is not working the way they should be working.
169	More short sales and fewer normal sales and foreclosures.
170	Rebuilding our markets and promoting responsible homeownership!
171	Lenders will require much higher down payments or buyers' equity positions will be required to be higher.
172	technology, shift away from 100% firms while economy is bad, changes in processing short sales and homes not yet in foreclosure. Foreclosure companies are reducing commissions and forcing their agent the listing agent to give a larger commission to the selling agent who doesn't have any loyalty to them and doesn't do anything in their favor... go figure
173	Keeping up with technology, shrinking numbers, staying relevant to the consumers.
174	Buyers attitude. They will continue to expect more for less
175	More Realtors that have part time jobs now will be moving to full time jobs and will become inactive. This is going to associations and directly affect the real estate market.
176	We will be waiting longer for closings pending approval from underwriters for loans. Downpayment assistance will go away. Buyers must be squeaky clean to get financed, even more so than today I think.
177	Hopefully the markets will pick back up as the economy recovers.
178	More Agency representation demanded. More Appraisal responsibility. More demand that Bank responsibility in timeliness, maintaining, and selling of REOs.
179	1. The convergence of MLS and non-MLS data sources for more seamless consideration by increasingly tech-savvy customers. 2.) an increasing consolidation of large "urban" MLSs with their "rural" counterparts.
180	The Lending.Process and appraisal values
181	Distress and short sale properties continue to rise, maybe level off.
182	the method in which realtors obtain business the quality of work and amount of work realtors will need to do to retain their clientele
183	The lack of confidence in home ownership and the lack of financing available to medium income families. Credit scores have been damaged and adjustments need to be made accordingly with approval regulations.
184	Increase in sales with a slow increase in home values. Foreclosures will continue rising.
185	Technology, customer service and market expertise over raw data.
186	financing taxes
187	Potential for banks to be in rental business
188	I see a continued change in how agents are marketing themselves and their property listings. The internet continues to offer more types of programs for agents and consumers - some good, some a waste of money for the agent. In addition, social media's importance is growing. Technology is also changing. It can be a daunting task to decide what is best in these areas - what to spend money and time on.
189	shortage of inventory, diverse cultures and customs emerging on the market place.
190	higher taxes will result in a further increase in the struggles Realtors are having to survive during these difficult economic times. the foreclosure market is a total mess and needs to be in the hands of private industry not the government.
191	People/customers needing instant response and gratification. Mortgage changes
192	I see less and less small boards - most are merging with larger boards.
193	The slow but sure end of print advertising.
194	Governmental and the laws they create
195	More technology, national MLS, and social media

196	Accessibility of information through the intranet....and technological advancements of the way that information is passed.
197	The recovery, getting back to new construction after we get rid of the foreclosures and short sales
198	Foreclosures and short sales will lessen and market will stabilize.
199	The decline in foreclosures so we can get back to so called norm where hopefully a sellers market again
200	Foreclosures--short sales--buyers that use the internet more often than ever.
201	More pressure on commissions, additional regulations
202	Abundance of short sales and foreclosures creating the perception that homeownership is not as valuable as in previous years.
203	Reo & short sales. Also in our mkt the condition is the worst in my career.
204	What will the real estate agent look like and what role will they play.
205	In our area, it will be shortage of properties to purchase.
206	smaller agencies. Concerned that MLS will be out of local board control leading to fewer Realtors.
207	Lending issues and home owners insurance increases. 20% down for home loans if legislation goes thru. Environmental changes for "greener" America.
208	Personally, I see no "dramatic" changes. It's more of an evolution of how we interact with clients and customers. Technology, electronic and social media have evolved how we conduct business.
209	A greater proliferation of MLS data directly to the consumer. A variety of non Realtor businesses providing services/information to the consumer in an effort to bypass the Realtor
210	Unknown... With the shadow inventory in Florida I am unsure how long the distress market will continue. I do see transactions numbers continuing to increase which is starting to lower the median inventory and slightly stabilizing prices however the economy needs to be stronger to make a huge impact along with banks and government programs working with current underwater homeowners to prevent more properties from flooding the market. It's a great time to buy for those that have the ability and there are more cash buyers closing properties everyday.
211	increase in information technology and online listing information retrieval
212	membership dropping
213	how we do business and how we communicate with members and consumers
214	If the current administration in Washington stays in power, we are in deep trouble. A consequence of a win by them would severely impact our industry. A change of administration will be the spark that we need to get our industry and others going again. Consumer confidence will come back quickly. Big corporations who were holding off hiring will start hiring again. It will be the catalyst of prosperity for our country.
215	interest rates
216	Technological changes. Everything is becoming more internet driven, down to paperless transactions.
217	Fewer Realtor members, more MLS's, a national MLS, more pressure for reduced commissions.
218	More cash buyers, higher interest rates
219	The impact on short sales and how we approach the business. Also, that dumping of REO properties and if this happens again how it will impact our business.
220	I think the biggest change or hurdle will be homeowners for traditionally sold homes competing with short sales and foreclosures in our market.
221	Increasing "realtor" type behaviors and services by non-realtor companies, i.e. banks
222	I don't think we will see dramatic changes. The polarization in politics will prevent any meaningful financial or tax reforms. The middle class of this country will be left hanging in the wind in the meantime.
223	I feel interest rates will remain low, but I believe the recovery will continue to very slow.
224	Auction listings, third party sellers using the MLS to sell discounted properties and variable commissions. The third parties lack of service and any due diligence requirements on their part. They continue to break to MLS rules and RE laws and the law suits are coming....
225	Slight increase in sales volume. Prices still decreasing. REO and short sales will still be half the sales.
226	appraisal issues & regulations more foreclosures/short sales
227	The manner in which business is now conducted. It is disconcerting to see Realtors disregard and side step rules in order to make sale.
228	- Shortage of homes, - possibly new home construction with recent building and relocation of new hospital; -infrastructure concerns of older neighborhoods; and - need of affordable condominiums/apartments for elderly.

229	Emerging technology and the use of related tools. Buyer's ability to buy. Interest rates. Lending laws. Continuing Loss of homes and the frustration of those who are trying to keep them.
230	Appraisers being more like home inspectors. Underwriters being even more difficult to work with. loans are taking longer and longer to close
231	increasing number of foreclosures and increasing pressure for the banks to be doing our business.
232	independents
233	Hopefully we will get back to some sort of a market. I sell commercial exclusively and banking is still a big issue. Hopefully we get back to a market where lenders will allow their funds to be leveraged into quality real estate.
234	Home prices to increase slightly. All depends upon the GSAs, the Fed, Congress - they are driving this wagon now. If we lose the MID, downpayment assistance - our market will decrease dramatically.
235	QRM
236	Newer technology advancing our marketing of property. More regulation by the federal government impacting how we do business.
237	Slow growing economy keeping many buyers out of the market.
238	potential for mortgage interest deduction going away, potential service tax
239	RECOVERY WILL BE QUICK, CONFIDENCE WILL GROW SLOWLY. AGENTS WILL NEED TO RETRAIN ON WAYS TO CONVERT PROSPECTS TO CUSTOMERS AND PROTECT THEIR INTERESTS IN UNSTABLE TRANSITION PERIODS.
240	Getting our lenders to work with us better with helping to get things to the finish line. Educating sellers on getting real about pricing their homes.
241	More need for affordable, decent rentals.... Ability for first time buyers for other buyers to be able to get a loan. Also, loss of revenue and (expected) retirement income to Sellers from the low sale of their homes.
242	Banks to agree to cut principals instead of foreclosing. Buyers wanting to buy, but can't because of foreclosures, bankruptcy, etc.
243	As technology increases and the market stays flat, I see alot of the older agents that haven't grasped the newer technology retiring and younger agents doing more of the business.
244	Amount of information and how to manipulate it to satisfy you customer.
245	Foreclosures, shortsales and decline of home values
246	Leveling off of prices. Part time agents will leave business.
247	We are going to be getting back to the business of selling --we need to instill confidence in the buyers and sellers and we will need to be tech savy as the negotiations will be faster and done with computers and phones and Ipads!
248	I worry that the "American Dream of Home Ownership" has been forever tainted. If you don't own your home, you can't lose it. Already have seen some stable, working oldser middle class people, sell their large family homes and rather than rebuy that smaller retirement ranch, they have chosen to rent. Feel it gives them more flexibility and in the end, possibly cheaper. If this trend continues, then the rental investor will be the new "King"..
249	Banks employing more and more Realtors Local Associations going away Regional MLS going away # of Realtor members being threatened due to the amount of Realtors working for Banks and not "seeing" the need Of NAR