

Real Estate

Fall 2017

LEADER

The Official Publication of the
Mississippi REALTORS®



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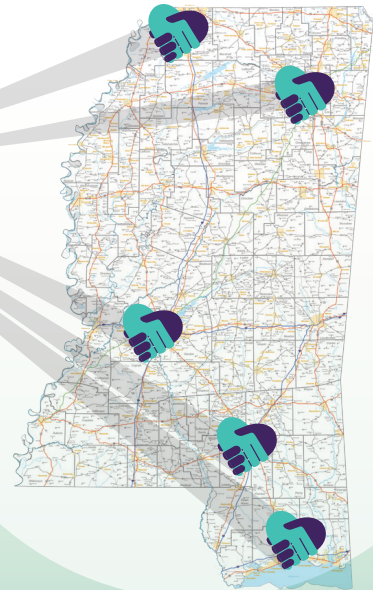
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Real Estate LEADER is the official publication of Mississippi REALTORS®. The quarterly magazine provides Mississippi real estate professionals with timely information on trends and best practices, tools and resources for professional development, and news about innovative business and community leaders.

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David Stevens II, REALTOR® and Broker Associate with CENTURY 21 David Stevens, Inc., of Clinton, MS, with client Clint Austin of Brandon, MS.

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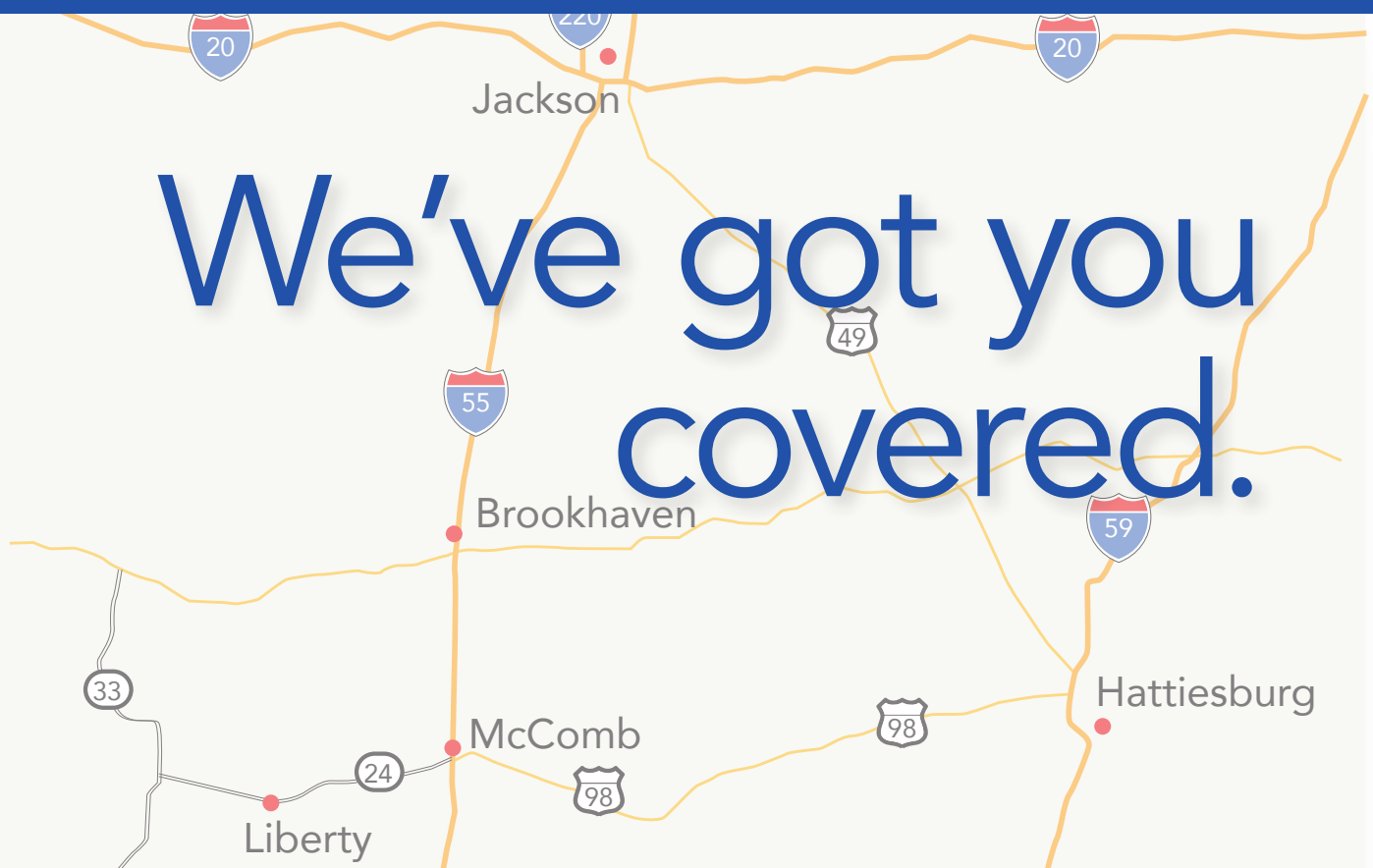
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President's Letter



Well, it's hard to believe the holiday season is almost here. It has been a busy year, and we had a spectacular convention in Tupelo. If you missed this year's convention, you truly missed out. The classes, meetings, and the EXPO were just stellar; and President-Elect Karen's installation was wonderful. I know everybody had a good time. I hope that you will make plans to attend next year's convention in Point Clear, Alabama.

I hope you will enjoy reading our special online edition of Real Estate Leader that looks at how we can serve the real estate needs of clients who are veterans. More than 195,000 veterans call Mississippi home, and respect for their service as well as an understanding of federal and state VA financing benefits can strengthen our roles as real estate professionals and consultants.

In this issue, MAR Clarke Wise identifies our 2018 legislative priorities in his column "Capitol Watch." Ron Farris addresses cybercrime and wire fraud, which has escalated to \$14 million in the first three months of 2017. And our IT Director Tyler Gorrell discusses Google's new SSL rules. (SSL stands for Secure Socket Layer.)

There is the saying "Time Flies," and this year has done just that. We started with a successful legislative session including the passage of our First Time Home Buyer Savings Account bill. We've helped

promote Cancer Awareness, and we prepared for the new Property Condition Disclosure Statement (PCDS) forms. By far, the most heartwarming and rewarding thing that I've gotten to do this year is visit with brokers in each of our 21 local boards. You made us feel welcome, and you let us know what is happening in your part of the state and how your association can help. I'm grateful for your hospitality, and I'll cherish the time that I spent with each of you.

My theme this year was "Answer the Call," and so many have done just that. You have encouraged others to get involved, promoted education to improve our professionalism, and supported advocacy. You have shown that REALTORS® are professionals who fight to protect property rights and strive every day to make the dream of homeownership a reality. I appreciate your commitment to our association and our industry. I have been blessed with an extraordinary Executive Committee, and I want to thank them for their dedication and support this year. I also want to thank our phenomenal staff for their hard work this year. It has truly been an honor for me to serve as your 2017 Mississippi REALTORS® President. At my installation, I ended my speech with a quote and I would like to finish this issue with that quote as well. Winston Churchill said, "You make a living by what you get; You make a life by what you give."

David Griffith
2017 Mississippi REALTORS® President



Meet Us At The Capitol

2018 REALTOR® Day
at the Capitol is
Thursday, February 1



News Brief

Mississippi REALTORS® attend 2017 MAR Convention & EXPO

Over 500 REALTORS®, exhibitors, and guests were attendance at the annual MAR Convention & EXPO, which was held October 10-12 at the BancorpSouth Arena and Conference Center in Tupelo. More than 40 exhibitors were a part of the EXPO and beloved real estate trainer Jackie Leavenworth, “Coach Jackie,” was the keynote continuing education provider. The event recognized 2017 MAR President David Griffith, the 2017 Executive Committee, various state award winners, local board REALTORS® of the Year, MARPAC award recipients and the 2017 MAR Hall of Fame inductee. 2018 MAR President Karen Glass was installed along with the 2018 MAR Officers and Directors at a special inaugural event held at the Tupelo Auto Museum. Next year’s convention will be held October 9-12 in Point Clear, AL.



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The CRE® 2017-18 Top 10 Issues Affecting Real Estate

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01. POLITICAL POLARIZATION AND GLOBAL UNCERTAINTY - Political Polarization and Global Uncertainty are impacting decision-making at every level of government and throughout the business community. On an international level, recent elections in the U.S., France, Austria, the U.K. and other countries point to resurging nationalism, testing existing diplomatic and trade relationships around the globe as exemplified by Brexit and NATO. Potentially devastating military conflicts seem more likely in Asia and existing conflicts in the Middle East are more volatile.

Even at the local level, there is continuing and intensifying polarization between and within political parties, making it virtually impossible for representatives to find the common ground needed to resolve differences and move ahead. Decisions cannot be made when compromise is viewed as weakness and people with differing points of view have difficulty being in the same room. If people struggle to express and hear divergent opinions, it will be nearly impossible to address existing and emerging problems going forward. Negative implications on real estate are immediate.

Uncertainty about changes to trade, travel and immigration policy threaten cross-border investing, hospitality properties, retail, and manufacturing supply chains, among other effects. Rising interest rates and retail inflation will make middle-class homeown-

ership that much more difficult. Longer-term implications could be much more severe, as polarization prevents long-term fixes to issues such as infrastructure, affordable housing, local and state pension liabilities, and education. And so, one or both of these trends affects virtually every issue on this year's list and a host of others that didn't make the cut.

02. THE TECHNOLOGY BOOM - The tech start-up boom is revolutionizing real estate operations across the board. One of the biggest changes this year is not a killer app, but an unprecedented wave of commercial real estate technology innovations that are expected to change the way real estate is bought, sold, and managed. Commercial real estate tech start-ups were impressive in 2011, with \$186 million invested. This has grown exponentially. In 2016, investment reached \$2.7 billion. MIT's real estate innovation lab has identified 1,600 real estate tech start-ups worldwide. Robotic learning, a research field testing robots that can acquire new skills and adapt to their environment, has accelerated automation of the workplace. This year, robots showed that they can work as teams, learn from videos, and rely less on specialized human programmers. Thirty percent of banking jobs are expected to disappear in the next decade, and fully robotic lettuce farming is expected to open in Japan this year. A major study of automation by McKinsey &

Company suggests that up to 47% of today's jobs could be replaced by automation.

Big Data has come to real estate planning, and space planning decisions are now informed by real-time information. Autonomous vehicles, especially trucks, are projected to go mainstream. Automated cars could knock 85 percent off taxi and ride-share costs, competing favorably with car ownership. When autonomous vehicles cost less than cars, we'll need to find something else to do with our garages, parking lots, and much of our streetscape. Reliable, fast, complete information also drives the sharing economy, as tech savvy users drop ownership in favor of dependable access.

In retail, the question has shifted from "Do you shop online?" to "How many deliveries did you have today?" Online retail continues to drive warehouse demand – but each foot of new warehouse space leased by online retailers translates into eight feet of vacant retail. Smart lenders and investors are already insisting that new construction reflect future demand patterns, not those with which we are currently familiar.

Get ready to change uses – you won't need as much parking or retail, and anything that can be shared will be. Financing commercial construction will require this kind of foresight. Homes with features that take advantage of these trends (secure package dropoff and access to bandwidth) will also draw more attention in the marketplace.

03. GENERATIONAL DISRUPTION -

Boomers' and Millennials' divergent views of where they live, work, and play increasingly impact the property markets. The Baby Boom generation of approximately 74.0 million (born between 1946 and 1964) is now smaller than the Millennial Generation of some 75.4 million (born roughly between 1980 and 1997). A significant number of today's real estate decisions, as well as those connected to the workplace and consumer spending, are made by people under the age of 40. Yet Boomers, too, remain engaged, continuing as productive members of the workforce in increasing numbers far beyond the traditional retirement age of 65. The generations are crossing paths everywhere: in the workplace, in housing and at the local

- ▶ Selling their homes and renting (in the same buildings as younger generations).
- ▶ Abandoning the suburbs for city living (or choosing urban like locations a bit further out).
- ▶ Real estate developers, investors, owners, and builders will need to understand not only the location preferences of each group, but the design and amenity features of housing units, whether rental or owner occupied. One size will not fit all and supply will need to match rapidly changing demand. In coming years, Boomers will be looking for aging options and amenities while Millennials, with an ingrained reliance on social media, will prioritize "networks" offering product knowledge and immediate, online access to goods and services.



Millennials are moving into management positions and looking to raise children and own homes at the same time that Boomers seek to downsize or age in place.

bar and grill, intersecting and sharing spaces, despite their often disparate priorities when it comes to the built environment.

Studies project that Millennials will ultimately behave in a fashion similar to Boomers – but do so ten years later. This generation is characterized by:

- ▶ Leading a more transient, "experience-oriented" lifestyle in their 20s.
- ▶ Marrying, having children, and buying homes in their 30s as opposed to their 20s.
- ▶ Living in the city before moving to the suburbs (or rapidly emerging "urban burbs") in search of the larger, more affordable home and better school.
- ▶ Boomers, on the other hand, are exhibiting behaviors often associated with Millennials:
- ▶ Transitioning to a more transient, "experience oriented" lifestyle in their 60s.

- ▶ At work, Boomers tend to favor the traditional office design of earlier generations, an onsite work environment, and structured schedule. Millennials, now entering the work force in large numbers, prefer "collaborative" office designs and flexibility in where and when they work. Particularly interesting is the new dynamic which places these diverse interests side by side. While employed Baby Boomers tend to be the decision makers in their workplace, a shift is underway, as Millennials literally climb the ladder – no longer to the corner suite – but to the standing desk in the middle of an open office arena with a private "wellness room" and exposed kitchens and snack bars. The challenge for builders, landlords, owners, and tenants alike will be in finding an acceptable design balance that appeals to the contrasting audiences they serve – now and in the future.

04. RETAIL DISRUPTION - The trend toward transforming retail into "experiences" continues to develop, and is offsetting shrinkage in the physical "bricks and mortar" consumer goods platform. "Experiential" retail drives customer traffic to a more diverse and highly participatory environment targeted to a variety of age groups and interests. This sector has transitioned into a kind of "Omni Channel" – encompassing e-commerce, reduced or repurposed physical elements, and a host of previously unforeseen spaces, both physical and virtual – with a current emphasis evolved from bricks and mortar shopping to the timely, efficient transfer of goods from source to inventory to consumer. Many traditional retailers are adopting an "Amazon-like" approach, creating new warehouses, new distribution methods, and new fulfillment models (same-day deliveries, easy return methods, etc.). An irony of this is the recent embrace by "disruptive retailers" such as Amazon of the traditional retail model characterized by the opening of physical stores, which allow consumers to "see, feel, and return" what they purchase.

It is no secret that the U.S. has been "over-retailed" for decades. In a recent study by Cowan and Company, the United States boasts 40% more shopping space per capita than Canada, five times more than the U.K. and ten times more than Germany. Retailers unable to profitably transition into the multi-faceted new format have been forced to shutter physical stores, migrate into virtual space, or discontinue operations entirely. Such stalwarts as Sears, Macy's, and J.C. Penney join countless other retailers in being forced to close multiple stores throughout the country, leaving malls anchored by these legacy retailers scrambling to reposition huge empty spaces or go out of business altogether.

Despite this massive repositioning, we are not by any stretch of the imagination facing a "Retail Apocalypse." Restaurants have boomed in recent years and service-oriented outlets take up ever more space. Grocery-anchored malls remain steady--at least for now, although change is afoot as grocery models join the fray and prepare to reinvent themselves. Retailers who cater to a fresh or appealing niche in the marketplace are thriving, exemplified by "fast fashion" venues such as H&M and Zara which turn out, at highly affordable prices, versions of high fashion designs within weeks of their appearance on the runway. As retailers refine their inventories, distribution methods, and fulfillment models, the retail market will survive and even prosper--but will do so in fresh, new ways.

05. INFRASTRUCTURE INVESTMENT -

While both major U.S. political parties appear to support substantial investment in infrastructure, it remains unclear when and if the United States Government will be in a position to move major initiatives forward any time soon. However, initial conceptual plans released by the Trump administration indicate a relatively limited Federal Government investment, placing heavy reliance on local and state governments and public-private enterprises. Politics aside, this approach presents important opportunities for the private sector which is directing significant funds to infrastructure projects, recognizing the need for--and longer-term rewards of--investment in roads, bridges, tunnels, ports, and airports. Blackstone plans to create a \$40 billion infrastructure fund this year. They are not alone. Prequin, a leading source of data and intelligence for the alternative assets industry, reports that investors now oversee \$376 billion in U.S. infrastructure dollars.

While political winds continue to blow in many different directions, it is clear that the need for infrastructure investment is critical. The movement of goods, which involves everything from ports to airports to warehouses to roads, highways and railroads, is further straining an aging and highly vulnerable interior framework. Add to this the need for pipelines, electricity transmission, and water distribution, and the immediacy of infrastructure needs becomes even more pronounced.

Major changes in global transportation routes are also driving infrastructure development. This is exemplified by the Panama Canal, the undisputed catalyst for port development in such cities as Houston, Savannah, Charleston, and other ports along the Eastern seaboard.

How the infrastructure challenge is met--or not met as the case may be--will have major real estate implications. Reliance on public-private investment means projects must have strong revenue-generating capacity to be funded--something most rural projects and many water, electricity, and road undertakings cannot achieve, particularly in struggling communities.

Public transit, which has emerged as one of the most critical investment criteria of institutional investors, cannot meet revenue requirements of public-private funds. Initial federal budgets have zeroed out public transit investment, a dramatic problem for many communities and real estate investments. The sheer volume of need is also a concern, as state and local financial resources are severely limited due to pension liabilities and limited ability to raise additional revenue.

06. HOUSING: THE BIG MISMATCH -

Safe, decent, affordable housing has been shown to have a stabilizing effect on urban economies, crime, and public health. A current lack of inventory has generated a spike in home prices and, as a result, declining affordability for many home buyers, particularly those in lower income sectors. A critical disparity exists between housing needs and housing supply. While the United States increasingly wrestles with the issue, a recent study of 300 metropolitan areas around the world ranked North America as a market with far fewer affordability problems than most.

An especially serious issue is the growing affordability gap and limited availability of housing in locations with significant job growth, particularly in major metropolitan areas and coastal regions. Those working in technology, finance and other highly paid fields have monopolized new, resale, and rental product, raising prices on once affordable rental and for sale housing and creating a crisis for lower paid workers and those who are unemployed. Younger workers seeking employment opportunities, many carrying substantial student debt, remain

generation wishing to remain active and engaged. Insufficient investment in public transportation, government limitations on "mother-in-law" and micro units, and creative solutions to what could become an affordability crisis exacerbate the problem--widening the gap, real or perceived, between the "Haves" and "Have Nots" and potentially creating even greater problems long term.

07. LOST DECADES OF THE MIDDLE CLASS -

After successive post-recession years of insignificant gains, median household incomes in the U.S. rose in 2015 by 5.2% to \$56,516. Still, despite this welcome increase, middle class incomes have yet to recover their pre-recession highs (\$57,403 in 2007), and are actually hovering below inflation-adjusted levels from almost two decades ago (\$57,909). Battered by automation and outsourcing, middle class jobs are still under pressure as the U.S. economy transitions from manufacturing to services. Middle class disenchantment has been linked to the current rise of populist candidates in many countries; global economic and political uncertainty are intimately tied to a large proportion of the voter base disap-

Although improving home prices, economic growth, mortgage accessibility and rental development have improved housing access and affordability in many areas, a confounding series of supply-demand mismatches continues to severely impact markets worldwide



priced out of the owner market. Developers have only begun to address the potential for starter home construction (as was done in the 1940s and 50s) as land and construction costs (as well as regulatory constraints) have created price points that are simply too high to interest those who might otherwise build or invest in entry-level housing.

In other markets, Baby Boomers seek transitional rental housing, but the lack of multifamily rentals with sufficient space and of buyers for the large homes in distant suburbs they wish to vacate have made this shift in lifestyle a true challenge for an older

pointed with what government leaders and the business elite have delivered so far.

Retail properties serving primarily middle class customers are bearing the brunt of store closures. Malls with tenants serving high income buyers are faring relatively better. Rising costs of living and student debt levels suggest that home purchase decisions will be postponed by the young. Rentals will not necessarily benefit in the most expensive, desirable urban locations; supply growth in multifamily housing counterbalances demand, and stagnant income levels constrain rent growth.

08. REAL ESTATE'S EMERGING ROLE IN HEALTH CARE - The U.S. spends over \$3 trillion each year on health care, or nearly \$10,000 per person. That's double the average for developed countries worldwide, but U.S. health outcomes and efficiency are poorly ranked in comparison to the rest of the industrialized world. While political polarization is making it difficult to address quality and access problems, the real estate industry has emerged as a major player to cost-effectively improve people's health. Medical services are increasingly being delivered in clinics, urgent care facilities, and ambulatory surgery centers, reducing costly hospital visits. Virtual care--bundling digital and wireless (video conferencing, email, photos, etc.) and home and mobile monitoring of patients--is expanding rapidly as security and access problems are resolved. Applied data analytics also help in this "everywhere care" model.

- ▶ Building occupants are increasingly demanding that the space they inhabit be designed, constructed, and operated in ways that advance positive health outcomes. It makes intuitive sense that buildings could help or hurt health in that people spend 90% of their time indoors. Research from the Mayo Clinic also concludes that only 20% of health comes from health care, with environmental and behavioral factors accounting for 40%.
- ▶ Evidence of the importance of this trend is that most major real estate professional groups have recently ramped up their focus on healthy buildings. Designing buildings to specifically address health behaviors has become the most transformative and rapidly growing subtrend of the "Health and Well Being" macro-trend.
- ▶ Dramatic growth in business interest is a key factor driving this trend. According to Fidelity's annual national survey of corporations, over 90% of companies have some form of health management or wellness program with approximately 80% also utilizing incentives. Powerful recent research on the impacts of carbon dioxide on white collar worker cognition (increase by 61% to 101%) and how adjustable desks affect worker productivity (46% increase) also provide a partial explanation. New and cheaper technologies have also helped.
- ▶ However, it was not until the emergence in late 2014 of the WELL Building Standard, with over 102 building interventions tied to scientific and medical research, that occupants became more actively involved in the healthy buildings movement. The International WELL Building Institute has registered or certified over 450 projects in 28 countries to become WELL Certified. With adoption by many

leading corporations like Wells Fargo, TD Bank, Deloitte, EY, Microsoft, Genentech, McKesson and investors including Oxford, Cadillac Fairview, Kilroy Realty, Hines, Lendlease, Grosvenor, and AXA, future growth prospects are strong.

09. IMMIGRATION - The Trump administration has attempted to enact more restrictive immigration laws, emphasizing concerns about security and terrorism while appealing to a voter base concerned about jobs lost to illegal immigrants. In the meantime, companies ranging from tech firms to real estate finance companies bemoan the lack of qualified workers. Development projects in high supply growth MSAs such as Denver stall because of labor shortages. Demographers point to immigrant groups as the source of household formation and favorable trends in population growth that will benefit the U.S. relative to geographies with aging populations like the EU and Japan.

New immigrants tend to rent, boosting demand for multifamily housing, especially in gateway cities. Recent surveys suggest that immigrant populations aspire to own homes and to move relatively freely from cities to suburbs and back in the search for employment. Labor mobility and homeownership rates will be constrained by limiting immigration. Industries like tech that demand highly skilled workers may be forced to innovate and substitute capital for labor if they cannot fill vacancies by recruiting foreign workers--constraining job growth. Longer term, if the entry of immigrant populations that tend to have larger households is curtailed, there will be a limit on the so-called demographic dividend for economic growth, with less of a labor force to support an aging population.

10. CLIMATE CHANGE - In January 2017, the National Oceanic and Atmospheric Administration (NOAA) released a new report based on the most up to date scientific evidence on sea level rise that more than doubles the 2013 forecasts of potential sea level rise by 2100 from 2.2 to 4 feet to 6.6 to 8.6 feet. Sea level rise is caused by both the thermal expansion of the oceans--as water warms up, it expands--and the melting of glaciers and ice sheets. These dramatic rises were due largely to new research on the role of the Antarctic in sea rises as well as improved forecast models. The Atlantic (Virginia Coast North) and western Gulf of Mexico Coasts' sea rise is projected to be greater than the global average by .3 to .5 meters by 2100. Alaska and the Pacific Northwest are projected to be 0.1 to 1 meter lower.

While a potential rise of sea level by 6.6 to 8.6 feet by 2100 may seem far in the future,

NOAA also estimates that annual frequencies of disruptive and damaging flooding would increase 25-fold with only a 14-inch increase in local sea level rise. Major cities such as Miami, New York, New Orleans, Tampa and Boston are projected to have the most costly problems, with South Florida and most coastal areas all exposed to differing levels of sea rise risk and cost.

The implications of potential sea level rise and related flooding on real estate values is positioned to explode due to dramatic increases in the volume and accessibility of information on the consequences of sea rise. Employers and commercial real estate investors, thanks to hurricanes Katrina and Sandy, can now access municipal and state reports that detail potential risks of sea rise and efforts to mitigate such risks. Residential and commercial buyers, sellers, brokers, and appraisers can now freely access flood maps and sea rise forecasts that provide detailed assessments of the population, buildings, infrastructure and land that are threatened by rising sea levels. Websites such as Surging Seas Risk Finder even enable individuals to map potential sea rise and flooding risks of their properties and communities at different points in time and under different sea level assumptions.

Value implications extend well beyond those properties that might be directly affected by flooding. For example, what if you live or work on a hill, but the access roads and key services you require flood? Values of all properties will be affected if airports, transportation infrastructure, and other community amenities are negatively impacted. Commercial properties and local economies in coastal regions will suffer if tenants concerned about community resilience or related tax consequences go elsewhere.

Residential properties are particularly vulnerable to even the potential for value declines due to increased flooding risk because they represent a significant proportion of the retirement nest eggs of many Americans. Insurance to address such risk is either too expensive or not available in most cases. For people who are counting on the equity from their home for retirement when they sell in 20 years, few will be willing to roll the dice that sea level rise will not impact value--and many are likely to sell before value declines are fully realized.

ON THE WATCH LIST:

The Counselors of Real Estate has placed on its "CRE Watch List" several additional issues, all in varying stages of flux, potentially representing longer-term disruptive scenarios for real estate. These include: Tax Reform & Monetary Policy, Various Other Policy Matters, and Cannabis. Stay tuned.

Is CE still on your to-do list for 2017?

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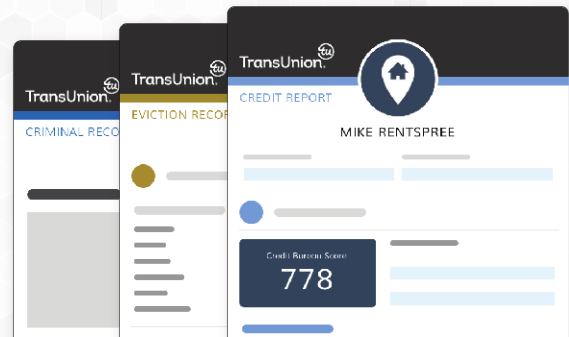


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A First-Time Home Buyer Savings Account Update and Our 3 Legislative Priorities for 2018

by Clarke Wise

It seems like yesterday we were visiting with the Governor to celebrate the passage of the First-Time Homebuyer Savings Account. Now, the Mississippi REALTORS® Board of Directors approved the 2018 Legislative Priorities, and we are preparing for the upcoming Legislative Session in January. Since the last Legislative update, Mississippi REALTORS® have partnered with the National Association of REALTORS® to promote the First-Time Home Buyer Savings Account and www.firsthomems.org. Through NAR's generous contribution of \$100,000, the Mississippi REALTORS® have launched a campaign to educate members and consumers about the new tax advantaged plan through a series of emails, mailers, and online advertisements to consumers throughout Mississippi. Since the launch of the website www.firsthomems.org, there have been 10,000 page views of the website! If you have questions about the program or need promotional materials, contact the Mississippi REALTORS® or visit www.firsthomems.org.

In addition to promoting the First-Time Homebuyer Savings Account program, the 2018 Legislative Priorities were officially adopted at the 2017 Mississippi REALTORS® convention in Tupelo. This year, the Mississippi REALTORS® will focus on providing additional consumer protection through strengthening Broker license law, enhancing private property rights through clarifications to the Landlord Tenant Act, and working to provide relief to Appraisers by eliminating unnecessary burdens to providing unnecessary information throughout the real estate transaction process.

Here is a complete list of the 2018 Mississippi REALTORS® Legislative Priorities:

1. **Real Estate License Law** - For most Mississippians, the home is the largest asset they will possess in their lifetime. The Mississippi REALTORS® are dedicated to instilling consumer confidence and reassurance throughout any real estate transaction by promoting education and responsible management among real estate Brokers. In any real estate transaction, the responsibility to monitor and manage the transaction resides with the real estate Broker. After careful evaluation of Mississippi's real estate license law, discussions with the Mississippi Real Estate Commission, and examination of real estate Broker license law in other states, the Mississippi

REALTORS® support amending real estate Broker license law to enhance Broker education and experience requirements to provide additional consumer protection.

2. **Landlord & Tenant Law** - To protect the rights of property owners, the Mississippi REALTORS® support legislation designed to enhance the rights of property owners, clarify the eviction process for delinquent tenants, and create a more consistent process for the Justice Court Judge System. In addition to amending the current Landlord-Tenant law, the Mississippi REALTORS® have submitted a resolution to the Mississippi Judicial College and the Mississippi Judicial Advisory Study Committee stating the challenges within the Justice Court Judge system.
3. **Appraiser Law** - Since the passage of the Dodd Frank Act, numerous regulations and requirements were placed on appraisers. While some of the changes help to address many of the concerns that contributed to the housing market crash, other regulations have placed unnecessary burdens on appraisers. As a result of the overregulation, Mississippi is seeing fewer appraiser applications and is currently experiencing a shortage of appraisers. The Mississippi REALTORS® support policies designed to address the overregulation of the appraiser industry.

Thank you to the more than 1,200 REALTORS® who responded to the Legislative Priorities Survey and to those who participated in the Broker Roundtables for each local board. Your input and subject matter expertise were so important as the Legislative and Regulatory Affairs Committee assembled the priorities for the upcoming session.

If you have questions about a particular policy position or the legislative process, please email me (cwise@msrealtors.org) or call (601) 932-5241 and I will be glad to discuss any legislative items in greater detail.



Clarke Wise is MS REALTORS® Vice President of Government Relations.
Email him at cwise@msrealtors.org

Who's Watching? REALTORS® and Surveillance Systems

by Ron Farris

Mississippi REALTORS® are reporting an uptick in fraudulent wire transfer schemes targeting real estate professionals. Hackers hack the licensee's email account and obtain information about an upcoming real estate transaction. Having the closing date from emails, hackers email the parties or their agents posing as the title company or closing attorney. The fraudulent email appears valid, using names, details and even documents relating to the closing, and claims there have been last minute changes to the wiring instructions. These bogus emails provide new wiring instructions

"If you're buying a home and get an email with money-wiring instructions, STOP."

for closing funds. Unwary victims wire the closing proceeds, down payment or other escrowed funds directly to the hacker's fraudulent account. Funds lost to this scheme are generally not recoverable.

Since originally issuing a "high alert" warning to REALTORS® in 2015, the National Association of REALTORS® has partnered with the FBI and the Federal Trade Commission to warn buyers and agents about these schemes. "If you're buying a home and get an email with money-wiring instructions, STOP," says Colleen Tressler, FTC Consumer Education Specialist, "Email is not a secure way to send financial information, and your real estate professional or title company should know that." FBI agents say wire fraud involving real estate transactions has escalated from \$5 million in all of 2015 to \$14 million in just the first quarter of 2017, a serious cause for alarm.

REALTORS® should evaluate their internal email system to verify that their email server is encrypting email communications. NAR sternly warns REALTORS® to never send any sensitive information by email, including wiring instructions, banking information, routing numbers, PINS or any other financial information.

Best practices for REALTORS® should include a written policy concerning email use that prohibits disclosure of sensitive information in emails, and a policy for verifying the validity of requests for sensitive information received by email. Other best

practices and tips include:

- ▶ Warn clients from day one about wire fraud and the importance of verification
- ▶ Verify all requests for funds, wiring instructions and other critical items by phone with a verified contact
- ▶ Always question any "last minute" changes to protocols, especially those involving payments or transfers of funds
- ▶ If email must be used, use only encrypted email on secure servers
- ▶ Never click on unknown links in an unverified email
- ▶ Never use unsecured WIFI (like that usually found in coffee shops and airports)
- ▶ Clean out your email box regularly; stored messages can be used by hackers to learn sensitive information about you, your business and your clients
- ▶ Change user names and passwords on a regularly-scheduled basis
- ▶ Use and maintain the most current firewall and anti-virus technologies on all systems
- ▶ Report all suspicious emails to the FBI, FTC and law enforcement authorities
- ▶ Notify MAR and NAR of any fraudulent schemes that come to your attention so that others can be warned

If a wire has been initiated and you determine that it may be suspect, contact the bank immediately. It may be possible to terminate the wire before the funds go through. Then, report the scheme to the FBI.

NAR suggests adding the following notice to your client disclosures and communications:

IMPORTANT NOTICE: Never trust wiring instructions sent via email. Cyber criminals are hacking email accounts and sending emails with fake wiring instructions. These emails are convincing and sophisticated. Always independently confirm wiring instructions in person or via telephone call to a trusted and verified phone number. Never wire money without double-checking that the wiring instructions are correct.

For more information, contact the FBI Internet Crime Complaint Center at <http://www.fbi.gov/scams-safety/e-scams>.



Ron Farris, Esq., is general counsel to the Mississippi REALTORS®, and available to members through the Legal Hotline at 1-800-747-1103 Ext. 25. For other matters, he can be reached at Farris Law Group, PO Box 1458, Madison, MS 39130 or by email at ron@ronfarrislawgroup.net.



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Shay Hata, REALTOR®
Chicago, IL

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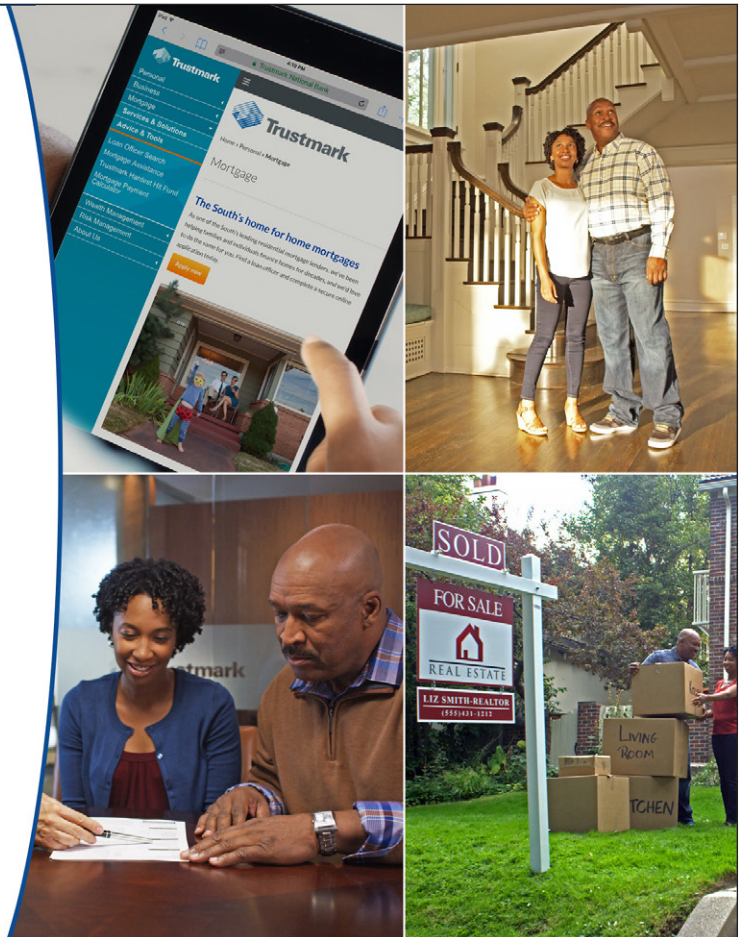
Friday, January 19, 2018
9:00 - 9:45 a.m.
Leigh Brown, REALTOR®
Charlotte, NC

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- ▶ How to strengthen each area with actionable techniques ideas which will result in long term success

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Is Your Site Ready for Google's New SSL Rules?

by Tyler Gorrell

As a real estate professional and independent contractor, you probably have a website. If you do, you may want to pay attention because things are changing rapidly in the way Google Chrome is going to handle web pages. In order to understand why Google is changing things, we'll need to understand how we got to where we are.

During the .com bubble, everyone wanted a website. In fact, some of you reading this may have invested in your website during the .com bubble. If you did, great job, you are a pioneer. As we all know, the Internet has gone through some major changes since then, and the appearance of your website (hopefully) has changed as well! In the Internet, there have been

You can easily tell if you have a valid SSL certificate by using any browser to visit your webpage, and locate a green lock, next to your site name.

a lot of changes that you can see, as far as eye-candy goes, but there have been even bigger changes in the back-end of the web, that you may not have been aware of. One of the most important changes has been the use of SSL certificates to verify the identity of a website.

What Does SSL Do?

SSL stands for Secure Socket Layer, and all it does is encrypt data so that everything stays secure in between you and a website. SSL was first used on the Internet for payment sites like banks, so that any information exchanged would be encrypted, and safe from any attackers. As the environment of the Internet changed into a very dangerous place to be, SSL began to be used by more and more sites to guarantee the identity of the website, and to encrypt any information exchanged during interactions.

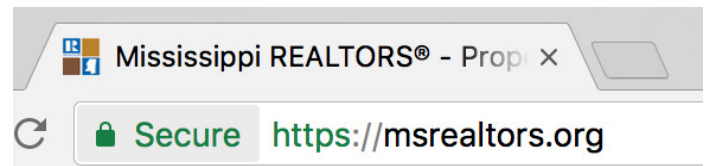
OK, So How Does This Affect Me?

Great question. Recently, Google has decided that any website that has a text search box, and is not using SSL, is insecure. As a matter of fact, Chrome will display a "Not Secure" warning in the window next to your site's domain name if you fall into this category. This will certainly affect any site that has a property search.

What Do I Need to Do?

It depends. If your site is managed by another company, you

should certainly give them a call to ensure that you meet modern security requirements. I can assure you, you will not be the only caller to ask them this question. If you contract out your website needs, then you may be able to hire someone to ensure that you have a valid SSL certificate, and that all parts of your website are using SSL. You can easily tell if you have a valid SSL certificate by using any browser to visit your webpage, and locate a green lock, next to your site name.



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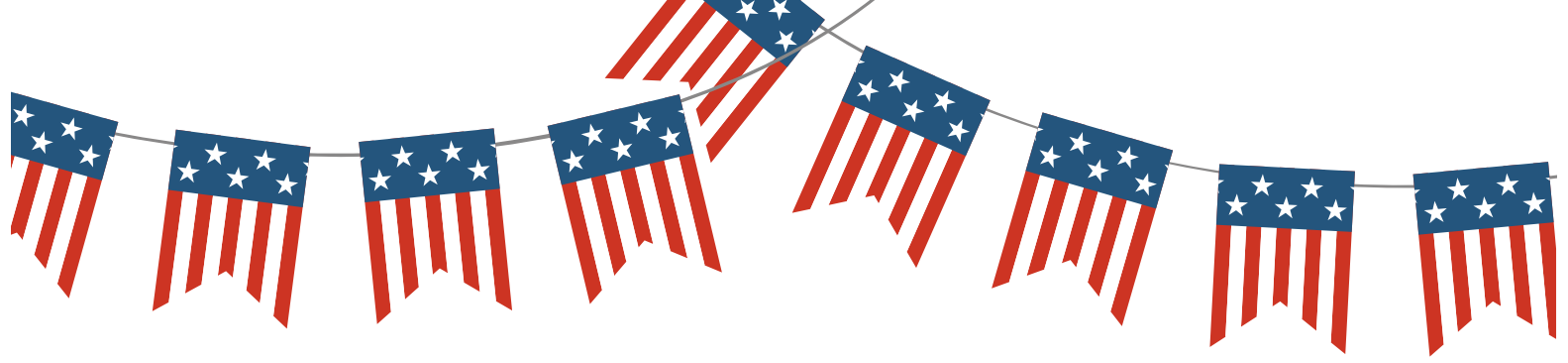
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Representing *Veteran* Clients Is Good Business

by Kristin Short

Serving the real estate needs of veterans in Mississippi starts first and foremost with respecting their service and military culture. According to the Veteran Population Projection Model 2015, there were 21.3 million veterans in the U.S. as of 2016, and more than 195,000 veterans call Mississippi home. For more than 99,000 of the 195,000 veterans in Mississippi, their period of service can be described as the following:

	# OF VETERANS IN MISSISSIPPI IN 2016	CONFLICT	DEFINED BY THE VA AS:
	4,615	World War II	September 1, 1939, and September 2, 1945
	12,116	Korean Conflict	June 25, 1950, and July 27, 1953
	55,400	Vietnam Era	November 1, 1965, and April 30, 1975
	27,169	Gulf War Era (Pre 9/11/01)	Operation Desert Shield or Operation Desert Storm as anytime after August 2, 1990

Source: National Center for Veterans Analysis and Statistics, https://www.va.gov/vetdata/veteran_population.asp.



David Stevens II, REALTOR® and Broker Associate with CENTURY 21 David Stevens, Inc., of Clinton, MS, can speak firsthand about respecting the service of clients who are veterans. In May 2016, Stevens started working with Clint Austin, a first-time home buyer with seven years' service as a U.S. Army Specialist (SPC). Stevens relates, "Respect for veteran clients begins with respecting their service."

The U.S. military is comprised of five service branches:

1. Air Force (www.airforce.com) where the mission is to fly, fight and win in air, space and cyberspace.
2. Army (www.army.mil) where the mission is to fight and win our Nation's wars by providing land dominance across the full range of military operations and spectrum of conflict.
3. Coast Guard (www.gocoastguard.com) where maritime duties include ensuring safe and lawful commerce and performing rescue missions in severe conditions.
4. Marine Corps (www.marines.com) where the purpose is to defend the people of the U.S. at home and abroad.
5. Navy (www.navy.mil) where the mission is to maintain, train and equip combat-ready Naval forces capable of winning wars, deterring aggression and maintaining freedom of the seas.

For most veterans, the experience of military life and military culture creates lifelong respect for structure, discipline, loyalty, having clear objectives and orders, and maintaining high personal and professional integrity.

While veterans can be found in real estate markets across Mississippi, many choose to live close to military bases in order to take advantage of benefits like healthcare as well as post-military job opportunities.

Military bases in Mississippi include:


- ▶ Camp Shelby Joint Forces Training Center in Hattiesburg: <http://ms.ng.mil/installations/shelby>
- ▶ Columbus Air Force Base: <http://www.columbus.af.mil>
- ▶ Keesler Air Force Base in Biloxi: <http://www.keesler.af.mil>
- ▶ Naval Air Station Meridian: https://www.cnmc.navy.mil/regions/cnrse/installations/nas_meridian.html
- ▶ Naval Construction Battalion Center in Gulfport: https://www.cnmc.navy.mil/regions/cnrse/installations/nbc_gulfport.html

VA-Guaranteed Home Loans

While real estate professionals are not expected to be VA finance experts, a working understanding of veteran financing benefits at federal and state levels is helpful. VA-guaranteed loans offer 100% financing to honorably discharged veterans and do not require a down payment as long as the sales price does not exceed the appraised value. To be eligible, a veteran's term of service must meet specific length requirements:

Veterans must have satisfactory credit, sufficient income to meet the expected monthly mortgage obligations, and a valid Certificate of Eligibility (COE). VA home loans are originated by private lenders and guaranteed by the Department of Veterans Affairs. Aside from the upfront paperwork to prove eligibility and entitlement and use of a VA appraiser, the application process





ERA	DATE OF SERVICE	REQUIRED LENGTH OF SERVICE
World War II	9/16/1940 to 7/25/1947	90 days
Post World War II	7/26/1947 to 6/26/1950	181 days
Korean	6/27/1950 to 1/31/1955	90 days
Post Korean	2/1/1955 to 8/4/1964	181 days
Vietnam	8/5/1964 to 5/7/1975	90 days
Post Vietnam	5/8/1975 to 9/7/1980 (enlisted) 5/8/1975 to 10/16/1981 (officers)	181 days
24-month rule	9/8/80 to 8/1/1990 (enlisted) 10/17/81 to 8/1/1990 (officers)	24 continuous months or full period (minimum of 181 days) on active duty
Gulf War	8/2/1990 to present	24 continuous months or full period (minimum of 181 days) on active duty

Source: National Association of REALTORS® Military Relocation Professional (MRP) Certification Course. <http://militaryrelocationpro.org>.

for VA financing is not much different from any other type of mortgage loan. To learn more, visit <https://www.benefits.va.gov/homeloans>.

Veterans' Home Purchase Board (VHPB)

Mississippi is among a handful of states that offers special real estate financing for its veterans. The program is administered by the Veterans Home Purchase Board (VHPB). The VHPB provides loan funds for an existing home or a home recently constructed.

Veteran eligibility:

- ▶ A veteran must have been a Mississippi resident immediately prior to entering the Military Service or have resided in Mississippi for two (2) consecutive years immediately preceding the loan application.
- ▶ The veteran must obtain a Certificate of Eligibility from the VA.
- ▶ The veteran must have been discharged from active duty service under conditions other than dishonorable.
- ▶ An unmarried surviving spouse of the above described eligible veterans who died as a result of service or service-connected injuries may qualify for this program.

Property eligibility:

- ▶ Property must be a single-family residence to qualify. Townhomes with fee simple title to the lot may qualify.
- ▶ Permanent financing of a construction loan to construct a single-family residence is also available, subject to VA guidelines.
- ▶ Farms, raw land, mobile homes and condominiums do not qualify.
- ▶ Property must be located in the state of Mississippi.

VHPB offers fixed-rate mortgages of terms between 10 and 30 years. The interest rates are typically 1 to 2 percent below market rates. The maximum loan limit is \$250,000 plus the VA funding fee. Hazard insurance and taxes are collected monthly along with payments and placed in an escrow account.

Is Your Veteran a First-Time Home Buyer?

Beginning in January 2018, individuals can deduct up to

Beginning in January 2018, individuals can deduct up to \$2,500 from their state adjusted gross income when they make deposits into a First-time Home Buyer Savings Account.

\$2,500 from their state adjusted gross income when they make deposits into a First-time Home Buyer Savings Account. Couples can deduct up to \$5,000. This savings and tax benefit is available to all first-time home buyers in Mississippi, starting in 2018. To learn more, visit <http://FirstHomeMS.org>.

Resources for Real Estate Professionals

If serving veteran clients is a priority for you or you're curious to learn more about the specific needs of veteran home buyers and sellers, consider the Military Relocation Professional (MRP) certification from the National Association of REALTORS®: <http://militaryrelocationpro.org>. MRP is a one-day certification program that helps REALTORS® provide the real estate services at any stage in a service member's military career and win future referrals.



Follow the Facebook business/fan pages for local military bases to stay up-to-date on news and events specifically relevant to active-duty personnel and veterans:

- ▶ Camp Shelby Facebook page: <https://www.facebook.com/pages/Camp-Shelby/107767082579901>
- ▶ Columbus Air Force Base: <https://www.facebook.com/ColumbusAFB>
- ▶ Keesler Air Force Base in Biloxi: <https://www.facebook.com/keeslerafb>
- ▶ Naval Construction Battalion Center Gulfport Facebook page: <https://www.facebook.com/NCBCGulfport>

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The length of the home purchase process varies based on individual circumstances. Closing by a contract expiration date or any other date is not expressed or implied. All loans or offers of credit are subject to credit and underwriting approval. Other fees, conditions and restrictions may apply. Renasant Bank NMLS # 402669

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BENEFITS

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Smart Solution

CUSTOMER

- Income up to \$80,000
- Needs cash for downpayment
- 30 year fixed rate mortgage

BENEFITS

- 3% down payment as 2nd mortgage (Smart Solution Second) or
- 4% Cash Advance (Smart Solution Premium)

Mortgage Revenue Bond (MRB)

CUSTOMER

- Needs cash for downpayment
- Income between \$48,300-\$85,820
- 30 year fixed rate mortgage

BENEFITS

- 3% Cash Advance



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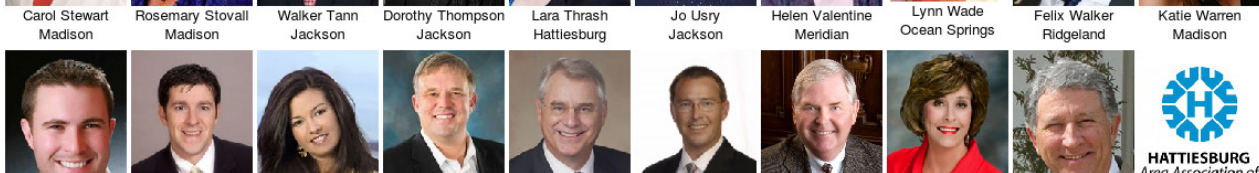
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Kyle Killebrew
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