

PROPERTY LINES

An Official Publication of the READING-BERKS ASSOCIATION OF REALTORS®, INC.

VOLUME 46

NUMBER 3 - 2025

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IMPORTANT NUMBERS

National Association of REALTORS® (NAR)

1-800-874-6500 www.nar.realtor

Pennsylvania Association REALTORS® (PAR)

1-800-555-3390 www.parealtors.org

PAR Legal Hotline (MEMBER ONLY BENEFIT)

1-800-727-5345

PA State Real Estate Commission

1-833-367-2762 www.pals.pa.gov

Bright MLS Support Center

1-844-522-7444 BrightMLS.com/Support

TechHelpline

866-829-1436

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An Official Publication of the
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Message from the President

Hello Fellow R-BAR Member,

I missed the last Property Lines because I was using every AI platform known to find my pen to write my article, and by the time I realized staff really wanted it in a Word document, the deadline passed. So, I am jumping right to Word to do this one. So, old dogs can learn new tricks, just some slower than others. As I was submitting my article though, staff changed the name of the column.

Well, it has been just over a year since everyone thought our industry was going to be turned upside down, but we are still here serving our clients with the utmost professionalism and transparency they deserve. Yes, there were new forms to incorporate into our business, but for the most part, agents were already doing what was asked of us in August 2024. The two significant changes, having an executed BAC or similar document before any showings and the removal of the cooperating broker compensation from the MLS, were new, but the real estate community adapted along with our clients. Congrats to all.

Association Highlights

Bylaws Task Force is near completing its revisions and getting ready to present to full membership. The bylaws will be ready to be voted upon before the end of 2025.

Policy and Procedure Task Force is continuing revisions of all Association policies to reflect actual practices.

Strategic Plan Task Force is diligently mapping out our next three years.

The Association has a **new Association Executive**, Alison “Ali” Columbus. She started just over a month ago and is fully immersed. She has attended the NAR Leadership Summit in Chicago and is reaching out to the membership to get to know you.

The Board of Directors application will remain open until September 10th and interviews will begin in late September. There are 4, three-year terms open. If interested in applying, [CLICK HERE](#).

R-BAR 2030 and Beyond is a new task force that has been appointed. Members have been tasked with brainstorming ways to improve the financial health of the Association and how we see ourselves moving beyond 2030.

Bright MLS will not be making any dividend distributions this budget year. Although we do not budget for it, we anticipate and hope they make the distribution. To assist in offsetting the lack of dividend distribution, we have made some adjustments to our travel and conference attendance to reduce our expenses for the year.

2026 budget season has begun with the finance committee. I can tell you this, they are going through the budget line by line to see where we can make improvements to reduce expenses and think outside the box to see how we can generate non-dues revenue.

R-BAR has been **establishing itself as a resource locally, statewide, and nationally**. Your Government Affairs Director, Mark Mohn, has been networking with almost all the key players in the county and local municipalities and manages to get you a voice at the table where decisions are made. So, when Reading City transitions from post-settlement property transfer inspections to pre-sale inspections, you had a voice at the table with R-BAR Government Affairs committee and Mark Mohn. Your dues dollars at work for you.

As a result of R-BAR and our members getting involved locally, there are REALTORS® and REALTOR® Champions sprinkled throughout all levels of local government, from township supervisors and planning commissions, to the City of Reading, the County, school boards, and County Planning. This is all important

work and to those that have stepped up at these levels of governance, I/we at R-BAR, thank you.

Member involvement – We have a great base of both REALTOR® and affiliate members participating in regular committee meetings and specific events like the 5K, Veterans Breakfast, Feeding Furry Friends Drive and many others. I thank them for the service and passion to be part of what makes R-BAR **Who We R.**

Having said this, we need more involvement from other members. This is your Association, and you have an open invitation for a seat at the table. You can make a difference. Volunteering in your Association does not need to be a drain on your day, week or month. There are opportunities to contribute as little as 2 hours a month, to as little as 2-5 hours a year.

These volunteer opportunities will also help with your business. How you ask? Well, have you ever heard the phrase, it's not always what you know, but who you know. The who you know can make a difference in your success on a transaction. If a seller asks, "Do you know any of the agents in a multiple offer situation," trust me, it is best if the listing agent can say something about you, as opposed to, "Nope, don't know him/her." This is true even in a non-competitive offer situation where negotiations are happening. Serving your Association is serving your clients at the same time. **So again, I invite you to reach out to the R-BAR office, a Board Member, a committee member and ask about the opportunities to help your Association, yourself and your clients.**

RPAC - what is it and why should I invest? This is the REALTORS® Political Action Committee that promotes the industry of real estate and home ownership at all levels of government. Let's not be shy about it, without having champions of real estate in the seats of government, our clients could and would be at a severe disadvantage. Most of our clients and those looking to grow wealth and security through real estate do not have the access, means, or voice to influence government decisions through accurate education and meaningful dialog. This is one reason why PACs exist. RPAC represents REALTORS® at three levels, national (NAR), state (PAR) and local (R-BAR). Locally, RPAC is governed by a Board of Trustees, all of whom are R-BAR REALTOR® members. They interview candidates at the local level to determine who is, or could become, a REALTOR® Champion and provide them with endorsements and financial contributions from the PAC dollars we have received through investments from folks like you. The RPAC Trustees also recommend and ask for the state PAC to support state level candidates through financial contributions and the same happens at the federal level.

At the local level, 2 years ago, 100% of our endorsed Berks County candidates were elected to office. In 2025, during the Berks County primary elections, 100% of our endorsed candidates were successful. At the state level, in 2024, 100% of the statewide supported candidates were elected to office. That is a staggering 106 out of 106 success rate for PAR. This is your investment at work for the good of the industry and the citizens of PA.

So, you might be saying by now, **BIG DEAL**, we help get someone elected. You would be correct; it is a **BIG DEAL** because we have their ear on real estate issues. When a real estate bill or issue hits their desk, they reach out to us for insight and recommendations. That is how and why the **Wholesaling Bill** was passed in record time and with a near unanimous vote. Another example is when sewer inspections held up settlement, REALTORS® were able to educate the policy makers in Harrisburg that there needed to be a change to **MCOCA** (Municipal Code and Ordinance Compliance Act) and add authorities to the regulation. Now settlements cannot be held up for a sewer line that needs repair. We are currently helping to move legislation through that exempts real estate schools from approval and oversight by the Department of Education. This will be a big success because if the real estate schools had such oversight requirements, our cost for CE courses would skyrocket. I was on the Board of Private Licensed Schools, so I know this to be true. There are just too many successes to list them all here, but join us at the next Government Affairs meeting to learn more.

Finally, much like volunteering, investing in your RPAC does not need to break the bank. Your investment of \$15 (1 or 2 Starbucks) will help move the cause in a forward direction. So, if you have not invested this year please do so now. **Simply scan the QR CODE on page 16 to make your investment OR CLICK HERE.** If you invested and have not reached \$99, consider doing so and attend the \$99 Club networking event with food and drink at 3rd and Spruce, which will be held later this year.

Thank you for the time you spent reading this article and all the other articles in this issue of Property Lines.

Dave Snyder, R-BAR 2025 President

Broker, Owner, Manager Past President Meeting

Tuesday, Oct. 7th

11:45 a.m. - 1:30 p.m. | R-BAR Office or Zoom

Join us for a lunch meeting as we discuss bylaws changes, policy updates, RELRA, important Association happenings, and more!

Email courtney@realestateinberks.com to RSVP

SEPTEMBER IS REALTOR® SAFETY MONTH

Throughout the month of September, look for safety tips posted on social media, eblasts about safety habits to practice, & educational opportunities on how to make it home safely.

In this edition of Property Lines, please find various articles and opportunities to educate yourself on REALTOR® safety.



MAKE IT HOME

STAY SAFE ON THE JOB YEAR-ROUND
With tips and tools from NAR at nar.realtor/safety

**REALTOR®
Safety Pledge**
Commit to prioritizing
your safety.

Social Media Content
Follow NAR on Facebook,
Instagram, LinkedIn and Twitter
for weekly safety tips to share.

Safety Webinars
View past sessions on data
security, mental health,
personal and client safety.

Monthly Articles
Stay in the loop on the
latest safety topics.

Training Videos
Learn best practices to keep
yourself, your clients, and
your business safe.

Office Forms
For REALTORS® and clients.



Notes from Your Association Executive



Hello R-BAR Members,

I'm thrilled to be writing my first Property Lines article as your new Association Executive. Following Jen O'Brien's heartfelt farewell is no easy task – as her leadership and warmth have clearly left a lasting legacy. I want to begin by thanking Jen for her incredible service and helping to build a strong and vibrant REALTOR® community. Her message reflected a village full of dedication, collaboration, and professionalism, and I'm truly excited to be part of it! 😊

As I step into this role, I do so with respect for the work that has already been done, and great enthusiasm for what lies ahead. This Association's accomplishments - from educational events, community outreach, policy updates, record-breaking fundraisers, and RPAC wins - are a testament to all of you, our members, the R-BAR team, and the power of a **shared purpose**.

Over the coming months, I look forward to meeting you. My goal is to listen, learn, and support the incredible work that you're already doing. Together, we'll continue to build on the momentum created and explore new opportunities to serve you and our community.

I also want to acknowledge the dedicated R-BAR team - Laura, Courtney, and Mark - their passion and expertise is evident, and I'm excited to work alongside them to keep the Association thriving and growing. I also want to extend a heartfelt thank you to the members of the Board of Directors. Your time, leadership, and volunteerism

are essential to this Association's success, and your commitment to our mission, members, and industry is deeply appreciated.

If you want to be a part of the Board and help shape your Association, please apply today! Or join a committee - we have committees related to Outreach, Education, DEI, CIC and Government Affairs!

- » [CLICK HERE to apply for the Board of Directors](#)
- » [CLICK HERE to join a committee](#)

And make sure to mark your calendars for these upcoming events...

- **Lunch & Learn** – September 17 from 12 – 1pm;
Staying Safe on the Job
» [CLICK HERE TO REGISTER](#)
- **PHRC Presentation** – September 25 from 9 – 10:30am;
Service and Support Animals
» [CLICK HERE TO REGISTER](#)
- **6th Annual 5K** – October 4 starting at 9am; **5K Run for Shelter**
» [CLICK HERE TO REGISTER](#)

Thank you for the warm welcome over these past couple of weeks, and I can't wait to see what we'll accomplish together.

Sincerely,

Ali Columbus

WELCOME TO R-BAR, ALI!



New Phone Number for PA Real Estate Commission



The Department of State has recently consolidated phone access for all licensing boards into a single BPOA call center at 1-833-DOS-BPOA (**1-833-367-2762**), which is available from 9 a.m. to 2:30 p.m. The prior number for the State Real Estate Commission you may have in your files is now disconnected.

PAR was not informed of these changes as they were happening. We brought it to the attention of the Commission at their last meeting and suggested that they provide guidance for licensees since current regulations include the old phone number in the text of the required notice about the real estate recovery fund. PAR will likely be updating our relevant forms in the near future.

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WELCOME

Orientation & Induction Class - July 21st, 2025



Mary Walters, Laura Westley - Berkshire Hathaway HomeServices Homesale

Jonathan Pensado - Century21 Gold

Melanie Ceja-Munoz, Henry Cruz, Justin Zimmerman - Coldwell Banker Realty

Jessica Momose - EXP Realty

Chelsea Kuska - Horning Farm Agency, Inc.

Iberca Polanco - Iron Valley Real Estate

Amy Himes, Jaime Hollock, Zachary Kauffman - Keller Williams Platinum Realty

Katheryne Pillier - Pagoda Realty

Eileen Jaquez - RE/MAX of Reading

Congratulations , Jason Burkholder!

*Jason was one of
three PA REALTORS®
selected to serve as a
NAR Director.*



Get Ready for a Fruitful Fall with These 3 Tools

As the fall real estate season approaches, it's the perfect time to sharpen your competitive edge and position your business for success. As a Bright MLS subscriber, you have access to powerful tools designed to save you time, empower you to work on the go, and protect your well-being. Learn more about three standout Bright offerings below. With these tools on your side, you'll be geared up for your most successful season ever.

1. Smarter Listing Management with AI Assistance

Bright's enhanced Listing Management experience that launched in phases over the course of the summer is receiving positive feedback from users for its timesaving features and seamless mobile responsiveness. Some of the new solution's most popular additions are AI integrations that cut down on the need for manual entry and help agents start listings faster. These include AI-assisted public remarks, pre-filled key fields, and photo descriptions that automatically generate as you upload images. To learn more about how this enhanced listing add/edit system can help you work faster without sacrificing quality, sign up for an upcoming webinar at BrightMLS.com/ListingManagementTraining.

2. A Powerful Mobile App for Agents on the Move

Have you explored the latest feature in the Nestfully mobile app? Quick Edit helps listing agents keep their listings fresh with real-time updates they can make anytime, anywhere. Simply log in to your Nestfully agent account to quickly update your listing's price, status, or open house details along with the associated fields. It's a simple, convenient way to ensure that your listings always reflect timely and accurate information. This feature is just the latest benefit of the Nestfully app, which continues to deliver powerful client collaboration tools, reliable listing data sourced directly from the MLS, easy access to listing docs and agent remarks, and more. Download the app for free at Nestfully.com/AgentApp.

3. Prioritize Safety with an Affordable New Platform

Personal safety is non-negotiable. Through your Bright subscription, you now have the option to purchase personal safety platform Tether RE for an exclusive discount of just \$6 a month. With active security features like 24/7 live safety monitoring, emergency

alerts, proximity timers, and location sharing, Tether RE complements the offerings of other security solutions to offer an extra layer of protection for agents in the field. Learn more at BrightMLS.com/TetherRE.

Put Your Best Foot Forward This Fall

If you're looking to make this a season for the books, make sure you're taking advantage of all the tools and resources that are built right in to your Bright subscription. To access an overview and some helpful links for more information and support, visit BrightMLS.com/Benefits.



bright MLS

Grow Your Business,

One Skill at a Time

Bright's training options are designed to help you thrive.

Sign up for a webinar

A New Bright Offering Puts Safety First

In this unpredictable world, Bright is serious about agent safety. That's why we're now offering access to Tether RE*, a comprehensive real estate safety platform, at a special rate for Bright subscribers. Reclaim your peace of mind with protective features like client pre-screening, 24/7 safety monitoring, and emergency response.

Highlights of Tether RE

- **Know before you go with buyer verifications.** Easily verify prospective buyers and clients ahead of your appointments using built-in tools including:
 - Reverse phone number lookup**
 - Address verification**
 - Criminal background checks**
- **Set up SOS Alert at any time with 24/7 Safety Monitoring.** Discreetly trigger an emergency alert to your chosen contacts and Tether's 24/7 safety monitoring team with just one tap.
- **Schedule Proximity Safety Timers for your showings.** These timers can detect when you arrive

at the property and turn off automatically when you leave, notifying your contacts and Tether's safety monitoring if you don't leave on time and sending help when needed.

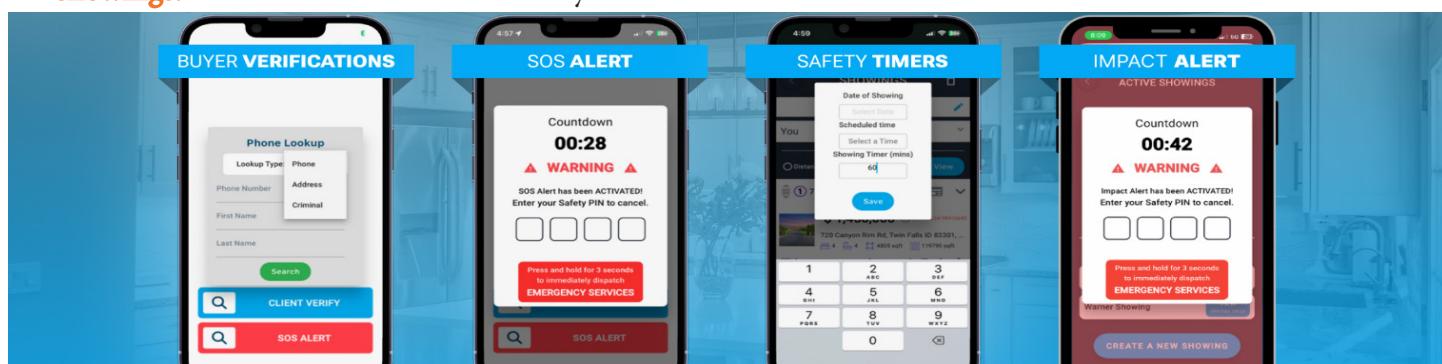
- **Stay protected for every appointment with the app's Impact Alert / Struggle Detection.** From your smartphone, Tether RE can detect sudden movements or forceful impacts (like a fall or struggle) and automatically trigger an alert—so you can get help faster when it matters most.

Prioritize Your Personal Safety—and Save

As a Bright subscriber, you can access the full suite of Tether RE safety tools for just \$6 a month (that's a 40% discount)! With industry-leading safety tools on your side, you can keep your full focus on success.

**Additional charges are applied for reverse phone number and address lookups (\$.25) and criminal background checks (\$1).

[Click here to start your 14-day trial of Tether RE today!](#)



Bright MLS R-BAR Training

Tracking Market Activity

September 23rd at 11 a.m.

Join us to review the various market reports within Bright to help you dive deeper into current market activity and utilize our reports to enhance your presentations with your clients.

[CLICK HERE to register](#)

Check Out the New Monthly Bright Updates Training

Join the webinar to learn about recent changes in the system that you may have missed.

Trainings will review:

- Updates or new fields in Listing Management and Search
- Changes to Reports
- New Partner Products or Services available through Bright MLS
- And remember to bring your suggestions for improvement!





DEI CORNER

September

- Hispanic Heritage Month
- Suicide Prevention Month
- 9/1 Labor Day
- 9/11 Patriot Day
- 9/18 International Equal Pay Day
- 9/21 International Day of Peace
- 9/22 - 9/24 Rosh Hashanah
- 9/26 Native American Day

October

- Global Diversity Awareness Month
- National Polish American Heritage Month
- Filipino American Heritage Month
- German American Heritage Month
- Italian American Heritage Month
- 10/1 - 10/2 Yom Kippur
- 10/6 - 10/13 Sukkot
- 10/10 World Mental Health Day
- 10/11 National Coming Out Day (LGBTQ+)
- 10/13 Indigenous Peoples' Day
- 10/16 Spirit Day (LGBTQ+ anti-bullying wear purple)
- 10/20 Diwali starts
- 10/31 Halloween

November

- Native American Heritage Month
- 11/1 Dia de los Muertos
- 11/11 Veterans Day
- 11/19 International Men's Day
- 11/20 Transgender Day of Remembrance
- 11/27 Thanksgiving
- 11/28 Native American Heritage Day

**The above list is not meant to be all inclusive, but rather, a sampling of cultural holidays, happenings, & celebrations.*



Sights Unseen

Steve Paras



A showcase of local photographs captured by blind individuals during the 1970s.



Join us for a tour of Abilities in Motion



www.abilitiesinmotion.org

Helping individuals with disabilities live independent, self-determined lives since 1989.

October 7th at 2 p.m.



ims.realestateinberks.com

Service and Support Animals



A PA Human Relations Commission Presentation

Service Animal, ESA,
Assistance Animal - what's the
difference? Join us for an
informative session on
successfully navigating
assistance animal requests
and your responsibilities as a
real estate professional.

Sponsored by:



Thursday, September 25th, 2025

9 a.m. - 10:30 a.m.

Breakfast & Self-Guided Tour of Museum Included

Berks History Center
940 Centre Ave, Reading

Register at
<http://tinyurl.com/PHRCBreakfast25>

FREE EVENT



ADVOCACY UPDATE

By Mark Mohn, R-BAR Government Affairs Director

Hey There!

Welcome to September!

While I'm mostly a spring-summer kind of guy, there are a few things to like about the onset of autumn. Football is in full swing, Halloween and all the crazy movies are upon us, MLB playoffs, the Fall Harvest, and back to school stuff too. There's a few other things I know folks are thrilled for, like pumpkin spice flavored everything, but that's not my thing. If it's yours, have at it.

Since I am writing this article in August, my hope by the time you are reading this is that both the State and Federal Legislatures have figured out ways to overcome their budgetary impasses and will be putting forward fiscally responsible budgets that allow all the agencies and programs, and state and local governments that depend on them, to not only function, but to thrive. Not super realistic, but a guy can dream, right? Apologies to anyone who snorted their morning coffee all over themselves reading that. Once the dust finally settles, I am sure we will be talking about all the trade deals that took place, and the ramifications of those decisions for a long time to come. Stay tuned.

Election season is massively ramping up as well, but since I ranted at you last article, I'll spare you this go round. Just look for a couple emails from me as we get close to November.

One of the other, lesser well known seasons that is upon us is Planning Season. Not quite the same as Spring's Planting Season, this coming Planning Season is equally important. If done right, it can yield an incredible harvest as well.

Here's a couple real-world, Berks County planning examples:

- [BerksIDA](#) and [Amity Township](#) are collaborating to use a program called Tax Increment Financing to bring water and sewer infrastructure to a site that was more or less undevelopable. This program allows for more than 300+ age-restricted housing units.
- Berks IDA and Shuman Development Group are collaborating to take the [former Glidden Site](#) across from FirstEnergy Stadium, a huge, vacant, environmentally-affected site, and make it a variety of retail uses and light industrial complex within in

the CRIZ. The site will be a huge boon to Reading and Berks County, but required years upon years of planning. Tangible results coming soon.

- Other examples of Planning Season in action will be seen as the CRIZ grows over the years, as Transit Oriented Development (TOD) around Passenger Rail service comes back to Reading, and through the collaborative efforts many of our local municipalities are engaging in to move their communities forward.

Heck, R-BAR has been going through an amazing stretch of planning this year, putting together the Strategic Plan for 2026-2028.

Which brings me to my main goal for this article: promotion of significant planning events in 2025 and beyond that will impact you, your family, your business, your clients, all of Berks County, and the surrounding region for the next 10+ years and more. That is not hyperbole. These are real events, that will lead to real growth. But it will take real work to implement the plans.

Below are the events I am speaking about. They are currently save the dates, so check your future emails for info and to register:

October 8th Land Use & Housing Forum

This event is hosted by the Berks County's Planning Department, in conjunction with R-BAR and the Smart Growth Alliance. The program will focus on creating new housing in Berks. 10,000 Friends of Pennsylvania will provide the keynote presentation. There will also be several roundtable breakouts. This program is intended to be the follow-up to the 2024 Building the Boroughs program, but you did not need to attend that program to attend this one.

October 14th Legislative/Government Affairs Breakfast

Taking place at the Berks County Ag Center this year, come hear about the [Growing Berks Plan](#). Learn why agricultural preservation and economic development do not need to be at odds, as we discuss outcomes and goals regarding housing and have a conversation about zoning. Also, bacon. Enough said.

November 13th Community Workforce Fund Event

Join NHS and Habitat for Humanity to learn about the new initiative that will make a huge difference in

the community and provide workforce housing. I'm personally very excited for this event, and the impact it will have for all participants of the program.

Additionally, Berks County will be rolling out their 2030-2040 Comprehensive Plan over the next many months. There will be opportunity for Berks County residents to review the plan and provide input. Please take advantage of this opportunity. The growth that is to come will be directly tied to the plans that are put together, and those of us who will make sure that they

are implemented.

I'll see you at these events and more around Berks and the Greater Reading Region.

Rock on,

Mark



**Pennsylvania
Association of
Realtors®**



LICENSING LAW MODERNIZATION REQUEST FOR MEMBER FEEDBACK

The Legislative Committee is [seeking your feedback on a proposal to modernize the state real estate licensing law](#). This proposal comes after the committee reviewed recommendations submitted by the Real Estate Licensing and Registration (RELRA) Act Task Force.

The RELRA Task Force spent several years reviewing the current licensing law and offered recommendations to update the law to reflect current trends and business practices, as well as to identify ways to modernize the statute. The committee accepted and expanded on those recommendations and is now seeking member feedback before presenting the proposal to the board of directors.

All members are encouraged to [review the proposed changes and submit their feedback](#) to the Legislative Committee. The proposed changes are [available for review on PAR's website](#).

The recommendations are organized into the following categories: licensing, agency, advertising, real estate teams, contracts and education. Members may comment on all of the recommendations or provide feedback on specific categories.



NAR Advocacy at Work

Beyond the Tax Bill: What's Next for Advocacy?

Tax reform is done, so what's next for NAR's advocacy team as we head into the second half of the year? Shannon and Patrick explain what the policy team is doing to ensure NAR's tax provisions are implemented effectively. They also detail how NAR is working with Congress and the Administration to tackle inventory shortages and affordability. And, there's so much happening at the state and local level... Did you know more than two-thirds of NAR's advocacy work happens outside the beltway?

[LISTEN TO THE PODCAST HERE](#)



THANK YOU

2025 Contributors & Investors



\$5,000

Sustain: \$2,000



Jason Burkholder



\$1,000 annual minimum



Antonio Borelli



Mark Chaknos



Mitchell Darcourt



Sharon Kehres



David Mattes



Susan McFadden



\$500 - \$999.99

annual minimum



Noelle Seaton



Michael McDevitt



\$250 - \$499.99

annual minimum



David DeTurck



Diane Longacre



Eva Eisenbrown



Melanie Mattes



BERKS



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\$99 - \$249.99

annual minimum

ADVOCACY VIRTUAL TRAINING



October 15th at 2 p.m. - The Regulatory Process

Political Programs Manager Emme Reiser will cover the ins and outs of Pennsylvania's regulatory process and how PAR gets involved.

[CLICK HERE TO REGISTER FOR ANY OF THE ABOVE SESSIONS](#)

SCAN HERE TO MAKE YOUR RPAC INVESTMENT TODAY!



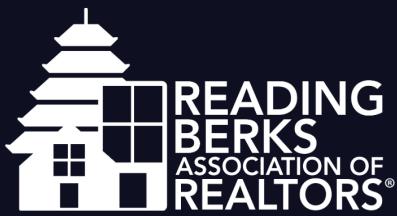
Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. The amount suggested is merely a guideline and you may contribute more or less than the suggested amount. You may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. 70% of each contribution is used by PA RPAC to support state and local political candidates. Until PA RPAC reaches its RPAC goal 30% is sent to National RPAC to support federal political candidates. You may contribute more than the suggested amount if you so choose, but you will not be able to elect to retain your entire contribution for use in supporting state and local candidates. Under federal law only personal contributions (checks not drawn from corporate accounts) can be donated to RPAC. If you wish to pay with corporate funds, 100% of your contribution up to \$999 will be directed to the PA RPAC administrative fund, which utilizes the funds to engage in other political activities. 30% of corporate investments \$1,000 or more will be directed to NAR's Political Advocacy Fund, which utilizes the funds to engage in other federal political activities, and the state RPAC administrative fund will retain 70%.



Day on the Hill

More than 200 REALTORS® from throughout the state participated in 125 meetings with legislators at the PA Capital to advocate for real estate-related issues.

R-BAR members met with Representative Eric J. Weaknecht, Representative Johanny Cepeda-Freytiz, Representative Jamie Barton, and Representative Manny Guzman.



State of the Market Report

Berks County, PA

Q2 2025

Available Inventory

379

Current active listings in Bright MLS as of 6/30/25

Median Sold Price

\$280,000

As of May 2025
from Bright MLS

Income Needed for Median-Priced Home

\$94,600

\$280,000 mortgage at current interest rate (6.67%) + estimated taxes and insurance x 30% (affordability index)

Median Age of Housing Stock

per 2022



Pennsylvania 58 yrs

Philadelphia 73 yrs

Schuylkill County 78 yrs

Median Household Income
\$77,684



Affordable Mortgage
\$225,000

Average Interest Rate

2000's — 6.38%



1990's — 8.03%

1980's — 12.74%

Questions?

Contact Mark Mohn
Government Affairs Director
mark@realestateinberks.com
610-375-8458 ex. 103
www.realestateinberks.com



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It's License Renewal Season!

You will need to renew your PA real estate license, through PALS (Pennsylvania Licensing System), by May 31, 2026. License renewal will open in the spring of 2026. To renew, you must complete your continuing education (CE) requirements.

Unsure what CE courses you need to complete? Follow below to determine what to take.

Licensed before Dec. 1, 2023

14 hours of continuing education, including the special required topics.

REQUIRED TOPIC 1

2 hours on the topic of Fair Housing*

REQUIRED TOPIC 2

3 hours on the topic of Agency

After completing required topics, you may take any approved courses of interest.

Licensed after Dec. 1, 2023

Must complete a specific set of 2 seven-hour continuing education courses for new licensees

General Module

Residential Module or Commercial Module

*Please note that this requirement is different from NAR's new Fair Housing/Anti-Bias training requirement due December 31, 2027. All Continuing Education Fair Housing courses will satisfy the NAR requirement, but not all NAR Fair Housing required trainings meet the PA Continuing Education requirement.



Upcoming Trainings

Friday, Oct. 10 | 9 am - 5 pm

Fair Housing, Agency, & Ethics

Satisfies PA Required topic, NAR Ethics, & NAR Fair Housing requirements.

Tuesday, Nov. 18 | 9 am - 5 pm

Fair Housing, Agency, & Ethics

Satisfies PA Required topic, NAR Ethics, & NAR Fair Housing requirements.

Thursday, Nov. 20 | 9 am - 5 pm

Buyer Agency, What's It Worth? & Standard Forms Update

Friday, Dec. 5 | 9 am - 5 pm

General Module

Friday, Dec. 12 | 9 am - 5 pm

Fair Housing, Agency, & Ethics

Satisfies PA Required topic, NAR Ethics, & NAR Fair Housing requirements.

Friday, Dec. 19 | 9 am - 5 pm

Residential Module

REGISTER HERE 

SELLER REPRESENTATIVE SPECIALIST (SRS)

Designation Course OCTOBER 8 - 9 | 9 AM - 4:30 PM

The two-day course provides a comprehensive foundation of skill development, training and resources to help real estate professionals represent the interests of sellers in today's marketplace.

Students learn to:



- Increase listings and grow their business;
- Demonstrate and communicate their value package to seller clients;
- Understand and apply the Code of Ethics & Standards of Practice;
- Understand and comply with state license laws when representing sellers; and
- Understand and apply methods, tools, and techniques to provide the support and services that sellers want and need.

*It is PA State Real Estate Commission authorized for 1 credit towards broker's license requirements. It has the potential to fulfill up to 14 hours of mandatory continuing education for salesperson's or broker's license renewal (does not fulfill required topics requirement)



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Pennsylvania
Association of
Realtors®



MONTHLY WEBINAR SERIES:

FROM SAFE TO SOLD: HOW SMART AGENTS TURN SAFETY INTO PROFIT

Sept. 9 at 10 a.m.



TRACEY HAWKINS
Safety and Security Source
Founder



BILL LUBLIN
2025 PAR President

Upcoming Trainings

In this high-impact and actionable webinar, Tracey “the Safety Lady” Hawkins reveals how smart agents use safe showing practices to grow their business and increase profits – from safe open houses and security-aware listing presentations to buyer safety consultations.

Learn how to protect your clients from AI-driven threats like deepfakes, phishing emails, wire fraud and social engineering. Defend yourselves from crypto scams, too!

It's not just about safety, it's about strategy, cybersecurity, safe work practices and showing your value by leading with safety. [REGISTER HERE](#)



MONTHLY WEBINAR SERIES:

BIG APPRAISAL CHANGES COMING: WHAT REALTORS® NEED TO KNOW

Oct. 8 at 10 a.m.



MICHELLE CZEKALSKI BRADLEY
Certified General Appraiser &
USPAP Instructor



BILL LUBLIN
2025 PAR President

Major changes are coming soon in how appraisals will be reported on your listings—and how that information is shared with lenders. These updates will affect timelines, the look and content of appraisal reports, and how you communicate with appraisers and clients.

Join Michelle Czekalski Bradley, Certified General Appraiser, USPAP instructor and national valuation expert, for a clear, practical breakdown of what's changing, why it matters and how it will affect your deals. [REGISTER HERE](#)



MEMBER BENEFIT:
**REALTOR®
LICENSE
PLATE**



Members of the Pennsylvania Association of REALTORS® (PAR) can apply for a special organization registration plate through PennDOT to show off their REALTOR® pride.

[CLICK HERE](#) to learn more!

TRIPLE PLAY 2025

DECEMBER 8-11, 2025 | ATLANTIC CITY, NJ

Save the Date

Protect Your Data from Online Threats: 4 Ways to Keep Clients & Family Safe

June 19, 2025 | TechHelpline

Protect your data from online threats — have you noticed that it's getting harder to do? Scam emails and texts look more convincing than ever. That's not your imagination. The bad guys have gotten smarter, faster, and better – thanks in part to AI. And they're not just targeting you. They're going after your clients, kids, parents, and anyone else who might accidentally click the wrong thing.

As a real estate professional, you're not just managing personal information – you're handling sensitive data on behalf of people making the biggest financial decisions of their lives. The risk is real. But protecting your data doesn't have to be overwhelming. It starts with a few basic rules and a commitment to staying alert.

By following these four steps, you'll learn how to protect your data from online threats and help keep your clients, family, and yourself safer every day.

1. STOP Before You Click Anything

Most cybercrimes begin with a single click. That link in a text message from "Amazon?" The invoice in that email from "Verizon?" The file shared by a "title company" you've never heard of? If you click, you could be handing over access to your device, contacts, or login credentials without realizing it.

Phishing has been around for decades, but today's phishing emails and texts are harder to spot. With AI tools, scammers can craft messages that sound like your boss, client, or family. One misplaced click can open the door to ransomware, malware, or identity theft. That's why it's crucial to stay alert and take steps to protect your data from online threats before they ever reach your inbox.

The best defense? Stop. Take a pause. If something feels off – a prompt to act fast, a fuzzy logo, a message without a phone number but a link – don't click. Hover over email addresses and URLs to preview them. If it's unfamiliar or doesn't feel right, contact the sender by calling them or going online directly in a chat. When in doubt, delete.

2. Use Stronger Passwords to Protect Your Data from Online Threats

Yes, it's still worth repeating. [Never use the same passwords.](#) It only takes one compromised website

for hackers to try your login credentials everywhere else. Through the dark web, they can sell it to other bad actors. And no, "1234Tacoma!" is not a strong password just because it has an exclamation point.

Instead, use long, complex passwords that are hard to guess – ideally, a mix of random words, phrases, numbers, and symbols. Better yet, use a password manager to create and store strong, unique passwords for every site you log into. These tools encrypt your data and can even alert you when a password is weak or has been exposed in a data breach.

Finally, the safest trend is to turn on multifactor authentication (MFA) whenever available. This adds a second layer of protection by requiring you to verify your login via a code sent to your phone or an app. Yes, it will be a little more inconvenient, but it's one of the most effective defenses you can use.

3. Know Who's Most at Risk – and Why

Cybercriminals don't just go after tech companies, MLSs, and big banks. They target people they believe are less tech-sophisticated or more distracted. That's why kids, older adults, and real estate professionals are becoming a more common target.

Children may click on links without knowing better. Seniors may not recognize a fake email pretending to be their bank. And real estate agents? You often juggle dozens of conversations across texts, email, and social media. You're busy and work in a high-trust, high-value profession – making your inbox a goldmine for scammers.

Real estate clients often receive legitimate emails that include wire instructions, login credentials, or personal financial data. So, it's easy to miss when a bad actor sends a fake message with slightly altered details – a wrong phone number or a different domain name.

These scams don't just target agents; they use agents as part of the scam. And the consequences can be devastating.

At the NAR Legislative meetings, agents were warned about "pig butchering," a scheme reported by the US Secret Service specifically targeting real estate agents. A fake buyer reaches out, proclaims wealth from cryptocurrency, and allows the agent to invest a small amount in their phony crypto.

They quickly give the agent a nice return and offer a larger crypto investment to make more money. The result is that more than 40 agents have lost funds – including retirement savings.

To help protect your clients from wire fraud and phishing attempts, let them know upfront you'll never ask them to send financial information via email or text and urge them to always confirm details by calling you on your mobile.

4. Update More Than Just Your Phone

Let's be honest. Most of us hit "Remind Me Tomorrow" when that software update notification pops up.

But waiting too long can leave you wide open to known security holes. Updates are often issued because a weakness was discovered. And those updates matter more than you think when it comes to your phone, your laptop, or even your smart doorbell at home.

Real estate pros live on their devices. If one of them gets hacked, it's not just your personal data at risk. It could be client info, signed docs, or calendar details that get exposed. So, take the time to update everything regularly, from apps to operating systems.

And don't overlook your habits. Are you using free Wi-Fi at coffee shops to send contracts? Logging into your

email without multifactor authentication? These little things can cause big headaches. Now's a good time to tighten things up.

It's Not Just Your Data, It's Everyone's

You're not just protecting yourself. You're also protecting your clients, your business, and those around you who may not even know they're at risk. Think about it. Your clients are already juggling contracts, loans, and emotions. Your parents might not recognize a scam email. Your kids may assume every link is safe.

That's why your role is bigger than "don't click the link." You're the first line of defense in your digital world.

And by staying sharp, asking questions, and reminding others to be careful, we all can make it harder for scammers to win. In the end, the smartest move you can make is to protect your data from online threats — and encourage others to do the same.

Need help? Whether you're unsure about a sketchy link, struggling with a security setting, or just need assistance updating your software, don't guess. Contact Tech Helpline by phone (866) 829-1436, [email](#) or [chat](#) on its app. You'll talk to a real person who understands real estate and can walk you through everything, step by step.



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Refer ONE organization, receive 25% off your local dues*
Refer TWO organizations, receive 50% off your local dues*

Email Info@RealEstateinBerks.com with any questions.

*New affiliate dues must be paid in full by January 31 for reimbursement to be issued for that year's dues.

Recognizing Our Affiliate Partners

Business Name	Category
Commonwealth Commercial Appraisal Group	Appraisers
Barry Isett & Associates, Inc.	Architects/Engineers
Home Builders Association of Berks County	Building Association
Boyer Engineering, LLC	Civil Engineer
Greater Reading Chamber Alliance	Community
Habitat for Humanity of Berks	Community
Turnberry Construction Group	Construction
Discovery Federal Credit Union	Credit Union
Miller Law Group, LLC	Estate Planning
Bartlett Tree Experts	Environmental Services
2-10 Home Buyers Warranty	Home Warranty
US Health Insurance	Health Insurance
Companion Insurance Agency	Insurance
Goosehead Insurance - Coley Insurance Group	Insurance
Trego Insurance Agency, LLC	Insurance
Tompkins Community Bank	Mortgage Lender/Bank
Univest Bank & Trust Co.	Mortgage Lender/Bank
Fleetwood Bank	Mortgage Lender/ Bank
Gateway Mortgage Group	Mortgage Lender
Guild Mortgage Company	Mortgage Lender
Fidelis Mortgage Corporation	Mortgage Lender
Horizon Farm Credit, ACA	Mortgage Lender
Lending Heights Mortgage - Hummel Mortgage Team	Mortgage Lender
Truist Bank Mortgage Lending	Mortgage Lender
Diamond Credit Union	Mortgage Lender/Credit Union
Riverfront Federal Credit Union	Mortgage Lender/Credit Union
Sun Federal Credit Union	Mortgage Lender/Credit Union
Office Service Company	Office Supplies/Furniture/Promotional Products & Apparel
Real Estate Exposures	Photography
Moselem Springs Golf Club	Private Golf Club
TransferMortgage, LLC	PropTech
Compleat Restorations	Property Maintenance
Caring Transitions of Reading, PA	Senior Relocations/Downsizing/Estate Sales
Guardian Transfer	Settlement Services
Homesale Settlement Services	Settlement Services
Sentry Abstract Company	Title Insurance
Dierolf Plumbing and Water Treatment	Water Treatment



LOOK & LEARN

Berks County
Sheriff's Office Presents:

MAKE IT HOME - STAYING SAFE ON THE JOB

SAFETY FIRST

Learn practical safety tips and how to react in common situations you may face while meeting clients, conducting showings, or hosting open houses.

SEPTEMBER 17

12:00 pm to 1:00 pm

R-BAR Classroom
2201 Ridgewood Rd.
Wyomissing, PA 19610

REGISTER HERE:



ims.realestateinberks.com

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**REALTOR®
Safety
PROGRAM**

LOUNGE & LEARN



Oct. 22nd - Understanding Assumable Mortgages:
A Win-Win for Agents, Buyers, and Sellers

REGISTER HERE

Nov. 12th - The Agent Advantage:
How AI Can Make You Unforgettable



Turning Rural Property Ownership Dreams into Reality

By Rhiannon Levan, Horizon Farm Credit Home & Land Loan Officer

When dreaming of building the perfect home or purchasing a slice of Pennsylvania countryside, customers often hit a familiar roadblock - financing. One of the most common myths in real estate is that land purchases must be made in cash. In reality, Farm Credit offers flexible, competitive loan options that turn those dreams into reality.

Land Loans

Land purchases come in many forms, from raw acreage for a future home site to recreational properties with endless options. Many buyers assume they need to bring the entire purchase price in cash, but Farm Credit offers land loans that make ownership far more accessible.

With fixed terms of up to 20 years, these loans give buyers the stability they need to plan their long-term investment. Farm Credit understand the nuances of properties outside municipal services, with private road access, properties zoned agricultural or recreational use, and more. We finance everything from small lots to expansive tracts of land, and can work with properties used for farming, outdoor recreation, or future residential development. This flexibility allows REALTORS® to market more properties with confidence, knowing there's a financing partner who understands the unique needs to rural buyers.

Construction Loans

For those ready to build their dream home, Farm Credit's construction loans create a smooth path from blueprint to move-in. We combine the land and

construction financing into a single, one-time-close loan, locking in one interest rate and eliminating the hassle of multiple closings.

The construction phase features an interest-only payment structure and draw schedules aligned to project milestones, ensuring builders are paid promptly and work stays on track. Throughout the process, we stay engaged with borrowers and their builders to help guide the project seamlessly from groundbreaking to completion.

Your Rural Lending Experts

Farm Credit is the expert in rural lending, with more than 100 years of experience providing consistent and reliable credit for rural America. Our expertise lies in lending for everything from small lots to large tracts of land. We know that purchasing rural property is about more than the transaction - it's about creating a place for families to live, work, and make lasting memories.

At Farm Credit, our connection to the community is more than financial. We live and work here too, so we understand the challenges and opportunities unique to this region's properties. Whether it's a dream home or land to fish, hunt, camp, or simply enjoy the open space, our team is here to help rural landowners achieve their goals.

With Farm Credit standing by, we can help landowners make their country living dreams a reality. To learn more, visit horizonfc.com or give our team a call at 888-339-3334.



Want to put your stamp on the real estate industry in Berks?



Apply to the Board of Directors!

We've already received strong interest in serving on the 2026 Board of Directors, but with four seats open for 2026, we want to be sure every interested member has the chance to step forward. To ensure that, the application deadline has been extended to **September 10th**.

How to Apply:

- Complete the [online application](#)
- Submit the [PDF application](#) to info@realestateinberks.com or drop it off at the office

DONATE SHOP SUPPORT



5370 Allentown Pike, Temple
Tues-Sat, 9am - 6pm

**Have furniture you don't need anymore?
Let us take it off your hands – for FREE!**

ReStore Berks offers free, no-hassle donation pickup for gently used furniture, appliances, building supplies and home goods.

- Clear your space
- Help build homes
- Keep good stuff out of landfills

We'll come to you – all you have to do is schedule a pickup.
From your house to ReStore – it's that easy!

Book your pickup today at restoreberks.org
or scan the QR code



**Every time you shop or donate at ReStore, you help Habitat Berks
make homeownership possible for hardworking local families.
Together, we're turning bargains into brighter futures!**

Listings with Conservation Easements

Amanda Burkard-Sell, Deputy Director of Berks County Department of Agriculture

A conservation easement is a legally recorded document that places certain restrictions on the land. There are various types of conservation easements and what is permitted under each one is determined by the recorded easement language. It is best to contact the easement holder for specific questions about permitted activities. In Berks County, most agricultural conservation easements are administered by the County's Department of Agriculture, under the guidance of the Agricultural Land Preservation Board. Currently there are over 840 farms totaling over 80,000 acres enrolled in the Berks County Program.

Recognizing the importance of agriculture to our community, Pennsylvania and Berks County created the agricultural conservation easement program to protect its land base. Agricultural conservation easements are placed on farmland through a recorded deed of easement. The language of the easement contains permitted acts, which primarily restrict the land to agricultural uses. In general, agricultural activities, buildings, and fencing are permitted.

There are also some allowances for subdivision, non-farming businesses,

an additional residence, and a residential subdivision; however, these activities do have restrictions and require prior approval from the Agricultural Land Preservation Board.

If you or a potential buyer has questions about what is permitted under the easement on a specific farm, it is best to call the Department of Agriculture Office to discuss future plans before the sale.

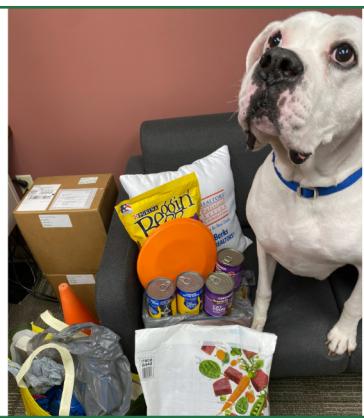
It is the seller's (or their designee's) responsibility to notify the County and State of the sale of a preserved farm. In addition, the easement requires that the terms be recited verbatim in any new property deed. This is most easily done by ensuring that the entire language of the deed of easement is attached as an exhibit to the new property deed prior to recording. There are also additional deed requirements for farms subject to the easement that have been previously subdivided.

Agriculture contributes \$1 billion in direct sales to

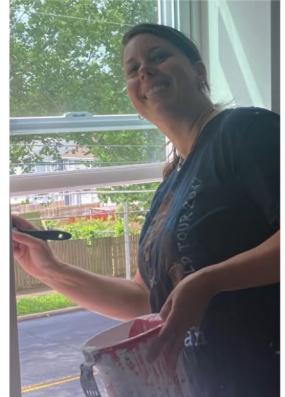
the local economy and provides the building blocks for manufacturing such as food, textile, and wood processing. It creates jobs, both directly within the agricultural sector and its support industries like feed and equipment dealers, legal and financial services, and construction. Protecting our farmland promotes the local economy, ensures a secure local food source, and preserves the local heritage and the rural character of the area. There are environmental benefits including providing green space for groundwater recharge, carbon sequestration, and wildlife habitat. The preservation program emphasizes large blocks of protected farmland, helping to concentrate agriculture and its service providers in rural areas, while allowing for growth in others. All of this farmland provides a scenic backdrop for the residents of the county and supports over 250 places to buy fresh local products - everything from in-season tomatoes and sweet corn to fresh-cut Christmas trees to cheese and wine. Preservation ensures that our valuable farmland is always here in Berks County and helps make it a great place for prospective buyers to call home.

The Berks County Department of Agriculture is happy to serve as a resource and point of contact for information about agriculture, agricultural conservation easements, and for any questions you or your clients might have. Contact the office at 610-378-1844 or by email to DeptofAg@berkspa.gov or visit our website at County of Berks - Agriculture. It is important to consult with experienced real estate, legal, and tax advisors to ensure a smooth acquisition, aligning buyer aspirations with the conservation values of the easement. Having all of the necessary information prior to a sale ensures that buyers and sellers understand what the restrictions of the easement are and have the best experience possible.





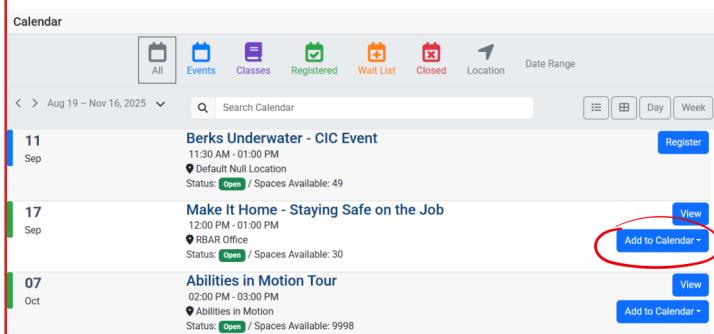
Feeding Furriends ARL Food Drive



Habitat for Humanity Build



Add R-BAR events straight to your calendar, so you never miss a thing!



After registering for an event, you are able to click the "Add to Calendar" button on the main Member Portal page, to add events to your calendar in seconds.



A Tour Beneath a Metal Roof

CIC's Glidden Paint Site Event

During one of the worst storms of the summer, 40+ CIC members came out to the former 14-acre Glidden Paint factory site to learn about economic development and growth. The event was even featured by WFMZ (Read the article/Watch the clip [HERE](#))!

Thanks to Alan Shuman of Shuman Development Group and Jeremy Zaborowski of Berks County Industrial Development Authority, the group learned about the current proposal for the site, which includes three buildings and roughly 170,000 square feet of retail and commercial space, and the hurdles and challenges that have been overcome so far to make this dream a reality.

The future grocery stores, retail outlets, and restaurants will be a huge economic driver for not only Reading, but Berks County as a whole, with the hope of creating 500 – 700 jobs! The goal is to have construction begin in 2026, with the first building opening in 2027.



Berks Underwater

Flood Readiness & Restoration for Commercial Real Estate



Come enjoy networking, lunch & an informational session!

Date:
Thursday, Sept. 11th

Time:
11:30 a.m. - 1:30 p.m.



SCAN HERE TO REGISTER OR VISIT

ims.realestateinberks.com

Location:
St. Marco Society
4945 Commerce St.
Temple, PA 19560

Sponsored by:



ICYMI: CIC EDITION



Navigating the Permitting Landscape Event



R-BAR CIC Takes Over the R-Phils



NAR provides various commercial real estate resources, including:

- [Create](#), a quarterly publication for commercial practitioners, members of the National Association of REALTORS® and commercial real estate industry leaders.
- [Commercial Market Insights](#)
- [Commercial Metro Market Reports](#)
- [NAR REALTOR® Benefits for Commercial Practitioners](#)

OCTOBER IS REALTORS® REACH OUT



Always happy to support our community!!



New Journey Community Outreach
August 19 at 7:39 PM ·



Iron Valley Real Estate

Thank you so much, [Iron Valley Real Estate of Berks](#), for helping us fill our pantry. We are so grateful for organizations that dig in and help out. We can't feed the many families that come to us for help without your contributions. ❤️

Each October, REALTORS® throughout Pennsylvania participate in the annual REALTORS® Reach Out month. At R-BAR, we take the month of October to recognize just some of the amazing deeds our members do throughout the year, outside of the Association.

SUPPLIES AND SMILES

How To Help! Back-To-School Carnival

Friday, August 8, 2025 | 10am to 3pm
Mary's Shelter (615 Kenhorst Blvd, Reading, PA 19607)

In-Person Volunteer Opportunities

We welcome your help as we prepare for, run and wrap up this brand new event. See our Sign Up Genius for shifts and responsibilities.

Support the Event

We are still in need of supplies in order to provide all registered kids with fully stocked backpacks. Please consider donating any of below items to help.

Suggested Donations

We would love to receive these items by Wednesday, July 23 but can accept as late as Wednesday 8/6. You are also welcome to fill backpacks yourself with standard school supplies.

The items listed below are our highest needs:

24 pack of Crayons	Folders with Pockets
12 pack of Markers	College Ruled Notebooks
Colored Pencils	Erasers
Highlighters	Child-Sized Scissors
Pencil Boxes	Cans of Play Dough

Lower need, but still appreciated are:
Pencils, pens, wide ruled notebooks, dry erase markers.



United Real Estate Strive 212

Our Reading Berks team, led by Office Manager Melissa Fox, proudly sponsored a fun-filled night with the Reading Fightin Phils in support of the Sunshine Kids Foundation! ❤️ It was an unforgettable evening for a fantastic cause, bringing our community together for smiles, support, and sunshine. ☺



Berkshire Hathaway
HomeServices
Homesale Realty



BIG THANK YOU to @junkluggerswestphillyburbs and everyone that came out to our E-Waste Recycling Drive Thru Event today to celebrate Earth Day!! 🌎

#EarthDay #SpringCleaning #Ewaste #EwasteRecycling #RemaxOfReading
#Junkluggers #Recycling

RE/MAX of Reading



Daryl Tillman Realty Group

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everyone is welcome!

FREE, FREE TO SHARE WITH FRIENDS & FAMILY.
SATURDAY, NOVEMBER 23RD, 2024 | 10AM-2PM
2650 Westview Drive • Wyomissing, PA 19610
(corner of State Hill Road & Broadening Road)

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Yesterday with the help of many others my son Jimmy McDonald and I delivered over 80 backpacks that were donated from my friends, my fellow Rotary Club of Spring Township Centennial members, BCNA - Berks County Networking Association, Lausch's Moving Company LLC, Tom & Mary McDonald - Real Estate. We formed a brigade line and were unloaded really quickly. Good luck to the kids in their upcoming school year. 

City Light Ministry-The Fortress

NextHome Legacy



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Saturday, March 8, 2025
10:30am-12:00pm



Scan here to register!

Join your seminar hosts:



Melody Ficano

Fuller Insurance Company

info@fullerinsurancecompany.com



Ernie Salgado

Comparion Insurance

(442) 577-6125

erne.salgado@comparioninsurance.com



Denise Semler

Century 21 Transfer, LLC

(610) 752-1000

denise.semler@century21transfer.com



Steve Kope

Comparion Insurance Agency

(442) 259-5068

steve.kope@comparioninsurance.com

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Thank you to everyone who participated in our "Make a Difference instead of a Noise" 4th of July event to provide donations of dog food to Humane Society of Berks (Humane Pennsylvania).  Humane Pennsylvania #July4th #July #dog #realstate #century21 #giveback #happy4thofjuly #summer #fireworks



Upcoming Outreach Events

October 1 - 31 Food Drive Benefiting Helping Harvest

November 27 - 40th Annual Thanksgiving Day Meals on Wheels

December 5 - REALTOR® Ring Day

*More information to be provided closer to date

6th Annual
5K
RUN for shelter **2025**

October 4th, 2025
Gring's Mill Recreation Area
www.realestateinberks.com/5K



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★ AFFILIATE ★ FEATURED ★ SPOTLIGHT

Fulton Mortgage Company A Division of Fulton Bank, N.A.

Proud Milestones

We take pride in being consistently recognized for our customer service and community commitment. One of our proudest achievements is the long-standing relationships we've built—with customers, REALTORS®, and community partners. Through changing markets and evolving needs, we've remained a trusted, stable presence in mortgage lending.

One of Fulton Mortgage Company's most meaningful achievements was being named the first-ever recipient of the Community Revitalization Award by the Affordable Housing Centers of Pennsylvania (AHCOPA) in early 2020. We earned this honor by originating the highest number of Community Reinvestment Act (CRA) mortgage loans in partnership with AHCOPA in the Philadelphia region during 2019.

Looking to the Future

Our vision for growth is centered on people and progress. We aim to expand our footprint responsibly, with a focus on sustainable lending practices and evolving technologies that make borrowing easier and more efficient. One of our key future goals is to expand access to homeownership in underserved communities by growing our community lending team and increasing outreach efforts in diverse neighborhoods. We're also investing in enhanced digital mortgage tools to improve the customer experience—from application through closing—while maintaining the personalized service we're known for.

As we look ahead, our commitment remains the same: to help more individuals and families achieve their homeownership dreams, support our REALTOR® partners with expert guidance, and continue making a positive impact in the communities we serve.

Fulton's History and Mission

Fulton Bank was founded in 1882 in Lancaster, Pennsylvania, with a mission rooted in community service, integrity, and personal attention. As part of Fulton Financial Corporation, Fulton Mortgage Company extends that mission by helping people achieve their homeownership dreams. Our goal has always been to make the mortgage process simple, transparent, and accessible, while offering financial solutions tailored to each borrower's needs.

DID YOU KNOW?

Some of Fulton Mortgage Company's team members have been with the organization for over 30 years! That kind of longevity speaks volumes to the culture Fulton Mortgage has built – one based on trust, growth, and genuine care for their clients and communities. In fact, their Chairman and CEO, Curt Myers, began his career with Fulton in 1990. His long-standing leadership reflects our deep-rooted commitment to consistency, community, and service.



SAVE THE DATES

Legislative Breakfast
Oct. 14th
8 a.m. - 10:30 a.m.
Berks County
Agricultural Center

Year-End Brunch
Dec. 18th
Doors Open 9 a.m.
Program Begins 9:30 a.m.
Neag Planetarium of the
Reading Public Museum

Help Your Clients with the Home of Their Dreams



We have solutions.

We're committed to great products, convenient service, and making a positive impact in Berks County.

Ask about our variety of mortgage options, secure homeowners insurance, and more.

Chat with representatives in English or Spanish at **800.242.2120**, find your local office at **visionsfcu.org/locations**, or **scan the QR code** for more information.



VISIONS
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COMMUNITY CORNER

- September 5, 5 - 9 pm, Reading Public Museum - [Fete en Blanc 2025](#)
- September 6, 9 am, Classic Harley-Davidson - [Berks County Sheriff's Office K-9 Benefit Ride](#)
- September 13, 1 - 10 pm, Boyertown - [18th Annual Oktoberfest](#)
- September 14, 10 am, Jewish Federation - [Literatour Berks with Adam Nimoy](#)
- September 17, 1 - 2 pm, Muhlenberg Community Library - [Mental Health Awareness Panel Discussion](#)
- September 20, 11 am - 4 pm, Berks County Park - [The Way We Were - An America 250 Event](#)
- September 25, 6 pm, Berks History Center - ['After the Tumolt': Events in the Wake of the Reading Riots of 1877](#)
- September 25, 6 - 8 pm, GoggleWorks Center for the Arts - [Capture the Future: 20th Anniversary of Goggleworks](#)
- September 27, 6 - 9 pm, Reading Public Museum - [The 13th Annual Night at the Museum](#)
- September 27, 12 pm, Kutztown - [2025 Kutztown Oktoberfest](#)
- October 3 - 5, Trinity Church Boyertown - [10th Annual Funky Frets Uke Fest](#)
- October 4, 11 am - 3 pm, Jim Dietrich Park - [12th Annual Guts and Glory Digestive & Wellness Expo](#)
- October 4, 5 - 8:30 pm, Building 24 - [CASA Berks Gala of Light](#)
- October 9, 5 pm, The DoubleTree - [Helping Harvest Celebration of Community & Hope](#)
- October 10, 6 - 9:30 pm, Redner's Event Center - [Mary's Shelter Casino Night](#)
- October 11, 9 am, Reading Regional Airport - [Aeros & Autos Car Show](#)
- October 18, 6 pm, BlackJax American Pub - [All in for Hope 2025 for Relay for Life](#)
- October 25, 8 am - 1 pm, Muhlenberg High School - [Harvest Craft Fair](#)
- November 6 - 22, Throughout Berks - [Berks County's Best Kept Secrets Tour](#)
- November 13, 5:30 - 8 pm, Reading Public Museum - [Purchase Party at the Museum](#)

Local Halloween Events



October 4th - Temple Halloween Parade

October 10 - 12th - Jim Dietrich Park Haunted Hallow

October 15th - Spring Township Lions Club Halloween Parade

October 18th - Boyertown Halloween Parade

October 18th - Mohnton-Cumru Lions Club Great Pumpkin Parade

October 23rd - Birdsboro Rotary Halloween Parade

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