

An Official Publication of



PROPERTY LINES

VOLUME 50 | NUMBER 3 - FALL 2026





FOR REAL ESTATE PROFESSIONALS

PRODUCT SELECTION

Conventional conforming fixed rate products

- Conventional Fixed Rate
- Conventional Manufactured Home Product
- CRA Products in conjunction with community seconds
- 30-Year Fixed Jumbo
- Fulton Bank Community Combo - 80% first mortgage combined with up to a 20% second mortgage*

*matching rate & term for both mortgages

Adjustable rate mortgage products

- 3/6, 5/6, 7/6, 10/6, 15/6

Construction products

- 1/6, 3/6, 5/6, 7/6, 10/6, 15/6 ARM Construction/Permanent
- Fixed Rate Construction/Permanent with float-down
- Construction/Permanent Rehab with Escrow Holdback
- HomeStyle Renovation Loans
- 30-Year Fixed Jumbo
- Float down available upon modification

Second mortgage products

- OptionLine Home Equity Line of Credit

Bridge loans/swing loans

Government programs

- FHA Fixed Rate
- VA Fixed Rate
- RHS (Rural Housing)
- State Bond Programs
- Grants and down payment assistance loans available

Jumbo financing

- Up to 95% Financing Available
- 15 and 30-Year Term Fixed Products and ARMs available

Medical professionals program¹

- 100% financing available for loan amounts up to \$1.5 Million
- 95% financing available for loan amounts up to \$2 Million
- 90% financing available for loan amounts up to \$3 Million
- Mortgage Insurance Not Required
- Up to 6% Seller Concessions
- Construction/Permanent financing available

Contact us today!

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fultonbank.com/mortgage



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¹Medical Doctorate degree required. Restrictions apply. Information provided for real estate professionals only and is not intended for further distribution to any individual consumers. Message and data rates may apply.

TABLE OF CONTENTS

- Message from the President pg 4
 - Welcome New Members pg 5
 - Keystone Broker Exchange pg 5
 - Notes from Your Association Executive pg 6
 - Take Your Seat at the Table: Help Shape the Future of Real Estate in Berks County pg 7
 - Recognizing Our Affiliate Partners pg 8
 - Spotlight on Fulton Mortgage Company: Expanding Opportunities for Homeownership pg 10
 - Recent Changes in HUD’s Policy Regarding Assistance Animals in Housing pg 11
 - What Every Small Business Owner Should Know about Health Coverage Options in PA pg 12-13
 - REALTORS® Learn to Work Smarter, Not Harder at R-BAR’s AI Industry Expert Event pg 14-15
 - A Meaningful Visit to Veterans Making a Difference pg 15
 - DEI Corner pg 16
 - Bright MLS Legacy Listing Management Retired pg 18
 - The 21st Century ROAD to Housing Act is Now Law: 5 Things to Know pg 19
 - Letter from David Barr, Former Director of Community Development for the City of Reading pg 20-21
 - 2026 RPAC Investors pg 21
 - Advocacy Update pg 22
 - From County of Berks Assessment Office pg 23
 - Ready to Make a Difference in Reading? pg 23
- CIC Bulletin: NAR Launches Commercial Real Estate Demand Index pg 24
 - Around the County: Headlines You Should Know About pg 24
 - Upcoming CIC Events pg 25
 - PAR Upcoming Trainings pg 26
 - ICYM These PAR JustListed Articles pg 27
 - REALTORS® Reach Out pg 28-29
 - Member Spotlight: Aida Sanchez Builds Community Through Berks Latin Fest pg 30
 - Member Spotlight: Tom Hoch Invites You to Save Lives pg 31
 - Community Corner pg 32
 - 9/11 Events pg 32
 - Local Parades pg 32
 - Impact Zone: Ask Better Questions for Better Networking pg 33
 - 5K Registration Information pg 34
 - Annual Food Drive Info pg 35
 - September is REALTOR® Safety Month: 5 Quick Tips to Help Keep You Safe pg 36
 - 6 Tips for Preventing Malware & Ransomware for REALTORS® pg 37
 - R-BAR Dues Reminder & Benefits pg 38-39
 - Three Core Trademark Rules pg 40

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PROPERTY LINES

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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

Message from the President

Looking Ahead with Confidence

As summer begins to wind down and we look toward the changing colors of fall, there is a renewed sense of possibility. The excitement of summer gives way to familiar routines, students return to school, neighbors reconnect, and our communities begin preparing for another busy season. For those of us in real estate, fall has always represented more than a change in the weather—it is a reminder that every season brings new opportunities to serve, to grow, and to make a difference.

This year, there is even more reason to be optimistic. Berks County has been making headlines for all the right reasons. Recent announcements of new investment and job growth, including Mitsubishi Chemical Advanced Materials' expansion in Reading, reinforce what many of us have known all along: Berks County is a community where businesses can thrive, families can build their futures, and people from all walks of life can find a place to belong.

As REALTORS®, we have the privilege of seeing these success stories unfold every day. Behind every closing is a new beginning—a first-time homebuyer achieving a lifelong dream, a family finding more room to grow, a retiree starting a new chapter, or someone relocating to our community for a new opportunity. Our work is about much more than real estate. It is about helping people create stability, opportunity, and a sense of home.

That responsibility also comes with an important commitment. As REALTORS®, we believe that everyone deserves equal access to housing and the

opportunity to pursue the dream of homeownership. Our commitment to Fair Housing reminds us that every client should be treated with dignity, respect, and professionalism. By embracing diversity, fostering inclusion, and ensuring equitable opportunities, we strengthen not only our profession but also the communities we proudly serve.

While the market will always experience changes, one thing remains constant: the resilience of Berks County. Our vibrant neighborhoods, dedicated local businesses, outstanding schools, parks, and community organizations continue to make this a place where people want to live, work, and invest.

As we head into the final months of the year, I encourage each of you to continue being ambassadors for our community and for our profession. Celebrate the good happening around us. Welcome new neighbors. Support local businesses. Lift up one another. Small acts of professionalism, kindness, and collaboration have a lasting impact, and together we can continue building communities where everyone has the opportunity to succeed.

Thank you for the passion, integrity, and dedication you bring to our industry every day. I am proud to serve alongside you as we continue moving Berks County forward—together.

Melissa Fox
2026 R-BAR President

WELCOME

Orientation & Induction Class - July 13th, 2026



Delija Jones - Berkshire Hathaway HomeServices Homesale Realty

Lismeris Medina Alcantara - Coldwell Banker Realty

Matt Cataudella - ExP Realty

Isaac Fabian, Azaria Feliciano, Ronald Tarver - Iron Valley Real Estate

Cynthia Kern, Freddy Rodriguez - Keller Williams Platinum Realty

Daniel Fisher - Prime Home Real Estate LLC

Miguel Agramonte DelaCruz, Julian Guevara, Beikel Zabala, Gina Santos de Agramonte - Realty One Group Alliance

**Office as of orientation date for each member*



Keystone Broker Exchange
Friday, Oct. 9th, 2026
8 a.m. - 4:30 p.m.

The Alloy King of Prussia
*Exclusively for Brokers and
Office Managers
[REGISTER HERE](#)

Staying abreast in today's real estate market requires more than keeping up day-to-day. It means staying ahead of trends, navigating challenges and learning about important resources.

That's why the Pennsylvania Association of Realtors® is hosting the Keystone Broker Exchange, an exclusive one-day event for Pennsylvania brokers, on Friday, Oct. 9, in King of Prussia. This is an opportunity for

brokers and office managers to learn and network with their peers.

You'll gain insights for your business, hear about new industry and market trends and learn more about upcoming appraisal changes. PAR and the National Association of Realtors® will also provide updates on what they're doing for you and your agents.

**2026 FALL
BUSINESS MEETINGS**
Sept. 22-24 at the Hilton Harrisburg



[REGISTER HERE](#)

[SCHEDULE HIGHLIGHTS HERE](#)

Notes from Your Association Executive



The Value of Your Association

As the end of the year approaches and membership renewal begins, you may find yourself looking at another bill and wondering...What exactly do my dues support?

That is a fair question - and one we are happy to answer!

The Reading-Berks Association of REALTORS® is your connection to the larger REALTOR® network, but we are also the part of that network closest to home. That means we understand the communities you serve, the challenges affecting our local markets, and the issues that can directly impact your business and customers.

Some of what we do is easy to see, including events, educational programs, networking opportunities, community outreach, and industry updates. But much of the association’s work happens quietly behind the scenes. We keep an eye on local government decisions, proposed regulations, and community projects that could affect property owners, housing opportunities, and real estate transactions. We build relationships with elected officials and community leaders so that REALTORS® have a voice in the conversations shaping our region. When an issue arises that could affect your business or your customers, we are paying attention and working to make sure your perspective is represented.

We also bring members together to learn, connect, and grow. Our educational programs, professional development opportunities, networking events, and industry updates are designed to help you stay informed in a business that is always changing. We attend State

and National Association meetings, so that we can stay ahead of the larger issues impacting your profession and proactively support you. Just as importantly, the association gives members a place to exchange ideas, build relationships, learn from one another, and make a positive difference in our community.

Your membership also connects you to tools, information, and support that can make your professional life easier. Through the REALTOR® network, you have access to resources from [Bright MLS](#), the [Pennsylvania Association of REALTORS®](#), and the [National Association of REALTORS®](#), including property data, standard forms, legal guidance, technology, and discounts. Whether you have an industry question, need reliable information, or are not sure where to turn, your local association is here to connect you with the right resource.

Your dues make all of this work possible. You may use some benefits regularly, while others become especially important when a new regulation, challenge, or business need arises. As dues season approaches, we hope you will take a moment to consider the full value of belonging and know that we are proud to support you and the work you do every day. 😊

Thank you for continuing to be part of R-BAR and for your commitment to the REALTOR® profession.

Sincerely,
Ali Columbus



BROKER, OWNER, MANAGER, PAST PRESIDENT MEETING

»»» INVITATION «««



THURSDAY, SEPT. 17, 2026
🕒 12:00 p.m. - 1:30 p.m. 🕒
Food Available at 11:45 AM
R-BAR Office

Scan to RSVP or email courtney@realestateinberks.com

Take Your Seat at the Table:
Help Shape the Future of Real Estate in Berks County

Every REALTOR® has a unique perspective. Every REALTOR® has a voice. And some of the most important decisions affecting our Association, our members, and our industry begin with leaders who are willing to step forward and serve.

The Nominating Committee of R-BAR is currently seeking candidates for the 2027 Board of Directors. Four Director positions are available, each serving a three-year term. Directors play a vital role in guiding the Association’s strategic direction, supporting member initiatives, promoting professionalism, and serving as advocates for the REALTOR® community throughout Berks County.

Serving on the Board is more than attending meetings. It is an opportunity to influence the future of the real estate profession, contribute to meaningful initiatives, build relationships with fellow industry leaders, and leave a lasting impact on the Association and the communities we serve.

When asked why she chose to serve, Jen Barkman shared:

“Being on the Board allows me to lead with **heart**, help shape the **future** of our industry, and continue building the kind of **relationships** that make a difference.”

That sentiment is echoed by Lisa Tillman, who believes leadership is one of the most meaningful ways to give back to our profession:

“I chose to serve on the Board of Directors at the Reading-Berks Association of REALTORS® because I am passionate about **giving back** to the profession that I love, **collaborating** with other leaders, and helping to create **opportunities** that benefit both our members and the communities we serve.”

The future of R-BAR depends on members who are willing to bring their experience, ideas, and leadership to the table. Whether you are looking to expand your professional network, develop your leadership skills, advocate for your fellow REALTORS®, or contribute to the long-term success of our Association, Board service offers a unique opportunity to make a difference.

Ready to Lead?

- Applications and supporting materials must be

submitted no later than **September 18, 2026**.

- Applicants must be a primary member of R-BAR for a minimum of two (2) years or a primary member of the Association one (1) year and primary member of a NAR/PAR recognized REALTOR® Association the immediate two (2) years prior to primary membership in the Association (at the time of the beginning of the term as a member of the Board of Directors).
- Applicants must have actively served on a minimum of one R-BAR Committee within the past two (2) years.*
- Applicants cannot, within the last seven (7) years, have been convicted, plead guilty or nolo contendere to a crime for which the punishment is imprisonment for one year or more.

**If there are insufficient candidates to fill the open positions, the qualification to have actively served on one R-BAR Committee may be waived on an individual basis with a 2/3 vote of the full Board of Directors.*

Your Voice. Your Association. Your Legacy.

If you’ve ever wanted to have a greater impact on the future of real estate in Berks County, now is the time to step forward.

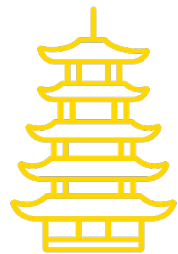
Take your seat at the table. Make your mark. Apply for the 2027 R-BAR Board of Directors today.



Recognizing Our Affiliate Partners

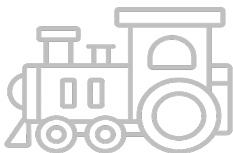
Business Name	Category
1031 CORP.	1031 Exchanges
Interlace Communications, Inc.	Advertising/AI Consultant
Commonwealth Commercial Appraisal Group	Appraisers
Jamison Appraisal Services	Appraisers
Bartlett Tree Experts	Arborists
Barry Isett & Associates, Inc.	Architects/Engineers
Home Builders Association of Berks County	Building Association
Boyer Engineering, LLC	Civil Engineer
SERVPRO Team Fabiani	Cleanup & Restoration
Greater Reading Chamber Alliance	Community
Habitat for Humanity of Berks	Community
Neighborhood Housing Services of Greater Berks Inc.	Community
Turnberry Construction Group	Construction
Irish Creek Construction	Construction/Remodelers
Berks County Redevelopment Authority	Government
US Health Advisors	Health Insurance
Comparion Insurance Agency	Insurance
Goosehead Insurance - Coley Insurance Group	Insurance
Trego Insurance Agency, LLC	Insurance
Miller Law Group, LLC.	Law Firm
Tompkins Community Bank	Mortgage Lender/Bank
Univest Bank & Trust Co.	Mortgage Lender/Bank
Fleetwood Bank	Mortgage Lender/Bank
First National Bank	Mortgage Lender/Bank
Fulton Mortgage Company	Mortgage Lender
Mortgage America - Wyomissing	Mortgage Lender
Paramount Residential Mortgage Group	Mortgage Lender
Truist Bank Mortgage Lending	Mortgage Lender
Citadel Credit Union	Mortgage Lender/Credit Union
Diamond Credit Union	Mortgage Lender/Credit Union
Discovery Federal Credit Union	Mortgage Lender/Credit Union
Members 1st Federal Credit Union	Mortgage Lender/Credit Union
Riverfront Federal Credit Union	Mortgage Lender/Credit Union
Sun Federal Credit Union	Mortgage Lender/Credit Union
Visions Federal Credit Union	Mortgage Lender/Credit Union
Bright MLS	Multiple Listing Service
Office Service Company	Office Supplies/Furniture/Promotional Products & Apparel
Moselem Springs Golf Club	Private Golf Club
RD Training Systems	Professional Development & Coaching
Compleat Restorations	Property Maintenance
Fetch Home Management	Property Management
TransferMortgage, LLC	PropTech
Home Stream, LLC	Senior Downsizing
Caring Transitions of Reading, PA	Senior Relocations/Downsizing/Estate Sales
Guardian Transfer	Settlement Services
Homesale Settlement Services	Settlement Services
Settlement Engine, Inc.	Settlement Services
Stewart Abstract	Title Company
Dierolf Plumbing and Water Treatment	Water Treatment

2026 Tiered Sponsors

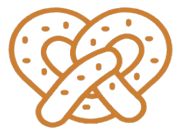


Golden Pagoda

FultonMortgageCompany
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Fulton Bank, N.A.



Silver Railroad

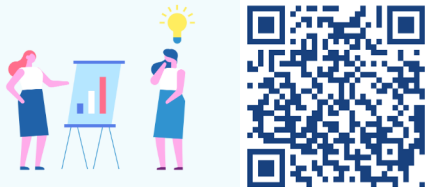


Bronze Pretzel

Bright MLS
Members 1st Federal Credit Union
Mortgage America - Wyomissing
Neighborhood Housing Services of Greater Berks Inc.
Visions Federal Credit Union



Welcome to our newest affiliate members:
Paramount Residential Mortgage Group
RD Training Systems
Settlement Engine, Inc.



**AFFILIATE ADVISORY
COMMITTEE MEETING**

**Sept. 9th
12:30 p.m. - 1:30 p.m.
R-BAR Office or Virtual
Lunch to be provided**

Spotlight on Fulton Mortgage Company: Expanding Opportunities for Homeownership

In today's evolving housing market, access to knowledgeable lending partners is more important than ever. Fulton Mortgage Company, a division of Fulton Bank, continues to stand out through its commitment to personalized service, innovative financing solutions, and strong partnerships with REALTORS®.

At its core, Fulton Mortgage Company is dedicated to helping individuals and families achieve the dream of homeownership. The company offers a broad range of mortgage products, including Conventional, FHA, VA, USDA, Jumbo, Renovation, Construction-to-Permanent, and First-Time Homebuyer programs. What sets Fulton apart is its relationship-centered approach. Rather than offering a one-size-fits-all solution, the team takes time to understand each client's unique financial situation, educate buyers on their options, and guide them through every stage of the mortgage process. As a local lender with local decision-making, Fulton combines personalized support with the resources and stability of an established financial institution.

According to Fulton Mortgage, one of the most significant trends affecting today's housing market is affordability. Rising home prices and interest rates continue to challenge buyers, prompting many to explore alternative financing options. Programs such as down payment assistance, renovation loans, and adjustable-rate mortgages are helping buyers overcome obstacles and achieve homeownership. The company emphasizes the importance of early pre-approval, noting that well-prepared buyers are better positioned to understand their purchasing power, strengthen their offers, and avoid unexpected hurdles later in the transaction.

A key part of Fulton Mortgage's success lies in its collaboration with REALTORS®. The company values building partnerships rooted in trust, communication, and a shared commitment to delivering exceptional client experiences. By working closely together, lenders and REALTORS® can help ensure smoother transactions, better-informed clients, and successful outcomes for all parties involved. Fulton also serves

as an educational resource, helping agents navigate financing questions and unique lending scenarios.

One recent success story highlights the company's dedication to helping clients achieve their goals. A prospective homebuyer initially did not qualify for financing, but rather than ending the conversation there, Fulton Mortgage worked with the client to develop a personalized action plan focused on improving credit, reducing debt, and strengthening overall financial health. Through ongoing guidance and support, the client eventually qualified for a mortgage and successfully purchased a first home. Stories like this reflect the company's belief that education and partnership can make homeownership possible for more people.

Looking ahead, Fulton Mortgage is particularly excited about initiatives designed to expand access to affordable homeownership. Through down payment and closing cost assistance programs, affordable housing initiatives, and specialized loan products, the company is working to remove barriers for first-time homebuyers and underserved borrowers. The team remains focused on educating both homebuyers and REALTORS® about these opportunities, helping more families build long-term financial stability through homeownership.

As a trusted partner in the real estate community, Fulton Mortgage Company continues to demonstrate that successful lending is about more than financing homes. It's about building relationships, providing guidance, and helping people turn their homeownership goals into reality.

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

NICHE & CREATIVE LOAN PRODUCTS

Presented by:

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

Join us to learn about specialized mortgage solutions that can help more buyers achieve homeownership. Bring your questions and learn how creative financing solutions can open doors for a wider range of home buyers.

Featured Loan Products

- Ruraliving- hobby farms, unique dwellings, acreage
- Medical professionals 100% financing
- Community combo- 80/20 financing
- Non-QM loans
- Homebuyer advantage



ims.realestateinberks.com to register

FREE TO
R-BAR
MEMBERS

Wed, Sept. 30th

12:00 PM
-
1:00 PM

R-BAR
Office

Recent Changes in HUD's Policy Regarding Assistance Animals in Housing

Provided By [Housing Equality Center of Pennsylvania](#)

On May 22, 2026 HUD issued an internal memo regarding assistance animals and emotional support animals (ESAs) in housing. This memo instructs HUD staff to find probable cause in assistance animal cases only when the animal is a service animal that has been formally trained to perform specific tasks (aligning with the Americans with Disabilities Act standard for service animals). The memo also rescinds the 2020 HUD guidance on assistance animals.

Additionally, the memo indicates that HUD intends to issue a future rule which aligns the Fair Housing Act definition of assistance animals with the ADA definition (meaning that housing providers would be required to permit only trained service animals, and not ESAs or other untrained assistance animals). Rulemaking is a process which requires public notice of the proposed regulation, a comment period, and the publication of a final rule. HUD has not provided a timeline for the issuance of a proposed rule.

What has not changed?

Although the HUD memo cites a recent court decision

which held that refusing to waive a pet deposit for an emotional support animal was not a violation of the Fair Housing Act, other existing legal precedent supports Fair Housing Act liability for refusing to permit ESAs without fees as a reasonable accommodation. Until any final rule is issued by HUD and takes effect, courts will continue relying on prior legal standards and case law. Individuals who allege that a denial of a reasonable accommodation request for an ESA or other untrained assistance animals is a violation of the Fair Housing Act can still file a lawsuit in federal court.

The Pennsylvania Human Relations Act offers additional protections for any individual "user or because the user is a handler or trainer of support or guide animals". The Pennsylvania Human Relations Commission (PHRC) will continue to accept complaints involving the denial of ESAs or untrained support animals. The PHRC has indicated that it plans to issue written guidance on its position regarding assistance animals in the near future.

To read the rest of the article, including what this means for housing providers & consumers [CLICK HERE](#)

What Every Small Business Owner Should Know about Health Coverage Options in PA

A Comprehensive Guide

Provided By: Evan Markwood, U.S. Health Advisors

Health Coverage Options

As a business owner, or contractor, when it comes to insuring one’s self and one’s family in Pennsylvania, most people assume there are really only two options: Enrolling in an Employer Sponsored Group Health Plan, or enrolling in an Individual/ Family Health Plan as mandated by the Affordable Care Act. In Pennsylvania however (and in several other states, there’s a third category that many healthy business owners don’t even know exists! Medically Underwritten “Non-Qualifying” Health Plans. If you can enroll in Employer Sponsored Group Health Plan, it is likely the best choice because it offers lower premium costs (as employers typically subsidize a large portion of the cost) and significant tax benefits, so this article focuses on the later 2 choices.

ACA (Affordable Care Act) Coverage?

The Affordable Care Act (ACA), often called Obamacare, is a comprehensive Federal law enacted in March 2010 meant to increase the number of Americans with health insurance while decreasing the overall cost. ACA plans are regulated by federal law and are offered through marketplaces. These plans must accept all applicants, regardless of health status, and cover a set of “essential health benefits.” Premiums are based on Age, Zip Code, Tobacco use, and Income ONLY.

- Guaranteed Acceptance: No medical underwriting; all applicants are accepted.
- Comprehensive Coverage: Includes “essential” health benefits such as preventive care, maternity, mental health, and more.
- Pre-existing Conditions: All are covered, with no exclusions or waiting periods.
- Subsidies Available: Income-based subsidies can make premiums more affordable.
- Cost: Premiums are generally higher (as underwriters must ASSUME you’ll need a certain level of care for pre-existing conditions and chronic illnesses like Cancer and Diabetes).

What is Medically Underwritten Health Coverage?

As “Non-Qualifying”, Medically underwritten coverage is NOT available via the marketplace, and is priced based on one’s HEALTH as opposed to one’s WEALTH, and they are NOT required to accept everyone.

- **Eligibility:** Based on health status; healthier individuals may receive lower premiums.
- **Customization:** Plans can be more tailored to individual needs and risk profiles.
- **Cost Savings:** Generally less expensive than ACA plans with comparable protection
- **Limitations:** Pre-existing conditions may be excluded or result in higher costs. Coverage may be denied for some applicants.

Key Differences at a Glance

Feature	Medically Underwritten
• Applicant Acceptance	• Not Guaranteed
• Coverage of Pre-existing Conditions	• Limited/Excluded
• Premiums	• Based on Health & Age
• Plan Customization	• High
• Essential Health Benefits	• May Vary
• Subsidies	• None

ACA Coverage

- Guaranteed
- Fully Covered
- Based on Age, Location, Tobacco Use
- Standardized Required
- Available (income-based)

Pros & Cons

Medically Underwritten Coverage

- Lower premiums for healthy individuals
- Greater plan flexibility
- Risk of denial or high costs for those with health issues
- May not meet all coverage needs

ACA Coverage

- Comprehensive, standardized benefits
- Protection for all, regardless of health
- Higher costs

- Subsidies available for qualifying incomes

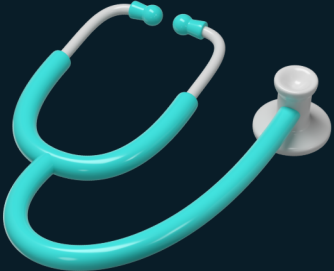
Scenarios: Which Option is Right for You?

- **If you’re healthy and want lower monthly premiums:** Medically underwritten may offer savings.
- **If you have pre-existing conditions or want comprehensive protection:** ACA coverage ensures you get the benefits you need, with no exclusions.
- **If you qualify for subsidies:** ACA coverage may be more affordable than anticipated.

Questions to Consider

- What is your current health status?
- Do you require coverage for specific conditions or treatments?
- Is budget or comprehensive coverage more important to you?
- Do you qualify for ACA subsidies?
- Would you prefer a fully customizable plan or standardized coverage?

Join us on October 28th for our free lunch & learn “Health Coverage Options for REALTORS®” with Evan Markwood of US Health Advisors. Ask your questions and hear various options.



Health Coverage Options for REALTORS®

Presented by: 

Open enrollment is almost here. Have questions? Join Evan Markwood of US Health Advisors as he discusses health insurance options for REALTORS®, contractors, & the self-employed.



October 28, 2026
12 p.m. - 1 p.m.
R-BAR Office
Free Lunch Provided

**FREE MEMBER
EVENT**



**BUY YOUR FIRST HOME
AS LITTLE AS \$1,500 Down**

**CALL NHS TO FIND OUT
HOW! 610-372-8433**



NEIGHBORHOOD HOUSING SERVICES
OF GREATER BERKS, INC.
NeighborWorks®
HomeOwnership Center

REALTORS® Learn to Work Smarter, Not Harder at R-BAR's AI Industry Expert Event

The future of real estate isn't about AI replacing agents. It's about helping agents become more efficient, more visible, and ultimately more valuable to their clients.

That was the central message delivered by Rajeev Sajja, Chief AI Officer of Bright MLS and host of the Real Estate AI Flash podcast, during R-BAR's recent **Level Up: Practical AI Usage for Real Estate Professionals** event. The presentation took attendees beyond basic AI prompts and into the emerging world of AI-powered workflows, automation, and search visibility.

One of Sajja's key themes was that the industry is entering what he calls "separation season," where agents who understand and responsibly adopt AI will gain a significant competitive advantage. Rather than viewing AI as a threat, he encouraged REALTORS® to view it as a tool that can automate routine tasks and free up more time for relationship building and client service.

Throughout the presentation, attendees were shown what a "day in the life" of an AI-fluent agent looks like. Examples included using AI to generate listing descriptions, create social media content, produce newsletters, develop market reports, summarize meetings with AI notetakers, and automate recurring marketing tasks. Sajja demonstrated how agents can move beyond simply asking AI questions and instead create repeatable systems that work behind the scenes to support their businesses.

A major focus of the program centered on AI-powered search and how consumers are increasingly using AI tools to find and evaluate real estate professionals. Sajja shared strategies for improving an agent's visibility in AI search results, emphasizing the importance of maintaining an optimized Google Business Profile, publishing local expertise online, collecting detailed reviews, and creating content that clearly demonstrates experience and market knowledge. His message was simple: if AI can understand who you are and what you do, you're more likely to be recommended when consumers search for real estate guidance.

The session also explored emerging technology available through Bright MLS, including AI-assisted listing descriptions, image recognition tools, market

insight resources, and future AI assistant capabilities designed to streamline everyday workflows for subscribers.

While AI was the topic of the day, Sajja repeatedly reminded attendees that technology should enhance, not replace, the human side of real estate. His closing message resonated with many in attendance: "Automate the ordinary, so you can personalize the extraordinary." By allowing AI to handle repetitive administrative and marketing tasks, REALTORS® can focus their energy where it matters most, building relationships, delivering expertise, and creating memorable client experiences.

Event resources, presentation materials, sponsor information, Bright MLS training opportunities, and additional AI tools are available through the R-BAR AI Event Resource Center. Attendees are encouraged to revisit the page as additional resources become available.

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Reading Modern Technology

REWealth Financial Planning

Stewart Abstract

Tompkins Bank & Trust

Truist Bank Mortgage Lending

US Health Advisors

Event Partners

Lindsey Hart Photography

Crave Cafe

Kraras Hall of Wyomissing



AI Resources



Attendee Survey



Photos Courtesy of Lindsey Hart Photography

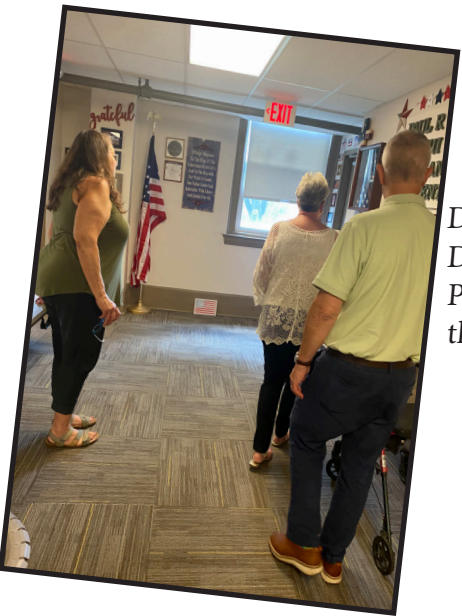
A Meaningful Visit to Veterans Making a Difference

We had the opportunity to visit Veterans Making a Difference and hear the inspiring story of founders Doug and Liz Graybill. Their passion and dedication to serving veterans is truly remarkable.

While many know them for helping homeless veterans, their impact goes far beyond that. Veterans Making a Difference provides a welcoming community through morning social hours, meals, essential supplies, and ongoing support for veterans in need.

The biggest thing Doug and Liz are asking for is simple: help spread the word.

If you're interested in supporting their mission by providing a meal, donating goods, volunteering your time, or making a monetary donation, please contact Liz Graybill at lizgraybill@yahoo.com.



DEI Committee members Sue Bernhard, Donna Bagenstose, & Dave Mattes tour the Paul R. Gordon Veteran Social Center in the basement of Hope Rescue Mission.

Serving an Aging Population: What REALTORS® Need to Know

Featuring presentations by
PA Human Relations Commission, Home Stream LLC, and Berks Encore

Tuesday, September 29th, 2026
9 AM - 10:30 AM
Penn State Berks Campus - Perkins Student Center
Breakfast included

Within 3 years, 1 out of every 3 Berks County residents will be 65 or older.
Are you prepared to serve their needs?



REGISTER

<https://tinyurl.com/AgingPopulation2026>



FREE
EVENT!

DEI CORNER

September

- Hispanic Heritage Month
- Suicide Prevention Month
- 9/7 Labor Day
- 9/11 Patriot Day
- 9/11-9/13 Rosh Hashanah
- 9/18 International Equal Pay Day
- 9/20-9/21 Yom Kippur
- 9/21 International Day of Peace
- 9/25 Native American Day
- 9/25-10/2 Sukkot

October

- Global Diversity Awareness Month
- National Polish American Heritage Month
- Filipino American Heritage Month
- German American Heritage Month
- Italian American Heritage Month
- 10/10 World Mental Health Day

- 10/11 National Coming Out Day (LGBTQ+)
- 10/12 Indigenous Peoples' Day
- 10/15 Spirit Day (LGBTQ+ anti-bullying; wear purple)
- 10/31 Halloween

November

- Native American Heritage Month
- 11/1 Dia de los Muertos
- 11/8 Diwali
- 11/11 Veterans Day
- 11/19 International Men's Day
- 11/20 Transgender Day of Remembrance
- 11/26 Thanksgiving
- 11/27 Native American Heritage Day

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

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Legacy Listing Management Retired August 31st

As of August 31st, Bright’s legacy Listing Management system will be permanently retired. From that point forward, all listing creation, edits, and drafting will take place exclusively through the new Listing Management platform — designed to save you time and improve your listing entry and management experience.

Visit BrightMLS.com/ListingManagement for resources & training regarding this update.

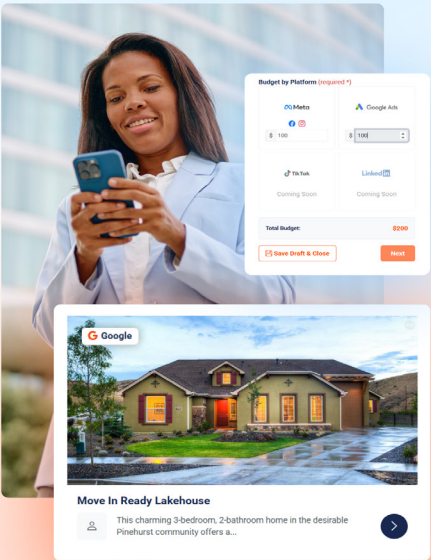


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Policy Updates: Giving You More Control & Flexibility!

Sept. 24 | 10 a.m. | Webinar

Join us for this detailed webinar where we will break down the key changes related to entry timelines and distribution options so you can confidently adjust your workflow and focus on what you do best: serving your clients your way!



The 21st Century ROAD to Housing Act is Now Law: 5 Things to Know

After years of work and overwhelming bipartisan support, the 21st Century ROAD to Housing Act is now law. The legislation represents one of the most significant federal housing policy efforts in decades and an important step toward addressing America’s housing shortage.

But signing a bill into law isn’t the end of the story. In many ways, it’s the beginning.

There is plenty of work ahead.

The law contains more than 50 provisions that federal agencies must turn into reality through regulations, guidance, new programs and day-to-day administration. In all, the legislation requires more than 100 implementation actions across the federal government, many of them within the first year.

The legislation provides the framework, but effective implementation at every level will be critical to expanding housing supply and improving affordability.

That’s why the National Association of REALTORS®’ work didn’t end when the bill was enacted July 11. As implementation gets underway, NAR will continue working with agencies and policymakers to help ensure the law delivers on its promise.

Here are five areas NAR will be watching especially closely.

1. Building More Homes

At its core, the act is focused on increasing housing supply. The law addresses barriers that can make housing harder and more expensive to build, including by developing model housing-supply frameworks, rewarding communities that adopt pro-housing policies, supporting preapproved housing designs that can speed permitting, and streamlining environmental

Provided By [Elayne Weiss](#), [Michael Rauber](#), [NAR](#) reviews for certain federally supported housing projects.

Rather than relying on a single solution, the act recognizes that addressing America’s housing shortage will require action on multiple fronts.

2. Expanding Access to Homeownership

The 21st Century ROAD to Housing Act includes several provisions designed to expand access to mortgage financing and homeownership.

Among them are measures to improve access to Federal Housing Administration small-dollar mortgage lending, update financing for manufactured homes and make it easier for veterans to understand and use their Veterans Affairs home loan benefits.

The legislation also modernizes U.S. Department of Agriculture rural housing programs by allowing more borrowers to assume existing loans and expanding financing opportunities for properties with accessory dwelling units.

3. Making Federal Housing Programs Work Better

This law will make changes to programs communities already rely on.

Major changes to the HOME Investment Partnerships Program provide greater flexibility to support homeownership, while Community Development Block Grants can now support new affordable housing construction.

The law also establishes a statutory framework for CDBG disaster recovery, replacing the long-standing practice of rebuilding the program after each major disaster.

[READ THE REST OF THE ARTICLE HERE](#)



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Letter from David Barr, Former Director of Community Development for the City of Reading

The past 14 months as Reading’s Director of Community Development have been eventful, and challenging. I joined the City intending to create the conditions for development in the City of Reading, and I believe we have worked together – with R-BAR – to achieve that. Some of those accomplishments include:

- 1. Implementation of our 2019 Blighted Property Plan recommendations, including moving from post-sale to pre-sale inspections for property transfers, reorganizing our codes enforcement staff into districts and perform all-hands sweeps, expanding our vacant property registry, disqualifying negligent property owners from County tax sales, and changing our ordinances to allow adaptive reuse by-right in the C-C and M-C districts.
- 2. We have re-built the Reading Redevelopment Authority from the ground up in the past year, and now it is on the path to success. The RRA has qualified, motivated members, a deep bench of partners interested in redeveloping properties, and a growing list of projects underway. But there also is something else happening – property owners are increasingly deciding to fix up their own properties rather than have them taken by the RRA through eminent domain. This is the best outcome – owners taking pride in their homes.
- 3. We launched the CRIZ through a series of community presentations, established the tax baseline, developed several SOPs and templates, managed the intensive annual reporting update process in 2026, are reviewing several project applications, and are doing a comprehensive set of map changes.
- 4. When I joined the City, consistently I heard from the development community that the land development process is overly burdensome. We worked with DCED to review that process, and are now working with the Planning Commission and other offices to implement their recommendations.
- 5. We prioritized our downtown with development of a grant program to remove barriers to development of housing on upper levels of existing buildings

on Penn Street. This led to seven applications in the 200-500 blocks of Penn Street. We signed an agreement of sale for redevelopment of the 400 block (north side) of Penn Street with the Shuman Development Group – a \$50M+ project that will add 152 apartments in a mixed-use development there. This development was assisted by changes to our zoning to allow adaptive reuse by right in the M-C and C-C districts. That zoning change will continue to incentivize affordable housing development in vacant factory buildings throughout Reading.

- 6. We signed an agreement of sale for the Dana site. Like the 400 block of Penn, this was a site that had sat idle for many years. Once completed, the “Dana Business Park” promises to add another \$2M in local tax revenue each year, 225-330 permanent jobs, and \$25M in annual economic output.
- 7. We are making significant progress in achieving our goal of 500 additional housing units by 2027 and 5000 by 2040. Currently there are over 40 projects that will include 450 housing units in construction and another 20 projects in the approval pipeline that will include over 280 housing units.
- 8. We revised our zoning ordinances in anticipation of the return of passenger rail through a series of “Transit Oriented Development” modifications. Those changes will promote redevelopment regardless of the passenger rail timeframe.
- 9. We worked to make our website and culture to be more customer friendly and forward-leaning. Alvernia’s O’Pake Center has helped us develop a “Permit Navigator” to facilitate applicant understanding of what permits are required for residential and commercial work in the City. We also worked with the O’Pake Center to evaluate how artificial intelligence can help bridge the gap between our capacity and the demand for codes enforcement and building permitting. We now have a path forward that can be implemented through a combination of in-house and grant-funded steps over the next two years. I see AI as critical to the City’s ability to meet the demands

ahead within our constrained resources.

The advice from Mark Mohn and R-BAR members has been key in a number of these initiatives. I am proud of our collective achievements, but there is much more to do, and some problems, like homelessness and blight will remain at some level, despite our best efforts. But I truly believe we have made significant progress over the past 14 months and will see the impact of that in the years ahead. There is a palpable sense of progress and optimism here. Thank you for your support and partnership. It has been an honor and a pleasure working with you.

**David Barr has retired from his position as of August 28th, 2026. Jack Gombach will serve as the interim director.*



**ADVOCACY
VIRTUAL
TRAINING**



Sept. 9th at 10 a.m.
Grassroots Advocacy & Getting Involved at the Local Level
Gain tools to engage in grassroots advocacy and get involved at the local level. Learn how to effectively champion and shape policies that impact the real estate industry. [REGISTER HERE](#)



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	 DARYL TILLMAN REALTY GROUP  Noelle Seaton  Dave Snyder 	 Susan McFadden  Victoria Venezia  Brad Weisman
 \$250 - \$499.99 annual minimum  David DeTurck  Diane Longacre	 Arlene Parisi  Kevin Snyder	 \$99 - \$249.99 annual minimum Eric Angstadt, Yohanny Baret, Jen Barkman, Tom Bellairs, Katie Broskey, Judy Brown, Jerry Buffa, Pete Champagne, Joe Colon, Sue Colon, Ali Columbus, Jeffrey Crosby, Allie Klee, Giselle Delgado, Glenda DeLillo, Eva Eisenbrown, Shon Elk, Laura Feick, Ron Flowers, Melissa Fox, Jack Fry, Steve Gieringer, Linda Giorgio, Darren Kostival, Brandon Lesagonicz, Donald Longacre, Phil Macaronis, Jose Manzueta, Mel Mattes, Michael McDewitt, Jaclyn Mitten, Mark Mohn, Alexander Morales, Dan O'Brien, Cynthia Oswald, Jean Pedersen, Patacia Pierre, Jill Saunders, Todd Sell, Angela Tolosky

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Invest \$15 in RPAC between July 1 and September 30 and be entered to win a

\$100 GIFT CARD

ADVOCACY UPDATE

Howdy!

2026 sure is chugging along, isn't it? Kids going back to school (my daughter heading to freshman year in college), football season kicking in, baseball playoffs around the corner, back to school displays being taken over by Halloween, black/purple/orange packaged candy in your face almost as soon as you walk into the grocery store...

But as the year flies by, let's take a moment and talk about some of the great things that have happened in the world of advocacy & economic development.

Even with politics being what it is in Harrisburg and D.C., some interesting things have occurred. Both PA and our Federal Government have realized how important Housing is to all of America, across all price points.

There's been a very strong focus on workforce housing, from [PA's Housing Action Plan](#), to the newly enacted [21st Century ROAD to Housing Act](#) (see pg 19). While neither creates new housing units today, both have great components to incentivize new construction, reduce onerous requirements and expedite the permit and zoning processes.

The impact for you, our members, comes from the local level. I've been working, on behalf of R-BAR, with Berks County on educating our local elected officials on ways to address their specific roles. Work in progress there, so stay tuned.

I encourage all of you to read David Barr's letter in this edition, talking about the great progress being made in the City of Reading (see pg 20). Very exciting times, and we need all of you to continue supporting Reading's growth.

The last few months have been a bit of a lull for CIC. Both our June and July events were cancelled for a variety of reasons, but we're coming on strong for the fall with back to back site visits. These events will allow you to see progress, learn a ton about what is going on, and make some new connections to help your business grow!

1. Sept. 10th Adaptive Reuse in Action [REGISTER HERE](#)
2. October 20th Highland Place Site Tour [REGISTER HERE](#)

By Mark Mohn, R-BAR Government Affairs Director

Lastly, the general elections on November 3rd will be upon us soon for the state level races featuring the entire House of Representatives and half of the Senate here in PA. Based on local input and the fine work they have done in Harrisburg supporting REALTOR® causes, the PAR Trustees have endorsed Senator Tracy Pennycuik and Senator Chris Gebhard. We're also excited to support Melissa Brewer as she campaigns for House District 130.

We have a number of other races in Berks with many of our friends that are unopposed, and some that are still in contested races. **YOUR VOTE MATTERS.** Both Harrisburg and D.C. are likely to see some changes in 2027 based on the results of this year's elections.

There is a lot of time left this year for an impact to be made. In your business, in your community, in your Association. Come out and join us at a Committee meeting, or one of our amazing events promoted throughout Property Lines (including our Legislative Panel at the upcoming Advocacy Breakfast on 10/13). I look forward to seeing you making a difference!

Rock on,

Mark



SAVE THE DATE

Advocacy Breakfast

LEGISLATIVE PANEL

Oct 13th
9 am

Berks County Agricultural Center
1238 County Welfare Rd.
Leesport, PA 19533

From County of Berks Assessment Office

For informational purposes:

Our office is aware of a viral YouTube and Facebook video circulating online that claims seniors can obtain an “age based exemption,” “senior homestead,” or a “special form” that will freeze or eliminate their property taxes. The video instructs viewers to request Form 1098SR or 1098 SR and suggests that government offices may be reluctant to provide it.

This information is false.

There is no such form, and no federal, state, or county program uses Form 1098SR or 1098 SR for property tax relief. The video is produced by an anonymous, AI-generated account and contains misleading claims that are causing confusion and unnecessary frustration for seniors.

Our office is committed to helping residents understand legitimate tax relief programs.

Ready to Make a Difference in Reading?

The City of Reading currently has vacancies in the following positions:

- Planning Commission Member
- Zoning Board Members (3 open positions)
- Planner 1 (hired position)

Please reach out to [Mark Mohn](#), Government Affairs Director for R-BAR, if interested in any of the above positions.



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NAR Launches Commercial Real Estate Demand Index

National Association of REALTORS®

(NAR)...announced the launch of its Commercial Real Estate (CRE) Demand Index, a quarterly index designed to measure the economic drivers of commercial real estate demand across more than 300 U.S. metropolitan areas.

The CRE Demand Index combines publicly available government data to produce demand scores across four property-specific measures, as well as an overall market score:

- Office: growth in professional and business services employment.
- Industrial: manufacturing, transportation and warehousing employment growth.
- Retail: growth in retail trade and leisure and hospitality employment.
- Multifamily: population growth and net migration, both domestic and international.

Rather than measuring current property-market conditions such as vacancy rates, rents or leasing

activity, the CRE Demand Index focuses on the local economic conditions that can generate demand for commercial space and provides an early view of market trends before they are reflected in traditional commercial real estate indicators such as leasing activity and vacancy rates.

“Commercial real estate demand begins with what’s happening in the local economy,” said Nadia Evangelou, Principal Economist & Director of Real Estate Research at NAR. “Demand starts before a lease is signed. It starts with jobs and people. The CRE Demand Index helps identify those trends earlier, before they’re reflected in traditional market indicators.”

The index covers 306 metropolitan areas and compares each metro with the others each quarter. A score of 100 represents the average metro. Scores above 100 indicate stronger demand drivers relative to other markets, while scores below 100 indicate weaker relative momentum. A score below 100 does not necessarily mean that a market is shrinking.

[READ MORE HERE](#)

Around the County Headlines You Should Know About

There has been quite a bit happening in the City of Reading and around the county. Here are a few of the important real estate-related headlines you should be aware of:

- [Reading Considers Transit-Oriented Development Plan for Downtown](#)
- [Schuylkill River Passenger Rail Authority Partners with Amtrak](#)
- [Reading Proposes Expanded Vacant Property Registry to Target Blight](#)
- [Reading City Council Approves Series of Development Measures](#)
- [Reading City Council Seeks \\$3 Million Grant for Penn Street Parking](#)
- [Reading City Council Approves Parking Changes, Contracts](#)
- [Berkshire Mall Sale Closing Postponed Until September](#)
- [Berks Commissioner Christian Leinbach Selects Decorated Military Veteran as New Running Mate](#)
- [Berks Holocaust Museum Opens to Preserve One of History’s Darkest Chapters](#)
- [Shapiro Confirms Berks, Schuylkill ICE Warehouse Detention Center Projects Dead](#)

CIC Site Visit: Adaptive Reuse in Action

Join CIC for an exclusive site visit to 1125 Moss Street, a former commercial building once part of the iconic Great Factory Store Outlet. Go behind the scenes of one of Reading's most exciting redevelopment projects and learn from the developer and fellow REALTOR®, Chris Posch, on turning a long-vacant landmark into new workforce housing.

Thursday, Sept. 10 | 11:30 a.m. - 1:30 p.m.

1125 Moss Street
Reading, PA 19604



Register at ims.realestateinberks.com



Sponsored by:



Oct. 20th
4:30 p.m.
FREE

Highland Place Site Tour

Join us for an exciting site visit of Highland Place in Amity Township, a new 338-unit active adult (55+) residential community. Tour one of the completed homes and hear directly from Jeremy Zaborowski (Berks IDA), Tom Flatley (American Land Development), and local leaders about the vision, partnerships, and progress behind the project.

Rescheduled from July!

Why should I attend?

- ✓ Learn how Tax Increment Financing (TIF) can support your project
- ✓ See this new 338 unit 55+ community first!
- ✓ Learn about the local partner ecosystem



REGISTER HERE

Sponsored by: Berks County
Redevelopment Authority



Sept. 15th, 2026 | 2 p.m.

The rapid growth of data centers is creating a new set of questions for the real estate industry.

Where are they being developed? What’s driving demand? How are they affecting land, infrastructure and investment? And what could their continued growth mean for real estate markets?

[REGISTER HERE](#)



VIRTUAL EVENT AMBASSADORS OF THE AMERICAN DREAM

Thursday, Sept. 17
10 a.m. - noon



Strengthen your impact as a Realtor® while honoring the trust, leadership and ethical responsibility that come with helping others achieve the American Dream.

Realtor® and national speaker Paula Monthofer will share insights on the vital role Realtors® play in their communities and actionable ways to uphold the commitments outlined in the Code of Ethics.

[REGISTER HERE](#)



MONTHLY WEBINAR SERIES: REALTOR® SAFETY AWARENESS

Sept. 8 at 10 a.m.



CASSANDRA MORRISON
Designated broker for Real
Broker LLC



DAVID DEAN
2026 PAR President

Real estate professionals face unique safety challenges every day. Join PAR President David Dean and Cassandra Morrison, designated broker for Real Broker, LLC and retired Albuquerque Police Department sergeant, to learn about the six most dangerous situations real estate professionals may encounter and how to navigate them safely.

Morrison will share practical tips and actionable insights to help professionals stay safe and confident on the job. [REGISTER HERE](#)



MONTHLY WEBINAR SERIES: DATA CENTERS IN PENNSYLVANIA: WHY HERE? WHY NOW?

Sept. 29 at noon



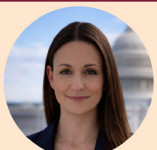
TOM BERESNYAK
Senior Educator, Penn State
Extension Energy Team

Why are more data center developers looking at Pennsylvania? Join Penn State Extension's Tom Beresnyak to learn the basics of data centers, understand key industry terms and explore the factors making Pennsylvania an increasingly attractive location for new development. [REGISTER HERE](#)



MONTHLY WEBINAR SERIES: THE DATA BEHIND DATA CENTERS

Oct. 6 at noon



NADIA EVANGELOU
Principal Economist, Director of
Real Estate Research, National
Association of Realtors®



MATT CHRISTOPHERSON
Director, Business and Consumer Research,
National Association of Realtors®

Understand the real-world impacts of data center growth and the latest research on housing, jobs, energy and real estate.

Data centers are rapidly expanding across the country, bringing both opportunities and questions for local communities. While headlines often focus on the size of these developments, what do the data tell us about their broader effects?

Join Nadia Evangelou, principal economist and director of real estate research, and Matt Christopherson, director of business and consumer research, both with the National Association of Realtors®, as they examine national trends and Pennsylvania-specific data related to data center development. [REGISTER HERE](#)

• [How Changes to the Do Not Call Law Will Affect Your Prospecting Calls and Text](#)

By: Hank Lerner | August 14th, 2026

As of Oct. 18, 2026, Pennsylvania's newly amended Telemarketer Registration Act (sometimes called the Do Not Call law) will impose a number of substantial changes that further limit phone and text-based marketing. Some of these changes catch Pennsylvania up with changes that have been made to the federal do-not-call regulations, but others go significantly further.

So how does this law — and especially these new changes — affect your business?

Yes, this law applies to real estate brokers and agents — and it has since 2002.

Let's look at the definitions:

“Telemarketing” is defined as “a plan, program or campaign which is conducted to induce the purchase of consumer goods or services ... by the use of one or more telephones and which involves more than one telephone solicitation.”

“Consumer goods and services” includes “real or personal property or services used for personal, family or household purposes, including the rental of, or the investment in, property, goods or services.” This definition was broadened to specifically mention rental of, and investment in, property, so it's even more inclusive of real estate practice now.

[CLICK HERE TO CONTINUE READING](#)

• [Data Centers and Pennsylvania's Real Estate Seller Disclosure Law](#)

By: Desiree Brougher | August 28th, 2026

Data centers are becoming a major land-use issue in Pennsylvania, and they are starting to raise questions about whether the seller disclosure law requires disclosure about existing or planned data centers.

There are no specific questions about data centers, and they do not create a new, stand-alone disclosure obligation under Pennsylvania law. That said, they might generate facts that fall within existing duties to disclose known material defects of the property. Understanding the underlying purpose of the law and how it has been interpreted by the courts is critical to figuring out what a seller does, and doesn't, need to disclose.

What the Law Does NOT Require

The seller disclosure law requires that a seller provide information they know about “material defects,” which are defined as problems “with a residential real property or any portion of it that would have a significant adverse impact on the value of the property or that involves an unreasonable risk to people on the property.”

[CLICK HERE TO CONTINUE READING](#)

• [How are Homebuyers Using AI?](#)

By: Hope Walborn | August 11th, 2026

Artificial intelligence is everywhere, and 1 in 5 prospective homebuyers and current homeowners have turned to it for homebuying research, according to the National Association of Realtors®, via Bank of America.

Millennials and Gen Z make up most of those utilizing AI for these purposes, with 28% and 32%, respectively, saying they've used AI to support their home search and/or for financial planning.

The top ways AI is being used in the home search include:

- Estimating affordability, mortgage payments or closing costs (57%)
- General education and research about the homebuying process (55%)
- Researching neighborhoods, market trends or property values (52%)

[CLICK HERE TO CONTINUE READING](#)



REALTORS® REACH OUT

October is REALTOR® Reach Out Month, a statewide initiative that highlights volunteerism and community impact. In honor of REALTORS® Reach Out Month, we wanted to recognize just a few of the amazing community outreach projects our members do to better their communities.

United Real Estate Strive 212

Strong communities are built when local organizations support one another. We recently had the opportunity to connect with Opportunity House and contribute school supplies for the families they serve. Community outreach matters, and we're grateful for the work Opportunity House continues to do throughout Berks County. Wishing our local students and families a successful school year. 📚
#OpportunityHouse #CommunityOutreach #BerksCounty See less



Realty ONE Group Exclusive, Kutztown

Toys, stuffed animals, personal care items, candy — and a whole lot of love. Our Realty ONE Group Exclusive team joined the Reading Berks Association of Realtors Easter Basket Project this week, organized by Sue Bernhard. These baskets will bring smiles to children at Opportunity House and other area social service groups this Easter season. Thank you to Nicole and Alyssa from Atlantic Abstract, Brent, and our generous agents for filling these baskets with so much joy. We are proud to be part of a community that shows up for kids. 🥰
#RealtyONEGroupExclusive #ReadingBerksAssociationOfRealtors #EasterBasketProject #OpportunityHouse #CommunityMatters #HappyEaster See less



REMAX of Reading is with The Matt Wolf Team.

Take a moment to read about the incredible work one of our agents, Matt Wolf, is doing in our community. We are so proud of our agents for not only building successful ... See more

BCTV Berks

Ellen Albright, Tammy Dahms, Tracy Parmer, Brooke Specht, and Matt Wolf are the newest members of **Breast Cancer Support Services of Berks County's** Board of Directors. 🙌



Pagoda Realty's LEGACY OF LOVE GOLF TOURNAMENT

Join us for a day of golf and giving back!

\$100 PER GOLFER

SPONSORSHIP OPPORTUNITIES AVAILABLE!

September 26TH AT 1:30 PM

LAST DAY TO REGISTER SEPT 12TH

MANOR GOLF CLUB
153 BRAN ROAD, READING, PA 19608

QUESTIONS: KATHY BRAUTIGAN
(610) 223-4205
PAGODALEAGACYOFLOVE@GMAIL.COM

CELEBRATING fifty years

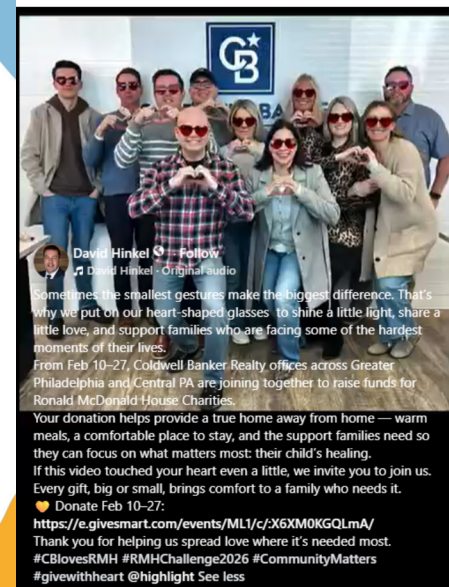
50 SAFE berks

HOLE-IN-ONE 2 TICKETS 2026 WORLD SERIES

SCAN ME!

CHARITYGOLFTODAY.COM/PAGODA

Iron Valley Real Estate of Berks
July 12 at 9:00 PM · 📍
Help us STUFF THE HOUSE! Join Iron Valley Real Estate of Berks in collecting school supplies to help local students start the school year off right. Drop off your donations at our office, or reach out to your favorite Iron Valley agent to coordinate a pickup! See less



David Hinkel · Follow
David Hinkel · Original audio
Sometimes the smallest gestures make the biggest difference. That's why we put on our heart-shaped glasses to shine a little light, share a little love, and support families who are facing some of the hardest moments of their lives. From Feb 10-27, Coldwell Banker Realty offices across Greater Philadelphia and Central PA are joining together to raise funds for Ronald McDonald House Charities. Your donation helps provide a true home away from home — warm meals, a comfortable place to stay, and the support families need so they can focus on what matters most: their child's healing. If this video touched your heart even a little, we invite you to join us. Every gift, big or small, brings comfort to a family who needs it. 📄 Donate Feb 10-27: <https://e.givesmart.com/events/ML1/c/X6XM0KGQLmA/> Thank you for helping us spread love where it's needed most. #CBlovesRMH #RMHChallenge2026 #CommunityMatters #givewithheart #highlight See less

Jason Burkholder Team - Hometown Property Sales

July 31 at 8:58 AM · 📍
"The best advice I can give is what Mr. Rogers said," he says. "Look for the helpers. Almost anything that you notice needs to be done in your community, there is someone else who noticed that need, too."
"Not everyone is going to start a new nonprofit or service organization, and most of the time, you don't need to. Look for the people doing the work and show up to help. The ones doing the work will welcome you, and your impact will be huge."
Thank you to all the amazing people who are part of the **Pennsylvania Association of Realtors** and thank you to all of YOU who are out there being good neighbors too! - Jason See less



Keller Williams Platinum Realty

May 15 · 📍
WOW! 🙌 Thank you to everybody who participated in our Red Day clothing drive! We were able to fill the entire cargo van with all of your donations! Thank you to those at **Hope Rescue Mission** for picking up at our office! What a success! 🙌❤️ See less



Daryl Tillman Realty Group

April 10 · 📍
Wow... just WOW! 🙌
The results of our 2026 Clothing Drive benefiting the Hope Rescue Mission and Lighthouse Women & Children's Center were absolutely astounding—we are blown away by this community! 🙌 And no... this is NOT an episode of Hoarders 🙌 This is what incredible generosity looks like when a community shows up in a BIG way! 🙌 We are so grateful to everyone who donated and helped make a difference for local families in need. Missed the drive but still want to give back? Be sure to check out our April newsletter for more ways to donate and support right here in our community! 📄 April Newsletter: <https://www.daryltillman.com/blog/april-newsletter-2026/> #CommunityStrong #GiveBack #BerksCounty #GratefulHeart See less



Realty One Group Alliance

Member Spotlight: Aida Sanchez Builds Community Through Berks Latin Fest

For many REALTORS®, community involvement is an important part of the profession. For Aida Sanchez, a bilingual REALTOR® with Coldwell Banker Realty and leader of The Aida Sanchez Team, serving the community extends far beyond helping clients buy and sell homes. It includes creating opportunities for connection, cultural celebration, and community pride through one of Berks County’s most vibrant annual events: Berks Latin Fest.



Since becoming a licensed REALTOR® in 2020, Sanchez has dedicated herself to helping families navigate the homeownership journey, with a special focus on educating and supporting members of the Latino community. Her commitment to building stronger

communities naturally led to another passion project that has grown into a major local tradition.

Alongside fellow REALTOR® Alexis Frutos, Sanchez co-founded Berks Latin Fest, a family-friendly celebration of Hispanic and Latino culture that brings together residents, businesses, performers, and community organizations from across the region.

What began as an idea between two local REALTORS® who wanted to give back to their community has evolved into an annual event that continues to expand its reach and impact. This year marks the festival’s sixth anniversary, a milestone that Sanchez views as a testament to the support it has received from local families, business leaders, sponsors, and fellow REALTORS®.

The 2026 festival will take place on September 12 at City Park in Reading and promises a full day of entertainment and cultural experiences. Attendees can enjoy live music, DJs, folkloric dancers, Zumba, authentic food vendors, community resources, local

businesses, and family activities. The event will also showcase performances representing several Latin American cultures, including Ecuadorian, Dominican, and Mexican traditions, before concluding with a salsa band celebration.

While the entertainment draws crowds, Sanchez says the true purpose of the festival runs much deeper. Berks Latin Fest was created to provide visibility and representation for the Latino community while fostering understanding and connection among all residents of Berks County. The festival gives families an opportunity to celebrate their heritage and allows younger generations to see their cultures reflected in music, dance, food, and traditions. At the same time, it creates valuable opportunities for local businesses, nonprofit organizations, and community agencies to connect directly with the public.

For Sanchez, one of the most rewarding aspects of organizing the event is witnessing the sense of unity it creates. Seeing families dancing together, supporting local vendors, and engaging with community organizations reinforces the festival’s mission and the importance of creating spaces where everyone feels welcome.

As the sixth annual Berks Latin Fest approaches, Sanchez invites fellow REALTORS® and affiliate members to get involved through sponsorships, volunteering, vendor participation, or simply attending with their families. Through her leadership, dedication, and commitment to community service, Aida Sanchez is demonstrating that REALTORS® don’t just help people find homes, they also help create stronger, more connected communities.



Member Spotlight: Tom Hoch Invites You to Save Lives

Tom Hoch, a REALTOR® with RE/MAX of Reading & member of R-BAR since 2000, is a two-time cancer survivor, including a diagnosis of terminal leukemia. His only hope was a stem cell transplant, which he received in January 2007. This coming January, Tom will celebrate the 20th anniversary of that life-saving transplant, his “re-birthday.” To honor this incredible milestone and help others who may be searching for their own life-saving match, he is hosting a Stem Cell Donor Drive on Saturday, September 20, from 1:00 to 3:00 p.m. at RE/MAX of Reading. Tom’s journey is an inspiring testament to the power of stem cell donation and the generosity of donors. By sharing his story and hosting this event, he hopes to raise awareness, encourage more people to join the donor registry, and help save lives.



Tom Hoch’s
20th Re-Birthday
**STEM CELL
DONOR DRIVE**

SATURDAY, SEPTEMBER 26

11 AM to 3 PM | **REMAX of Reading**
1290 Broadcasting Road
Wyomissing, PA 19610

Sweet Ride Ice Cream Available For Donors!

All it takes is a **cheek swab** to join the pool of potential lifesaving donors for patients fighting blood cancers!

MUST BE 18-55 YEARS OF AGE TO REGISTER

No advanced sign-up required

You can be a lifesaver!



COMMUNITY CORNER

- Sept. 5th, 10 a.m. - 6 p.m., Downtown Hamburg - [Taste of Hamburger Festival](#)
- Sept. 11- 12th, 9 a.m. – 6 p.m., William DeLong Memorial Park - [30th Annual Pepper Festival](#)
- Sept. 11– 12th, Town Center East Parking Lot Boyertown - [19th Annual Boyertown Oktoberfest](#)
- Sept. 12th, 2 – 9 p.m., Reading City Park - [6th Annual Berks Latin Fest](#)
- Sept. 17– 19th, Oley Fire Company Fairgrounds - [Oley Valley Community Fair](#)
- Sept. 19th, 3 – 9 p.m., Kutztown - [Fall Fest on Main](#)
- Sept. 19th, 11 a.m. – 7 p.m., Penn Ave. West Reading - [West Reading Fall Fest](#)
- Sept. 19th, Mid Atlantic Air Museum, Reading - [IM ABLE Games: Races and Reps on the Runway](#)
- Sept. 26th, 12 – 6 p.m., City Park - [Berks Cultural Diversity Festival](#)
- Oct. 1st, 5 – 7:30 p.m., The DoubleTree - [4th Annual Celebration of Community & Hope for Helping Harvest](#)
- Oct. 2nd – 3rd, 94 Walnut Rd. - [St. Mary Church's 22nd Annual Harvest Fest](#)
- Oct. 3rd, 9 a.m. – 3 p.m., GoggleWorks Center for the Arts - [idea! Spotlight PA's Ideas Festival](#)
- Oct. 11th, 11 a.m. – 3 p.m., GoggleWorks Center for the Arts - [Pumpkin Palooza](#)
- Oct. 16th, 6 – 9:30 p.m., Redner's Event Center - [4th Annual Mary's Shelter Casino Night](#)
- Oct. 18th, 12 – 4 p.m., Daniel Boone Homestead - [Heritage Day Fall Festival](#)
- Nov. 14th, 9 :30 a.m. – 3:30 p.m., Kutztown Area Historical Society - [Holiday Festival](#)

9/11 25-Year Remembrance Ceremony

Sept. 11th, 10 - 11 a.m., Berks County Services Center

The Reading Fire Department's Sept. 11 Memorial Service

Sept. 11, 9 a.m., Sept. 11 Memorial Tree in City Park

Upcoming Parades

Temple Halloween Parade
Oct. 3rd, 6 p.m.

Topton Halloween Parade
Oct. 10th, 5:30 p.m.

Spring Township Lions' Club 50th Annual Halloween Parade
Oct. 14th, 7 p.m.

Mohnton-Cumru Lions Club Great Pumpkin Parade
Oct. 17th, 7 p.m.

Boyertown Halloween Parade
Oct. 17th, 7 p.m.

Daniel Boone Optimist Club 2026 Halloween Parade
Oct. 20th, 6:30 p.m.

Birdsboro Halloween Parade
Oct. 22nd, 6 p.m.

King Frost Parade
Oct. 31st, 7 p.m.

Ask Better Questions for Better Networking

By Katie Johnsen, Event Coordinator, GRCA

As someone who plans more than 70 business events every year for the Greater Reading Chamber Alliance (GRCA), I spend a lot of time watching people network.

At our Women2Women and Family Business Alliance events, we intentionally reserve the first half hour for networking. The same goes for small business programs like Coffee&Convos and Lunch&Learns. Signature events like Breakfast4Success, the Annual Dinner, and the Picnic & Games all create opportunities for people to connect with leaders from across Greater Reading. And then there's our monthly Networking@Night, which is pure networking.

After years of observing conversations across ballrooms, restaurants, stadiums and conference rooms, I can confidently say this: networking is not most people's favorite activity.

And honestly? I understand why.

Most networking conversations start the same way: "What do you do?" "How are you?" "How's it going?"

Recently, I came across an interview with communication expert Vanessa Van Edwards, author of "Captivate and Cues," and her opening statement immediately grabbed my attention:

"Stop asking, 'What do you do?' Stop asking, 'How are ya?' Stop asking 'How's it going?' ... Those are the most boring questions anyone's ever asked." It made me laugh—but it also made me think.

The problem isn't networking itself. The problem is that many of us are stuck in autopilot conversations that don't help us connect with people.

When I was a teenager, my dad insisted I occasionally put down the fantasy novels I loved and read nonfiction books that would help me connect with people as an adult. Books like "Who Moved My Cheese?" and "How to Win Friends and Influence People" became unexpected lessons in communication and emotional intelligence.

One of the biggest takeaways from Dale Carnegie's nearly 100-year-old classic still sticks with me today: people love talking about the things they care about.

If you can get someone talking about themselves—or about something meaningful to them—they'll usually walk away feeling good about the interaction. That's not manipulation. It's empathy. It's creating space for people to feel seen and heard.

That's why I loved some of the alternative networking questions Vanessa suggested.

[READ THE REST OF KATIE'S ARTICLE HERE](#)



Team Up. Show Up. Give Back.

Proceeds Benefit:



October 3rd, 9 a.m.
Gring's Mill Recreation Area

Individual Sign Ups



Unite your team and make every step
count for two incredible organizations!

Form Your Team by Sept. 4th

- Team with most sign-ups by Oct 2nd at 12 p.m. wins the coveted 5K Trophy for the year!
- Individual registrations are \$25 by Sept. 4th
- Add teammates after Sept 4th for \$30 each

Team Sign Ups



ANNUAL FOOD DRIVE

October 1 - 31

Please join us in donating non-perishable and shelf stable foods to benefit those in need!

The REALTOR® office & the affiliate office with the most donations in weight (per capita) will receive the coveted FOOD DRIVE CHAMPION TROPHY for the year!

Benefiting:



Suggested Items:

- Cereals
- Peanut butter
- Grains (rice, oatmeal, etc.)
- Pasta and sauces
- Fruit juices
- Cases of bottled water
- Canned Goods:
 - tuna fish
 - meats (chili, stew, etc.)
 - fruits
 - vegetables
 - soups

No glass or bulk items, please!



Call 610-916-7507 or email
sjamison@comcast.net



Valuations for:

- Estates
- Tax Appeals
- Pre-Listing
- VA/FHA

Steve C. Jamison, RAA

Bachelor of Science
Real Estate - Penn State University

Michael Zettlemoyer

PA State Certified
Residential Appraiser

September is REALTOR® Safety Month: 5 Quick Tips to Help Keep You Safe

September is Realtor® Safety Month, a great reminder that personal safety, cybersecurity, and professional vigilance should always be part of your daily routine. Keep these five quick tips in mind as you work with clients, prospects, and colleagues.

1. Verify Before You Meet

Always confirm ownership and verify contact information before meeting with anyone about a property, especially vacant land. If a caller claims to be representing an owner, take the time to speak directly with the owner of record and perform your due diligence. If someone is reluctant to provide information or disappears when asked for verification, consider it a red flag.

2. Stay Alert for Real Estate Scams

Fraudsters often target real estate professionals with convincing stories and urgent requests. Be cautious of unsolicited inquiries, unusual listing opportunities, or individuals claiming ownership of properties that are not actually for sale. When something doesn't seem right, trust your instincts and verify the details before proceeding.

3. Protect Yourself During Property Showings

Before showing a vacant property, assess the location for safety concerns. Ensure the property has adequate lighting and reliable cell phone service. If the location is isolated or conditions make you uncomfortable, bring a colleague, friend, or another trusted individual with you to the appointment.

4. Practice Good Cybersecurity Habits

Your digital safety is just as important as your physical safety. Never open email attachments or click links from unknown senders. If you receive a suspicious message from someone you know, contact them directly to confirm they sent it before opening any files. Staying vigilant can help prevent malware, viruses, and data breaches.

5. Put Safety First, Always

Whether you're creating content, traveling between appointments, or working on the go, never compromise safety for convenience. Avoid distractions while driving and only record videos, take calls, or update social media when your vehicle is safely parked. Professionalism starts with making smart, safe decisions.

Remember: A few extra moments spent verifying information, planning ahead, and staying aware can make all the difference. Safety isn't just a September conversation. It's a year-round commitment.

More resources may be found at nar.realtor/safety





NATIONAL
ASSOCIATION OF
REALTORS®



Fake, Fraudulent or AI? Outsmarting Wire Fraud, Deepfakes, Crypto Scams, & the New Real Estate Scam Playbook

Webinar | September 9th | 2 p.m.

Generative AI is changing the real estate scam playbook. For the first time, the FBI's 2025 Internet Crime Report included a dedicated section on artificial intelligence, documenting 22,364 complaints involving AI-related information and more than \$893 million in reported losses. Learn how to educate buyers and sellers, as Tracey Hawkins discusses as the host of the former NAR safety podcast, establish safer verification practices, and make cybersecurity part of your client experience. You have an opportunity to increase your bottom line and protect transactions while demonstrating your value, building trust, earning loyalty, and giving clients more reasons to choose and refer friends and family to you.



6 Tips for Preventing Malware and Ransomware for REALTORS®

[A JustListed Article By Hope Walborn](#)

Cybercrimes are a serious threat in the real estate industry, and they were up last year in Pennsylvania, resulting in \$7.2 million in victim losses.

By nature, real estate professionals handle a lot of personal and financial data, making them high-risk targets for various cybercrimes, including malware and ransomware. Here are six tips for preventing these threats and protecting clients, from PAR Preferred PARTner Pearl Insurance.

But first, what is malware?

Malware, short for “malicious software,” is an all-encompassing term for any type of harmful software designed to infiltrate, damage or disable devices and networks. [READ THE REST OF THE ARTICLE HERE](#)



REALTOR® Safety Network

NAR now offers a REALTOR® Safety Network to notify members across the country of safety concerns and emergencies.

Report an Incident



**NEW LOCATION
OPENING SOON!**





ReStore
Habitat for Humanity of Berks County
1035 Bern Rd, Wyomissing - next to The Works
610-921-1315 restoreberks.org

FREE Donation Pickup!

ReStore Berks accepts:

- Furniture
- Appliances
- Cabinets
- Home Decor
- Building Supplies
- And More!

**CALL OR SCAN TO
SCHEDULE YOUR
FREE PICKUP**



**Looking to declutter?
Donate to ReStore Berks!**

All profits from your donations to the ReStore help
Habitat for Humanity of Berks County build affordable homes in our community.

2027 R-BAR Dues

R-BAR dues will be sent out mid-October and must be paid in full by January 5th, 2027 to avoid late fees. Installment Plan information will be sent out mid-September to the email address R-BAR has on file for you.



Annual Membership Discount
**Buy 9 Months,
Get 3 Months FREE**

Monthly Membership Discount
**15% Off Any
Car Wash Package**

Visit InstaShine Car Wash to Sign Up
All you need is your M1# (NRDS#)!
4621 Penn Ave, Sinking Spring



MOSELEM SPRINGS GOLF CLUB

REAL ESTATE PROFESSIONAL

Rewards Program

Turn referrals into rewards at one of Berks County's premier private golf clubs! We're partnering with local Realtors to grow our membership and reward YOU for connecting your clients with Moselem Springs Golf Club. Whether it's a new homeowner looking for community or a golf lover seeking their next home course – send them our way and earn big!

ACTION	Point System	POINTS EARNED
	HOW TO EARN	
Tour of the club completed		1 Point
A Social Member joins		4 Points
A Second Club Member joins		6 Points
A Non-Resident Member joins		10 Points
A Resident Member joins		20 Points

POINTS	Point Redemption	REWARD
	HOW TO REDEEM	
6 Points		\$50 Gift Certificate
10 Points		1 Round of Golf with a Cart (must pay for guests)
40 Points		Social Membership
100 Points		Golf Membership for following year

CONTACT: Crystal Noll-Rance

610-944-7616 ext 22

cnoll@moselemgolf.com

SAVE MONEY ON YOUR LOCAL DUES!



AFFILIATE MEMBER PROGRAM

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.

THREE CORE TRADEMARK RULES

1

USE IN PROPER CONTEXT

NEVER use the REALTOR® Marks to refer to a job.

- ✗ Sarah works as a ~~REALTOR®~~.
- ✓ Sarah works as a real estate agent.

2

USE PROPER FORMATTING

NEVER display REALTOR® in all lowercase.

- ✓ Realtor®
- ✓ REALTOR® [PREFERRED]
- ✓ REALTOR
- ✗ ~~realtor~~

3

AVOID DESCRIPTIVE WORDS

REALTOR® Marks may only be used in connection with a member's name or brokerage name.

- ✗ ~~Professional~~ REALTOR®
- ✗ ~~Miami~~ REALTOR®
- ✓ Pleasant Realty, REALTORS®



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