

THE MINNESOTA REALTOR®

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**FAIR
HOUSING
ARE WE THERE
YET?** pg 4

7 MNR-Backed Bill
Prevented Harmful
Consumer PACE Loans

9 Customer Service is the
New Marketing

13 Leveraging
Social Media

3 NOW TRENDING

The Legal Download
We Are Minnesota
Good Neighbor Award
MNR's COVID-19 Update

4 FEATURE STORY

Fair Housing: Are We
There Yet?

7 ADVOCACY IN ACTION

MNR-Backed Bill
Prevented Harmful
Consumer PACE Loans
MN-RPAC

9 GROW YOUR BUSINESS

Customer Service is the
New Marketing
Leverage Life Cycle
Marketing
Leveraging Social media

14 EDUCATION

CE Requirements

15 MEMBER HIGHLIGHT

What's Your Favorite
Productivity Tool and Why?

LETTER FROM LEADERSHIP



Christopher Galler
Chief Executive Officer

FAIR HOUSING STARTS WITH US

In these difficult times, the Fair Housing Act (FHA) is more important than ever. As the corona virus spreads, some have been openly hostile toward people of Asian descent. This is the very kind of prejudice the FHA was designed to counter. By making it illegal to deny people housing based on race, color, religion, and other qualities like illness, the FHA has made it possible for generations of people to buy, rent, or obtain financing.

A quick glance at the headlines shows you we still have a way to go before fully realizing the vision and intent of the FHA. In Minnesota, protected classes encounter more obstacles obtaining loans and finding affordable housing than any other Minnesotans.

As members of the real estate industry, each of us can make a positive difference for protected groups who are struggling to find a home. In the March-April cover story, we look at issues related to fair housing, and explore ways we can help.

Working together, we can make fair housing an undisputed right for everyone who calls Minnesota home.

Chris Galler
CEO Minnesota Realtors®



There's a Lawyer in Your Inbox!

In February, we launched The Legal Download, a monthly email exploring common legal and ethical issues faced by Realtors®, and the questions our lawyers are getting via the Legal Hotline. Be sure to check it out [here](#) if you haven't already seen it.

In the April issue, our Risk Management team tackles the complex legal and ethical issues emerging in the wake of the COVID-19 pandemic.

The Legal Download is an exclusive benefit of membership from Minnesota Realtors®.



'We Are Minnesota' Celebrates Realtors® Who Give Back

The concept of **We Are Minnesota** takes on greater meaning as we struggle with the pandemic and try to help each other navigate our new normal. During this time, Realtors® are stepping up across the state to help their neighbors in unique and powerful ways. From shopping for elderly neighbors who are isolated during the lockdown to making sure no one goes without something they need, Realtors® are taking *Minnesota Nice* to new levels.

We know many of you are helping out during these troubled times, and we want to hear from you. Please tell us your story and share a photo at weareminnesota.org.



Call for Nominations: Minnesota Realtors® Good Neighbor Award

Do you know a Realtor® whose extraordinary volunteer work has made an impact on the community? We want to hear about it! The committee for the first annual Minnesota Realtors® Good Neighbor Award is **accepting nominations** from now until June 30. The award will be presented at our UNITE convention this September in St. Cloud.



Minnesota Realtors® COVID-19 Updates

Stay current in these times of uncertainty. We're keeping you updated on the latest news regarding the COVID-19 pandemic. From open houses and virtual showings, to the latest in federal and state legislation. Be sure to visit: mnrealtor.com/resources/coronavirus often as the 24-hour news cycle means constant change.

FAIR HOUSING: ARE WE THERE YET?



Although the FAIR Housing Act (FHA) has been the law of the land for 52 years, illegal discrimination still happens under the radar.

In 2019, *Newsday* chronicled widespread discrimination against minorities who wanted to buy or rent properties in suburban Long Island, New York. This potentially provides insight into why the national rate of homeownership for people of color is so low: 41 % for black Americans and 45% for Hispanics versus 71% for white Americans. And though people of Asian descent have a homeownership rate second only to whites, openly anti-Asian bigotry is surging during the COVID-19 pandemic. Inevitably, this kind of overt behavior can spill into the more subtle realm of real estate. While it's comforting to think that Minnesota holds to a higher standard, the data shows we have a long way to go before achieving FHA's mandate to eliminate discrimination in the sales, rental, and financing of housing based on race, color, religion, sex, handicap, familial status or national origin.

Last year, a Minnesota rental-home owner and a realty company agreed to pay a \$74,000 settlement after allegations that they refused to rent the house to a family of Native American and Hispanic people. In the suit filed by the Department of Housing and Urban Development (HUD), the homeowners and real-estate broker were accused of discouraging the family from renting by increasing the rent by \$1,000 a month.

While such a high-profile case might seem an outlier in Minnesota, the reality is that discriminatory practices persist in the 21st century.

"We don't see a lot of overt discrimination in Minnesota. That is, we don't see many lawsuits, but that doesn't mean it

doesn't exist," said Chris Galler, CEO of Minnesota Realtors®.

A study by Housing Link, a non-profit organization working to improve housing conditions, found ongoing challenges for FHA-protected classes who want to buy or rent a home in the Twin Cities seven-county metro. Obstacles include:

- **Higher rates of loan denial for homebuyers of color**
- **Predatory lending practices toward immigrants, people of color, and disabled people**
- **Greater rates of denial for rental applications from people of color and those with disabilities**
- **Regulations by local governments that limit construction of affordable housing and accessible housing for those with disabilities**

The report concludes these practices bar people from communities with high-quality education, closeness to jobs, safe and environmentally healthy neighborhoods, access to social services and necessities like supermarkets. Over the long term, the lack of opportunities for advancement and improvement perpetuates disadvantage and poverty.

Although solutions to many of these issues are beyond the scope of individual agents and brokerages, Galler says there is much Realtors® can do to help level the playing field and create more opportunities for home ownership.

"It all starts with the Code of Ethics," Galler said. "Under Article 10, you are obligated to treat everybody the same. That means you provide everyone with the same information and the same level of service regardless of their race, sex, or other protected class."

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Galler reminds Realtors® that they also must educate their seller clients about the FHA.

“Let them know that it’s against the law for you to answer questions about the race or protected-class status of prospective buyers, nor can they as sellers discriminate based on those attributes.”

And if you encounter a seller who blatantly refuses to sell to a member of a protected class, you must inform them that doing so violates federal and state law.

“If the client still won’t agree to abide by the law, then it’s likely in your best interest to request a mutual cancellation of the representation contract,” said Susan Dioury, Minnesota Realtors® senior vice president of Risk Management. “Either way, a listing agent does not have to carry out unlawful instructions of a client.”

Galler reminds Realtors® that they also must educate their seller clients about the FHA.

Accommodating the needs of buyers is a little trickier, according to Galler, because the FHA doesn’t prevent them from discriminating about where they want to live. However, it does prevent Realtors® from facilitating their discrimination against protected classes.

“So, if a retired couple doesn’t want to buy a home in a neighborhood filled with noisy kids, that is certainly their right. But you, as a Realtor®, can’t assist them by providing targeted information about the age demographics of the neighbors. Doing so could violate the Minnesota Human Rights Act.”

Further, Article 10, Standard of Practice 10-1 of the Realtors® Code of Ethics prohibits Realtors® from volunteering information about the racial, religious, or ethnic composition of any neighborhood, and they cannot engage in any activity that could result in panic selling.

The FHA is a complex law with a lot of depth and nuance. It takes time to understand how it impacts your real estate practice. That’s why the state of Minnesota requires all Realtors® to complete a one-hour module every two years as part of their coursework for license renewal.

The wide-ranging class follows 100 years of history ranging

from the first Civil Rights Act of 1866 to the Fair Housing Act of 1968. Then it delves into every aspect of the FHA and the related Minnesota Human Rights Act, exploring each category of protected class, and your responsibilities in upholding the law and your duties under the Code of Ethics.

“What it all boils down to is that everybody is better off if they’re treated with dignity, respect and equality in every transaction,” Galler said. “That’s what’s best for our community, our profession, and our industry.”

Quiz: Are You Advertising Your Bias?

When it comes to the FHA, advertising is a potential minefield. Under the Act, it is illegal for ads to indicate preferences or discriminate against protected classes. Complying with this is not as easy as it appears. Check out these two versions of an ad for a townhome below.

Which ad violates the FHA?



Urban Hotspot!

Close to transit lines, bike and jogging trails, health clubs, theaters, galleries, top-flight restaurants and nightclubs, this charming townhome is in the perfect community for young, single, white-collar professionals with no children. No scooters or wheelchairs allowed.



Urban Hotspot!

Close to transit lines, bike and jogging trails, health clubs, theaters, galleries, top-flight restaurants and nightclubs, this charming townhome is in a vibrant neighborhood at the center of the bustling metro area.

See the next page for answer and details!

Quiz Results:

Which Ad Violated the FHA?

Answer: You're on target if you chose A.

This phrase was the giveaway: The perfect community for young, single, white-collar professionals.

“By identifying a demographic group—young, single, white-collar professionals with no children—the ad excludes other groups,” explained Susan Dioury, Minnesota Realtors® senior vice president of Risk Management. It appears to leave out single or married parents, couples, and the handicapped.

When describing a property or a community, stick to the home's features and perks of the surrounding area—as shown in Example B—without making assumptions about the type of person who might want to live there, Dioury advises. “Once you indicate a preferred class of people, you risk violating the FHA,” she said.



Urban Hotspot!

Close to transit lines, bike and jogging trails, health clubs, theaters, galleries, top-flight restaurants and nightclubs, this charming townhome is in **the perfect community for young, single, white-collar professionals** with no children. No scooters or wheelchairs allowed.

For more details about the FHA and advertising, see The Legal Companion, an exclusive membership benefit brought to you by Minnesota Realtors®.

DOJ SAYS RENTERS CAN KEEP EMOTIONAL SUPPORT ANIMALS

Fair Housing cases recognize rights of tenants with special needs



A trio of Minnesota cases found the Department of Justice (DOJ) ruling in favor of plaintiffs fighting for the right to live with emotional support animals in their rental units. In each instance, property owners threatened to evict the renters if they did not comply with their no-pets policies. The court found the property owners in violation of the Fair Housing Act and ordered them to pay the renters monetary settlements and let them live with their animals.

In the most recent case, which was settled in January, a

woman filed a complaint with the Department of Housing and Urban Development (HUD) charging that the owner and property manager of a rental property in Foley, MN, refused to let her live with an emotional support animal. She had adopted the German Shepherd puppy to assist with the special needs of her son, a minor with Down Syndrome. Under the terms of the settlement, the defendants had to pay \$33,450 to the renter, and provide her with a neutral rental reference. They will also have to attend fair-housing training if they continue in the rental business.

Late last year, the court ruled against the owners of a rental property in Ottertail, MN that terminated the lease of a renter whose daughter had an emotional support cat. The defendants had to pay the renter \$23,500, attend fair housing training, and adopt a reasonable accommodation policy for emotional support animals.

In an earlier precedent-setting case from 2018, the owners of an apartment complex in St. Paul refused to allow a veteran with post-traumatic stress disorder to live with an emotional assistance dog in his apartment. In the settlement, the owners paid the tenant \$15,000, attended fair housing training, and revised their policies to allow assistance animals.



STOPPING PACE LOANS IN MN

MNR-BACKED BILL PREVENTED HARMFUL CONSUMER PACE LOANS

Law protects homeowners from costly assessments, liens, and property transfer issues

The irony of working for the Minnesota Realtors® Governmental Affairs team is that when you do your job well, no one notices.

Take the case of Residential PACE (Property Assessed Clean Energy) loans. Designed to help homeowners invest in environmentally friendly technology like solar panels, PACE loans are offered by private companies, secured by special assessments from local governments, and repaid through property-tax hikes. Many homeowners in other states signed up for the loans without fully understanding the financial impact. The Wall Street Journal reports that one California homeowner saw her property taxes soar from \$1,215 to \$6,500 after taking out a \$42,000 PACE loan. Unable to meet the burden, she was in danger of foreclosure.

Because the PACE loan is attached to the property, buyers

are often wary about assuming responsibility for the unpaid debt. For many homeowners, this has meant delayed or even canceled sales.

“The news has been riddled with the problems California homeowners encountered, and we did not want to repeat that experience in Minnesota,” said Paul Eger, vice president of Governmental Affairs at Minnesota Realtors®.

Taking action during the 2017 legislative session, Eger’s advocacy team worked with a diverse group of stakeholder groups and convinced lawmakers to pass a bill that suspended PACE loans in Minnesota until consumer protections are implemented. After that, Minnesota Realtors® participated on the task force, also created by the 2017 legislation, that recommended robust consumer protections. Acting on these, the 2018 Legislature enacted numerous policies that shield Minnesota homeowners from the perils of PACE loans.

“The news has been riddled with the problems California homeowners encountered, and we did not want to repeat that experience in Minnesota”

“Now, if residential PACE loans are eventually made available in Minnesota, consumers will be safeguarded from the financial nightmares faced by homeowners in California and other states,” Eger said.

MN-RPAC works for you...

...by supporting candidates for office that are housing advocates and REALTOR® champions

Having strong REALTOR® champions in elected office has resulted in:

- ✓ Protecting important homeownership tax benefits
- ✓ Stopping a sales tax on commissions
- ✓ Passing consumer protections for Property Assessed Clean Energy (PACE) loans
- ✓ Stopping onerous and unnecessary disclosure requirements

Learn more about MN-RPAC at www.mnrbpac.org.

Contributions are not deductible for income tax purposes. Corporate contributions are not acceptable by MN-RPAC and 100% will be allocated to the NAR Political Advocacy Fund. Contributions to RPAC are voluntary and are used for political purposes. 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 associations will not favor or disfavor any member because of the amount contributed. Contributions under \$1,000 will be provided 100% to MN-RPAC for use in state and local elections. For contributions totaling \$1,000 or more, 70% is used by MN-RPAC to support state and local political candidates and 30% is sent to National RPAC to support federal candidates and is charged against your limits under 52 U.S.C. 30116. For further information concerning RPAC contributions, please contact Chris Galler, RPAC Treasurer at cgaller@mnrealtor.com.



CUSTOMER SERVICE IS THE NEW MARKETING

How Cheryl Holds' small agency competes in an affluent market



Cheryl Holds, broker, owner of Excelsior Realty

These days, it might seem a no-brainer that a large agency will outpace and outgun any small player competing in the same market. But for Cheryl Holds, broker, owner, and Realtor® at Excelsior Realty in Excelsior, the competition presents an opportunity to excel—big time.

Dedicated to delivering a highly personalized, velvet-glove experience, Holds and her team of seven Realtors® vie for transactions in an affluent market dominated by big players with deep pockets and marketing budgets to match.

“Everybody knows at least three to five real estate agents,” said Holds who bought the agency in 2019 after 16 years as a Realtor® with Coldwell Banker Burnet. “So, the question is how do you stand out and get to the kitchen table to sign that exclusive representation contract with the client?”

Helping sellers prepare their homes for sale is a big focus of Excelsior Realty’s customized approach. In today’s market, it can be considerably more complex and expensive than many owners anticipate.

“Home sellers are often surprised by the amount of time, effort and money they have to invest before their house is ready for showing,” Holds said. That’s because many of them bought their properties 20 or 30 years ago when overall presentation took a back seat to price tag, she explained.

“Today’s buyers expect more. They want to walk into a house and see themselves living there. So, if there’s junk in the entryway, a sagging couch in the living room, and grease-smudged paint in the kitchen, they can’t get past that. A lot of times they’ll walk out before they’ve seen the whole house.”

To help make a good impression, Holds and her Realtors® tailor their home action plans to the seller’s budget. They may advise sellers to paint walls, rip out carpets, replace outdated appliances, and purge the clutter. The agency even consults with a feng-shui designer who uses ancient Chinese principles of spatial arrangement to declutter, reorganize and decorate to help attract buyers. By the time the home is listed, it is not uncommon for sellers to invest \$10,000 to \$20,000 for renovations. Whether the home’s “energy meridians” are enhanced or it’s simply more attractive, there’s no doubt the properties sell. Holds alone does 38 to 50 transactions a year, and her team of hand-picked pros all have proven track records of selling.

“

Today’s buyers expect more. They want to walk into a house and see themselves living there.

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Highly personal service with honesty and integrity in every transaction. That's what we're delivering and that's why we're succeeding now and for the long run.

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Another ingredient in Holds' competitive secret sauce is Excelsior itself. Brimming with 19th century charm, its compact downtown is lined with upscale restaurants, chic boutiques, a craft brewer, plus waterfront farmers' markets and festivals during the busy summer season on Lake Minnetonka. Given the ambiance, it's no surprise that many dream of joining the 2,000 lucky souls who call Excelsior home. And more than a few of these people land in Holds' real estate office.

“The first thing they discover is that Excelsior includes some of the most expensive real estate in Minnesota,” said Holds. Along the shoreline, stately homes sell for millions, while a few blocks in from the lake once humble ramblers and split levels command price tags in the \$600s and \$700s.

“It's rare to find something in the \$500s, and it won't be ‘move-in ready,’” observes Holds.

While many affluent buyers will opt for the tear down and rebuild, most of Holds' clientele don't have the resources to tear down a house and start again. Excelsior Realty's typical buyers are college-educated professionals with young families looking to trade up from their tight-quartered starter homes. After educating these couples about Excelsior's financial facts of life, Holds and her team usually find something to fit their budget in Shorewood, Tonka Bay, Greenwood, Deephaven, and other neighboring communities in the desirable Minnetonka school district.

As with so much in Excelsior Realty's business model, marketing is built around the personal touch. Although some traditional forms of contact like door knocking are off limits during the pandemic, the Excelsior Realty team works their lists of contacts, and reach out through other channels.

Holds also nurtures business by staying in touch with former clients via email. She writes five personal notes a day offering well wishes on birthdays and anniversaries, congratulations on births and graduations, and other life events.

“The first thing they discover is that Excelsior includes some of the most expensive real estate in Minnesota”

Although she shrugs off competition from large agencies and online behemoths like Zillow and Open Door, there is no doubt she runs hard for each and every transaction. Rising at 5 am to work out, she's in the office by 8 am, and keeps going until she drops. Her goal is to build enough market share over the next five years to keep at least 20 agents busy.

“Highly personal service with honesty and integrity in every transaction. That's what we're delivering and that's why we're succeeding now and for the long run,” Holds said.



In January, our roving reporter, Will Annett, sampled a day in the life of Cheryl Holds and her Excelsior Realty team. From left to right, Cheryl Holds, Laura Raney, Chelsea Mayer, Will Annett, Lindsey Heritage, Ben Ance, Amy Koethe, and Tatyana Chakir

MASTERING THE SIX STAGES OF LIFECYCLE MARKETING



Krista Forsberg, Keller Williams Realty

Lifecycle marketing is a best practice that many talk about, but few implement. For some insight, we sat down with Krista Forsberg, Realtor® at Keller Williams Realty in Edina. As a former marketing executive with over a decade of corporate brand-building experience, she is well versed in guiding consumers from casual curiosity to clients who sign on the dotted line, make the purchase, and become dedicated advocates for her business.

“Lifecycle marketing begins with understanding where your client is in the purchase or sales process and providing the information they need to go from prospect to satisfied client,” Forsberg said. “To get there, you need a carefully crafted marketing plan that touches your clients with the right communication at every stage of the process, from first contact to contract, purchase, closing and beyond.”

Mapping that process and each of its stages is where your lifecycle marketing plan begins.

1. Awareness

Awareness begins when potential clients connect your name, face and business with something they need right now or in the future. Whether they encounter you online on Facebook or offline at the supermarket, your messaging should showcase your expertise, build confidence, and convey a strong sense of your personality and brand.

Today’s Realtors® have more communication channels to choose from than ever before. From mailings to landing

pages, social media, and digital retargeting, the choices can be overwhelming. Where should you invest your time and money?

Forsberg advises experimenting with a mix of tried-and-true methods like networking groups (if only virtually during the pandemic), plus a variety of digital channels such as Facebook, Instagram, and a website.

“Find the channels that fit your communication style and measure the results. Pick the top three or four and put your money there,” Forsberg said.

Whatever you do, follow through. Whether you invest in leads from Zillow, take names and emails at open houses, or generate responses online, winning business requires staying in touch and transforming awareness into engagement.

2. Engagement

Now it’s time to nurture relationships from all those leads you gathered with your awareness efforts. Again, Forsberg advises utilizing channels that best suit your unique communication style. Some suggestions include:

- Sending out a bi-weekly newsletter updating potential clients about market trends
- Running down your email list from A to Z and connect with personal notes
- Checking in with those on-the-fence homebuyers at your networking group

Whatever you do, Forsberg says, keep the communication flowing. Demonstrate your expertise of the local housing market, pricing strategy, pre-sale home improvement and staging—all the elements that will make you their inevitable agent of choice.

“You’re going to be involved in one of the largest sales or purchases that most people will make in their lifetime. Because it is their home, it is very personal. Depending on the situation, it can be very exciting, very scary or sad. So,

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you have to create that rich connection, so they trust you,” Forsberg said.

3. Evaluation

Evaluation is the hot zone; the stage where potential clients are ready to move forward. Forsberg stresses that if you’re on their short list, it’s critical to be the first one they contact because many consumers interview only one agent before signing a representation contract.

You can stack the deck in your favor by being fully prepared when you sit down for that critical face-to-face meeting. That means having a dialed-in process for providing information about your services, including testimonials, and answering their questions.

Once you clinch the deal, it’s important to establish expectations for the purchase process:

- **What are your client’s preferred methods of communication?**
- **Define expectations and boundaries about responses to issues and queries**
- **Outline critical decision points in the sales or purchase**

“Going over these points sets everyone up for a successful transaction. So, by the time you’re in the midst of the purchase process, you and the client are functioning as a team,” Forsberg said.

One last expectation to set looks beyond the purchase—referrals.

“I tell my clients, part of the reason I work so hard for them is that when this transaction is over, I want them to feel good about referring me to people,” said Forsberg. “By then, they know I have exceeded their expectations in every way, so they genuinely want to advocate for me.”

4. Purchase

This is where the process you set in place during the evaluation comes into play. Now, as showings are lined

up, offers made, and inspections juggled, you deliver on promises and prove your worth.

“It’s a crazy time, but the hard work you do here helps

establish a productive post-purchase relationship that generates referrals and repeat business,” Forsberg said.

5. Post Purchase

The transaction might be over, but your relationship with the client is just beginning.

“Closing day isn’t the end. I keep checking in to make sure everything is okay,” said Forsberg. “I schedule follow ups with closed clients over the next year.”



A gift from Krista on the anniversary of a client’s home purchase.

Forsberg collects those all-important referrals while the experience is still top

of the client’s mind. After that, periodic phone or email exchanges let her keep demonstrating her value. From painters to plumbers and furnace repair, Forsberg constantly connects clients to her network of vetted professionals.

“After a while, they see you as more than someone who does housing transactions. You become a trusted advisor and friend,” she observed.

Forsberg carefully segments her database of post-purchase contacts, noting opportunities to stay in front of them with cards for holidays, birthdays, anniversaries and other life events. Additionally, she hosts annual client-appreciation events. On more than one occasion, events like these have led to referrals and even repeat business.

6. Advocacy

Advocacy is the word-of-mouth promotion that loyal clients provide for your business. If you’ve done your due diligence at every stage of the lifecycle, it arises naturally and organically.

“Chances are, at any given time someone in your network of former clients knows one or two people who are buying or selling a home,” said Forsberg. “When they talk with those friends, your name should naturally come to mind. That kind of advocacy is the pay-off for the hard work and strategic communication you’ve made at every stage of the process.”

SOCIAL MEDIA: ARE YOU LEVERAGING FREE MARKETING?

From Facebook and LinkedIn to YouTube and TikTok, social media channels are proliferating. Roughly 80% of the U.S. population uses social media, and 90% of businesses leverage social media to connect with their customers. But what are the best channels? How do you create an effective and memorable presence? What kind of results should you expect and how do you measure success?

To better understand the world of social media, we talked with Mallorie Rife, a Realtor® at Edina Realty in Prior Lake and marketing veteran with a decade of corporate brand marketing experience. As a new agent already doing 20 sales a year, Mallorie uses social media as a supplemental form of free marketing. Following are a few of her tips for putting it to work for your business.

Find them on Facebook

Facebook is a good place to start. More than 69% of all adults in the United States are members, so, your clients and prospects are already on it. Mallorie's channel serves up a mix of testimonials, links to stories about local housing markets, and tips on everything from redecorating to finding your first home after years of renting. She also posts short selfie-style videos showcasing her real estate expertise.

"It's a great way to stay engaged and demonstrate your knowledge and expertise without been overtly salesy," Mallorie said. "The goal is to cultivate long-term relationships and stay top of mind so your name is there when they or someone they know is looking for a Realtor®."

Network on LinkedIn

Like Mallorie, many Realtors® who enter the industry after successful careers in other professions have cultivated a wealth of contacts. With over 100 million members in the United States alone, LinkedIn is home to the past, present, and future of your individual professional networks. Yet although the channel's 25-54 age bracket includes the prime-time demographic for home buying, it is often underutilized by many Realtors®.

"LinkedIn has been invaluable because my sphere of



Mallorie Rife, Edina Realty

contacts knows my work ethic," Mallorie said. "So, when I made a career change to real estate, they supported me, and the referrals started coming in. So much of my business is from LinkedIn contacts and networking referrals."

Mallorie's success with LinkedIn is not a one-way street. A firm believer in helping others make connections and explore new career paths, she frequently taps her network on their behalf.

"I think people see my willingness to help others which helps them remember me when they or someone they know think about real estate," Mallorie said.

Make an impact with videos

Video provides Mallorie with a way to showcase her expertise while connecting with viewers on a warmer, human scale. Regularly posting simple smartphone videos on Facebook and YouTube, her free free-ranging topics include maintenance tips for owners of newly constructed homes; ways to improve credit scores; and market expectations for 2020. There's even a TikTok music video in the mix featuring Mallorie dancing in her kitchen.

"Videos get watched," Mallorie observed. "So, I have made it a goal this year to do more of them even if it means showing a

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“LinkedIn has been invaluable because my sphere of contacts knows my work ethic...”

more human and silly side. It doesn't always have to be about real estate. Again, it's about staying top of mind.”

Whatever her subject, Mallorie maintains an approachable, down-to-earth demeanor, as if she were sharing a cup of coffee with a friend.

“I try to remain conversational in my tone. Making things I share relatable,” she said.

Experiment & measure your success

Mallorie always has her eyes open for emerging channels

and stays open to new possibilities, like TikTok, a channel for creating and sharing short home-spun music videos. Although currently dominated by people in their teens to early 20s, Mallorie noticed that moms like herself have been playing with the platform.

“It's a continuing process of education,” Mallorie said. “See what channels your friends, colleagues, and the younger people in your life are using.” She also recommends taking classes to stay current with web trends and new technologies.

“Measuring success is about more than seeing which channels bring in new clients. It's also about how much time you invest to get that payoff,” Mallorie said. She added that her social media efforts typically lead to about a dozen conversations through comments, items she shared, or direct messages. And for Mallorie, that is time well spent. Still, she acknowledges, it is not an exact science.

“No matter how dialed in you have it today, you can count on it all changing tomorrow,” she said. “And that's where the fun and the opportunities lie.”

EDUCATION + EVENTS

CE REQUIREMENTS

Required Education for Licensees

Find out if you're up to date with your CE requirements:

- Go to www.PULSEportal.com
- Choose “Minnesota Department of Commerce” as a Program
- Choose “Real Estate” as a Board
- At the bottom, under “Other Services” select “Review Your CE Transcript”
- Enter your last name, license number, and Social Security Number
- From this menu, you will be able to print a copy of all of your real estate continuing education classes that you completed during the current licensing cycle.

NOTE: You must disable your pop-up blocker to view the reports.

The 2019-2020 Salesperson & Broker Required Module is “Agency, Fair Housing, & Energy Efficiency”, for 3.75 hours of continuing education. It must be completed prior to the June 30, 2020 licensing renewal deadline.

More information is available at <http://mn.gov/commerce/licensees/education-licensees/licensees>.

WHAT IS YOUR FAVORITE PRODUCTIVITY TOOL AND WHY?



Marta Jackson
Edina Realty

Homesnap Pro. There are many features that I use regularly: Walk the property lines, find an agent, search by commute time & by school. When you pull up a listing, you can click on the listing agent & see their productivity. It helps in negotiations, & you can see how you are connected to that agent.

The book **Getting Things Done**, by David Allen and the app **ToDoist**. **Getting Things Done** is a framework for work and life by capturing, clarifying, organizing, reflecting, and engaging. By doing this, I never have that doubt of “am I forgetting something?” I just follow the system!

Jake Hlebain
Edina Realty



Jessica Lamker
Edina Realty

I'd be lost without **TransactionDesk** and **Authentisign** tools... Clients appreciate being able to sign a contract or amendment on the go!

OneDrive: As long as I have my documents uploaded to **OneDrive**, I can conduct business from anywhere I have internet access. Systems have greatly changed in the 14 years I've been a Realtor®. I'm grateful for the technology we have today!

Laura Lee Berger
Coldwell Banker Realty

