

March 2024  
**COMMUNIQUE**

**fortitude : for·ti·tude**

the strength to bear misfortune, pain, etc. calmly and patiently; firm courage



**DWELLING™ | REAL ESTATE**

**For-ti-tude: the strength to bear misfortune, pain, etc. calmly and patiently; firm courage**

When asked by our Marketing Director, Mark, who creates the COMMUNIQUE for FORWARD VISION INC™ and DWELLING™ | REAL ESTATE to write a message for this month's publication, he inspired me to write something on "fortitude."

Admittedly, I had to look it up to get a clear definition of what exactly it meant, and when I did I thought it was a perfect time to share my thoughts on industry changes.

By now, you have heard about agent compensation, antitrust and a whole host of other damning accusations against our profession and how this new judgment is going to change our industry. All I have to say is, yes, it will – FOR THE BETTER!

I have never been one to believe the sky is falling and because with this decision it is not. There are changes in practice that will be adopted that will benefit buyers, sellers, agents and brokers. The main change is that buyers will be working under a representation agreement and that agents will need to negotiate their professional fees just as sellers do when listing their home for sale. Where that compensation is coming from is negotiable and yet to be determined, but buyers, sellers, lenders and others will be participating in agent/broker compensation.

There are still a lot of changes industry-wide that are unsettled yet, but, believe me, how real estate professionals are compensated is not going to lower the cost of housing like the media would like to have you believe. There are a lot of opinions out there that are merely just that – opinions! And like the nose on your face, everyone has one.

When I created FORWARD VISION INC™ and DWELLING™ | REAL ESTATE it was designed to be a forward-thinking brokerage model with a vision for the future. I can happily share that it is working for our agents and our valued clients. What I see is that these changes will enhance the customer experience by providing Five-Star customer service and the relationship between buyer and broker will be akin to that of your attorney, CPA or financial planner – in writing with terms and conditions clearly spelled out.

You have heard this before, but the only thing constant is change and we welcome it. The industry data indicates that we will see agents leaving through attrition or retirement and that provides more opportunity for those with courage and fortitude.

I wish you all a happy spring and blessings of kindness, good health and continued prosperity.

A handwritten signature in black ink, appearing to read "Robert Cipolloni". The signature is fluid and cursive, with a large, sweeping flourish at the end.

**Robert Cipolloni**

CEO, President & Broker of Record

DWELLING™ | REAL ESTATE

Greater Palm Springs Metro | Los Angeles Metro

**FORTITUDE**

**Congrats Alberto!**



**ALBERTO GONZALEZ**

**SOON TO BE A DWELLING™ | REAL ESTATE AGENT**  
(we are just awaiting his license number)

**Greater Palm Springs and Los Angeles**





## DWELLING™ | REAL ESTATE

We are happy to share that our very own Alberto has passed his California real estate licensing exam!

Alberto will continue to provide his exceptional Business Services skills to our team, as he develops his business as an agent with DWELLING™ | REAL ESTATE.

He is an enthusiastic learner - which we think is an outstanding quality that makes for a successful agent. We have confidence in his successes because he possesses a hard working attitude, that is coupled with also being a self motivated starter. We are thrilled to assist him as he embarks on his career and excited to welcome him to our roster of agents.

True professionals stay educated on the ever-changing market and industry and treat others with utmost respect.

We are certain that Alberto will be a professional agent that can inspire trust and reassure our clients that we are always working in their best interests.

**COME INSIDE™**



## Why There Won't Be a Recession That Tanks the Housing Market

There's been a lot of recession talk over the past couple of years. And that may leave you worried we're headed for a repeat of what we saw back in 2008.

According to Jacob Channel, Senior Economist at LendingTree, the economy's pretty strong:

*"At least right now, the fundamentals of the economy, despite some hiccups, are doing pretty good. While things are far from perfect, the economy is probably doing better than people want to give it credit for."*

That might be why a recent survey from the Wall Street Journal shows only 39% of economists think there'll be a recession in the next year. That's way down from 61% projecting a recession just one year ago. Most experts believe there won't be a recession in the next 12 months. One reason why is the current unemployment rate.

Looking ahead, projections show the unemployment rate will likely stay below the 75-year average.

That means you shouldn't expect a wave of foreclosures that would impact the housing market in a big way.

### Bottom Line

Most experts now think we won't have a recession in the next year. They also don't expect a big jump in the unemployment rate.



## Single Women Are Embracing Homeownership

In today's housing market, more and more single women are becoming homeowners. According to data from the National Association of Realtors (NAR), 19% of all homebuyers are single women, while only 10% are single men.

If you're a single woman trying to buy your first home, this should be encouraging. It means other people are making their dreams a reality – so you can too.

### Why Homeownership Matters to So Many Women

For many single women, buying a home isn't just about having a place to live—it's also a smart way to invest for the future. Homes usually increase in value over time, so they're a great way to build equity and overall net worth. Ksenia Potapov, Economist at First American, says:

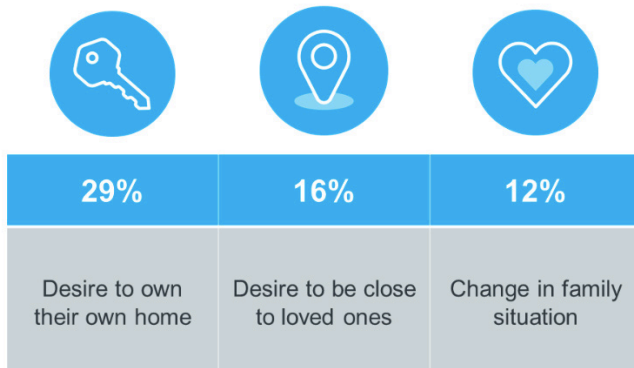
*“... single women are increasingly pursuing homeownership and reaping its wealth creation benefits.”*

The financial security and independence homeownership provides can be life-changing. And when you factor in the personal motivations behind buying a home, that impact becomes even clearer.

The top reasons single women are buying a home right now, and the reality is, they're not all financial...

### Top Reasons To Purchase a Home

Single Women Buyers



### Bottom Line

Homeownership is life-changing no matter who you are.

If you have questions it's a good idea to talk to DWELLING™ | REAL ESTATE today.



## The Benefits of Downsizing When You Retire

If you're taking a look at your expenses as you retire, saving money where you can has a lot of appeal. One long-standing, popular way to do that is by downsizing to a smaller home.

When you think about cutting down on your spending, odds are you think of frequent purchases, like groceries and other goods. But when you downsize your house, you often end up downsizing the bills that come with it, like your mortgage payment, energy costs, and maintenance requirements. Realtor.com shares:

*“A smaller home typically means lower bills and less upkeep. Then there's the potential windfall that comes from selling your larger home and buying something smaller.”*

That windfall is thanks to your home equity. If you've been in your house for a while, odds are you've built up a considerable amount of equity. And that equity is something you can use to help you buy a home that better fits your needs today. Daniel Hunt, CFA at Morgan Stanley, explains:

*“Home equity can be a significant source of wealth for retirees, often representing a large portion of their net worth. . . . Retirement planning can be complex, but your home equity shouldn't be overlooked.”*

And when you're ready to use that equity to fuel your next move, your real estate agent will be your guide through every step of the process. That includes setting the right price for your current house when you sell, finding the home that best fits your evolving needs, and understanding what you can afford at today's mortgage rate.

What This Means for You

If you're thinking about downsizing, ask yourself these questions:

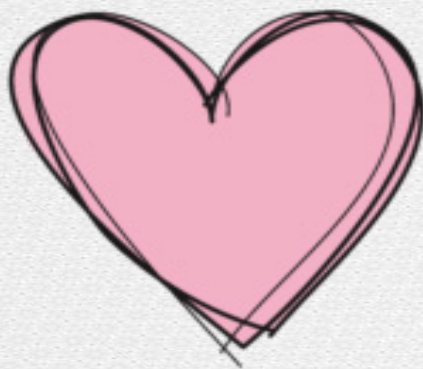
- Do the original reasons I bought my current house still stand, or have my needs changed since then?
- Do I really need and want the space I have right now, or could somewhere smaller be a better fit?
- What are my housing expenses right now, and how much do I want to try to save by downsizing?

Then, meet with a real estate agent to get an answer to this one: What are my options in the market right now? A local real estate agent can walk you through how much equity you have in your house and how it positions you to win when you downsize.

### Bottom Line

Want to save money in retirement? Consider downsizing – it could really help you out. If you have questions it's a good idea to talk to DWELLING™ | REAL ESTATE today.





*Compassion is the greatest form of love humans have to offer.*

*- Rachel Joy Scott*





## **Robert Cipolloni**

Certified Probate and Trust Specialist  
Greater Palm Springs  
Los Angeles Metro

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### **DWELLING™ | REAL ESTATE CERTIFIED PROBATE & TRUST SPECIALIST**

DWELLING™ | REAL ESTATE has a caring nature and compassion in handling sensitive matters for the family after the passing of a loved one. We are fully equipped to service the needs of those in our communities who have suffered loss.

Aside from being empathetic and trustworthy, we have assembled a team of probate specialists with the same demeanor and devotion who are here to serve when the need arises. We look forward to working with attorneys and legal professionals specializing in Estate Planning, Trust and Probate Law as well as the families who need our services.

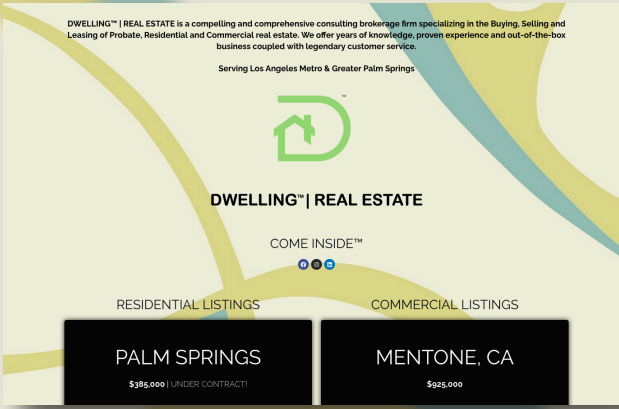
#### **What is the role of a Certified Probate & Trust Specialist?**

CPTS are trained to help navigate the probate court system. This includes monitoring all legal deadlines and making sure that they are not missed. We can and will provide guidance on the necessary legal steps and the documentation coordinations that are required in the probate process. We can also minimize the potential for disputes between heirs.

In addition to guiding you through the paperwork and other legal aspects of the probate court process, we can recommend the inspectors, appraisers, contractors and other professionals. This ensures that the passed-down property is accurately appraised, necessary repairs are being made and that the property is ready to go on the market.

We will help you go to market, sell and manage the process of an estate-passed property, and see to it that the sale of the property is as successful as possible. We will maintain outstanding communication among all heirs, minimizing conflict and making an already emotional process easier for all involved.





## DWELLING™ | REAL ESTATE WEBSITE

Our DWELLING™ | REAL ESTATE public facing website is built on one of the best search engine platforms. It is highly dynamic and can support device responsiveness and mobile compatibility.

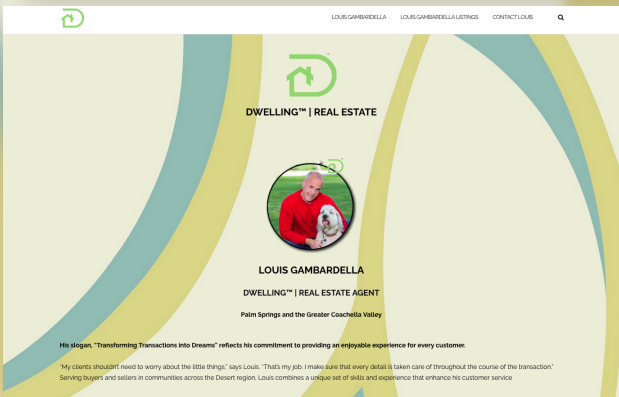
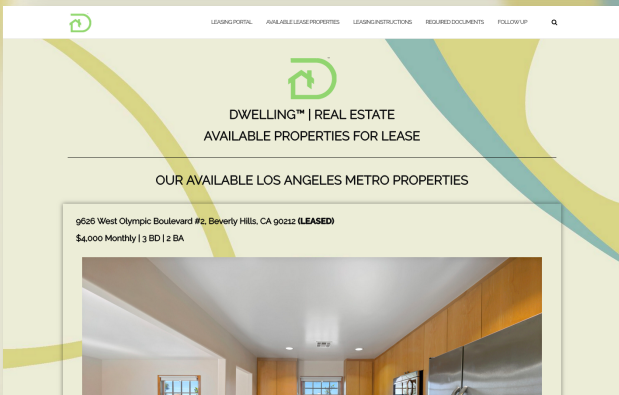
Among some of its many features, it hosts listings, videos, flyers, offering memorandums, 3D tours and location maps, client check in pages for listings, images, our press releases, reports, contacts, community partners, office locations and our Leasing Portal and COMMUNIQUE.

You will also find individual agent sites within and a roster of executive, business service and support profiles.

Our analytics prove that is a very user friendly, well received and an enjoyable experience for clients, vendors and other interested partners.

Based on its ease of use, simplicity and performance, our trending website is an amazing asset towards your buying and selling efforts.

[www.dwellingre.com](http://www.dwellingre.com)







**We are here to provide you with exceptional  
and outstanding legendary customer service.**

**FORWARDVISION INC™**

**DWELLING™ | REAL ESTATE is powered by FORWARD VISION INC™**

**Learn more:**

**[www.forwardvisioninc.com](http://www.forwardvisioninc.com)**

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