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**ASK THE EXPERT:**  
Chad Woldorf

OCTOBER 2023



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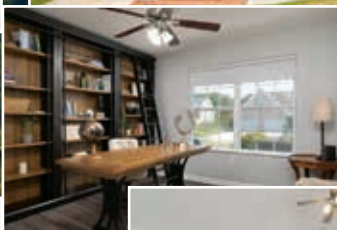
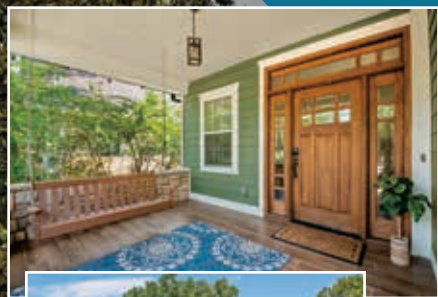


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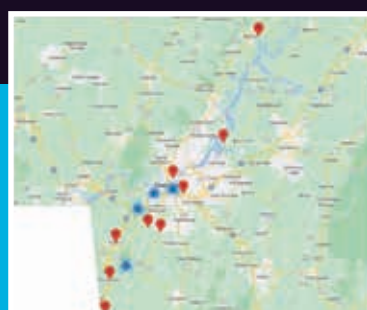
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1. Follow them on social media and share their page with your friends, family, and clients!
2. Reach out to them personally and thank them for partnering with *Chattanooga Real Producers!*
3. Add them to your personal list of preferred vendors and call them first when you need the services they can provide!
4. Invite them to coffee or dinner and invite some other REALTORS® to join you! Relationships are the root of good business!
5. Share their information with newer agents and give them an opportunity to help them succeed in this industry.

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► publisher's note

# embracing BLESSINGS, BATTLES, & BREAKTHROUGHS

Hey REALTOR® friends,

Let's talk real—our market can be a rollercoaster ride of ups and downs, but that's what makes our journey exciting! I spend a lot of time interviewing the best professionals in the real estate industry and there are three words that I've heard repeated over and over: "Blessings, Battles, and Breakthroughs." These three words could summarize what the life of a REALTOR® looks like.

Our battles are real, whether it's adapting to market shifts, dealing with demanding clients, or staying on top

of ever-changing regulations. But hey, these battles make us sharper, more resilient, and better at what we do.

Now, the blessings—oh, they're abundant! Think about the joy of handing someone the keys to their dream home or helping investors secure their financial future. We're in the business of creating moments and communities, and that's a blessing in itself.

But here's the kicker—battles lead to breakthroughs. Our market's challenges push us to think outside the box, find new strategies, and discover hidden

opportunities. In this issue, we celebrate the realtors who've turned setbacks into stepping stones and made waves in the industry.

So, let's dive into this edition with optimism, knowing that in the midst of our battles, blessings await, and breakthroughs are just around the corner.

Here's to another exciting ride in the world of real estate!

With enthusiasm,



**Jeff White,**  
Owner/Publisher

**Casey Bryant**  
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ways to participate

# How Does This Thing Work?

What content makes *Chattanooga Real Producers*?

### RISING STAR

Rising Stars are real estate agents who are relatively new to the real estate industry (one to five years in the business) yet have been wildly successful in their blooming careers and are on track to become top producers. If you know of a great Rising Star lead, share it with us!

### CELEBRATING LEADERS

Behind every real producer is a strong leader. Excellent managing brokers, owners and leaders are something worth celebrating! We love to highlight the human behind the brokerage and give a glimpse into what makes these industry titans tick. Love your broker? Nominate them today!

### TOP PRODUCER

Every cover of *Chattanooga Real Producers* features a top 50 agent. Despite what you might think, that local legend REALTOR® you're thinking of right now is a *real human being* with quirks, hobbies and even mistakes. She may be a household name, but have you ever seen her house? Did you know he has 17 cats? You get the picture. We love getting to know our top performers ... nominate one now!

### MAKING A DIFFERENCE

Many real estate agents know the importance of giving back, and we celebrate that! Our "Making a Difference" column spreads awareness for great nonprofit organizations and good causes. If you are involved with a nonprofit or philanthropic cause (volunteer, founders, etc.), share yours today!

### MENTAL HEALTH MINUTE

REALTORS® face a unique set of challenges from month to month, day to day and even minute to minute! A lot rides on your shoulders, so it's important to take your mental health seriously. Press pause with us for a moment and maybe even learn something about yourself you didn't realize before. If there is a specific struggle, topic or trigger you'd like to see discussed in an upcoming article, please reach out!

### FUNNY STORIES

Everyone knows there are some funny, bizarre and/or downright crazy situations that happen in your life as a real estate professional! This column is your chance to share those funny stories with other agents so we can all be in on the joke. Email a brief story to see it in a future issue!

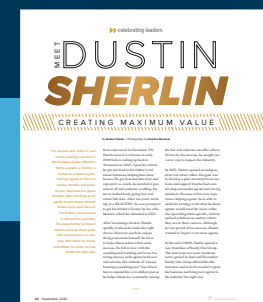
### AND MORE!

As we grow, we will be able to do more types of content, so we are *always* open to input and feedback from you! Please do not hesitate to speak up!

*REALTORS®, please note there is NO COST for you to participate in Real Producers in any way. This publication, as well as the community we build together, is 100% for your benefit!*

To share your stories, photos and nominations, please reach out via email or social media!

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# CHAD WOLFORD OF RISE Insurance

As the real estate market in Chattanooga, Tennessee continues to thrive, homeowners are faced with the challenge of rising home insurance rates for a variety of reasons. As an expert insurance broker deeply rooted in the Chattanooga community, Chad Wolford of RISE Insurance understands the concerns that local residents have about maintaining affordable insurance coverage while safeguarding their valuable properties. In this article, we will provide some context as to what market forces are driving the increased premiums and then share valuable tips and strategies you can use with your clients to help homeowners keep their insurance rates manageable in a market where rates are on the rise.

## What Are Some Key Factors Driving Up Home Insurance Rates?

### 1. Extreme Weather Events

Severe weather events such as Hurricanes, floods, droughts, wildfires and others have become frequent, destructive and costly. Per NOAA.gov, in 2023 (as of August 8, does NOT include Maui Wildfires), there have been 15 confirmed weather/climate disaster events with losses exceeding \$1 billion each to affect the United States. These events included 1 flooding event, 13 severe storm events, and 1 winter storm event. Overall, these events resulted in the deaths of 113 people and had significant economic effects on the areas impacted. The 1980–2022 annual average is 8.1 events; the annual average for the most recent 5 years (2018–2022) is 18.0 events. A couple of these events were within our region and several more severe events have happened in our region in the past few years such as the Gatlinburg Fires and the 2020 Easter Tornado Outbreak right here in Chattanooga. Insurers typically adjust rates on a state-by-state basis based on actual and anticipated weather-related losses, so this is a huge factor in recent premium increases for both Home and Auto policies.

### 2. Rising Material Costs

Another key consideration when pricing homeowners' coverage is the cost to repair or rebuild a home in the event of a loss. Limited supplies and inflated prices for most building materials continue. Consider this sampling of percentage price increases since 2020 (Source: Gordian):

- Material Cost Index increase of 18.6%
- Lumber and wood products went up 16%
- Steel went up 22%
- Asphalt roofing materials grew by 14.5%
- Concrete and Masonry up by 15%
- Insulation up by 11%

As building costs go up, so does the cost to repair or replace homes damaged by covered losses.

### 3. Skilled Labor Shortage

The construction industry is facing a skilled labor challenge, which has resulted in added expenses related to wages, supply chain problems and other construction issues. This sector had 423,000 job openings as of September 2022, more than twice the projected number of annual openings. (Source: US Bureau of Labor Statistics)

## Tips and Strategies to Help Your Clients Manage Their Insurance Rates

### 1. Review and Compare Policies Annually

Home insurance policies can vary greatly in terms of coverage and pricing. By recommending that your clients take the time to review their policy annually and compare it with other available options, you can provide value to them and ensure they are getting the best value for their money. They should be sure to evaluate deductibles, coverage limits, and any additional endorsements that may be relevant to their needs with an Independent Insurance Brokerage such as RISE Insurance. We are able to shop their policies through our wide range of carriers every single year to make sure they are getting the best value possible for their coverage.

### 2. Bundle Policies

Advising your clients to discuss combining their home insurance policy with other policies, such as auto insurance, through the same provider can often lead to substantial discounts. Insurance companies value customer loyalty and are more likely to offer lower rates to clients who bundle their policies, resulting in significant cost savings.

### 3. Enhance Home Security

Investing in home security systems, such as burglar alarms, smoke detectors, and security cameras, and even water leak sensors not only enhances the safety of your clients' home but can also lead to lower insurance premiums. Insurance companies recognize the reduced risk associated with well-secured properties and may offer discounts as a result.

### 4. Raising the Deductible

Opting for a higher deductible can help lower your clients' insurance premiums. While this means they will have a larger out-of-pocket expense in case of a claim, it can result in substantial savings over time. Assess your financial situation to determine a deductible that strikes the right balance between affordability and peace of mind. Have your clients consider starting a savings account specifically to cover a higher deductible if they need to bring insurance costs down on the front end of the deal.

### 5. Maintain a Good Credit Score

Not surprisingly, your clients' credit score doesn't only affect their ability to get financed. It can greatly influence their insurance premiums as well. Insurance companies often view individuals with higher credit scores as more responsible and less likely to file claims. By maintaining a good credit score, clients demonstrate their reliability, which could translate into lower rates.

### 6. Take Advantage of Discounts

Insurance companies offer various discounts that homeowners can take advantage of. These can include loyalty discounts, discounts for certain professions or affiliations, or even discounts for retired individuals. Make sure to ask your insurance provider about all available discounts to ensure you're not missing out on potential savings. Sometimes adding an endorsement for piece of Jewelry such as an engagement ring to your policy can actually bring down the overall price of the bundle because it adds a new policy count discount.

### 7. Review Coverage Regularly

As a home's value changes over time, so should its insurance coverage. Encourage clients to regularly review their policy to ensure it accurately reflects their property's current value, as well as any upgrades or renovations they've made. Over-insuring or under-insuring a home can lead to unnecessary expenses down the road.

### 8. Work with an Independent Insurance Broker

Partnering with a thorough and experienced independent insurance broker like RISE Insurance here in Chattanooga and North Georgia region can be a game-changer when it comes to finding the best insurance rates. Independent brokers have access to multiple insurance providers and can help your clients navigate the options to find a policy that

aligns with their needs and budget. **Keep in mind, some endorsements are worth the cost depending on your client's situation.** For example, sewer and water discharge is not a standard endorsement on an HO3 homeowner's policy. Many agents will try to "win" on a slightly lower price by not including this endorsement however this is both a common and quite unpleasant claim and at a minimum, excluding it should be discussed with clients to make sure they understand the situation.

## Conclusion

In the face of rising home insurance rates in the Chattanooga, TN market, homeowners have a range of strategies at their disposal to keep their insurance premiums affordable. By taking proactive steps such as reviewing policies, enhancing home security, maintaining good credit, and seeking discounts, you can secure the coverage you need without breaking the bank. Remember, it's essential to stay informed and work with experienced professionals like the independent insurance brokers at RISE Insurance who have a deep understanding of the local market and can guide you toward the best insurance solutions for your unique situation.



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# FUTURE INCOME

What it is, how to qualify, and why we love it.

with Gabe Whitmer



“Future income is one of my favorite mortgage guidelines. It allows lenders to use scheduled employment to qualify a borrower.”

NMLS#: 1427791

## Q: What is Future Income?

**A:** Future income is one of my favorite mortgage guidelines. It allows lenders to use scheduled employment to qualify a borrower. A good example: An engineer is moving from Dallas, TX, to Chattanooga, TN, to work for an automotive parts producer. He wants to buy a home now to get his kids settled in the area, but his employment doesn't start for another 90 days. Future income allows him to close on the new home and get settled, giving his family some major flexibility.

## Q: What are the Qualifications?

**A:** Conventional, Jumbo, FHA, and VA all allow for future income (you may hear it called future income, expected income, employment offers, among other names). While each mortgage product varies, the general details are:

- All employment contingencies (background check, a state certification, a drug test, etc.) must all be met before closing.
- The employment offer must define the employer and borrower, and be signed by both parties.

- The employment offer must clearly identify the terms of employment, position, pay type, and start date.
- Employment must start within 90 days of the closing date and the borrower must have reserves to cover each payment due before employment begins.

## Q: Why is this so cool?

First, it means we have more people moving to the area. One thing I love about Chattanooga is the strong melting pot of people from other areas. Second, this allows buyers flexibility - and flexibility is something that is so crucial in this market as they find the right home. Third, this is NOT just for new jobs - conventional mortgages will allow this for buyers who are taking a promotion within the same company. And while not all lenders may allow that, it's something really important to understand that may help a borrower qualify.



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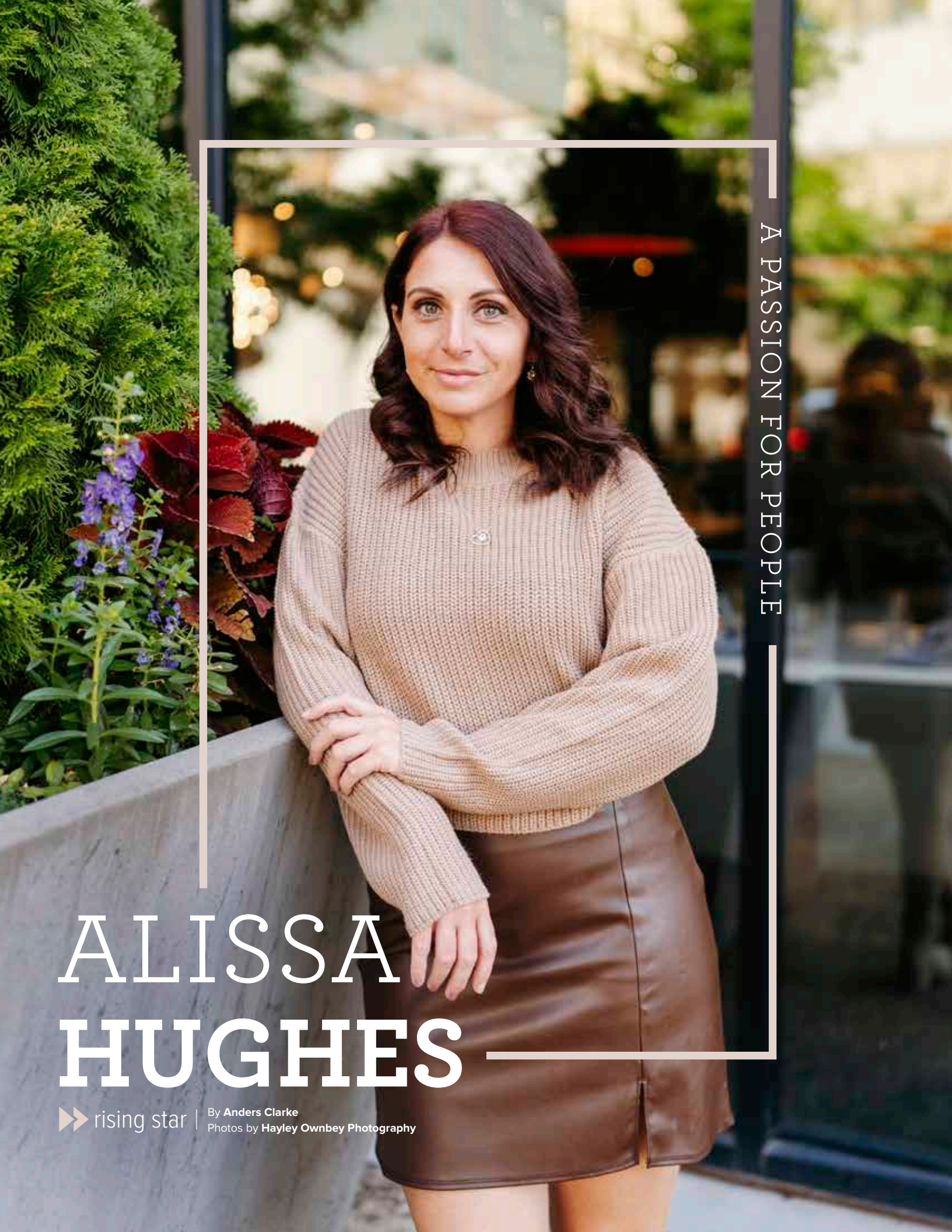
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# ALISSA HUGHES

▶▶ rising star | By Anders Clarke  
Photos by Hayley Ownbey Photography

**G**rowing up in a hard-working family taught Alissa at a young age that if she wanted something, she had to work for it. She has carried that with her for her whole life, and it has allowed her to create a special lifestyle. She models hard work and consistency on a daily basis, stating, “I always wanted to walk the walk.” She is one to let her work speak for itself, and her rapid success proves she can compete with the best. Being a competitive person, she uses it to her advantage in getting her clients the best deals possible while coming up with creative solutions. Her desire to serve clients in real estate stems from a passion for serving people in general.

Alissa has invested most of her life into helping people, primarily outside of real estate. Upon receiving a Bachelor’s in Social Work from UTC, she started working at Partnership for Families, Children, and Adults as a case manager and intake and monitoring, helping people both night and day who are victims of abuse or domestic

violence. After getting a Master’s in Social Work from Southern Adventist, She and her husband, Corbin, moved back to Nashville, where she worked in social work at a long-term care facility, and then back to Chattanooga again a year later to work in social work at Erlanger. She has a passion for helping those in need and strives to be part of the solution for families in distress. “It’s probably the most rewarding thing I’ve ever done,” she says. While she has since moved into more of a marketing role, she continues to help people through real estate as well. However, she wasn’t sure how real estate would fit in at first.

After selling a house with Drew Carey of Choice Homes, Alissa started seriously considering real estate. Attending a client event, she spoke to Drew and other team members about her desire to get involved. While she loved the opportunities Choice Homes provided, she was hesitant to join a team, admitting, “I didn’t want to get in the way or slow anyone down.”

After sitting down with Dustin, the team’s primary recruiter, in February of 2022, she walked away agreeing to join the team and began a month later in March.

Real estate offers Alissa a way to help people and provide a better life for her family simultaneously. While she still works her salary job, she has pushed herself to do as much as possible in real estate as well. In just 18 months since starting real estate, Alissa has closed over \$15 million in volume, proving she was never in danger of slowing anyone down. Instead, she is a lightning rod of motivation, setting a high standard and improving those around her because of it. Thanks to the flexibility and opportunity real estate provides her, she can invest more in her family while continuing to set a great example for her kids. She also loves the opportunity to teach people how real estate can change lives and build wealth.





“

If you're consistent enough at anything, you have no choice but to become successful.

She is driven by several key traits in her rampant success. Alissa is competitive to her core, empathetic, creative, and a keen problem solver. Having played competitive sports since childhood, she is no stranger to honing her skills and leveraging them for success. Her desire to win is tempered by her love and focus on her client's best interests, ensuring her focus on winning never puts others in a losing situation. Anyone who can do social work and real estate side by side can clearly self-regulate at a high level.

A strong part of her professional success is her ability to come up with creative solutions. She works hard to find opportunities wherever she can and is consistently tenacious in her pursuit of the best possible outcome. "If you're consistent enough at anything, you have no choice but to become successful," she says. Her track record thus far speaks for itself, and she only plans to press harder on the pedal. By solving both the small and large problems that come with each deal, she has earned the respect and trust of her clients through each roadblock.

For Alissa, helping clients buy and sell is also a personal passion. Having bought her first duplex at 23 with her husband, Corbin, she saw how much it positively affected their lives. Now, she loves to help guide others to the same realization she had years ago. "The educational piece we get to provide as agents is unmatched," she says. Helping clients start to build generational wealth, financial freedom, and find new opportunities is a big part of what keeps her invested. While she may have been self-sufficient for most of her life, she relishes the chance to help others discover the freedom she has found for her own family.

Speaking of family, Alissa is married to Corbin, whom she met in 2007 at UTC. Since then, he has been a rock-solid supporter and partner in her success.

They have two children, Amiya and CJ. Both are hard-working and successful, just like their parents. Both are also involved in sports and love to compete. Corbin works as a mortgage lender, is a huge sports fan and enjoys coaching youth sports. He is more analytical, which makes a great combination with Alissa's creativity. Alissa loves to engage in various artistic activities, such as sewing and painting, and has even made clothes for her daughter from scratch in the past.

Having a REALTOR® who will fight for you is a huge advantage. The only thing Alissa cares about more than winning is helping other people win. Her passion for people is evident in her lifelong investment in social work and empathy for others. When partnered with her drive for success, she becomes a force to be reckoned with. She is excited to see what she can do in years to come and aims to go into real estate full-time in the future. When she does, you can bet the industry will take note. Because when you have someone like Alissa competing in your arena, she is impossible to ignore.



“ All our dreams can come true, if we have the courage to pursue them.”

- Walt Disney



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# STEVEN *Sharpe*

In 2005, Steven Sharpe's wife, Lindsey, came to him with an idea. She wanted them to start a summer camp for kids with physical disabilities. Lindsey is a physical therapist and realized many of her patients would not have the opportunity to experience summer camp. Steven and Lindsey met while working at a summer camp, and they know how powerful the camp experience can be. While the idea would be difficult to execute and likely seemed nearly impossible, that's exactly what they did. Camp Horizon was created to serve kids with physical disabilities. Every camper has the opportunity to experience all the camp activities, no matter their physical limitations.

"All kids deserve an opportunity to be kids at summer camp and experience those activities and events for themselves," offers Steven. Camp Horizon serves kids ages 5 to 18. Campers participate in traditional camp activities like horseback riding, canoeing, zip lining and more. Typical summer camps aren't possible for many of their campers due to the campers' medical needs or because of accessibility issues at some facilities. At Camp Horizon, there's at least one adult volunteer for every camper. The volunteers are Doctoral candidates within the Physical Therapy and Occupational Therapy programs at the University of Tennessee - Chattanooga.

Camp Horizon is a nonprofit and runs entirely on donations and grants from individuals, organizations, and companies. There is no cost for campers to attend. "We never want cost to keep kids from experiencing camp," shares Steven.

"Thanks to donors, grants, partnerships and volunteers, we are able to make camp completely free for families." For many families, Camp Horizon will be the first time their child has spent the night away from their parents. "We take a lot of pride in providing a safe place for campers while giving parents peace of mind their child will be well taken care of and have all their needs met," says Steven.

While the weekend is nonstop and an immense amount of work, it is Steven and Lindsey's favorite weekend of the year. Many of the campers return every summer and parents have the weekend circled on their calendars all year. During camp, kids see other kids like them participating in all the activities and they can begin to see new possibilities for themselves. "That's part of the reason why we call it Camp Horizon," shares Steven. They are supposed to be pushing and challenging their horizons with each activity or thing they choose to do. Seeing a kid accomplish something that they never thought they could do is incredibly rewarding and makes everything we do all year long so worthwhile."

Steven is the managing broker of Keller Williams Chattanooga - East Brainerd office and is the current President of the Greater Chattanooga Association of Realtors. He began his real estate career in 2007 to create his own professional future. Steven is very passionate about both his work as a broker and his elected position. "My clients are the agents in my office," says Steven. "We have so many transactions going on that there is always something new and interesting to



work through and solve to make sure their transactions are successful.”

Steven’s leadership abilities and commitment to the industry gave him the opportunity to serve on the board of the Greater Chattanooga Association of Realtors, leading to his presidency this year. “Association work is incredibly rewarding,” offers Steven. “The connections you can make to others in the industry are also invaluable. People like to do business with people that they know and working together on a committee at the association gives you a great place to start that relationship.” He encourages all agents to get involved with the important work the association is doing. “We have committees and ways for everyone to get involved in an area they are interested in from government affairs to continuing education and much more.”

Steven was selected as the recipient of Tennessee Realtors Good Neighbor Award this year and was

one of 10 finalists for the National Association of Realtors Good Neighbor award. Both honors came with grants for Camp Horizon which will be used to create more opportunities for campers. To learn more about Camp Horizon, visit [www.camp-horizon.com](http://www.camp-horizon.com).

Steven and Lindsey have been married since 2003. They have twin daughters, Molly and McKenzie, who are 14. The little free time the Sharpe family has is spent at sporting events and school activities. They also enjoy traveling and spending time with family and friends.

Leadership, integrity, honesty, and a strong work ethic are all characteristics that describe Steven. He’s also generous with his time and talents. He deeply cares about all people, from his family, to the agents in his office, to the campers at Camp Horizon. His work is creating a lasting impact on the real estate industry, his community and beyond.

*We have so many transactions going on that there is always something new and interesting to work through and solve*

**TO MAKE SURE THEIR TRANSACTIONS ARE SUCCESSFUL.**



# WHO WOULD YOU LIKE TO SEE FEATURED?



▶▶ nominations and recommendations!



## NOMINATE YOUR FAVORITE AGENT:

We are always accepting nominations for feature stories! If you know a colleague who is absolutely on fire and deserving of celebration, we would love to feature them in an upcoming edition of *Chattanooga Real Producers* magazine! Categories may include Top Producer, Rising Star, Team Leader, Broker, Making a Difference, REALTOR® on Fire, etc. To nominate a fellow REALTOR®, simply scan this QR code and follow the prompts. We look forward to receiving your nominations!

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# The Craig Group



*A Multigenerational  
Legacy Built on  
Faith, Family, and  
Unmatched Expertise*

▶ cover story

By Emily Daniel  
Photos by Creative Revolver



When looking for a real estate agent, clients want someone with experience, knowledge of the local market, communication skills, and someone they connect with on a personal level. The Craig Group of Keller Williams Realty provides this and so much more to their clients. This multigenerational team combines their individual skills and strengths into an unmatched real estate experience. Combined, the team has practiced real estate for over 70 years, serving more than 4,200 individuals and families.

While the team approach to real estate is not new, The Craig Group is unique as it is comprised of three generations of agents. Carol, her son Jay, and grandson Drew, make up The Craig Group, along with their amazing administrative team. Carol has been

selling real estate for over 38 years. “My mother never thought I would go into the business and to her surprise, I love it,” offers Jay. “Likewise, I never imagined my son, Drew, going into the business, and he loves it. It’s in our blood.”

Carol has consistently been a top-producing agent during her career spanning almost four decades. She has sold real estate in Tennessee, Florida, and North Carolina. “Every time we moved, it was a challenge,” shares Carol. “It helped me grow and become even better as I learned the intricacies of selling real estate in new places.” Carol counts her husband, Jim, as her mentor and biggest supporter of her career. Carol brings a wealth of experience and knowledge to the team. “She is nurturing and

caring. Our clients immediately pick up on her warmth,” Drew describes.

Jay Craig is a natural leader and teacher. Prior to launching his real estate career, he was a music teacher. Music still plays a big part in Jay’s life, faith, and relationship with his family. Jay and his wife, Denise, have three children: Drew, Christian, and Sophia.

Having watched Carol succeed in real estate, Jay knew he wanted to follow in his mother’s footsteps. He became a full-time agent in 1999 and Jay and Carol formed The Craig Group in 2000. In 2009, they moved to Keller Williams, which became a life-changing experience. “The models, systems, and tools we were able to implement propelled us to an entirely new level,” recalls Jay. “I knew from my first



*As a third-generation REALTOR®, I have been part of the family business my entire life. - Drew*



conference I would find myself in leadership at Keller Williams. As CEO of the company, I have learned so much and become the best version of myself – personally and professionally.”

Drew began working for the team in various roles in 2012. After graduating with his accounting degree, Drew joined The Craig Group and shortly after married his wife, Julia Beth. Working in The Craig Group felt natural. “As a third-generation REALTOR®, I have been part of the

family business my entire life,” says Drew. “I grew up hearing the lingo, watching my family negotiate contracts, observing how they worked with clients, and attending showings and open houses.” Drew brings a fresh perspective to the team and his background in accounting provides unique value. “It is fun watching Drew connect with clients,” says Carol.

Working with family every day is a special opportunity that not many people get to experience. With their



*We are innovative, honest, and always lead with integrity. -Jay*

volume of business, work conversations could easily take over the dinner table at family gatherings. “The family dynamic makes it interesting because the lines between personal and work interaction can often get a little blurry,” offers Drew. However, Carol, Jay, and Drew strive to keep defined and healthy boundaries. “We have a running joke in our family. If we really want business to pick up, we just have to plan a family trip. Anytime we are all in the same place, something will go under contract.”

The Craig Group is built on the foundation of faith, family, and an unrelenting commitment to providing the best service. “We are winning with clients because we choose to be positive and see possibility, listen more than ever, and focus on what we can control”, shares Jay. “We are innovative, honest, and always lead with integrity.” Carol, Jay, and Drew each bring their unique perspective and skillset to every client. With their commitment to lifelong learning, each other, and their business, The Craig Group will continue to be a force in the real estate industry for generations to come.



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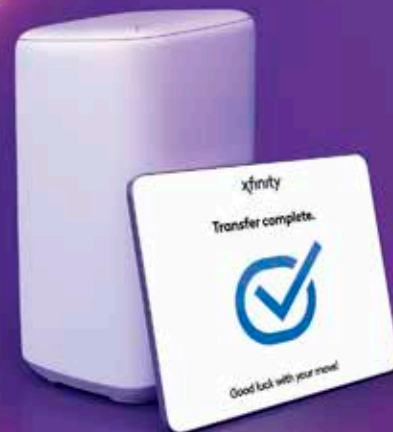
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