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aiming to **INSPIRE**

▶ publishers note

Dear VFRP Community,

As we delve into the heart of summer, I am delighted to present to you our August 2024 edition of *Volusia Flagler Real Producers*. This issue encapsulates the spirit of our vibrant community and highlights the resilience and innovation of our local real estate professionals.

In this issue, you'll find inspiring stories of individuals who are shaping the landscape of our industry. From innovative strategies for navigating the evolving market to personal journeys of triumph and growth, each article resonates with the dedication and passion that define our real estate community.

We are also excited to feature exclusive interviews with industry leaders who share their insights on current trends and future projections. Their expertise provides invaluable guidance as we

continue to navigate the opportunities and challenges in today's market.

As always, our team is committed to bringing you content that informs, inspires, and connects. We believe that by celebrating our achievements and sharing our knowledge, we strengthen our community and pave the way for a brighter future together.

Thank you for your continued support and for being part of the *Volusia Flagler Real Producers* family. We look forward to bringing you more compelling stories and valuable insights in the months to come.

Warm regards,

Jayme Dickey
Publisher, Volusia Flagler Real Producers



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Erica RAINS

Empowering Real Estate Success

There's a new team leader in town, and she's already being seen as the "fairy godmother" of real estate careers. Business owner and mentor Erica Rains has landed at Keller Williams, overseeing two locations with a total of 130 real estate agents in Daytona/Port Orange and Ormond Beach. While she is fairly new to this role, she's not new to business, real estate, or executive coaching. In fact, the first time Erica walked into a Keller Williams office was as a licensed agent almost 20 years ago.



Rains began as an agent with Keller Williams in Mississippi when she lived in Biloxi and continued her career upon moving back home to Nashville, Tennessee. However, Rains would later leave real estate to open a company and eventually several restaurants with her husband, Executive Chef Chris Rains. For a number of years, she and her husband grew The Chef and I, which is still located in Nashville off of Music Row and now in its 17th year of business.

What began as a small catering company grew into a multimillion-dollar top restaurant in the Nashville Metro area. With a nationwide database of clientele for their team-building division, The Chef and I has proven successful, navigating challenging times like the pandemic. "After going through Covid with our team of approximately 100 employees, I feel like I can handle anything," Erica shared.

As a leader, Erica ensured that her whole team felt safe and secure, and though not everyone had all the answers, the minute there was information, they were in the know. Most importantly, they never had to navigate anything alone; they were a family. Now, in this challenging landscape in the

real estate industry, she likens the changes to the uncertainties presented back in 2020. "I find myself in a leadership position again in which we may not have all the answers right away, but as soon as we have information, we are sharing it in an informative and concise manner. It's important to me that each of our

130 agents feels safe and informed and stays on the cutting edge of the news as it develops so they can serve their customers to the utmost of their abilities."

When Rains first began her career in business almost 30 years ago, she was immediately interested in helping others first. She sought out positions in which she could be a 'helper'. "My favorite quote is the one from Mr. Rogers from our childhood, 'Look for the helpers,'" she said. Early on in her career, she became a radio and television personality and learned to deliver information to captive audiences. She enjoyed educating the public in fun and nontraditional ways, which led to mentoring, public speaking, and one-on-one business coaching. Rains was involved with the Small Business Administration as a mentor. She also did some guest lecturing at various universities on business, entrepreneurship, and starting/scaling businesses. Rains was the recipient of many awards over two decades in

Nashville, Tennessee, including CEO of the Year and the Best in Business Award from the Nashville Business Journal. She also won Emerging Leader of the Year with the National Association of Women Business Owners and an Athena scholarship with Cable, a national women's organization.

Through Keller Williams systems, models, and tools, Erica is equipped to help people in the real estate industry, both inside and outside her brokerage. "I believe in coming from contribution, and I'm approaching my role in a unique way," Erica shared. "I prefer to provide education for the entire real estate community and invite anyone to join us at our South Daytona/Port Orange location to take advantage of these classes for free." Erica knows that by just being an engaged, informed member of the community, she will meet people who will help her reach her goals while she helps them reach theirs. "It's a win-win, and it feels good

to do business this way. I've always been a grassroots kind of girl."

"I am attending Chamber events and industry meetings, and I am inviting agents to join me so that we can meet new people together," Erica added. She has a Real Estate Round Table that has just launched monthly in both Ormond Beach and Daytona/Port Orange for the entire community.

"My goal is to change someone's life each day," said Rains. "It's easier than you think, because sometimes all someone needs is one resource, one conversation, or one contact that could change everything for them." She is committed to helping agents increase their income, scale current businesses, get started, or even start completely over. "This is one of those moments in life where everything I've done throughout my career has culminated into one role, and it just feels natural," Erica shared. "I feel like I was born to do this."





▶▶ expert article

where is the market headed and what's affecting it?

Housing is a key industry in the American economy, and everyone is concerned about its future. I've talked to home-owners, potential buyers, realtors, mortgage experts, and other industry professionals to gather insights. While I can't predict the future, here's what I'm seeing and hearing.

It's an Election Year!

Election years bring uncertainty. Mortgage-Backed Securities (the financial vehicle that drives interest rates) are volatile, trying to predict the economy's direction amid election uncertainties. Historically, mortgage rates have decreased before Presidential Elections in 8 of the last 11 years. The real estate market often slows during election years as buyers adopt a wait-and-see attitude, typically rebounding post-election. Home sales increased after 9 of the last 11 Presidential Elections, and median home prices rose after 7 of the last 8.

Main Factors Impacting the Market

Inflation: The Fed keeps the Fed Rate elevated to bring down inflation, which is happening slowly. The target of 2% is challenging due to various factors, including auto insurance costs, which remain high due to increased claims. Shelter costs are a significant part of the inflation number and are lagging. Once they catch up, inflation readings should improve.

Unemployment: Job creation and unemployment claims significantly impact the market. Job creation numbers have been overstated, making the economy look stronger than it is. For example, the May BLS Jobs report showed 272k jobs added, causing mortgage rates to rise. However, detailed analysis revealed 408k jobs lost, with 625k full-time jobs lost and 286k part-time jobs gained. Such discrepancies distort the real employment picture. The unemployment rate rose to

4.0% in May, up from 3.7% in January. If it reaches 4.2%, the Fed may be forced to cut rates, which would lower mortgage rates. Inflation is crucial, but a softening job market could force the Fed's hand to avoid an economic disaster.

Market Outlook

The market should see some relief in the second half of 2024, with 2025 expected to be a rebound year for real estate. For buyers, now is an excellent time to negotiate good deals and seller credits for rates or closing costs. There are 2-1 buydowns and other strategies to promote listings and make homebuying more affordable that can be implemented in the current market. Anyone sitting on the sideline waiting for rates to come down will be entering into the market when there will be more competition for homes and deals will be hard to come by. Those who put off buying a home during the past few years as they were holding out for lower mortgage rates have been left out of the market. Mortgage rates have remained higher than expected, keeping monthly payments elevated, and affordability hasn't improved for those who chose to wait.

Key Takeaway

Timing the market isn't as crucial as time in the market. Delaying home purchases means losing out on potential equity gains. Homes will continue to appreciate, and the question is whether that equity will be yours or someone else's.

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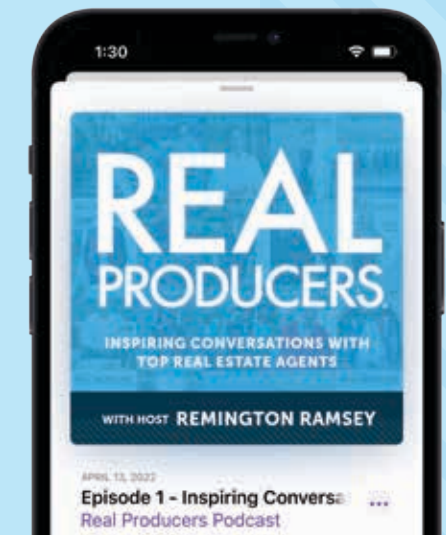


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▶▶ partner spotlight

Kimi's JOURNEY

From Entrepreneurship to Healing and Hop

Kimi learned about real estate at a young age as her mom's UNWILLING assistant. She was also daddy's little helper. As a farmer and a contractor, he taught her how to drive just about anything from a screwdriver to a bulldozer.

Her grandparents (dad's side) bought 100+ fixer-upper farms and flipped them, grandpa even in his 90s. Her other grandma (Mom's side) was a landlord and a fashion designer for the rich and famous in New York City. Kimi knows how to build houses and look good while she's doing it.

Several of her family members own(ed) rental property. She followed in her ancestry footsteps including flipping houses, owning rental property and is a Business Broker / licensed Real Estate Agent. **She fully understands how hard Realtors work and understands their concerns and needs as well as the clients and tenants.**

She moved to New Smyrna Beach after graduation. She attended International Academy of Hair Design (primarily so she could figure out what to do with her crazy curly hair) and Daytona College.

She's pretty fearless, in her endeavors. Growing up, she knew she was going to be running businesses. Starting at age 23, Kimi's owned salons, a beauty school, an adventure club and has written several articles and books. Her latest book is titled *A Gal's Guide to becoming Happily Unsingle*.

She's always done volunteer work for her church, volunteer, firefighter, Habitat for Humanity, Score, Bikers for Christ and much more. She had a lot of great mentors in business and now one of her favorite things is mentoring young adults, especially those who want to start their own business.



She started O2 Wizard in 2007 and met her wonderful husband Kenny in 2008. He was an Engineer and a dynamic Pastor. He went from managing 1000 people as plant manager to trying to help Kimi manage her business. She giggles.... "I'd ask him which one is tougher? He never did answer me." She giggled some more. "We were amazing together. I was so blessed to have such a wonderful man in my life. I still hold true to our philosophies... Put God first in our business, our relationship and family. I strive to do the best job possible and always do the right thing."

Kenny passed away two years ago. The doctors told him he wouldn't live past 50 with his breathing issues. She was able to help him like she helps her other clients and he lived another

10+ years. She suffered with chronic fatigue, dozens of health issues in her life as well and just never felt right. She recalls as a child, she would ask doctors, "What CAUSED this?" She'd usually get the same answer from them, "We don't know." So, she began studying the root causes of health issues. What she learned is the solutions were not in medicine, they were about indoor air quality. So, she got into the mold and Sick Building Syndrome business to learn how to save her own life. Most of her clients ultimately have similar stories.

“

HELPING OTHERS IS WHAT I LOVE TO DO. I KNEW I WAS NOT READY TO GIVE IT UP YET.

Right around the same time she lost Kenny she lost more of her family members, including her mom, and several close friends. It was the most difficult year of her life. She tearfully shared, "I was blessed to have a great staff that handled most of the jobs for me so I could have the time to process my life and grieve all the losses. I could have sold O2 Wizard and retired but my business was the one thing left in my life that helped me get out of bed each morning. My whole world changed. I went from being around lots of people every day to sitting home alone day after day for an entire year. It was only by the grace of God I was able to get through it without falling apart. Every day I had to remind myself... I can get through this." She took a deep breath and continued, "Helping others is what I love to do. I knew I was not ready to give it up yet."

She said she's back on track now, has made new friends and her business continues to grow including selling territories around the world.

There is one thing that does scare her a little bit... The thought of dating again. "Yikes! Wish me luck!" There's that giggle again.



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JENNY

Mastering Family, Community, and Real Estate

SNYDER

Meet Jenny Snyder, a Port Orange native with a passion for her family, community, and real estate. She gracefully juggles multiple roles, including that of a devoted mother, an inspiring leader, and a successful business owner. Striking the perfect work-life balance can be challenging, but Jenny has mastered the art of managing it all with finesse.

Her journey in the real estate industry began with an opportunity in vacation rental management. It was here that she discovered her passion for helping people find their perfect vacation homes and creating unforgettable experiences for them. She thrived in the fast-paced environment, constantly seeking ways to improve customer satisfaction and exceed expectations.

Beyond her professional pursuits, she has cultivated a rich and fulfilling personal life. Reading and working out have become two hobbies, providing the necessary balance to her busy schedule. Through books, she embarked on journeys to different worlds, expanding her knowledge and nurturing her imagination. Working out became her sanctuary, allowing her to stay physically and mentally fit, enabling her to face challenges with resilience and determination.



However, her true source of joy and fulfillment resided in her family. She shares her life with a loving husband, Dean, and three beautiful daughters: Charlotte (4), Amelia (2), and Elizabeth (16mo). They are the center of her universe, bringing boundless love and happiness into her life! As a mother, Jenny understands the importance of being present for her family. Despite her demanding schedule, she always prioritizes quality time with her loved ones. Whether it's coaching her children's soccer team or helping with homework, she cherishes these precious moments and makes sure to create a nurturing environment for her family.



In addition to her family and career, she had a strong passion for volunteer leadership. Serving as a second-term President for the New Smyrna Beach Board of Realtors, she dedicates her time and efforts to making a positive impact in her community. She believed in the power of collective action and the importance of giving back. Her role as a leader allows her to advocate for the interests of her fellow Realtors and contribute to the growth and development of the industry. As a leader, Jenny leads by example, empowering others to achieve greatness. She believes that a strong support system is crucial for success, both in business and in personal life.

While her commitment to her community was unwavering, she also recognized the significance of mental health and wellness. With a deep understanding of the challenges faced by individuals in demanding professions, she became a vocal advocate for mental health. Recognizing the

need for accessible support, she initiated a program within the New Smyrna Beach Board of Realtors. This program provides free mental health counseling services to its members, ensuring they had the necessary resources to navigate the pressures of their careers and maintain their well-being.






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The **Power Vision** pillar emphasizes the importance of creating a vivid and motivating vision for your future. This vision serves as your North Star, guiding your actions and decisions.

Action Step 1:

Take time to reflect on what you truly want to achieve in your career. Write down your long-term goals and visualize what success looks like for you.

Create a detailed description of your ideal career, and review it regularly to keep your motivation high and your direction clear.

Optimize Your Schedule for Success
A disorganized schedule can be a significant barrier to progress. The Power Plan pillar focuses on structuring your time effectively to maximize productivity and ensure that you are consistently working toward your goals.

An optimized schedule allows you to balance your professional responsibilities with personal growth activities, leading to a more fulfilling career.

Action Step 2:

Start by conducting a time audit of your typical week. Identify areas where you can eliminate non-essential activities and allocate more time to high-impact tasks.

Use tools like planners or digital calendars to create a structured schedule that includes dedicated time for professional development and strategic thinking.

Invest in Personal Development

Continuous learning and self-improvement are essential for breaking free from career stagnation. The Power Performance pillar highlights the importance of investing in your personal development to enhance your skills and capabilities.

By committing to lifelong learning, you position yourself for ongoing growth and advancement.

Action Step 3:

Identify areas where you can improve or acquire new skills relevant to your career. Enroll in courses, attend workshops, or seek out mentorship opportunities.

Make it a habit to read industry-related books or listen to podcasts that inspire and educate you. This ongoing investment in yourself will not only boost your confidence but also open up new opportunities for career advancement.

KEEP FORGING FORWARD

Moving from good to great in your career requires a proactive approach and a commitment to continuous improvement.

By reigniting your vision, optimizing your schedule, and investing in personal development, you can overcome stagnation and achieve new levels of success.

Remember, your career growth is a journey shaped by the actions you take and the mindset you cultivate. Implement these strategies today and watch as your professional life transforms from good to truly great.

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GUIDING CLIENTS HOME WITH
HEART AND EXPERTISE



Gernelle

BOKUNIEWICZ

In the bustling realm of real estate, there are agents who simply facilitate transactions, and then there are those like Gernelle Bokuniewicz, whose journey into the industry is as heartfelt as her commitment to clients. A seasoned professional based in Volusia county, Gernelle's path to real estate was shaped by a deep-seated desire to make a tangible difference in people's lives.

Before embarking on her real estate career, Gernelle spent two decades as a paralegal in Downtown Orlando. It was a career that provided stability, yet she always felt a pull towards something more dynamic and personal. "I knew I wasn't meant to sit at a desk all day," she reflects. Life, however, had other plans that would steer her towards real estate in a profound way.

In 2017, Gernelle's life took a challenging turn when both her husband and son were diagnosed with cancer. In the face of adversity, she made the courageous decision to leave her paralegal role to care for her loved ones. During this period, Gernelle found herself drawn to the real estate industry while working with a title company, notarizing closing documents and attending closings. It was here that she discovered her passion for real estate, captivated by the joy and satisfaction she witnessed around the closing table.

►► cover

“
**MY ONLY REGRET
IS NOT DOING
IT SOONER**

I WOULD HAVE
STARTED A LONG
TIME AGO!!!



Gernelle's transition into real estate was marked by rapid success and recognition. She proudly shares her achievements, including winning Rookie of the Year twice—locally at Coldwell Banker's Heathrow office and statewide for Coldwell Banker. Her accolades also extend to the West Volusia Realtor Association Circle of Excellence, where she has been honored three consecutive years from 2021 to 2023. Gernelle has further distinguished herself with a GRI designation and as one of the hosts of "The American Dream, Selling Orlando" TV show.

Reflecting on her journey, Gernelle expresses a single regret: "My only regret is not doing it sooner—I would have started a LONG time ago!!!" Her passion for real estate is evident in her commitment to her clients, regardless of the scale of the transaction. "I handle all transactions the exact same way," she emphasizes, "whether it's a small home or a million-dollar home—it doesn't matter!"



YOU HAVE TO
DO WHAT YOU
DREAM OF DOING **EVEN WHILE
YOU'RE AFRAID.**

For Gernelle, the most fulfilling aspect of her work lies in the personal connections forged with her clients. “I love when we are sitting at the closing table celebrating,” she shares. Whether it’s helping a buyer find their dream home or aiding a seller in moving on to the next chapter of their life, Gernelle finds profound satisfaction in being a part of these milestones.

Beyond real estate, Gernelle’s heart belongs to her family. She describes them with immense pride and warmth: her supportive husband Dan, her children Desmond, Dion, Danielle, and Gannon, and her five beloved grandchildren. Together, they enjoy spending time at their beach house in New Smyrna Beach and on boating adventures. Their two Shih Tzus, Fitzzy and Frodo, complete their lively household.

Gernelle draws inspiration from listening to podcasts and reading about the successes of other agents. “It really motivates

and inspires me,” she admits. Despite her professional confidence, Gernelle reveals a surprising vulnerability: “I am extremely shy on camera!!” Yet, she faces this challenge head-on as she continues to grow her presence in the industry.

Looking ahead, Gernelle envisions expanding her boutique brokerage with like-minded professionals who share her dedication to client care. Her ultimate goal is clear: to create a team where every member prioritizes the client’s best interests above all else.

In closing, Gernelle shares a quote that resonates deeply with her journey: “You have to do what you dream of doing, even while you’re afraid.” Her fearless pursuit of her dreams, combined with her genuine compassion for her clients, defines Gernelle Bokuniewicz as not just an exceptional real estate agent, but a beacon of integrity and compassion in her community.





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