



**FREDERICK
COUNTY
ASSOCIATION OF
REALTORS®**

Newsletter

The United Voice for Real Estate in Frederick County

October 23, 2025

2025 FCAR Board of Directors

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Dan Cumberland Jr., Strategic Partner Director

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FCAR SOCIAL SHORTCUTS



Help raise funds for the Phoenix Recovery Academy by donating an auction item.



ACCEPTING YOUR ITEM DONATIONS

Thursday, Nov. 20 | Union Mills Public House

LEARN MORE



TICKET SALES ALSO OPEN

In Case You Missed It

United Way Day of Action



More than a dozen of our REALTORS® and Strategic Partners took part in the recent United Way Day of Action.

FCAR's Community Service Committee crew got their hands dirty helping Farm to School Frederick serve schools and ALICE (income limited) households across the county.

Not familiar with F2SF? Their mission is to increase access to locally grown, nutritious food for all Frederick residents. Learn more by visiting f2sfrederick.org.

News You Can Use

Big Dates & Deadlines

Tuesday, November 11

Office Closed: Veterans Day

November 14-16

NAR NXT Conference

Houston, TX

Mid-November

2026 FCAR Dues Payable

Thursday, November 20

FCARe Charity Auction

Union Mills Public House

Benefiting Phoenix Recovery Academy

Thursday & Friday, November 27-28

Office Closed: Thanksgiving

Wednesday, December 3

Installation & Holiday Brunch

Holly Hills Country Club

December 24-25, December 31-January 1

Holiday Office Closures

January 15, 2026

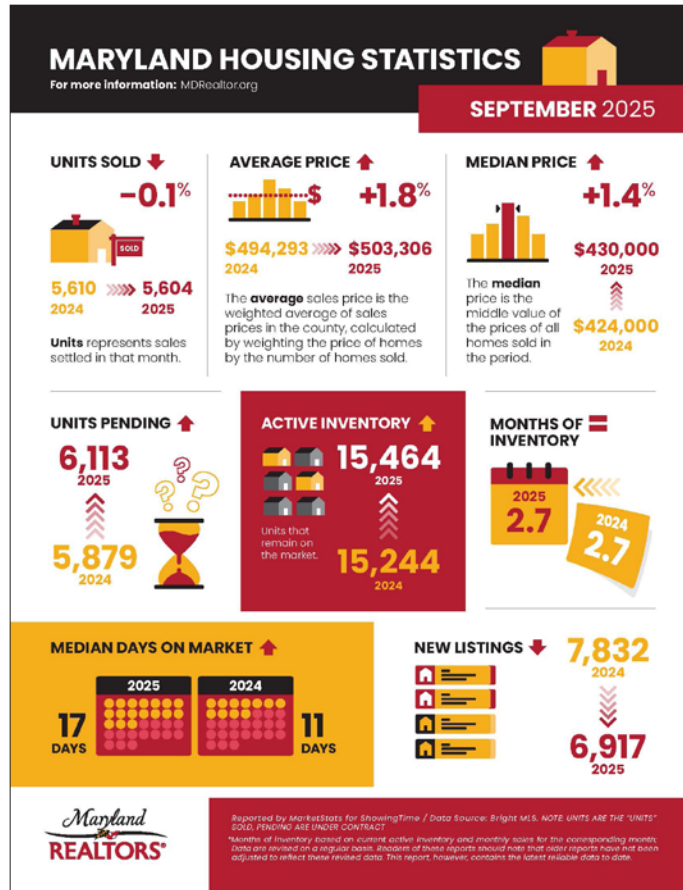
2026 FCAR Dues Deadline

Thursday, January 22

**Membership Meeting
with NAR Chief Economist,
Lawrence Yun**

Housing Market Statistics

More market statistics are available on our [housing statistics](#) page.



Bright MLS service area

Week ending: October 19, 2025

bright
MLS

	Week ending 10/19/2025	Compared to a year ago	Compared to a week ago
Showings	78,117	+ 1.8%	+ 0.1%
New purchase contracts	5,765	+ 1.5%	+ 2.9%
Median time to contract	28 days	+ 2 days	0 days
New listings	5,490	+ 0.3%	+ 5.7%
Median list price	\$415,000	+ 3.8%	+ 3.1%
Active listings	46,373	+ 23.3%	+ 0.1%
% active listings w/ a price decrease	9.5%	+ 0.3 pp	+ 0.4 pp
Canceled listings	417	+ 26.7%	+ 3.5%

VIEW BRIGHT MLS WEEKLY STATS

Fraud Alert: Suspicious Buyer

One of our REALTORS® recently alerted us about a potential scam involving suspicious buyer activity. If you encounter someone with unverified proof of funds or other details that don't quite add up, please let us know by contacting Hugh Gordon, FCAR CEO. (hugh@fcar.org)



FCAR is an Asbury UMC Coat Drive Drop Off Location

Looking for a way to help local residents in need? Bring NEW winter coats or hygiene items for all ages, genders, and sizes by Friday, December 5.

Help Phoenix Recovery Academy by Sponsoring, Donating, and Attending

Grab your tickets for our Gatsby-inspired giving event on **Thursday, November 20**, at Union Mills Public House.

HOW CAN YOU HELP?

- **Sponsor:** Several sponsorship levels are still available
- **Donate:** Do you have an "experience" item to wow attendees into donating more money? Let us know! If you aren't sure but still want to help, we also have a convenient Amazon list to donate from.
- **Attend:** Ticket sales are now open. We'll see you there!



FCAR.ORG/EVENTS

Lunch & Learn: VA Financing & Tax Exemptions

Wednesday, Nov. 12 | 12-1PM at FCAR

Speaker and sponsor **Jeff Stempler, First Heritage Mortgage**, will cover the ins and outs of VA financing and tax exemptions in this free lunch & learn in the FCAR Classroom.



YPN Happy Hour **Thursday, Nov. 20** | 3:30-5:30 PM at Idiom Brewing Co.

Join us at an earlier time for casual networking at Idiom Brewing Co. Sponsor **LegacyHouse Title** is offering free drink tickets for the first 20 attendees. This year's Gatsby-inspired FCARe Charity Auction takes place next door right afterward at Union Mills. (tickets sold separately—see below)



2025 FCARe Charity Auction

Thursday, Nov. 20

5:30 PM at Union Mills Public House

Support Phoenix Recovery Academy—Maryland's only recovery high school—by sponsoring, donating auction items, or bidding on items to raise money. Act now: fcar.org/auction25

BAR Sponsors: DRB Homes and Lawyers Signature Settlements

GOLD Sponsors: Chalet Settlements, Friends Title and Escrow Co., Team Bonnie & Maureen, RE/MAX Realty Plus, Woodsboro Bank, and Welcome Home Realty

Installation & Holiday Brunch

Save the date for a Holiday Brunch and the Installation of FCAR's 2026 President, Officers, and Directors.

Gold Sponsor: **Chalet Settlements;**

Mimosa Sponsor: **Friends Title & Escrow**



FCAR.ORG/CLASSES

In-person classes are noted with an asterisk(*) and all other classes are virtual.

Please use your [Membership Portal](#) to sign up. Visit fcar.org and click the login button or visit go.fcar.org/login.

For virtual courses, Zoom links will be sent out the day before the class to the registered e-mail address.

MD Code of Ethics

Thu., Nov. 6 | 1-4PM on Zoom
MD REALTORS®

Fair Housing

Tue., Nov. 18 | 10AM-12PM on Zoom
with MD REALTORS®

MREC RE Brokerage Relationships & Disclosures

Tue., Nov. 25 | 10AM-1PM on Zoom
MD REALTORS®

Fair Housing: Bias Override*

Tue., Dec. 2 | 1-4PM at FCAR
with Mary Chieppa

MREC Agency-Commercial*

Thu., Dec. 4 | 1-4PM at FCAR
with Ed Stanfield, Brianne Paugh

Bankruptcy*

Thu., Dec. 11 | 10AM-1PM at FCAR
MD REALTORS®

At Home with Diversity (AHWD)*

Wed., Dec. 10 | 9AM-4PM at FCAR

LOOKING FOR YOUR NEXT DESIGNATION?



Real Estate Negotiation Expert (RENE)

Nov. 19-21 | 8:30AM-2:00PM on Zoom with Mary Chieppa

REGISTER AT GCAAR.COM | \$185

Hosted in partnership with



Bias Override: Overcoming Barriers to Fair Housing*

Tue., Dec. 2 | 1-4PM at FCAR with Mary Chieppa

REGISTER IN YOUR PORTAL | \$35



At Home with Diversity (AHWD)*

Wed., Dec. 10 | 9AM-4PM at FCAR with Brenda Kasuva and Terez Dorsey

SPECIAL THANKS

to our Newsletter Sponsors



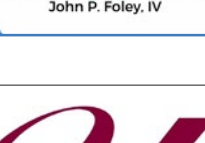
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