

President's Message

NCMAR Leadership

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Exit New Options Real Estate

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We've heard some great information from many of you after our first newsletter and will incorporate it and improve every issue. Please tell us what information you'd like at your fingertips regarding your REALTOR membership. We'll be sure to add direct links in the newsletter and on our website.

The Member Services Committee has been working diligently on the June Awards Gala which will be an Oscar themed event. The event will be June 8th at the Apple Hill Farm in Lominster. Sounds exciting and fun. We are seeking nominations for REALTOR of the Year, Business Partner of the Year, Sales Associates of the Year and Good Neighbors. Please complete the nomination forms on pages 8 and 9 in the newsletter to nominate a fellow REALTOR or Business Partner for these awards.

Also, we are seeking scholarship applicants from our REALTOR and Business Partner Family for the \$1000 Willard Ide Shattuck Memorial Scholarship. The scholarship applicant must be family member of REALTORS or Business Partners attending college this fall. The Selection Committee is made up of civic leaders and educators. The scholarship is based on academic achievement, community involvement and an essay. This scholarship is Not based on financial need.

We want your input...PLEASE watch for our Survey asking you for your input regarding methods and frequency of communication by text, email, voice mail. This will help our Presidential Advisory Group which is working on our privacy and opt-in & opt-out policies for member communication.

We're from the government and we're here to help! We've heard THAT before and it's always TROUBLE. Right?!

Please plan on attending Day on the Hill. June 10th. There's lots going on that we need to take a strong position on. For example...an Energy Audit and Scoring Bill has been filed.

Also a Wetlands Disclosure bill. (See pages 5 and 6 for details)

The Energy Scoring bill would require homeowners to have a MASS Save Energy Audit prior to a sale, a score assigned and the score would need to be disclosed to prospective buyers. The Audit and Scoring guidelines would need to be in place by December 2015 and the program fully implemented by June 2016. Watch for "calls to action" on this one. In its current form the bill will be lobbied strongly against by our association.

The Wetlands Disclosure Bill will require agents to disclose to a prospective buyer in writing that a property being sold may be in part or its entirety in a wetlands, any homeowner restrictions and the need for the homeowner to file a notice of intent prior to work within 100 feet of wetlands. The buyer SHALL sign the disclosure. A NOTORIZED copy shall be provided to the agent, broker or salesman. Who holds these? Where? Do we need to have wetlands determinations made on all properties? There are plenty of questions we need to raise.

The housing market continues to improve. MAR reports that single-family home sales were down less than one percent compared to the same time last year. A shortage of homes for sale pushed prices up. Because we have had so many storms, sellers have been holding off putting their homes on the market. This should translate into a very active spring, which will be good for the economy and the real estate community as a whole.

That's enough for today! Let us know what you need. We are here for you!



Bill Foss, 2015 President

Bill

Premiere Sponsor

Fidelity Bank
HELPING YOU GET WHERE YOU WANT TO BE

Notes from the MAR Legal Hotline

Michael McDonagh, MAR General Counsel

Ashley Stolba, MAR Associate Counsel

Justin Davidson, MAR Staff Attorney

Q. My company wants to start advertising our listings on social media. How can I be sure that I am making the proper disclosures?

A. Whether the property is being promoted in a newspaper or on the internet, brokers must disclose the name of their brokerage, as well as their status as a real estate professional. Massachusetts Regulation 254 CMR 3.00(9) states that, "A broker shall not advertise in any way that is false or misleading" and "all advertisements shall include the name of the real estate broker." Furthermore, the REALTOR® Code of Ethics states that, "REALTORS® shall be honest and truthful in their real estate communications and shall present a true picture in their advertising, marketing, and other representations. REALTORS® shall ensure that their status as real estate professionals is readily apparent in their advertising, marketing, and other representations, and that the recipients of all real estate communications are, or have been, notified that those communications are from a real estate professional." Standard of Practice 12-5 goes on to say that, "REALTORS® shall not advertise nor permit any person employed by or affiliated with them to advertise real estate services or listed property in any medium (e.g., electronically, print, radio, television, etc.) without disclosing the name of that REALTOR®'s firm in a reasonable and readily apparent manner."

Standard of Practice 12-5 of the REALTOR® Code of Ethics was amended in 2011 to address the concern of social media and advertisements. Specifically, it states: "This Standard of Practice acknowledges that disclosing the name of the firm may not be practical in electronic displays of limited information (e.g., "thumbnails", text messages, "tweets", etc.). Such displays are exempt from the disclosure requirement established in this Standard of Practice, but only when linked to a display that includes all required disclosures." Therefore, in each social media advertisement, you must be sure to include a link to another page, most likely your firm website, which includes the name of your brokerage.

You should also keep in mind that Massachusetts License law prohibits salespersons from advertising under their own name.

Therefore, it is recommended that salespeople who wish to advertise their listings via social media should do so in a manner that clearly identifies their status as a real estate professional, as well as the name of their brokerage.



Q. I am a buyer's agent and want to showcase some other brokerages' listings on my social media page to attract buyer-clients. I think this is a win-win, since I will help the sellers get exposure, and I will also attract clients. Is this an acceptable practice?

A. Probably not. Advertising another firm's listing on your social media page could be construed as misleading to prospective buyers, since they might assume that the listing is your own. Furthermore, Standard of Practice 12-4 prohibits REALTORS® from advertising without authority. If the seller's agent and their client did not give you permission to advertise this listing, this is likely a violation of Article 12, and possibly the Massachusetts regulations.

Q. I thought that when brokers signed up for the MLS, the brokers automatically granted access to have their listings posted on other subscriber's websites. Can I post information on other broker's listings from the MLS on my social media page?

A. Not necessarily. You should take a close look at your Multiple Listing Service policies, which will include very specific requirements for WebPages, or "public access websites" that display listings through the MLS. Specifically, the National Association of REALTORS® Handbook on Multiple Listing Policy states that, "the "Information Data Exchange" (IDX) policy gives MLS participants the ability to authorize limited electronic display of their listings by other participants...and... MLS participants [may]display aggregated MLS listing information by specified electronic means in accordance with this policy." Following that statement is a detailed list of what each website must include in order to properly display other participant's listings. Each MLS has varying policies on this, but those policies are exhaustive and specific. Most likely, sharing another brokerage's listing on your social media page is not automatically consistent with your MLS policies. To be sure, if you are sharing another brokerage's listings on your website, be sure to check your MLS rules.

The MAR Legal Hotline

is available **free of charge** to all office principals and their designees who have completed the Hotline Authorization form. To obtain a copy of the form, visit MAR's website at www.marREALTOR.com or simply call the Hotline at 800-370-5342. The Hotline is open Monday to Friday from 9:00 am to 4:00 pm

Good Neighbor—Locke Haman



REALTOR Locke Haman of EXIT New Options Real Estate in Leominster, serves on the Board of Directors for the House of Peace and Education (HOPE) in Gardner, MA. The HOPE mission is to counteract violence, one of the region's leading public health threats, through education, mentoring, leadership training and

the fostering of spiritual values. Opening it's doors in the summer of 1996, HOPE focuses on the needs of children, women and families in the community.

HOPE puts on an annual Celebrating Women event in Gardner. This year's event will be on May 21st and will feature ac-

tress Rita Moreno, famous for being one of the only performers to win an Oscar, an Emmy, a Grammy, and a Tony award. For more information and to purchase tickets, contact Locke at 978-512-9351 or locke.haman@gmail.com

Outside of the House of Peace and Education, Locke is highly active in our community: he is a regular speaker at MyTurn, a program for dropout prevention and intervention solution for off-track youth in the Fitchburg and Leominster areas.

He is also on the planning committee for the Boys and Girls Club of Fitchburg and Leominster Hoopfest Basketball Tournament. He organized a good turnout of volunteers from the North Central Massachusetts Association of REALTORS to help with last year's event.

Locke also recently organized a Habitat for Humanity build day involving the agents of EXIT New Options Real Estate.

Business Partner Spotlight

Wendy Burdett

Of Prospect Mortgage

Located in Worcester Ma

email: wendy.burdett@prospectmtg.com

Licensed since 2007 (in the field since 1984)

Designations or Education: Licensed in MA and NH

NCMAR Involvement:- Member Services

and Business Partners committees, Fund raising, Christmas donations

Community Involvement: Leukemia and Lymphoma society, Treasurer for condo association in Myrtle Beach, Lions club

My favorite saying – Treat others as you would like to be treated

A book I recommend:- One Door Closes- overcoming adversity by following your dreams

I owe my success to – My parents- they taught me to be responsible, caring, thoughtful, independent

My best personal trait – Always put others first

When I am not working, I enjoy – golfing, boating, the beach, my granddaughter, reading, music

My favorite getaway – Myrtle Beach

What profession were you in prior to beginning your current career ? I have been in the mortgage industry since school



2015 Committee Chairs

Executive Committee
Bill Foss

Finance Committee
Locke Haman

Government Affairs Committee
Barry Cunningham

Member Services Committee
Lisa Thomann

Technology Committee
David Hyre

Community Involvement Committee
Denise Wortman

Communications Committee
Locke Haman

Grievance Committee
Gayle Sabol

Professional Standards Committee
Gary Bourque

Scholarship Trustees
Karen Shattuck

Top Producer Workgroup
Lana Kopsala

Awards & Recognition Workgroup
Tom Ruble

Young Professionals Network
Katie Weldon

Ambassadors
Jill Natola

MAR Directors
Tom Ruble
Bill Foss
Michelle Haggstrom

MAR Alternates
April Cover
Judith Murphy
Darlene Sodano

MLS PIN Directors
Rick Healey
Paula Savard

Welcome New REALTOR Members

In accordance with Article V Section 1 NCMAR By-Laws notice is hereby given to all REALTOR members of the intention of the named individuals to become members of the Association. If any REALTOR member desires to make objection or comment concerning the named individuals, such objection or comment must be made in writing to the President within 10 days of this notice.

Aubrey Zentgraf
Keller Williams Realty North Central
680 Mechanic Street, Leominster, MA 01453
aubreyzentraf@yahoo.com

Carey Carmisciano
Keller Williams Realty North Central
680 Mechanic Street, Leominster, MA 01453
carey@kw.com

H. Chris Ganger
Beck and Call REALTORS
64 Jolicoeur Ave. Spencer, MA 01562
mybcr@live.com

Welcome New Business Partners

Brian Hunton
MBA Mortgage Corporation
15 Island St, Athol MA 01331
brian@teamhuntonmortgage.com
978-575-3053

The Willard Ide Shattuck Jr. Memorial Scholarship is available to family members of NCMAR REALTOR and Business Partner Members.



Deadline to submit an application is Friday, April 24th.

Applications are available at www.ncmar.com.

Legislative Update

WETLANDS DISCLOSURE LEGISLATION

Bill H.150 An Act relative to the disclosure of wetlands on property

This bill seeks to require a real estate agent to disclose the existence of wetlands on any property for sale.

Sponsor: James Arciero

Chapter 112 of the General Laws is hereby amended by inserting after Section 87AAA, as appearing in the 2002 Official Edition, the following section:-

Section 87AAA ¼. A real estate agent, broker or salesman licensed under the provisions of this chapter shall disclose to prospective buyer in writing:-

That the property to be sold may be in its entirety, or in part, a wetland as such term is defined in Section 40 of Chapter 131 of the General Laws, or by regulation promulgated hereunder, or in any ordinance or by-law of the municipality or municipalities where the property is located.

The definition of the term "Wetlands" as defined in Section 40 of chapter 131 of the general laws, or by regulations promulgated hereunder, or in any ordinance or bylaw of the municipality where the property is located.

The definition of the terms "Wetlands" as defined in chapter 131. Any home owner restrictions on the property to be sold associated with wetlands.

The need for the home owner to file a "Notice of Intent" prior to any work being performed within 100 feet of a wetland area.

The buyer shall sign a disclosure form as provided by the real estate agent, broker or salesman containing the aforementioned information. A notarized copy of said disclosure shall be provided to the real estate agent, broker or salesman.

Here is the link to the bill

text: <https://malegislature.gov/Bills/189/House/H150>

ENERGY SCORING LEGISLATION

SD633 An Act relative to home energy efficiency

This bill seeks to require sellers or their agents to perform a Mass Save energy audit prior to listing a home for sale and disclose to any prospective buyer the information in the energy audit at the time of the listing. Additionally, the bill commissions the design and implementation of an energy scoring and labeling system. Over and above having an enormous impact on an individual's right to freely transfer land, such requirements would negatively affect the real estate industry in the Commonwealth. Massachusetts is home to some of the oldest housing stocks in the country and mandatory energy scoring of such older homes would significantly stigmatize and potentially devalue an individual's largest investment.

Sponsor: Senator Downing

SD633 - An Act relative to home energy efficiency

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

SECTION 1. (a) Notwithstanding any general or special law to the contrary, a seller or agent acting on behalf of the seller shall complete an energy assessment through the Mass Save program as overseen by the department of energy resources prior to the time of listing the home for sale, provided that no additional fees shall be imposed or collected in connection with the home energy assessment. This section shall apply to a seller of a single-family residential dwelling or a multiple-family residential dwelling with fewer than 5 units, or a condominium unit.

(b) The seller or agent acting on behalf of the seller shall disclose to a buyer or prospective buyer information obtained from the energy assessment of the dwelling at the time of listing or prior to the signing of a contract to purchase, whichever comes first.

(c) This section shall not apply to sales of residential dwellings in the following circumstances: (1) a foreclosure or pre-foreclosure sale; (2) a deeded or trustee sale; (3) a transfer of title related to the exercise of eminent domain; (4) a sale from one family member to another family member; (5) a sale under court order; (6) a sale under degree of legal separation or divorce; (7) the dwelling is designated on the National Register of Historic Places or the Massachusetts Register of Historic Places as a historic building or landmark; (8) the dwelling had an energy assessment within the last three years through the Mass Save program or another qualified energy efficiency provider as determined by the department; (9) the dwelling was constructed within the last three years and can demonstrate compliance with the most recent energy provisions of the state building code for residential buildings; or (10) the dwelling has completed a Home Energy Rating System (HERS) rating as offered by a RESNET qualified home energy rater in the last three years as part of certification to be an ENERGY STAR home.

(d) The energy efficiency advisory council in consultation with the department, shall track and assess the number of home energy assessments undertaken as part of its annual report to the department and the joint committee on telecommunications, utilities and energy on the Mass Save energy efficiency programs.

SECTION 2. (a) The department shall design and implement an energy rating and labeling system for use by sellers of residential dwellings to disclose the energy performance of that dwelling to potential buyers at the time of listing. The label will be provided to owners of residential property as part of the Mass Save energy assessment or other qualified energy assessment as determined by the department.

Legislative Update

ENERGY SCORING LEGISLATION

Continued from page 5

(b) Said energy rating and labeling system shall provide a consistent scoring method regarding the energy performance of residential dwellings that provides information to potential buyers based upon the physical assets of the property. The energy rating shall consider, but not be limited to, information regarding annual energy consumption, energy costs for electricity and thermal needs, and annual carbon emissions. In designing the system, the department shall consider the energy rating and labeling system used as part of the Mass Save Home MPG Pilot, the RESNET Home Energy Rating System the U.S. Department of Energy's Home Energy Score, and other energy rating and labeling systems used in other jurisdictions as it determines appropriate.

(c) The department shall adopt the energy rating and labeling system for residential dwellings no later than December 15, 2015, and shall begin implementing the system no later than June 30, 2016, or six month after the enactment of this statute, whichever is later.

(d) The department shall provide recommendations on implementing an energy rating and labeling system for residential rental property transactions no later than December 15, 2015, or six months after the enactment of this statute, whichever is later.

AWARD RECIPIENTS



2014 Business Partner of the Year
Brian Cormier
Fidelity Bank



2014 REALTOR of the Year
Thomas Ruble
Tom Ruble Real Estate Services



Spring Breakfast

Join author and investigative reporter **Hank Phillippi Ryan**

On Thursday April 9th from 7:30 am to 8:30 am

Chocksett Inn, 59 Laurelwood Rd, Sterling

This breakfast is to support the Women Build Project, new home projects in Ayer and Fitchburg and the ongoing mission of Habitat In north Central Mass. Attendees will be served a complimentary continental breakfast and Hank will be selling and signing her books after the program.

There is no cost to attend this event but reservations are required.

Please contact Denise Wortman at dwortman@exitnewoptions.com or (978)852-7955 to register.

When Dreaming Becomes Searching...

MLS PIN customers get added exposure to thousands of potential buyers and sellers with our new public-facing real estate website, **MLS PIN Homes**. Consumers can search for properties, open houses, Agents and offices – and the leads are provided absolutely free. It's one more way we're helping you turn dreamers into satisfied clients.

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Recognition Awards Program Nomination Form

All members of the North Central Massachusetts Association of REALTORS® are invited to submit the name of their candidate for the 2015 REALTOR® of the Year, Business Partner of the Year and Good Neighbors. The Award Recipients will be announced at the June 8th Awards Gala.

2015 REALTOR® OF THE YEAR

Selection of the recipient of the REALTOR of the Year Award is based on the following criteria: REALTOR® Activity in Local, State and National Associations, Community Service and Business Accomplishments. The winner of the award will represent NCMAR in the Massachusetts Association of REALTORS® - REALTOR® of the Year competition which will be held as part of the 2015 MAR Convention in the fall.

My nomination for the REALTOR® of the Year is _____

Nominee's firm: _____

2015 BUSINESS PARTNER OF THE YEAR

Selection of the Business Partner of the Year award recipient is based on the following criteria: Participation in the Local Association Committees, Events and Activities, Community Service and Business Accomplishments.

My nomination for the Business Partner of the Year is _____

Nominee's firm: _____

2015 GOOD NEIGHBORS

This recognition program honors local REALTOR® community involvement. The Award program was created to acknowledge and pay tribute to individual REALTORS® who donate countless hours of personal time to perform community service work and participate in charitable activities each year.

My nomination for the Good Neighbor is _____

Nominee's Firm: _____


Nomination Form Submitted by:

Name: _____

Office: _____

Please return form by April 26, 2015
to NCMAR, 40 Sumner St., Fitchburg, MA 01420 or fax to 978-345-2286
or email to kathyl@ncmar.com

- REALTORS of the Year**
- 1963 Roger Foster
 - 1964 Edmond Tousignant
 - 1965 Leo LaChance
 - 1966 Edward Healey
 - 1967 Joseph Pandisco
 - 1968 Anthony Whittin
 - 1969 Sophie Tierney
 - 1970 Thomas Boris
 - 1971 Dorothy Homoleski
 - 1972 Raymond Bourgeois
 - 1973 Aime DeNault
 - 1974 Donald Frigoletto, Sr.
 - 1975 Paula Savard
 - 1976 David Peretti
 - 1977 Clifford Palmer
 - 1978 Joseph Pandiscio, Jr.
 - 1979 Mike Aberman
 - 1980 David Peretti
 - 1981 Suzanne Benoit
 - 1982 Peter Warren
 - 1983 Marie Walsh
 - 1984 Laura Shifrin
 - 1985 Carole Corstange
 - 1986 Paul Fontaine
 - 1987 Richard Healey
 - 1988 Philip McGregor
 - 1989 Laura Shifrin
 - 1990 Ella DeNault
 - 1991 Ellen Daly
 - 1992 Diane Fontaine
 - 1993 William Foss
 - 1994 Frank Montolio
 - 1995 Steven Boucher
 - 1996 Richard Scotland
 - 1997 Steven Howard
 - 1998 Janis Montalbano
 - 1999 Ann McBride
 - 2000 Kristine Bourque
 - 2001 Althea Bramhall
 - 2002 Donna Brooks
 - 2003 Paula Savard
 - 2004 Sandra DeRienzo
 - 2005 Niles Busler
 - 2006 Raymond Beal
 - 2007 Darlene Sodano
 - 2008 Stephanie Pandiscio
 - 2009 Darlene Sodano
 - 2010 Stephanie Pandiscio
 - 2012 Kurt Thompson
 - 2013 Christina Sargent
 - 2014 Tom Ruble
- Business Partners of the Year**
- 1990 Sandra DeRienzo
 - 1991 Kent Fuchol
 - 1992 Bob Kalagher
 - 1993 Lauren McNamara
 - 1994 Edward Manzi
 - 1995 Marilyn Prevoir
 - 1996 Peg Padovano
 - 1997 Christine Stiles Bufton
 - 1998 R. Craig Reynolds
 - 1999 Jonathan Dennehy
 - 2000 Dennis Wills
 - 2001 Lisa Arcangeli
 - 2002 Nathan Bilotta
 - 2003 Thomas Rossi
 - 2004 Peg Padovano
 - 2005 Jeffrey Mitchell
 - 2006 Thomas Rossi
 - 2007 Dana Roberts
 - 2008 Rick Vallee
 - 2009 R. Craig Reynolds
 - 2010 Lisa Thomann
 - 2011 Susan Campbell
 - 2012 David Rocheford
 - 2013 Matt Ward
 - 2014 Brian Cormier



Nominate An Exceptional REALTOR for Sales Associate of the Year!

- * **Have you had an exceptionally smooth transaction lately? Was it do to the efforts of a particular REALTOR®?**
- * **Did a fellow REALTOR® go above and beyond the necessary to assist you in making a sale happen or a customer happy?**
- * **Do you look forward to working with a certain REALTOR®?**
- * **Has a nightmare deal come together due to the efforts of a fellow REALTOR®?**
- * **When you think of ethical, enthusiastic, professional - who comes to mind?**

Please take the time now to fill out the nomination form below with that person's name.

Several award programs exist to recognize members involved in REALTOR activities, but what about the members who exemplify the REALTOR® spirit in the field?

Let's recognize those REALTORS® that you look forward to working with – because they are congenial, enthusiastic, accessible, ethical and exhibit sound business practice.

SALES ASSOCIATE OF THE YEAR NOMINATION FORM

You may nominate up to five fellow NCMAR REALTORS from any Office

Name of Nominee: _____ Office: _____

Name of Nominee: _____ Office: _____

Name of Nominee: _____ Office: _____

Name of Nominee: _____ Office: _____

Name of Nominee: _____ Office: _____

Your Name (print) _____ Office: _____

Please mail to or drop off at NCMAR, 40 Summer St. Fitchburg, MA 01420
Email to kathyllore@ncmar.com or fax back to the NCMAR Office at (978) 345-2286 by **April 30, 201**

Upcoming Networking Events

NCMAR Night Out

“Connect and Engage !”

Meet with your fellow NCMAR REALTORS and Business Partners in an inviting atmosphere for networking on the 3rd Thursday of each month for drinks and appetizers.

Thursday, April 16, 5:30 pm to 8:30 pm

Happy Jacks in Fitchburg

Sponsored by Champa Real Estate

The Member Services Committee will offer a 50/50 cash raffle where you may purchase tickets for \$5 Half the funds raised from this raffle will be donated to a local charity.

Join your fellow NCMAR members for a fun night out with plenty of networking, good conversation and a enjoyable time for all attendees. Light appetizers are served.

SAVE THE DATE!



June 8th, 2015

Apple Hill Farm and Country Club

Leominster

Details to come!

Calendar of Events

April

- 8 Free CE Class 10-12, Fidelity Bank
- 10 Member Services Comm Meeting 9 am
- 14 MLS PIN Training 9:30 am and 1 pm at NCMAR
- 15 MAR Central Region Caucus 1:30-3:30
- 16 Finance Committee Meeting 10 am
- 16 Communications Comm Meeting 11 am
- 16 NCMAR Night Out 5:30 pm
- 17 Community Involvement Comm Meeting 10 am
- 20 Patriots day Office Closed
- 21 Board of Directors Meeting 9 am
- 21 Technology Comm Meeting 10:30am
- 23 Free CE Class 6-8 pm, Fidelity Bank Leominster
- 29 YPN Meeting 11am

North Central MA Associations of REALTORS® , Inc.
40 Summer St. Fitchburg MA 01420

Office Hours: Monday to Friday 8:30 am - 4:30 pm

NCMAR Staff

Association Executive
(978) 345-2531

Kathy Lore, RCE, ePro
kathylor@ncmar.com

Member Services Coordinator
(978) 345-2532

Justin Lore, ePro
justinlore@ncmar.com

Newsletter

Deadline for submission for the next issue is the last day of the month. For information on Business Partner advertising, contact the Association Office.

News & Views is available online at www.ncmar.com and every issue is emailed to our members. Print copies of the News & Views are available to members upon request. The subscription is included in the yearly local dues.