

## President's Message

### NCMAR Leadership

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EXIT New Options Real Estate

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#### Business Partner Director

Brianna Kelley  
Village Mortgage

#### Past President

Locke Haman  
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What a start to a fantastic month...

The June Awards Banquet was held at the Colonial Hotel and Conference Center on June 4th with a 1970's theme. Over 100 members enjoyed the evening of recognition and reminiscing.

Congratulations to all the wonderful recipients of the following annual awards: the REALTOR of the Year Yasmin Loft of Paula K. Aberman Associates, Business Partner of the Year Brianna Kelley of Village Mortgage, Rookie of the Year Kendra Dickinson of Keller Williams Realty North Central, Sales Associates of the Year Karen Shattuck of EXIT New Options Realty, Gayle Sabol of Keller Williams Realty North Central and Susan Wright of EXIT New Options Real Estate, Good Neighbors Michelle Haggstrom of the LUX Group, Denise Wortman of EXIT New Options Real Estate, Rick Cuddy of Foster-Healey Real Estate, Brianna Kelley of Village Mortgage and Yasmin Loft of Paula K. Aberman Associates.

In addition, Honor Society awards were presented to the following Business Partners: Brian Cormier of Fidelity Bank, Peg Padovano of Fidelity Bank, David Rocheford of the Law Office of David Rocheford, Lisa Thomann of the Law office of David Rocheford, Rick Vallee of Fidelity Bank, Katie Weldon of Village Mortgage, Brianna Kelley of Village Mortgage, Craig Reynolds of Reynolds Law Offices, Nik Thalheimer of The Law Office of David Rocheford, Shauna Roberts of Santander Bank and Carolyn Jenkins of Independent Appraisals.

Honor Society Awards were also presented to the following REALTORS: Pam Conway, Gerry Bourgeois and Fran Hendershaw of Coldwell Banker Residential Brokerage; Beverly D'Agostino, Locke Haman, Tom Ruble, Karen Shattuck, Denise Wortman, and Susan Wright of EXIT New Options Real Estate; Rick Cuddy, Stephanie Pandiscio, Christina Sargent, and Patricia Toth of Foster-Healey Real Estate; Patricia Collette, Jordan Leblanc, Gayle Sabol, Kurt Thompson and Emma Weisman of Keller Williams Realty North Central; Michelle Haggstrom of the LUX Group; Sandra DeRienzo, Gail Lent, Yasmin Loft, and Paula Savard of Paula K. Aberman and Associates; and Laura Shifrin of Townsend Center Realty.



Yasmin Loft  
EXIT New Options Real Estate

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(continued)

# President's Message

June 2018

At our June banquet, our charity of choice was ALS1. Thanks to our members and Laura Shifrin's spearheading this effort and her tenacity, we raised \$6,150. That is truly awesome! Thank you again for all your support. Nancy Frates who is the National Trustee for the ALS Association, our guest speaker, delivered an emotional and educational message. And thank you to Donna Brooks for being our Auctioneer.

I just returned from the National Association of REALTORS Mid Year Legislative Meetings. We met with our legislators on Wednesday and Thursday to talk to them about Net Neutrality, National Flood Insurance Program, Tax Reform and Fair Housing.

While in Washington DC, REALTORS celebrated the 50th anniversary of the Fair Housing Act. Special guests speakers like Ben Carson, NAR Immediate Past President Bill Brown and Congressman Emanuel Cleaver.

One highlight of the conference was the awarding of the Triple

Crown award to the North Central MA Association of REALTORS. The triple crown award is given to associations that meet their participation, dollar and major investor goals. NCMAR was successful in this endeavor in 2017 and have already reached our goal for 2018. Thank you to all members that contributed to RPAC last year and this year.

We have a fantastic association that I can say I'm very proud and feel privileged to be affiliated with. Thank you to all our sponsors that support our many events throughout the year. Without your assistance, we wouldn't be able to do half of what we do.

And lastly, I am very honored to have been chosen your Realtor of the Year! Thank you from the bottom of my heart!



## New Member Orientation

The Board of Directors reaffirmed that New Member Orientation is mandatory for all new REALTOR members. New members have many questions about their membership and we will answer them at this training.

- What is the Code of Ethics?
- What benefits do I receive from being a REALTOR?
- What services does NCMAR provide?
- How can I get involved?

Learn the answers to these questions and so much more....

The next scheduled training will be held on June 21,2018 from 9 to 12:30.

Meet President Yasmin Loft and EO Kathy Lore.

### Another Way for NCMAR to Communicate with you!

#### Text Messaging

If you want to be notified of special events, urgent messages, or meeting reminders, take out your phone and

**Text NCMAR to 41411**



**Michael McDonagh, MAR General Counsel**  
**Justin Davidson, Legislative & Regulatory Counsel**  
**Catherine Taylor, Staff Attorney**

**Q. I've heard that Facebook is under a lot of scrutiny lately for enabling housing discrimination – can I still advertise my listings on Facebook?**

A: Yes, you can still advertise your real estate business and specific listings using Facebook's advertising platform; however, you must remain cognizant of the Fair Housing Act, as well as the Massachusetts laws and Regulations that govern real estate advertisements. Facebook offers the opportunity to target ads to specific groups of people based upon criteria like age and gender. While this certainly seems like a tempting feature to focus the advertisement's audience, by excluding individuals that do not fall within the selected categories, you may be in violation of the Fair Housing Act, as well as state anti-discrimination laws and the Realtor® Code of Ethics. Massachusetts prohibits discrimination based on the following: race, color, religious creed, national origin, ancestry, sex, age, handicap (disability), sexual harassment, sexual orientation, marital status, children, retaliation, veteran status, or public assistance. Keep in mind when advertising, on social media or otherwise, describe the property, not people and make sure all advertisements include the name of the broker!

**Q: My file cabinets are overflowing! For how long must my office retain documents?**

A. There are several laws and regulations that require certain transaction documents to be retained for a specified amount of time. They are as follows:

Client Funds

State Regulation CMR 254 CMR 3.00 (10)(b) requires every broker to keep "a record of funds deposited in his/her escrow accounts, which records shall clearly indicate the date and from whom the broker received the money, date deposited along with the source of the money and check number, date of withdrawal with the name of the person receiving such withdrawal, and other pertinent information concerning the transaction and shall clearly show for whose account the money is deposited and to whom the money belongs. Every broker shall also keep a copy of each check deposited into and withdrawn from the escrow account for a period of three years from the date of issuance." A

Agency Disclosure

State Regulation CMR 254 CMR 3.00 requires brokers to retain the Massachusetts Mandatory Licensee-Consumer Relationship Disclosure, as well as Consent to Dual Agency Disclosures and Designated Agency Disclosures for a period of 3 years from the date of the notice.

Rentals

State Regulation 254 CMR 7.00 (2) requires the following items to be retained for a period of 3 years: the Tenant Fee Disclosure, from the date on which the notice was provided; "all rental listings and written documents that de 2 money order and written cash receipt for any fees, deposits or payments made by a prospective tenant or actual tenant" from the date of issuance.

Lead Paint

Federal Regulation 24 CFR § 35.175 requires brokers to retain the Lead Paint Form for 3 years. Additionally, HUD recommends that, "given the liability issues associated with lead-based paint," the following forms should be kept indefinitely: Receipt of Lead Hazard Information Pamphlet; copies of the Lead Hazard Evaluation and Reduction Notices; Evaluation, Lead Hazard Reduction and Clearance Reports; and ongoing Maintenance Records.

Regardless of the specific retention requirements noted above, it is a good idea to keep all transaction documents for seven years. The statute of limitations for most contract actions is six years, so you want to make sure you retain documents long enough to be able to defend yourself, if necessary. Certain documents, such as corporate records, partnership agreements, audit reports, general ledgers, tax returns and deeds should be kept permanently. It is a good idea to work with attorney and/or accountant to develop and maintain a record retention policy. In most cases, it is acceptable to store these documents electronically, as long as you are safely and securely backing up all of your data.

**Q. I've heard about something called GDPR and that I should update my website; what is this and how does it impact me?**

A. The GDPR, short for the General Data Protection Regulation, governs how websites and businesses treat data that belongs to residents of the European Union, regardless of citizenship. This regulation applies to businesses and organizations around the globe, not just members of the EU. The GDPR requires an affirmative "opt in" to allow companies to collect website user's personal data, rather than the traditional opt out we have all become accustomed to. The goal of the GDPR is to give back control of personal data to individuals by granting the following rights:

- \* The right to be informed that data is being collected and how it is being used;
- \* The right to object;
- \* The right to access that data;
- \* The right to change the data; and
- \* The right to have the data erased.

These changes likely mean that the “Terms of Use” on most websites will need to be updated to explain what data is being collected on the site and how to request that your information be forgotten. Additionally, in order to obtain the “opt in” or affirmative consent required by the GDPR, a pop-up window or “lightbox” feature can be used with a box or button for the user to click prior to proceeding to use the site. Furthermore, the GDPR requires notification within 72 hours of a breach to authorities in each country where users are affected.

While it may seem like these regulations wouldn’t apply to the typical real estate agent here in the United States, it is strongly advised to implement these updates as the potential fines for a breach of confidentiality are significant – up to \$20 million Euros or 4% of a company’s annual global income, whichever is greater. The GDPR applies to the collection of the following information: name, phone number, address, e-mail address, IP address, cookie identifiers, location data, genetic information, mental/psychological information, economic information, 3 cultural information, and any information pertaining to a person. If you have a

website with an IDX, a newsletter sign up form, a listing request form, a “contact us” form, or any place where a user inputs their information on your website, you need to make sure you are GDPR-compliant.

These regulations under the GDPR became effective May 25, and while the GDPR may not apply to all real estate businesses, we recommend that you speak with your website vendor to discuss what data is collected and whether you should to update your website to become compliant these rules. It is also recommended that you speak with your insurance company to determine whether you would be covered in the event of a breach.

For more information, please see: <https://www.nar.realtor/sites/default/files/documents/GDPR-Article-FINAL.pdf> and <https://www.youtube.com/watch?v=NobDiwZQZJk>

For more information regarding these topics authorized callers should contact the MAR legal hotline at 800-370-5342 or e-mail at [legalhotline@marealtor.com](mailto:legalhotline@marealtor.com).

## Training & Networking Opportunities

### MLS PIN Training

MLS PIN offers free, hands-on training classes for our customers to learn the different levels of the Pinergy system.

Registration is required to reserve your seat in each class. We recommend doing so in advance as seating is limited. All classes are free of charge for MLS PIN customers.

To register go to [http://www.mlspin.com/schedule\\_registration.aspx](http://www.mlspin.com/schedule_registration.aspx)

If you have problems registering online, please call our Customer Service at (800) 695-3000, option 1, to register by phone

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|---|------------|----------|
| • VOW: Getting Started with Your Virtual Office Website | 06/22/2018 | 9:30 AM  |
| • Pinergy’s Contact Management                          | 06/22/2018 | 1:00 PM  |
| • Cloud CMA and Pinergy's Market Reports                | 07/26/2018 | 9:30 AM  |
| • Pinergy's Listings Management                         | 07/26/2018 | 12:30 PM |

### Networking Opportunities

One of your many member benefits is free networking at our NCMAR Nights Out. Every third Thursday REALTORS and Business Partners gather together to connect and engage.

Date	Time	Location	Sponsor
Thursday, June 21st	5-8:30 pm	Happy Jack’s	Fairway Independent Mortgage

# LUNCH AND LEARN

STRATEGIES TO COPE IN TODAY'S MARKET



Issues to consider in a tight inventory, multiple offer environment:

Buyers considerations:

- Escalation clause
- Waive or limit inspection contingency
- Waive sale contingency
- Delayed occupancy
- Large deposit

Seller considerations:

- Relocation contingency
- Appraisal issues with overbidding

Agent considerations:

- Liability for recommending extreme terms

## KEY FACTS

- Thursday, June 21st, 2018
- Noon to 1:30 pm
- Fidelity Bank, Community Room
- \$10
- Lunch sponsored by Denise Peach of Village Mortgage

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# ARE **FLOOD ZONES** AFFECTING YOUR TRANSACTIONS?

Eliminate Error and Confusion with Discounted **FLOOD REPORTS** from



There's a lot riding on a flood report: it can help eliminate the risk of liability for you, reduce flood insurance premiums for buyer and sellers, and increase buyer activity for "low risk" properties in high risk areas.

That's why MLS PIN has teamed up with the experts at MyFloodStatus to provide you with the most accurate reports in

the business, at a discount. The reports can be accessed via the new "MFS" icon on Pinery's *Quick Links*: clicking it will automatically log you in to order your reports.

Get the answers you need and give the service your clients deserve with flood reports from MyFloodStatus!



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Did you know?

NCMAR website offers access to free online CEU classes? #

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Continuing Education Offerings

One of your many member benefits, is free continuing education classes. Take one or all. The choice is up to you. Here are a few to choose from.

Date	Time	Class	Instructor	Location
June 14th	6 pm to 8 pm	Contract Law	Nik Thalheimer	Athol Savings Bank, Winchendon
July 10th	6 pm to 8 pm	Short Sales	Nik Thalheimer	Fidelity Bank, Community Room
July 11th	10 am to noon	Condos, Coops, Timeshares	Andy Consoli	Fidelity Bank, Community Room
Aug 14th	10 am to noon	Brokerage Relationships	Andy Consoli	Fidelity Bank, Community Room
Sep 11th	6 pm to 8 pm	Chapter 93A	Nik Thalheimer	Fidelity Bank, Community Room
Sep 19th	10 am to 12:30	Biennial Code of Ethics	Paula Savard	Fidelity Bank Community Room
Oct 10th	10 am to noon	Real Estate Advertising	Andy Consoli	Fidelity Bank Community Room
Nov 7th	10 am to noon	Designated Agency	Andy Consoli	Fidelity Bank Community Room
Nov 13th	6 pm to 8 pm	Biennial Code of Ethics	Niles Busler	Fidelity Bank Community Room
Dec 12th	10 am to noon	Property Management	Andy Consoli	Fidelity Bank Community Room

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l#q#w#k#h#j#h#q#d#w#d#q#f#h#k#r#q#r#u#s#u#r#j#u#p#l#

#

Z l#u#l#g#l#h#k#d#w#f#n#fkröulks#

Wkh#d#q#q#d#z#l#u#l#g#l#h#k#d#w#f#n#f#h#p#r#u#b#d#f#k#r#ö#u#l#s#z#d#h#w#d#e#0  
d#k#h#g#l#q#<;8#l#l#q#f#h#k#h#Q F P DU#kd#z dugh#ryhu#54/333#q#  
vkröulks#f rp p lwh#z d#dfng#z lk#kh#j lllf#xw#dn#i#

Wkh#h#d#f#w#r#q#f#u#h#d#l#q#f#o#g#h#f#k#d#d#f#u#h#j#h#l#h#f#k#r#ö#u#l#s#z#d#h#w#d#e#0  
j#h#h#u#d#p#y#r#o#p#h#q#w#l#w#k#h#fkröulks#f rp p lwh#z d#dfng#z lk#kh#j lllf#xw#dn#i#  
w#h#f#r#p#x#q#l#w#z#k#r#h#h#p#w#U#H#D#O#W#R#U#V#W#k#h#h#g#l#r#q#z#d#z#j#l#l#f#x#w#k#d#k#h#  
i#u#p#h#p#e#h#u#k#s#l#g#k#h#d#d#i#r#q#d#k#r#q#r#u#s#u#r#j#u#p#h#p#e#h#u#k#s#l#g#k#h#  
w#h#p#h#g#l#d#h#g#x#f#w#r#w#l#g#l#r#q#z#d#z#j#l#l#f#x#w#k#d#k#h#

W#k#l#h#d#h#w#x#g#l#h#z#h#h#d#p#d#q#w#d#t#x#d#d#f#l#k#k#e#x#j#l#w#f#r#x#q#f#l#u#  
d#d#d#j#h#z#d#y#l#h#e#u#d#w#d#g#l#h#v#h#g#h#w#r#i#e#d#p#l#h#h#g#h#u#d#d#y#l#j#v#h#g#  
Q#l#d#z#h#d#y#h#f#l#h#s#h#v#h#g#h#w#r#i#e#p#h#u#s#u#h#h#l#q#d#f#l#d#h#y#l#h#v#h#

W#r#h#h#s#k#h#h#d#f#w#r#q#f#u#r#f#w#e#e#m#f#w#h#l#g#l#r#q#z#d#z#j#l#l#f#x#w#k#d#k#h#  
h#q#f#h#w#r#h#p#h#z#h#h#p#r#y#h#g#h#h#i#h#  
w#h#h#g#l#h#h#f#h#l#h#y#h#g#k#h#fkröulks#f rp p lwh#z d#dfng#z lk#kh#j lllf#xw#dn#i#  
d#s#d#f#d#w#r#q#v#h#

Z#h#h#h#s#u#r#x#g#r#z#d#q#r#q#f#h#k#h#z#l#q#h#  
r#i#k#h#z#l#u#l#g#l#h#k#d#w#f#n#f#h#p#h#0  
p#r#u#b#d#f#k#r#ö#u#l#s#z#d#e#l#j#d#k#r#p#d#q#

De|j|d|k#d#p#r#q#w#d#f#r#q#z#d#z#j#l#l#f#x#w#k#d#k#h#  
D#g#d#v#r#i#d#g#d#v#f#r#q#w#x#f#w#r#q#f#g#  
U#h#d#v#h#i#d#v#k#e|#d#e#l#j#d#k#s#d#q#v#r#q#  
d#w#h#g#l#j#k#h#d#q#h#w#r#q#k#q#l#y#h#v#l#w#l#g#  
V#r#x#w#f#d#u#d#q#d#r#w#x#g|#z#d#h#j#l#l#f#x#w#k#d#k#h#

De|j|d|k#d#p#r#q#w#d#f#r#q#z#d#z#j#l#l#f#x#w#k#d#k#h#  
w#h#r#x#w#p#h#u#p#d#f#n#f#k#u#l#w#d#q#d#f#d#g#0  
h#p#l#g#x#u#l#j#k#h#h#d#h#l#w#k#l#k#fkröulks#f rp p lwh#z d#dfng#z lk#kh#j lllf#xw#dn#i#  
De|j|d|k#d#p#r#q#w#d#f#r#q#z#d#z#j#l#l#f#x#w#k#d#k#h#  
S#h#v#h#g#h#w#l#k#h#d#v#r#o#x#q#w#h#l#h#g#d#h#p#d#k#h#w#r#w#l#g#l#r#q#z#d#z#j#l#l#f#x#w#k#d#k#h#  
P#l#w#r#q#v#u#l#s#r#i#e#d#y#d#g#r#u#h#h#

V#k#h#z#r#u#v#d#l#g#r#s#h#u#d#i#r#q#d#l#w#d#q#d#k#h#W#r#z#q#v#h#g#l#j#h#f#r#x#q#l#  
w#l#f#o#e#d#g#e#d#h#l#ü#R#q#h#k#h#U#h#q#f#d#h#u#l#j#h#y#h#h#

#





# Local Market Update – April 2018

A RESEARCH TOOL PROVIDED BY THE MASSACHUSETTS ASSOCIATION OF REALTORS®



## North Central Massachusetts Association of REALTORS®

**+ 7.5%**

**+ 24.0%**

**- 36.8%**

Year-Over-Year  
Change in  
Closed Sales  
All Properties

Year-Over-Year  
Change in  
Median Sales Price  
All Properties

Year-Over-Year  
Change in  
Inventory of Homes  
All Properties

### Single-Family Properties

	April			Year to Date		
	2017	2018	+ / -	2017	2018	+ / -
Pending Sales	251	323	+ 28.7%	883	918	+ 4.0%
Closed Sales	198	210	+ 6.1%	702	690	- 1.7%
Median Sales Price*	\$215,000	<b>\$250,050</b>	+ 16.3%	\$217,500	<b>\$235,500</b>	+ 8.3%
Inventory of Homes for Sale	768	504	- 34.4%	--	--	--
Months Supply of Inventory	3.2	2.1	- 36.0%	--	--	--
Cumulative Days on Market Until Sale	87	70	- 18.8%	96	73	- 23.7%
Percent of Original List Price Received*	95.3%	<b>97.8%</b>	+ 2.7%	94.9%	<b>97.4%</b>	+ 2.6%
New Listings	366	379	+ 3.6%	1,132	<b>1,065</b>	- 5.9%

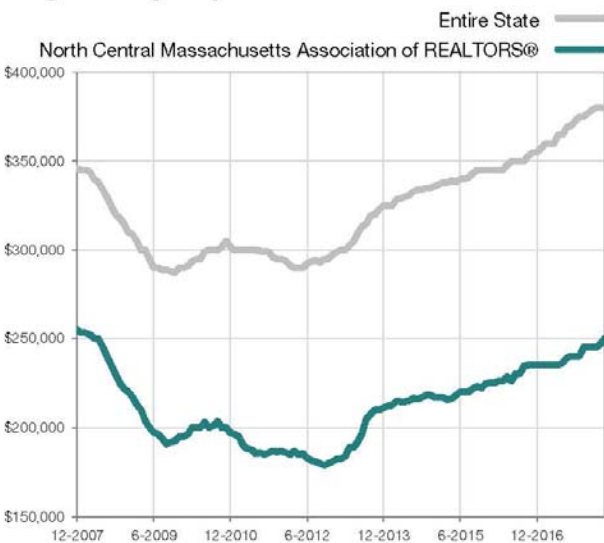
### Condominium Properties

	April			Year to Date		
	2017	2018	+ / -	2017	2018	+ / -
Pending Sales	33	36	+ 9.1%	141	149	+ 5.7%
Closed Sales	30	35	+ 16.7%	106	120	+ 13.2%
Median Sales Price*	\$152,450	<b>\$187,000</b>	+ 22.7%	\$152,670	<b>\$187,150</b>	+ 22.6%
Inventory of Homes for Sale	116	55	- 52.6%	--	--	--
Months Supply of Inventory	3.4	1.5	- 55.6%	--	--	--
Cumulative Days on Market Until Sale	48	60	+ 26.5%	90	73	- 19.2%
Percent of Original List Price Received*	95.2%	<b>98.0%</b>	+ 2.9%	95.8%	<b>97.9%</b>	+ 2.1%
New Listings	41	33	- 19.5%	179	165	- 7.8%

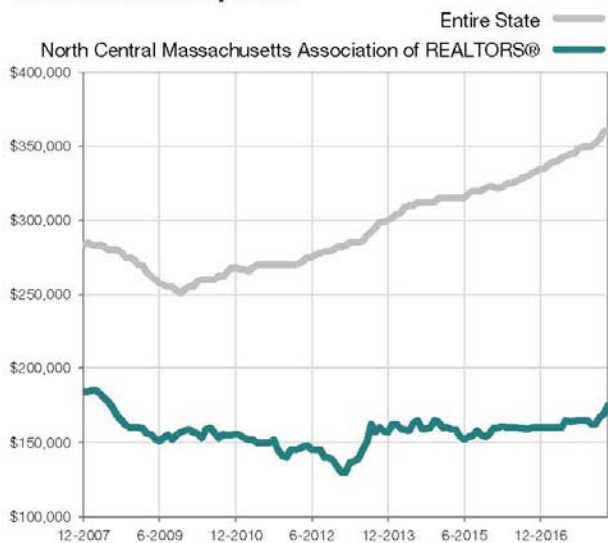
\* Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.

## Median Sales Price BASED ON A ROLLING 12-MONTH AVERAGE

### Single-Family Properties



### Condominium Properties



A rolling 12-month calculation represents the current month and the 11 months prior in a single data point. If no activity occurred during a month, the line extends to the next available data point.

All data from the Berkshire County Multiple Listing Service, Cape Cod & Islands Association of REALTORS®, Inc. and MLS Property Information Network, Inc. Provided by MAR Report © 2018 ShowingTime.

# NCMAR Night Out

June 2018

## CONNECT AND ENGAGE!

Thursday, June 21st

5:30 to 8 pm at Happy Jacks, Fitchburg



Sponsored by Joyce Cutler, Fairway Mortgage

Join your fellow NCMAR members for a fun night out with plenty of networking, good conversation and an enjoyable time for all.

The Member Services and Community Involvement Committees will offer a 50/50 raffle. Half the funds collected will go to the winner and half goes to a charity of the sponsors choice.

Please bring non perishable food items to the event. All items collected in June will go to a local charity.#

## 2018 Committee Chairs

### Executive Committee

Yasmin Loft

### Finance Committee

Ben Hause

### Government Affairs

Brian Cormier

### Member Services

Susan Wright

### Technology/YPN

Emma Weisman

Jordan LeBlanc

### Community Involvement

Denise Wortman

### Grievance

Gayle Sabol

### Professional Standards

Gary Bourque

### Scholarship

Christina Sargent

### Awards & Recognition

Kurt Thompson

### Top Producer

Laura Shifrin

Gail Lent

### MAR Directors

Yasmin Loft

Locke Haman

### Alternates

Susan Wright

Ben Hause

### MLS PIN Directors

Rick Healey

Paula Savard

An advertisement for an event. At the top, it says "NCMAR Business Partner Appreciation Event". Below this is a photograph of a bar with several beer taps and a row of various beer bottles and cans on the counter. To the left of the photo is a yellow circle with the text "Save the date!". At the bottom of the advertisement, it says "Tuesday, August 21, 2018 5:30 - 8:30pm at Wachusett Brewery in Westminster", "Food, drinks, games and networking", "Let us show our appreciation to all our Business Partners!", and "Register at www.ncmar.com".