

President's Message

Congratulations to all the members of NCMAR who received awards at the Annual Top Producer Awards Banquet!

I would like to thank everyone who attended the Business Partner Expo and Top Producer Awards Banquet at the Doubletree by Hilton in Leominster.

The concourse was packed with Business Partners tables sharing their services and information with the members. It was a great time for networking and meeting new people.

We had record attendance at our event with over 230 members attending. The night brought us all together to congratulate each other on a job well done in 2019.

It was a great honor to have Senator Dean Tran speak to our group about his life and his appreciation for all we do in the homeownership process and in our communities.

MAR President Kurt Thompson also gave us an update on the legislative issues and results of the recent call to action regarding affordable housing and the transfer taxes to fund it. Our association had the 2nd highest response to the Call to Action. The emails and calls to our legislators made a big difference.

A special thank you to all the members of the Top Producer Committee who worked so hard this year to update the entry form, define the levels and review all the applications. We really appreciate all your hard work. Thank you Chairs Gail Lent and Laura Shifrin and committee members Gerry Bourgeois, Brenda Cormier, Brenda Albert, Cory Gracie, Terry Lupien, Christina Sargent, Jean Rubin and Linda Lee.

We have so many exciting events and programs planned for the coming few months.

Don't forget to register for the February 20th Lunch and Learn with MAR Legal Counsel Catherine Taylor. For just \$10 you can have lunch with your peers and listen to a fantastic instructor. The topics to be discussed are wiretapping, photo manipulation, social media best practices and more. Held in the Community Room of Fidelity Bank.

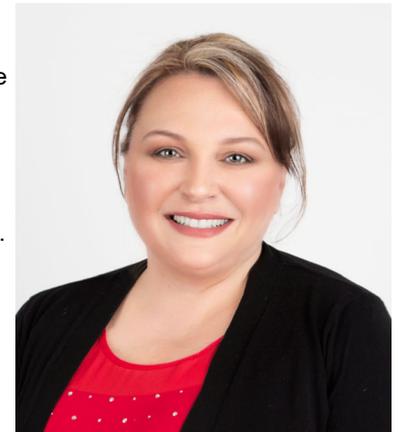
NCMAR Night Out will be on February 20th at Chopsticks. This Mardi Gras themed event will begin at 5:30 pm and will be sponsored by Total Mortgage. Come and join us as we connect and engage with fellow NCMAR members.

Don't forget to register for the Intercultural Competency Training co-hosted by Fitchburg State University and NCMAR. This 6 hour training over two days will cover cultural differences, how biases impact your clients, review marketing materials for positive impact, better understand different cultures and so much more. Check out the information included in this newsletter.

So much is going on! It is an exciting beginning to a new year! Let us know if we can do anything for you or if you have any suggestions, concerns or comments.

Cheers!

Kendra



Kendra Dickinson

2020 President

Premiere Sponsor

Justin Davidson, MAR General Counsel

Catherine Taylor, Associate Counsel

Jonathan Schreiber, Staff Attorney

Q. What does the new guidance from HUD on assistance animals mean?

A. The guidance issued by HUD on January 28, 2020 explains how housing providers should handle requests for reasonable animal-related accommodations to comply with the Fair Housing Act. The full guidance can be found here: <https://www.hud.gov/sites/dfiles/PA/documents/HUDAsstAnimalNC1-28-2020.pdf>.

While this notice does not change the law, it clarifies how to handle circumstances that are often confusing. The guidance includes a step by step analysis for requests for a reasonable accommodation for an assistance animal, specifically noting the differences between service animals (i.e. dogs trained as guide dogs) and emotional support animals and what questions a housing provider may ask in each situation.

Of particular note, the guidance differentiates between those animals which are commonly kept in household and those animals which may be considered unique. If an animal is commonly kept in a household, such as a dog, cat, small bird, rabbit, hamster, gerbil, other rodent, fish, turtle, or other small domesticated animal, the reasonable accommodation should be granted if the requestor has provided reliable information confirming the disability-related need for the animal. In those situations where the accommodation request is for a unique animal, the person making the request then has a “substantial burden of demonstrating a disability-related therapeutic need for the specific animal of the specific type of animal.”

Additionally, as a best practice, the guidance recommends that individuals seeking a reasonable accommodation for an assistance animal have their health care professional provide the following information:

(1) whether the patient has a physical or mental impairment;

(2) whether the patient’s impairment(s) substantially limits one or more major life activity or major bodily function; and

(3) whether the patient needs the animal.

Further, if the request is for a unique animal, the following information would be helpful in supporting that request:

(1) the date of the last consultation;

(2) any unique circumstances justifying the need for the particular animal; and

(3) whether the health care professional has reliable information about the specific animal or whether they specifically recommend the animal.

Keep in mind, however, that the aforementioned items are not required.

Due to the complexity of requests for reasonable accommodations, it is recommended that a housing provider seek legal advice prior to denying a request.

Q. My client is not listening to anything I tell them – can I cancel our contract?

A. No. Neither party to the contract has the ability to unilaterally terminate a contract prior to its expiration. If you find yourself in a difficult situation with a client take the opportunity to discuss with your client whether they are feeling the same way. Often times these conversations can lead to a satisfactory resolution – either there is mutual agreement to cancel the contract, or you find a path forward together. In those particularly trying situations where the client does not want to release you from the contract, or is reluctant to change their behaviors, you continue to be bound by your fiduciary duties and the REALTOR® Code of Ethics to follow the lawful instructions of your client and represent their interests.

The information and services provided through the Massachusetts Association of REALTORS® is intended for informational purposes and does not constitute legal advice, nor does it establish an attorney-client relationship. The Massachusetts Association of REALTORS®, by providing this service, assumes no actual or implied responsibility for any improper use of responses to questions through this service. The Massachusetts Association of REALTORS® will not be legally responsible for any potential misrepresentations or errors made by providing this service. 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.

Welcome New Members!!

REALTORS:

William Burton	Parkhill Realty Group	
Kristen Dodge	Hometown REALTORS	
Elise Erickson	Hometown REALTORS	
John Fedirko	Keller Williams Realty North Central	
Justin Gould	Prospective Realty	
Peter Kwende	Lamacchia Realty	
Kelly LaGrassa	Hometown REALTORS	
Sarah Schouler	Lamacchia Realty	
Stephanie Sellers	Keller Williams Realty North Central	
Dana Sheehan	Hometown REALTORS	
Jeremy Therrien	Lamacchia Realty	
Cara Casamasima	OPEN DOOR Real Estate	RACM
Jim Darcangelo	Keller Williams Realty NC	GREB
Patricia Drinkwater	OPEN DOOR Real Estate	RACM
Peter Hawthorne	Keller Williams Realty NC	Texas
Lindsay Jarvis	Lamacchia Realty	NH
Traci LaVanway	Straight Real Estate Sol.	NH
Jerry Molet	Keller Williams Realty NC	NEAR

BUSINESS PARTNERS:

Suzanne Thelen New England Title and Escrow

HAPPY RETIREMENT TO:

Thomas McNamara
Sandra Snell
Patricia Thompson
Bob Wentworth

2020 Committee Chairs

Executive Committee

Kendra Dickinson

Finance Committee

Shauna Roberts

Government Affairs

Brian Cormier

Member Services/Event Planning

Kendra Dickinson/Darlene Rossi

Community Involvement

Brianna Kelley/Sophia Bell

Grievance

Gayle Sabol

Professional Standards

Gary Bourque

Scholarship

Pamela Bakaysa Conway

Awards & Recognition

Susan Wright

Top Producer

Laura Shifrin

Gail Lent

MAR Directors

Kendra Dickinson

Susan Wright

Alternates

Yasmin Loft

Darlene Rossi

MLS PIN Directors

Rick Healey

Paula Savard

December Membership Report

NEW REALTOR Members: 19

RESIGNATIONS: 16

OFFICE TRANSFERS: 2

NEW BUSINESS PARTNERS: 1

REALTORS as of 1/31 - 487

BUSINESS PARTNERS as of 1/31 - 87

Upcoming Events

February 2020

MLS PIN Training

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

Cloud CMA Features and Benefits 02/14/2020 9:30 AM

Duration: 2 hours

This class will focus on using Cloud CMA to produce PDF reports and interactive presentations for a CMA (Comparative Market Analysis) and a Buyer Tour. Cloud CMA's Property Reports and Flyers will be covered as well. Please note that this session will not be focused on how to select the best comps for a CMA. All of these Cloud CMA features are included with your MLS PIN subscription.

Remine Basics 02/14/2020 12:30 PM

Duration: 1.5 hours

Remine is a property intelligence platform that combines data from MLS PIN and other sources into a comprehensive map-based property search. Attendees will learn how to use Remine's "Starter Plan" features (included with your MLS PIN subscription) to search for property information, to create carts for tracking and sharing property details and for sending targeted emails to a farm area, and to create a contact database for interacting with customers through Remine.

To register go to 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.

Site: North Central Massachusetts Association of REALTORS®
40 Summer Street Fitchburg, MA 01420

Senator Tran Visits NCMAR Awards Banquet

Senator Dean Tran visited NCMAR members at the recent Top Producer Awards Banquet on February 3rd.

The Senator spoke to over 230 members about his life's journey and the purchase of his home. He also thanked the members for their participation in community projects, the recent call to action and legislative issues.

He also showed his appreciation for what REALTORS and Business Partners do to make the American Dream a reality for so many.



NCMAR Leadership

President

Kendra Dickinson
Keller Williams Realty North Central

President Elect

Darlene Rossi
Morin Real Estate

Treasurer

Shauna Roberts
Hometown Bank

Secretary

Nicolas Pelletier
Keller Williams Realty North Central

Director

Laura Shifrin
Townsend Center Realty

Business Partner Director

Steven Kelley
Total Mortgage

Past President

Susan Wright
EXIT New Options Real Estate

NCMAR SPONSORS

Premier Sponsor



Gold Sponsor



Silver Sponsors





**NORTH CENTRAL MA
ASSOCIATION OF REALTORS
AND THE NORTH CENTRAL
CHAMBER OF COMMERCE
ARE HOSTING THE 2019

REAL ESTATE
SUMMIT

TUESDAY MAY 19, 2020

7:30 TO 9:30 AM

AT

GREAT WOLF LODGE

150 GREAT WOLF WAY

FITCHBURG, MA

REGISTRATION IS REQUIRED

GO TO NCMAR.COM.**



Tickets are \$27 for members / \$42 non members
 Reserved tables of 8 are \$216 Register today at www.ncmar.com

REAL ESTATE SUMMIT SPONSORSHIP OPPORTUNITIES

Summit Sponsor\$750

- Table next to registration
- Acknowledgement of sponsorship in opening remarks
- Table of 8
- Company name and logo printed on cover of program, included on all email blasts, on all marketing materials, social media and website

Principal Sponsor\$500

- 5 tickets
- Company name and logo on marketing materials. All social media, website and in the program

Escrow Sponsor\$250

- 2 tickets
- Company logo and name in program and on website

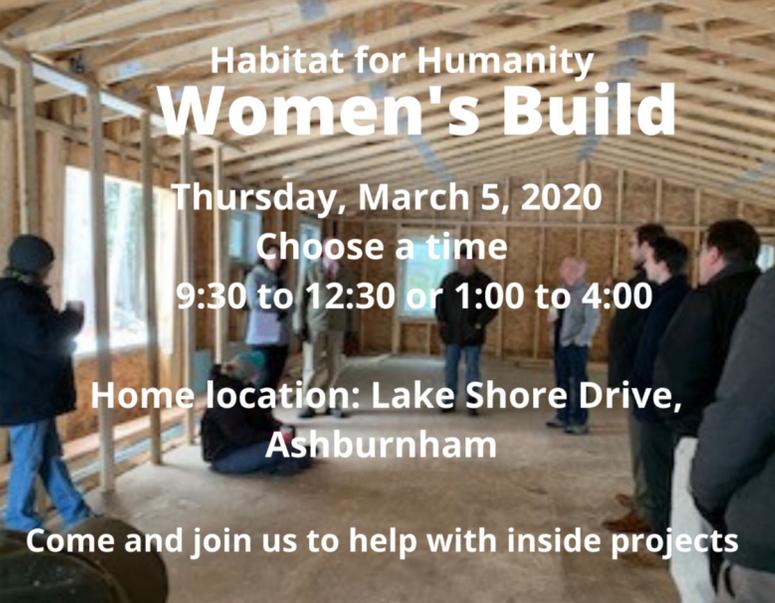
REALTOR Sponsor\$100

- 1 ticket
- Company name and logo in program and on website

Appraisal Sponsor\$75

- Company name and logo in program and on website

Contact NCMAR at (978) 345-2531 to take advantage of this sponsorship opportunity.



**Habitat for Humanity
Women's Build**
 Thursday, March 5, 2020
 Choose a time
 9:30 to 12:30 or 1:00 to 4:00
 Home location: Lake Shore Drive,
 Ashburnham
 Come and join us to help with inside projects

To volunteer for the Womens Build or to get more information contact Brianna Kelley of Total Mortgage at 978-852-6376 or email at bkelley@totalmortgage.com

**SAVE THE DATE !
WEDNESDAY, JUNE 16TH**

**REALTOR DAY ON
BEACON HILL**



Transportation leaves Kmart Plaza at 7 am for the State House.

9:00 am Continental Breakfast
 9:30 am Guest Speaker and Legislative Updates
 11:00 am Attendees will meet with our local legislators:

Senator Dean Tran, Senator Ann Gobi,
 Representative Susanah Whipps,
 Representative Stephen Hay, Representative Jonathan Zlotnik, Representative Natalie Higgins

PLEASE JOIN THE GOVERNMENT AFFAIRS COMMITTEE ON JUNE 16TH FOR A VERY EDUCATIONAL AND FUN TIME.

Top Producer Awards Recipients— Residential Sales

Diamond Producers

Kayla Nault of Central Mass Real Estate; Michael Beaudoin, Lana Kopsala, and Sherri Tammelin of Coldwell Banker Residential Brokerage; Cory Gracie of Dimacale and Gracie Real Estate; Wendy Poudrette of Foster-Healey Real Estate; Richard Freeman and Benjamin Hause of Keller Williams Realty North Central and Eric Callahan of Prospective Realty.



Platinum Producers

Douglas Tammelin of Coldwell Banker Residential Brokerage; Taylor Healey of Foster-Healey Real Estate; Liza Hurlburt-Melo of Four Columns Realty; Kendra Dickinson, Donna Molet, Kelle O'Keefe, Gayle Sabol and Jennifer Shenk of Keller Williams Realty North Central; Brenda Albert of Laer Realty Partners; Gerry Bourgeois and Laurie Howe of Lamacchia Realty; Tammy Morrison of Morrison Real Estate; Joanne Hamberg Magurn of Real Estate Exchange; Susan Clark of ReMax Property Promotions; and Team Newbould of Results Realty.



Gold Producers

Christy Nault of Central Mass Real Estate; Steven Champa of Champa Real Estate; Maureen Baril of Coldwell Banker Residential Brokerage; Linda Bourgeois of Coldwell Banker Residential Brokerage, Westford; Michelle Peterson of Elm Grove Realty; Karen Shattuck of EXIT New Options Real Estate; Maryanne Hardy, Stephanie Pandiscio and Thomas Pultorak of Foster-Healey Real Estate; Rhonda Sprague of Harvard Realty; Linda Lee and Sara Lyman of Hometown, REALTORS; James D'Arcangelo of Keller Williams Realty Northwest; Paul Collette, Michelle Haggstrom, Joshua Mello, Nicholas Pelletier, Daniel Reiser, Kurt Thompson and Kathleen Walsh of Keller Williams Realty North Central; Peter McDonald of Laer Realty Partners; Corrie Carbone Patricelli of Lamacchia Realty; James Shadd of Re/Max Property Promotions and Matthew Straight of Straight Real Estate Solutions.





Silver Producers

Heather Carbone and Lisa Pete of Acres Away Realty;
 Kelly Brown, Pamela Bakaysa Conway, Giovanna Graves, Michelle Lopez and Laura Morphy of Coldwell Banker Residential Brokerage; Beverly D'Agostino, Christine Lorenzen Rufiange and Susan Wright of EXIT New Options Real Estate; Mary Condon, Rick Cuddy, Dylan MacLean, Christina Sargent and Katey Tata of Foster-Healey Real Estate; Lynn Brooks of Godin Real Estate; Julia Cotter of Golden Key Realty; Dan Halloran of Halloran Realty Group; Althea Bramhall, Eric Chouinard and April Cover of Hometown REALTORS; Gail Crowley, Timea Godor, Tina Landry, Jeanne Murawski and Sarah Vincent of Keller Williams Realty North Central; Tammy Byars, Jane Fortier, Kim McDonald and Lauren McNamara of Laer Realty Partners; Susan Chesbrough, Cyndi Deshaies and Tilford Johnson of Lamacchia Realty; Kelly Yakuben of Liberty Real Estate; Penny Lee and Teresa Lupien of Morin Real Estate; Laurie Kraemer of Open Door Real Estate; Ken Maston of Parkhill Realty Group; Ryan Cormier, Justin Gould, Susan Rexford and Rene Smith of Prospective Realty; Brenda Cormier, Maria Tolman-Lopez, Marina Kotlyar and John Vedoe of Re/Max Property Promotions; Karin Anderson and John Keefe of Results Realty; Carey Carmisciano, Elizabeth LaBrack and Jennifer McCune of Straight Real Estate Solutions and Laura Shifrin of Townsend Center Realty.

Top Producer Awards – Rentals

Emerald producer had 36 or more rentals.

Laura Shifrin of Townsend Center Realty

Ruby producers had 20 or more rentals.

Douglas Tammelin of Coldwell Banker Residential Brokerage and Heather Carbone of Acres Away Realty

Congratulations Award Recipients!



CALENDAR

Monday, February 3rd
4:30 to 6 pm
Business Partner Expo
6 to 9 pm
Top Producer Banquet
Doubletree by Hilton, Leominster

Wednesday, February 5th
10 am to 12:30 pm
Code of Ethics CE Class
Fidelity Bank Community Room

Friday, February 7th
10 am
Events Committee Meeting
NCMAR Office

Tuesday, February 11th
10 am
Community Involvement Committee Meeting
NCMAR Office, Fitchburg

Tuesday, February 11th
11 am
Government Affairs Committee Meeting
NCMAR Office

Friday, February 14th
MLS PIN Training
9:30 am and 1 pm classes
NCMAR Office

Monday, February 17th
Presidents Day
NCMAR Office Closed

Thursday, February 20th
Noon to 1:30
Lunch and Learn
Fidelity Bank Community Room

Thursday, February 20th
5:30 pm to 8:30 pm
NCMAR Night Out at Chopsticks

Friday, February 21st
10 am
Business Partner Meeting
NCMAR Office

Wednesday, February 26th
9:30 to 11 am
Board of Directors Meeting
NCMAR Office



Lunch and Learn
February 20, 2020
\$10 12 - 1:30 pm
Lunch sponsored by Shauna Roberts
of bankHometown

**A Legal Focus
on Technology
in Real Estate**
Taught by Catherine Taylor
MAR Legal Counsel

Topics to be covered:
wiretapping
photo manipulation
social media best practices
and more!!! Q & A also.

register at
www.ncmar.com



**NCMAR
Night Out**
hosted by Total Mortgage

Connect and Engage!
Join your fellow NCMAR members for a fun night out with
plenty of networking and good conversation at
Chopsticks Restaurant.

Thursday, February 20th, 2020 5:30 - 8:30 pm

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