

## President's Message

Hello Everyone,

I recently attended the REALTOR Party training held by the Massachusetts Association of REALTORS in Waltham.

The day long event had many speakers and great information from each of them. Some items I learned were the do's and don'ts of RPAC contributions and the Campaign Finance Laws. Not exactly the most interesting topic but it was good information to know. In addition we learned about the issues that we are currently giving testimony on at the state capital and the issues that have been discussed for many years, like transfer taxes, and mandatory home energy audits.

The Massachusetts Association of REALTORS (MAR) do not just oppose bills that hurt the real estate industry and private property rights, they also promote bills that would help the industry like H 3507 An Act to Promote Housing Choices and H 288/S 147 to improve Continuing Education for Real Estate Professionals.

On the National level, the issues discussed were the FHA Condo Rule, GSE Reform, Flood Insurance Reform and the 2020 Census.

We also obtained information and had questions answered regarding the NAR Placemaking grants that are available to local associations when they partner with their community to create vibrant public spaces to benefit the residents and visitors to the community. We are looking into a few opportunities in the North Central MA area so we can help our community to be a great place to live, work and play.

Another speaker spoke about the bricks that build a wall around our profession and private property rights. The brick symbolized the \$25 RPAC investment that so many

of us have made this year. With each brick we strengthen the wall against bad legislation that would deprive many people of the dream of homeownership and hurt the economy.

Each brick, or RPAC contribution, helps the state and national associations to respond to legislation that is affecting our industry positively or negatively.

RPAC is one of the safest and most highly regulated means of supporting political candidates. If you don't want your contribution to go to a political candidate you can earmark your contribution to fighting the issues only by making your contribution to NAR PAF. Giving to RPAC or PAF supports the entire profession and shares our views on legislation directly affecting our business.

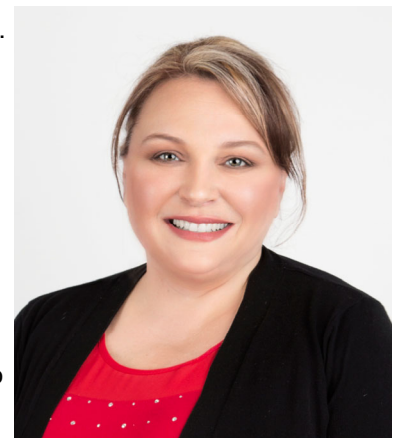
Have you purchased "a brick" in 2020?

To contribute online go to [realtorparty.realtor](http://realtorparty.realtor) and click on the invest button.

Or send a check to NCMAR made out to MARPAC or NARPAF.

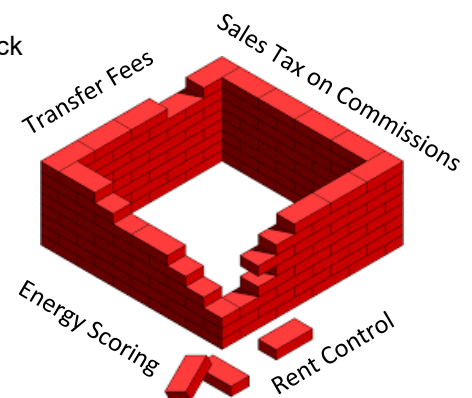
Thank you for helping us build a wall of support, comfort and safety.

Cheers!  
Kendra



Kendra Dickinson

2020 President



Premiere Sponsor

**Justin Davidson, MAR General Counsel**

**Catherine Taylor, Associate Counsel**

**Jonathan Schreiber, Staff Attorney**

Q. There is a discrepancy between the town's field card and the septic rating for my listing. What number of bedrooms can I use in my advertisements?

A. As a best practice, any advertisements should state the smaller of the two numbers when listing the number of bedrooms in the property. The property description may include language that highlights the discrepancy between the two sources, and note the potential for additional bedrooms. Including the smaller number in the field that will be used for search purposes protects the listing agent from potential claims of misrepresenting the property. Both Article 12 of the Realtor® Code of Ethics and Massachusetts regulations (254 CMR 3) prohibit false or misleading advertisements. A listing that uses the larger number of bedrooms likely runs afoul of both the Code of Ethics and Massachusetts regulations because it is not presenting a true picture.

Q. I am selling a home that has a failed Title 5 inspection. What are my seller's options?

A. Aside from very limited circumstances, a property must have a passing Title 5 inspection within 2 years before a transfer takes place. An inspection is not required before a transfer in the following situations: Refinancing or any situation where no new parties are introduced;

- a transfer between spouses;
- a transfer between parents and child(ren);
- a transfer between full siblings; and
- where the property is held in a trust.



A property owner or buyer of a property with a failed inspection may also enter into an enforceable agreement with the Board of Health requiring them to upgrade the system or connect to the public sewer within 2 years following the transfer of title. If a property owner has entered into this type of agreement, they must disclose it to prospective buyers, and it must be binding on subsequent owners.

The most straightforward option available to sellers with a failed Title 5 inspection is to repair or replace the system prior to transfer. However, this may not be a viable option for all sellers because of the expense involved. In these situations, the seller and buyer may negotiate a resolution that satisfies both the requirements of the law as well as the financial well-being of all parties involved.

Can't get enough of the MAR Legal Team? Subscribe to the Sidebar podcast at <https://marealtor.com/pod>

*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](mailto:legalhotline@marealtor.com).*

### Welcome New Members!!

#### REALTOR Members

| Name              | Office                                |
|-------------------|---------------------------------------|
| Thomas Blake      | Keller Williams Realty North Central  |
| Christian Coleman | Coldwell Banker Residential Brokerage |
| Brien Devaney     | Crown Ledge Realty                    |
| Michael Fontaine  | Keller William Realty North Central   |
| Brian Forgues     | Elm Grove Realty                      |
| Susan Hyman       | Real Estate Exchange                  |
| David Poles       | Keller Williams Realty North Central  |
| Sylvia Rumsey     | Foster-Healey Real Estate             |
| Antonio Similia   | Lamacchia Realty                      |
| Cintha Velazquez  | RE/MAX Patriot Realty                 |

#### Secondary REALTOR

| Name               | Office                |
|--------------------|-----------------------|
| Jacqueline Da Rosa | Century 21 North East |
| David King         | RE/MAX Patriot Realty |

#### Business Partner Members

| Name             | Office                         |
|------------------|--------------------------------|
| Tristan Bedinger | MBA Mortgage – Team Hunton     |
| Tom Durant       | Pillar to Post Home Inspectors |
| Russell Vescovi  | MBA Mortgage – Team Hunton     |

#### HAPPY RETIREMENT TO:

| Name         | Office                               |
|--------------|--------------------------------------|
| Kathy Valois | Keller Williams Realty North Central |

### 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

#### 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

### February Membership Report

NEW REALTOR Members: 12

RESIGNATIONS: 6

OFFICE TRANSFERS: 1

NEW BUSINESS PARTNERS: 3

REALTORS as of 2/29 - 494

BUSINESS PARTNERS as of 2/29 - 89

#### MLS PIN Directors

Rick Healey

Paula Savard

# Upcoming Events

March 2020

## 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.

### April 10th 9:30 am Pinergy's CMA

Duration: 2 hours

This class will focus on using Pinergy's CMA tool to perform a Comparative Market Analysis (CMA) for a property and how to customize its final CMA package. Please note that this session will not be focused on how to select the best comps for a CMA.

### April 10th 12:30 pm Pinergy's Listings Management

Duration: 2 hours

This class will give you an in-depth look at how to enter and manage your listings within Pinergy. We will review the basics of listing input, photo management, and some of MLS PIN's Rules & Regulations pertaining to listing management. Included is a visual walk-thru of posting your listings to popular social media sites such as Facebook.

To register go to [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.

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

## COMMITMENT TO EXCELLENCE (C2EX)

Be an advocate for the future of our industry. Be committed to excellence.

REALTORS® defined professionalism in this industry more than 100 years ago when they created the Code of Ethics. The award-winning C2EX program takes professionalism to the next level by enabling NAR members to assess their expertise in 10 (11 for brokers) elements of professionalism ranging from customer service to use of technology.

This innovative engagement tool encourages participation in all levels of the REALTOR® organization. It's not a designation or a course. It's not a requirement, but a benefit available to all NAR members at no additional cost.

To get started, log in to [www.C2EX.realtor](http://www.C2EX.realtor) and take the self-assessment that measures your proficiency in each of the elements of professionalism, known as the C2EX Competencies. Based on your results, the platform will generate customized learning paths, recommend experiences, and provide tools and resources to increase your knowledge and enhance your skillsets.

**Start your journey to excellence today at <https://www.c2ex.realtor>**

### 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





## Upcoming Events

March 2020



**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](http://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.

## That's Who We R

The next wave of commercials for the "That's Who We R" consumer advertising campaign were released earlier this month. The new ads dive deeper into differentiating REALTORS from real estate agents, and also show the value REALTORS bring to their clients and communities.

Consumers will learn that when they look for the REALTOR R in commercial and residential real estate, they're working with trusted reliable professionals.

The 2019 campaign garnered more than 2 billion consumer impressions on television, radio, streaming services, and more.

Personalizing and sharing campaign content that features the REALTOR R, is easy with the new Photofy app.

NAR partnered with the content creation app Photofy to create a custom version pre-loaded with "That's Who We R" campaign social media graphics and videos. Members can customize select campaign materials with their name, a photo or logo and content information. New content will be added quarterly. Sign up for the free app with your NRDS ID # at [Photofy.com/NAR](http://Photofy.com/NAR).

With consumers looking for the REALTOR R, it's more important than ever to show it. Are you wearing your REALTOR Pin today??

## 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.



# Local Market Update – January 2020

A RESEARCH TOOL PROVIDED BY THE MASSACHUSETTS ASSOCIATION OF REALTORS®



## North Central Massachusetts Association of REALTORS®

**+ 0.5%**

Year-Over-Year  
Change in  
**Closed Sales**  
All Properties

**+ 19.1%**

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

**- 30.2%**

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

### Single-Family Properties

|  | January   |                  |         | Year to Date |                  |         |
|--|-----------|------------------|---------|--------------|------------------|---------|
|  | 2019      | 2020             | + / -   | 2019         | 2020             | + / -   |
| Pending Sales                            | 169       | 207              | + 22.5% | 169          | 207              | + 22.5% |
| Closed Sales                             | 162       | 162              | 0.0%    | 162          | 162              | 0.0%    |
| Median Sales Price*                      | \$239,950 | <b>\$290,750</b> | + 21.2% | \$239,950    | <b>\$290,750</b> | + 21.2% |
| Inventory of Homes for Sale              | 598       | 419              | - 29.9% | --           | --               | --      |
| Months Supply of Inventory               | 2.6       | 1.8              | - 31.2% | --           | --               | --      |
| Cumulative Days on Market Until Sale     | 62        | 71               | + 15.1% | 62           | 71               | + 15.1% |
| Percent of Original List Price Received* | 93.6%     | <b>95.8%</b>     | + 2.3%  | 93.6%        | <b>95.8%</b>     | + 2.3%  |
| New Listings                             | 190       | 183              | - 3.7%  | 190          | 183              | - 3.7%  |

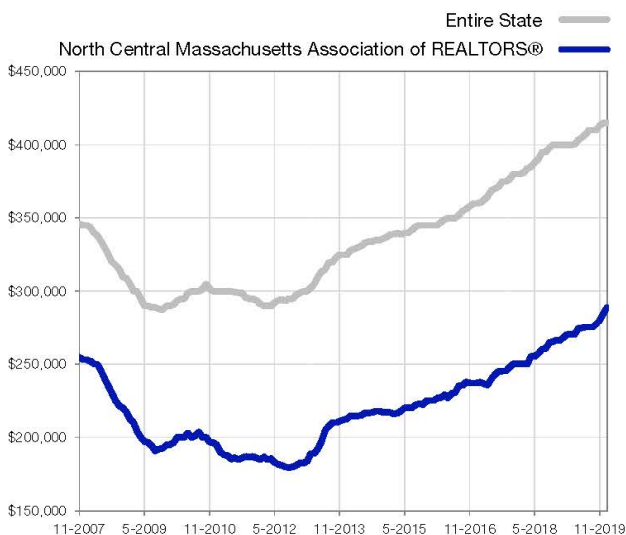
### Condominium Properties

|  | January   |                  |         | Year to Date |                  |         |
|--|-----------|------------------|---------|--------------|------------------|---------|
|  | 2019      | 2020             | + / -   | 2019         | 2020             | + / -   |
| Pending Sales                            | 28        | 37               | + 32.1% | 28           | 37               | + 32.1% |
| Closed Sales                             | 24        | 25               | + 4.2%  | 24           | 25               | + 4.2%  |
| Median Sales Price*                      | \$188,500 | <b>\$218,000</b> | + 15.6% | \$188,500    | <b>\$218,000</b> | + 15.6% |
| Inventory of Homes for Sale              | 58        | 39               | - 32.8% | --           | --               | --      |
| Months Supply of Inventory               | 1.5       | 1.1              | - 27.1% | --           | --               | --      |
| Cumulative Days on Market Until Sale     | 65        | 58               | - 11.3% | 65           | 58               | - 11.3% |
| Percent of Original List Price Received* | 96.7%     | <b>98.9%</b>     | + 2.3%  | 96.7%        | <b>98.9%</b>     | + 2.3%  |
| New Listings                             | 31        | 35               | + 12.9% | 31           | 35               | + 12.9% |

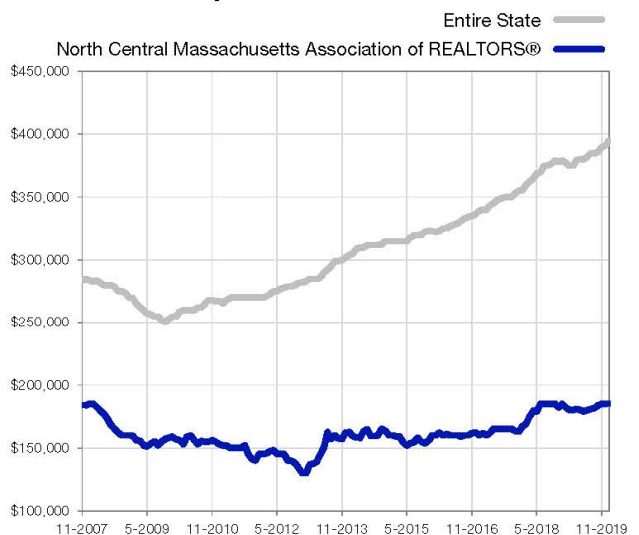
\* Does not account for seller concessions. | Activity for one month can sometimes look extreme due to small sample size.

## 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.

# CORONAVIRUS: A GUIDE FOR REALTORS®

Released March 4, 2020

## Why is NAR issuing this guidance?

In response to the growing concerns about COVID-19, commonly referred to as coronavirus, NAR is providing this guidance to help REALTORS® respond to the coronavirus's potential impact on the real estate industry. As of March 4, 2020, the U.S. Centers for Disease Control and Prevention (CDC) has issued Level 3 Travel Warnings for all of China, South Korea, Italy, and Iran, and a Level 2 Travel Warning for Japan. However, the situation is rapidly evolving. **Be sure to refer to the CDC's website for up-to-date information about travel warnings (<https://www.cdc.gov/coronavirus/2019-ncov/travelers/index.html>), as well as information about the coronavirus's current impact in the United States (<https://www.cdc.gov/coronavirus/2019-ncov/cases-in-us.html>). Daily updates about the coronavirus are also available from the World Health Organization (<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>).**

## What is Coronavirus?

The CDC is responding to an outbreak of a respiratory illness caused by a novel coronavirus outbreak. While the outbreak started in Wuhan, China, a growing number of cases have been identified in several other countries, including the United States.

## What is the risk of exposure to coronavirus?

The CDC reports that most people in the United States do not have an immediate risk of exposure to the virus. However, the situation is rapidly evolving, and the CDC will update its risk assessment as needed. **For the CDC's latest updates, visit: <https://www.cdc.gov/coronavirus/2019-ncov/>.**

## What preventative measures may be taken to reduce the risk of contracting and spreading coronavirus?

The same preventative measures recommended to prevent influenza are also effective in reducing the risk of contracting or spreading coronavirus. These measures include:

- Staying home if you have a fever, cough, shortness of breath or any other cold or flu-like symptom.
- Washing your hands frequently with soap and water for at least 20 seconds. If soap and water aren't available, use an alcohol-based hand sanitizer.
- Avoiding touching your eyes, nose, and mouth with unwashed hands.
- Avoiding close contact with anyone who is sick.
- Cleaning and disinfecting frequently touched objects and surfaces.
- Covering your mouth and nose with a tissue when you cough or sneeze, or cough or sneeze into your sleeve.



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[www.nar.realtor](http://www.nar.realtor)

 NATIONAL  
ASSOCIATION OF  
REALTORS®

## **What unique issues does coronavirus present to the real estate industry?**

When an infectious disease, such as coronavirus, is associated with a specific population or nationality, fear and anxiety may lead to social stigma and potential discrimination. REALTORS® must be mindful of their obligations under the Fair Housing Act, and be sure not to discriminate against any particular segment of the population. While the coronavirus outbreak began in Wuhan, China, that does not provide a basis for treating Chinese persons or persons of Asian descent differently.

## **May I ask clients or others I interact with in my real estate business if they have traveled recently, or have any signs of respiratory illness?**

Yes, you may ask clients or others about their recent travel, particularly to areas identified as having an increased risk of coronavirus. To avoid potential fair housing issues, be sure to ask all clients the same screening questions based on current, factual information from public health authorities

## **I typically drive my clients to showings. May I refuse to drive potential clients to see homes?**

Yes. However, be sure that any change to your business practices is applied equally to all clients. You may refuse to drive clients who show signs of illness or reveal recent travel to areas of increased risk of coronavirus, or you may instead decide to stop driving clients in your car altogether, and simply arrange to meet clients at a property. If you do continue to drive clients in your car, it is a good idea to frequently clean and disinfect surfaces like door handles and seat belt latches, and to ask clients to use hand sanitizer when getting in and out of the car.

## **Should I still conduct open houses on my listed properties?**

Speak openly and honestly with your seller about the pros and cons of holding an open house. Assess the risk based on your specific location, and direct your clients to local and state health authorities for specific information about the severity of the risk in your area. You could also propose alternative marketing opportunities for your seller's consideration, such as video tours and other methods to virtually tour a property. If you do hold an open house, consider requiring all visitors to disinfect their hands upon entering the home, and provide alcohol-based hand sanitizers at the entryway, as well as soap and disposable towels in bathrooms. If you decide to do any cleaning at your client's home, be sure to check with your client in advance about any products you plan to use. After the open house, recommend that your client clean and disinfect their home, especially commonly touched areas like doorknobs and faucet handles.

## **What precautions should brokers consider taking in their offices?**

Brokers should use their best judgment when formulating a plan. First, brokers should implement a mandatory "stay-home" policy for any staff member or agent exhibiting any sign of illness, and depending on where the broker is geographically located, a broker may want to consider imposing a mandatory remote work policy for employees and instructing agents to stay out of the office. In addition, taking measures such as holding virtual meetings or potentially postponing or cancelling in-person meetings or events may be good measures to take to limit close contact between individuals. Be sure to monitor updates from the CDC, as well as your state and local health authorities for additional information and guidance on holding meetings or events. For travel considerations, review NAR's ["Coronavirus: A Guide for REALTOR® Associations"](#).

Finally, do not panic, stay informed, and use your best judgment. The situation is rapidly changing, so focus on putting policies and procedures in place to keep your employees informed, safe, and to avoid business disruption in the event the situation worsens.



## NCMAR Statement on COVID-19

### CALENDAR

In light of the rapidly evolving conditions related to COVID-19, **we have made the difficult decision to cancel all in-person classes and events from now until mid-April.** While there are no reported cases in North Central Mass, **we feel the need to take precautionary steps to protect our members, instructors, and speakers.** While we are disappointed to cancel and postpone our upcoming programs, our member's and staff's health and safety are our top priorities when making decisions under these circumstances. During this period, if you need to reach our staff, **we ask that you call or email us rather than coming into the office for in-person assistance. We are happy to work with you via phone or email to resolve any issues or answer any questions you may have.**

Below is a quick update of where our upcoming events and classes stand:

### Continuing Education Classes through April 15th - WILL BE RE-SCHEDULED

All live CE classes through April 17th have been canceled. We are looking into offering live webinar classes instead and will share details with our members as soon as possible.

If your license is expiring in the next few months, we suggest you take advantage of your free online continuing education REALTOR® benefit. This will ensure that any class cancellations will not interfere with your license renewal requirements. [Click here for step by step instructions for taking MAR Classes online for free.](#)

### New Member Orientation on April 9th - WILL BE RESCHEDULED

We will reschedule our New Member Orientation class scheduled for April 9th. The new date for the class will be sent to all new members as soon as the date is finalized.

### EVENTS AFTER APRIL 15TH WILL BE REEVALUATED

As of now, we are planning to hold our Continuing education classes, committee meetings and other in person events. As we get closer to this date, we will evaluate if we need to cancel or reschedule. We will reach out to anyone registered for CE's with additional details as we get closer to the class date.

Please continue to check [ncmar.com](http://ncmar.com) and NCMAR's facebook page for any updates about class cancellations or rescheduling of events, and continue to read our newsletter for critical information.

[We also recommend you review NAR's Coronavirus Guidance for Realtors®.](#)

Thank you in advance for your understanding and cooperation.

Friday, March 13th  
MLS PIN Day of Learning; Pinergy Bootcamp  
9:30 am  
NCMAR Office, Fitchburg

Monday, March 16th  
Landlord Tenant Issues Part 1  
10 to noon  
Fidelity Bank, Leominster

Monday, March 16th  
Landlord Tenant Issues Part 2  
12:30 to 2:30 pm  
Fidelity Bank, Leominster

Tuesday, March 17th POSTPONED  
Broker Breakfast'  
9 am—11 am  
Meadowbrook Farm, Sterling

Thursday, March 19th—POSTPONED  
5:30 pm to 8:30 pm  
NCMAR Night Out at The Harbor Restaurant  
Winchendon

Friday, March 20th—POSTPONED  
9 am to 12 pm  
Intercultural Competency Class  
Fitchburg State University

Wednesday, March 25th—POSTPONED  
9 am  
Past Presidents Breakfast  
Leadership Training  
Board of Directors Meeting

Wednesday, March 25th—POSTPONED  
MAR Texas Hold'em Tournament Fundraiser  
Lexington Elks

Thursday, March 26th—POSTPONED  
Learn and Lunch with Kim  
10-12:30 pm  
Fidelity Bank Community Room

Publication by the North Central MA Association of REALTORS

40 Summer Street, Fitchburg, MA 01420

(978) 345-2531 [www.ncmar.com](http://www.ncmar.com)