

## President's Message

Hello Everyone,

Wow 2020 is almost over but the hits just keep on coming! I have not had a curfew since I was in high school, and now we have to be home by before 10, thank you COVID. The Governor has pulled in the reins a little because of the spikes we have been having, so it is time to tighten up our own ships.

We can do our part as REALTORS to keep our communities safe. Many of the communities we work in are in the red zone now, or close to it. If you have been a little relaxed in your social distancing for open houses I would encourage everyone to go back to stricter protocols like we saw this spring and summer.

I would also encourage everyone to take as many precautions as possible if you have an in-person meeting with a potential seller or buyer. Buyer consults are very easy to conduct remotely. I want everyone to stay safe and healthy as we navigate our way through this second major spike.

On a slightly different note I have a bit of housekeeping to address. I know we have all been affected by the craziness that 2020 has thrown our way, however we still have legal guidelines we need to follow as REALTORS.

Several agents in our area, as well as myself, have experienced and given me feedback that they are going to listing appointments and when they present

the agency disclosure for signatures the potential sellers seem confused if the presenting agent is not the first one they have met with. They are confused because any previous agents they met with did NOT present the agency disclosure, explain it and have it signed.

In the particular situation I was in, the previous agents were not new agents and a couple were top producers. I know this year has been full of challenges, but we must maintain our diligence in making sure we are checking off all the boxes when meeting with a new client. The state testers are out and the last thing I want to see is someone hit with a suspension because this one very simple and mandatory step was skipped. To wrap things up, please check the calendar for some great CE courses we have scheduled as well as our upcoming installation of the 2021 officers December 7<sup>th</sup>.

I hope everyone stays safe and is able to find a safe way to celebrate the upcoming holiday season.

Much love,

*Kendra*



Kendra Dickinson

2020 President

Premiere Sponsor

**Justin Davidson, MAR General Counsel**  
**Catherine Taylor, Associate Counsel**  
**Jonathan Schreiber, Staff Attorney**

**Q. When can a tenant be charged for water?**

**A.** A residential tenant may only be charged for water if all the conditions contained in Massachusetts General Laws Chapter 186, Section 22 are satisfied. Failure to abide by any one of these conditions makes it illegal to charge the tenant for water usage.

Submeters are installed on the unit that measure the actual water used.

Low-flow fixtures must be installed on faucets, showerheads, and toilets.

The tenancy began after March 16, 2005.

The unit only becomes eligible to charge the tenant for water usage upon the commencement of a new tenancy in that unit and the previous tenant was not forced out.

There must be a written agreement signed by the landlord and tenant that clearly states that the tenant is responsible for water usage.

The Landlord must file a certificate with the local Board of Health that certifies that all the conditions have been satisfied.

Additionally, a landlord may not shut off or refuse water service to a tenant with an outstanding water charge.



**Q. I'm relisting a property after a failed inspection – can I share the full inspection report with subsequent buyers?**

**A.** Probably not. While you may be obligated to disclose some of the information contained within the inspection report, the report may not be shared without the permission of the buyer who purchased that report.

Chapter 93A states that it is an unfair or deceptive act if a person acting in trade or commerce “fails to disclose to a potential buyer or prospective buyer any fact, the disclosure of which may have influenced the buyer or prospective buyer not to enter into the transaction.” Failure to disclose any material defect of which you, as the Realtor®, are aware, exposes you to liability.

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# IT'S HERE!

NEW **LOGO**,  
NEW **BRAND**,  
NEW **WEBSITE...**

WE'RE  
**WICKED EXCITED**  
FOR THE FUTURE!

It's official - MLS PIN has a new logo, website, and branding!

The logo is bold yet refined; it symbolizes your connection to the data and relationships that drive your business. Our corporate website ([mlspin.com](http://mlspin.com)) has been completely rebuilt, with an eye towards what our customers use the most.

Taken as a whole, the new brand represents a bright future, an opportunity to continue to be the MLS that supports you on your path to success. We're wicked excited for the future!



**MLS Property Information Network, Inc.**

904 Hartford Turnpike Shrewsbury, MA 01545  
Phone: (508) 845-1011 Fax: (508) 845-7820 [mlspin.com](http://mlspin.com)



# Legislative Update

## 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



NOVEMBER 10, 2020 AT 10 AM  
VIA ZOOM

## MEETING WITH THE MAYOR

**Gardner Mayor Michael Nicholson**

Speaking about  
New Initiatives and future plans  
City improvements  
New elementary school  
Economic development  
Real estate market  
and questions/answer session

Please join us when we meet with local mayors  
to talk about all the improvements and amenities  
that these two cities have for potential buyers.  
You will not want to miss out on this important  
information and insights.

## Board of Directors October Minutes

All Board of Directors present.

Call to Order at 9:330 am

MOTION: It is moved, seconded and carried  
to approve the September BOD Minutes.

MOTION: It was moved, seconded and carried  
to approve the September Membership  
Report as presented.

MOTION: It was moved, seconded and carried  
to approve the September Financials  
subject to review.

It was announced that Michelle Haggstrom  
was voted at the Central Region Meeting to  
serve as one of MAR's RIEPAC Trustees.

MOTION: It was moved seconded and carried  
to approve the 2021-2022 Strategic  
Plan.

The December Installation will be on Mon-  
day December 7th at noon.

Next BOD Meeting: November 18th 9 am.

The meeting adjourned at 10:33 am

A meeting with Leominster Mayor Dean Mazzarella will  
be scheduled soon.



NOVEMBER 17, 2020 AT 1:30 PM  
VIA ZOOM

## MEETING WITH THE MAYOR

**Fitchburg Mayor Stephen DiNatale**

Speaking about  
New Initiatives and future plans  
City improvements  
New elementary school  
Economic development  
Real estate market  
and questions/answer session

## Upcoming Events

Only 200 tickets sold!!  
Proceeds benefit the  
Simonds Sinon Cancer  
Treatment Center

**Super Raffle  
Tickets  
Available**

1st prize \$1,000, 2nd prize \$500,  
3rd prize \$250 & 4th prize (10) \$100  
to be drawn Friday, December 4, 2020  
at 7 pm via zoom  
\$25 each ticket  
Order tickets from  
kathylore@ncmar.com  
or (978) 345-2531

Tickets can also be purchased from the following Community Involvement Committee members or Board of Directors:

Kendra Dickinson, Brianna Kelley, Tom Ruble, Jean Rubin, Darlene Rossi, Nick Pelletier, Stephanie Pandiscio, Susan Wright and Denise Wortman

## November 2020

### 2020 Committee Chairs

#### Executive Committee

Kendra Dickinson

#### Finance Committee

Shauna Roberts

#### Government Affairs

Vacant

#### 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

## Adopt a Family Holiday Gift Program

We need you!



Please help make this holiday season very special for those who are less fortunate by purchasing a gift or gift card for one or a few.

Contact one of the elves below for gift information.

#### Homeless & Veterans

Rick Cuddy (rcuddy@foster-healey.com),  
and Tom Ruble (truble83@gmail.com)

#### Homeless families

Kendra Dickinson (kendrad@kw.com)

#### Seniors

Jean Rubin (jean.rubin@ymail.com)

#### Children

C. Pat Toth (cpattoth@foster-healey.com) and  
Denise Wortman (dwortman@exitnewoptions.com)

Want help with the shopping? You may make a monetary donation and the elves will shop, wrap and tag the gift with your name for you. Checks should be written to NCMAR or call Kathy Lore with your credit card information.

### Welcome New Members!!

#### REALTOR Members

<u>Name</u>	<u>Office</u>
Brianna Aleman	Foster-Healey Real Estate Inc.
Robert Everett	Keller Williams Realty North Central
Michael Healy	Keller Williams Realty North Central
Jean Hollenkamp	Hollenkamp and Associates
Justin Jacobs	Real Estate Exchange
Amy Kerl	Keller Williams Realty North Central
Stephanie Porter	Keller Williams Realty North Central
Joan Potvin	Keller Williams Realty North Central
Benjamin Roy	RHR – Real Estate
Michael Roy	RHR – Real Estate

#### Welcome Back

<u>Name</u>	<u>Office</u>
Leslie Black (broker)	Four Columns Realty

#### September Membership Numbers

NEW MEMBERS -10  
REINSTATEMENTS 0  
SECONDARY BROKER - 1  
RESIGNATIONS: 0  
OFFICE TRANSFERS: 0  
NEW BUSINESS PARTNERS: 0

REALTORS as of 9/31 - 525  
BUSINESS PARTNERS as of 8/31 - 74

REALTORS as of 8/31- 514  
BUSINESS PARTNERS as of 7/31 - 74



## NEW MEMBER ORIENTATION

REALTOR and Instructor Niles Busler via Zoom

- What is the REALTOR Code of Ethics ?
- How does the Code help me in my business?
- Why the Code so important to know?
- Can I be cited for a violation of the Code by the public?
- Is the Code of Ethics and all its articles relevant to today?
- Have questions of your own,? The class is interactive so ask the instructor anything.

Get the answers to these questions and many more at this mandatory training.



Thursday  
November 12, 2020  
9am to 12:30 pm  
via Zoom

Register by emailing Katey  
at [membership@ncmar.com](mailto:membership@ncmar.com)



CALENDAR

Wednesday, November 4th  
10 am— 12:30 pm  
Code of Ethics CE Class via Zoom

Tuesday, November 10th  
Meeting with Gardner  
Mayor Nicholson  
10 am via Zoom

Wednesday, November 11th  
Veterans Day  
Office Closed

Thursday, November 12th  
New Member Orientation  
9 to 12:30 via Zoom

Tuesday, November 17th  
Meeting with Fitchburg  
Mayor DiNatale  
1:30 pm via Zoom

Wednesday, November 18th  
Board of Directors Meeting  
9am to 10 am via Zoom

Wednesday, November 18th  
Residential Appraisal CE Class  
10 to noon via Zoom

Thursday, November 19th  
Finance Committee Meeting  
10 am via Zoom

Friday, November 20th  
Event Planning Committee  
9:30 via Zoom

Thursday, November 26th  
Happy Thanksgiving!



CE CLASS RE26R20

**NOVEMBER 18TH**  
**10 TO NOON VIA ZOOM**  
**TAUGHT BY GARY BOURQUE**

**RESIDENTIAL APPRAISAL PROCESS**

topics to be covered:  
The objective of an appraisal  
Appraisal License Process  
Federal Regulations  
The Appraisal Process  
Supply and Demand  
Reporting Standards  
Report writing  
Appraisal Information  
Red flags in appraisals and more!

register at [www.ncmar.com](http://www.ncmar.com)

**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>**



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