

President's Message

The axes were flying at our Business Partner Appreciation Event at Game On last week! I only scared one bartender running around with my foam axe! I hope everyone had an awesome night and we may have some Game On Give Aways at our October Event so stay tuned!



The real estate market continues to fluctuate. If you feel you need more info I highly recommend following NAR Research on Facebook or Instagram for up to the minute info on the current market conditions that you can share with your clients!

We are looking forward to our October Business Meeting October 3rd at the Bull Run! The engagement and participation continues to increase with each event and I look forward to making this another great success! If you missed taking a photo with our new NCMAR backdrop, this will be your next opportunity!



There are many CE opportunities this month, along with NCMAR's Night Out and Lunch & Learn. Check them out on the following pages of the newsletter.

As always if you have any questions or need any help let me know!

Nick

2022 Premiere Sponsor

total mortgage

NMLS#2764

August Board of Directors Meeting

Members in attendance: Nick Pelletier President; Jean Rubin President elect; Shauna Roberts Treasurer; Darlene Rossi, Past President; Denise Wortman 2022 Director at Large, Sophia Bell, Business Partner Director and Kathy Lore Executive Officer

The meeting was called to order at 9:32 am

MOTION: It is moved, seconded and carried to approve the July 2022 BOD Minutes.

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

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

MOTION: It was moved, seconded and carried to approve the 2023 Budget as presented without a local dues increase.

MOTION: It was moved, seconded and carried to approve the 2023 Slate of Officers President Jean Rubin, President elect, Susan Wright, Secretary Katey Tata, Treasurer Shauna Roberts, Past President Nick Pelletier, Directors Denise Wortman and Sophia Bell.

The Community Involvement and Government Affairs Committees minutes were reviewed.

President Pelletier gave an update on the Mural, wall graffiti, Business Partner Appreciation event, and October Annual Meeting.

President elect Rubin gave an update on the NAR Leadership Summit.

MAR Charitable Foundation has awarded a \$1500 grant to Habitat for Humanity North Central. The check will be presented at the October Annual Meeting.

A meeting has been scheduled for Wednesday, September 7th. 9 am to discuss the awards and recognition programs.

Next BOD Meeting September 28th at 10 am.

The meeting adjourned at 10:50 am

Upcoming events

October Annual Business Meeting—Monday evening October 3rd 5-9 pm at the Bull Run Restaurant.

NCMAR Leadership

President

Nicholas Pelletier
Keller Williams Realty
North Central
npelletier@kw.com
978-674-7146

President Elect

Jean Rubin
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Executive Officer

Kathy Lore
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978-345-2531

Notes from the MAR Legal Hotline

Justin Davidson, MAR General Counsel

Catherine Taylor, Associate Counsel

Jonathan Schreiber, Legislative & Regulatory Counsel



Q. Can a landlord restrict the number of people who occupy a rental unit?

A. Yes, a landlord may restrict the number of occupants in a unit, but such a restriction must be based in the law. Any occupancy limits must be based off the requirements of the State Sanitary Code, not an individual's preferences. A landlord should be careful to avoid basing restrictions on criteria that falls within a protected class, such as number of children allowed or a requirement that children of different genders not share a bedroom. The Sanitary Code requires every dwelling unit to have at least 150 square feet of floor space for the first occupant and 100 square feet for each additional occupant. Rooms occupied for sleeping purposes by one occupant must have at least 70 square feet of floor space. If more than one occupant will be using a room for sleeping purposes, then there must be at least 50 square feet of floor space for each occupant.

Q. The financing contingency date in the contract has passed and the buyer has not informed us of whether they received a commitment – is the deal dead?

A. Not necessarily. The passing of any contingency date without an extension or notification of withdrawal by the buyer simply means that the contingency is no longer available to the buyer, but the deal may proceed. If the buyer has not obtained an extension and then is unable to obtain financing to purchase the property, the buyer may terminate the transaction, however, any deposit funds may be subject to forfeiture as liquidated damages to the seller.

As a best practice, buyers and buyer agents should always be certain to maintain open lines of communication with the seller and seller's agent and request an extension if there is any question about their ability to satisfy any requirement of the purchase contract within the prescribed timeframes.

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.

Business Partner Spotlight

Chelsea Flynn of I.C. Federal Credit Union

Chelsey Flynn has been involved in the mortgage/real estate services industry for the past 11 years. Working in various aspects of the business with Attorneys as a legal assistant, as a closer for a local credit union, as a mortgage coordinator and currently as a mortgage originator for IC Credit Union. This varied experience provides her borrowers with a very unique perspective and understanding of all aspects of the mortgage process. This perspective is a tremendous asset to her borrowers and allows her to guide them every step of the way.

Chelsey takes pride in helping her borrowers achieve their financial goals. She enjoys working with them to establish their needs and provide them with product recommendations to best meet those needs. Whether it's a refinance for cash out to meet a life need, the purchase of a new home or a vacation home, an investment property or an equity line, her vast knowledge and experience allows her to provide the best solutions for her clients.

Chelsey is especially fond of helping first time homebuyers. Being a mom and a homeowner herself, she has a good perspective on the benefits of homeownership. Chelsey lives in Gardner with her 4 children and her Italian mastiff, Dallas. When not providing mortgage solutions to her clients, she enjoys being a mom and spending time with friends.

Chelsea can be reached at 800-262-1001 or 978-353-1380 Cflynn@lccreditunion.com



Welcome New Members!!

New REALTORS

Andrea Dean	Coldwell Banker Realty
Aaron Estivill	Exit New Options
Monica Farley	R/Max Patriot Realty
Michelle Kelly	Coldwell Banker Realty
Alex Torres	Lamacchia Realty

Office to Office Transfer

Debra Baker	ReMax Property Promotions to Straight Real Estate
Amy Cooper	The Lux Group to Real Broker MA
Maria Gautreau	Laer Realty to Coldwell Banker Realty

New Business Partner

Gina Wilson	True North Property Partners
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Office to Office Transfer

Kaleigh Marrama	Law Office of David Rocheford to Reynolds Law Offices
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Membership Numbers

New REALTORS	5
Resignations	0
Office Transfers	3
Business Partners	1
As of August 2022	
REALTORS	541
Business Partners	<u>79</u>
TOTAL MEMBERSHIP	620



NEW MEMBER ORIENTATION

REALTOR and Instructor Niles Busler

- 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
September 22nd, 2022
9 am to 1 pm
40 Summer Street
Fitchburg, MA 01420

Register by emailing Katey
at membership@ncmar.com

Need to know how many CE classes that you have attended at the NCMAR Real Estate School #1164?

Log on to www.ncmar.com

Click on the Member Login button on the right top of the web page.

Login in credentials are your NRDS# and password is your last name (Case sensitive).

Click on the blue link that says View Education Records.

Your CE's will be listed there. This list will not include classes that you took at other schools.

Do you have suggestions for CE Classes or Lunch and Learn Topics?

Please email suggestions to kathylore@ncmar.com.

We are looking for member input on topics for continuing education classes and lunch & learn topics.

Lunch and Learn's are one hour classes on any topic pertaining to real estate, personal growth, marketing, tax preparation, etc.

CE Classes are from a list of classes provided by the Board of Real Estate Brokers and Salespersons and can be found on mass.gov.

2022 Continuing Education Classes In Person and Via Zoom

Thursday, September 8th 10 am to noon At the NCMAR Office, 40 Summer St, Fitchburg	Comparable Market Analysis Taught by Andy Consoli
Wednesday, September 20st 10 am to noon Via Zoom	Residential Appraisal Process Taught by Gary Bourque
Thursday, September 21st 10 am to noon Via Zoom	Contract Law Taught by Attorney Thalheimer
Thursday, October 13th 10 am to 12:30 At the NCMAR Office, 40 Summer St. Fitchburg	Professional Ethics Taught by Paula Savard
Tuesday, October 18th 10 a m to Noon Via Zoom	Financing Taught by Kim Stone/Niles Busler
Thursday, November 3rd 10 am to Noon At the NCMAR Office, 40 Summer St. Fitchburg	Foreclosures Taught by Attorney Reynolds
Tuesday, December 6th 10 am to Noon Via Zoom	Fair Housing Taught by Isabelle Perkins
Wednesday, December 14th 10 am to Noon At the NCMAR Office, 40 Summer St. Fitchburg	MGL Chapter 93A Taught by Attorney Thalheimer

Good News About NCMAR's 2022 Continuing Education!

1. Our goal for 2022 is to have live in person classes that are also broadcast via zoom for members who prefer to attend virtually. We hope to maximize accessibility to all our CE offerings.
2. Continuing education classes in 2022 will generally be held twice a month, typically Tuesday and Thursday.
3. There are 7 classes in 2022 that are eligible for both MA and NH credit, classes taught by Andy Consoli.
4. We have 25 free continuing education classes scheduled for 2022, and we will advertise them in future emails.

Register for classes at www.ncmar.com

North Central MA Association of REALTORS



MEAT RAFFLE

**Saturday November 19, 2022
5 pm
Acadien Club, Gardner**

Join us for a fun time on Saturday Night!

Get ready for all the upcoming family gatherings and holidays!

Six rounds of all kinds of meat.

One round of raffle baskets, gift cards and more!

Cash bar and pizza available for purchase.

Proceeds to benefit the Simonds Sinon Cancer Center in Fitchburg

No need to register! Just come and have fun!

You have the friends and family to feed!

You just need the meat!

Come to the meat raffle and get ready for your gatherings!

RESIDENTIAL APPRAISAL PROCESS

September 20th, 2022
10 am to noon via Zoom

TAUGHT BY APPRAISER &
REALTOR GARY BOURQUE

Key topics:

- What is the objective of an appraisal?
- What is the Appraisal license process?
- What are the federal regulations for appraisal?
- What is the law of supply and demand?
- What is the sales market approach, income approach, cost approach and so much more



**CONTRACT LAW
CE CLASS (RE12R07)
TAUGHT BY ATTORNEY NIK THALHEIMER**



REGISTER AT WWW.NCMAR.COM

**WEDNESDAY
SEPTEMBER 21
10AM TO NOON**

VIA ZOOM

THIS CLASS WILL COVER:

*Contracts used in real estate
The history of contract law
The Statute of Frauds
The types and classifications of contracts
Termination and remedy of breach explained and
so much more.....*

The goal of NAR's REALTOR® Safety Program is to educate members about the potential dangers you face on the job, so you are not only aware, but also prepared to keep yourself safe and reduce the risks, so you come home safely to your family every night. This is done by creating and implementing a Safety Strategy that you follow every day, with every client, every time.



Follow Best Practices

NAR has compiled tips and best practices from subject matter experts, law enforcement, and industry veterans to help keep REALTOR® safe. View the resources on the [REALTOR® Safety Tips from NAR](#) webpage.

Examples include:

- Always meet new clients at the office or in a neutral location, like a coffee shop
- Share your schedule with a colleague, assistant, or family member
- Communicate safety concerns on your listing (poor cell phone signal, etc.)
- Do not overshare about your personal life
- Do not host open houses alone
- Check your cell phone battery and signal before heading to an appointment
- Direct clients to walk in front of you when touring a property, do not lead them
- Never go into attics, crawl spaces, or garages where you could be trapped

[See more tips and best practices here.](#)

Always follow the safety protocols put in place by your brokerage.

If you aren't sure what protocols are in place, ask your broker or call your local REALTOR® Association Executive and ask for an update on safety best practices.

Invest Time in Ongoing Safety Education

Schedule time every month for REALTOR® Safety training and education. NAR offers numerous [webinars](#), [videos](#), and [articles](#) to educate REALTORS® on a variety of topics, including working with clients, open house safety, safety at the office, cyber security, and more.

Stay Up-to-Date With Resources From NAR

Check the [REALTOR® Safety Program](#) website regularly for new information and materials.

PLEASE JOIN US AT THE BULL RUN FOR THE

NCMAR OCTOBER ANNUAL MEETING

Monday, October 3, 2022

5-6 pm Networking 6-8:30 pm Business Meeting
\$40 pp

Dinner Buffet of Classic Caesar Salad, Cheddar Broccoli
Soup, Baked Atlantic Salmon, Rosemary Roasted
Potatoes, Chicken Broccoli Alfredo, Glazed Carrots and
NY Style Homemade Cheesecake.



Office Name:

Attendees Names:

Only full tables of 8 can be reserved.

Event Sponsor \$100 ___ Bar Sponsor \$75 ___ Centerpiece Sponsor \$200 ___

Check enclosed _____ Amount \$ _____

Credit Card # _____ Exp _____ Code _____

Register online at www.ncmar.com, return to NCMAR, 40 Summer St. Fitchburg, MA 01420 or
email to kathyllore@ncmar.com by Friday, September 23, 2022

CALENDAR



Brady's
CHEF INSPIRED CUISINE

NCMAR NIGHT OUT
THURSDAY, SEPTEMBER 15TH
5PM TO 8PM

Evening Sponsor:


THE LAW OFFICE
DAVID R. ROCHEFORD, JR., P.C.

ENGAGE & CONNECT
Bar37 of Brady's Restaurant is at
37 Mechanic St Leominster -
Come check out the trendy new
venue

Monday, September 5th, Labor Day
NCMAR Office Closed.

Thursday, September 8th
CMA CE Class
10 to Noon
NCMAR Office
Taught by Andy Consoli

Monday, September 12th
Community Involvement Committee Meeting
10 am Via Zoom

Wednesday and Thursday September 14-15
MAR Conference
Sea Crest Hotel in Falmouth

Thursday, September 15th
NCMAR Night Out
5:30 –8:30 pm
Bar37 of Brady's Restaurant
Sponsored by Law Office of David Rocheford

Tuesday, September 20th
Residential Appraisal Process CE Class
10 to Noon via Zoom
Instructor Gary Bourque

Wednesday, September 21st
Contract Law
10 to Noon via Zoom
Instructor Nik Thalheimer

Thursday, September 22nd
New Member Orientation
9 am to 1 pm
At the NCMAR Office

Wednesday, September 28th
Board of Directors Meeting
10 am
At the NCMAR Office



LUNCH & LEARN

TUESDAY, SEPTEMBER 27TH NOON TO 1 PM
NCMAR OFFICE, 40 SUMMER ST. FITCHBURG

Montachusett Regional Planning Commission
Executive Director Glenn Eaton

Montachusett Regional Planning Commission carries out
comprehensive planning in the North Central MA Region.

Learn what every REALTOR needs to know about

- Land use, zoning bylaw/ordinance amendments, subdivision regulations and the preparation of hazard mitigation, Capital Improvements, Economic Development, Open Space and Recreation, and other plans for our local communities
- Transit and transportation planning such as road safety, corridor studies, traffic counting and online data.

Register at www.ncmar.com

Publication by the North Central MA Association of REALTORS

40 Summer Street, Fitchburg, MA 01420

(978) 345-2531 www.ncmar.com