



The Mid-Fairfield Record

Due to continued guidance our MFCAR Office staff is continuing to work remotely from home. Please continue to email us when seeking assistance as this is the quickest, most direct way to reach us. Phone calls are not ideal as we are not in the office to be able to answer your call. Please do not fax any time sensitive documents as we are not there to receive them.

If you need to purchase a keybox please first complete your purchase through the Smart MLS, the Smart MLS will email us with your name, shackle code & contact information. We will contact you to schedule an appointment to pick up the keybox. Please note that when visiting the office you will need to wear a mask.

MFCAR Staff Emails:
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JULY

- 17 - MFCAR ZOOM - Board of Directors Meeting - 10:00 a.m.**
- 21 & 22 - Professional Standards ZOOM Training with NAR - 10:00 a.m. – 2:00 p.m.**
- 23 - CTR State Directors Meeting ZOOM - 10:00 a.m. – 12:00 p.m.**
- 24 - MFCAR & GATES Scholarship Awards - 10:00 a.m. MFCAR Office/outside**

AUGUST

- 17 – 19 - NAR LEADERSHIP SUMMIT MEETINGS ZOOM - 11:00 a.m. – 2:00 p.m.**

18 - MFCAR ZOOM General Membership Meeting - School Superintendents from Norwalk, Weston, Wilton and Westport - 3:00 p.m. – 4:00 p.m. (time may change)
More Information to Come

21 - MFCAR ZOOM Board of Directors Meeting if needed - 10:00 a.m.

PRESIDENT'S UPDATE

Hi fellow association members,

You have them, I have them, we all have conversations about - -
- **Covid**. Temptation says we are near the end. But, we're not. It swirls around. Please... stay Strong — keep distance, wear masks, wash hands. Sensible habits.



I'm seeing more open houses. Our local and state associations don't endorse them. Think about what role they play in selling versus what role they play luring people to drive about, state-to-state, town-to-town, not always as the readiest buyers. Hold as firm as you can in using other ways to sell.

We all have people moving to the area. Let them know that our hard-won low case load depends on their help. The 14-day quarantine for those arriving from certain places is as [linked](#). Tell your arrivers.

It's a crazy market out there. I hear remarkable stories about forthrightness and uprightness — Well done! But I'm also getting really concerned calls about misrepresentation, interference or other unethical or possibly illegal occurrences. Flagrant ones - awful. Your Association has a complaint and a grievance process where we will address these — please know that. Skirting the edge of the rules is not a pretty look. **REMEMBER FIDUCIARY DUTY** and **ETHICS** and **HONESTY** and **FAIRNESS**. We are ALL working to grow our business.

You have more Association programming coming your way.... School Superintendents.... and then a National NAR guest speaker... both in the coming months. By ZOOM. How great it will be to see you there — You'll join right? Won't be the same if you don't. Details to follow.

None of this would happen without Carol, Anissa, and Danielle in your Association office.

Thanks to Viveka Kjellgren for 5 years of service and more - good luck with your move! And HAPPY HAPPY BIRTHDAY to CAROL - congratulations on an awesome milestone

Ideas and feedback and involvement always welcome!

Thanks for reading!

Sincerely,
Mark

Mark Gilrain
President, Mid-Fairfield County Association of REALTORS®

Progressive Discipline

**Code of Ethics and Arbitration Manual
National Association of REALTORS®**



Discipline imposed for violations of the Code of Ethics or for violations of other membership duties should be progressive, that is discipline should increase incrementally for subsequent violations. The disciplinary emphasis where first time violations occur should be primarily educational. Repeated or subsequent violations should result in more serious forms of discipline being utilized, including substantial fines, suspension, and termination of membership. At the same time, a gray area can exist where a first time violation is not attributable to ignorance or oversight but rather to blatant disregard for the Code and its obligations. While the educational emphasis of Code enforcement cannot be disregarded, the fact that the Code exists to protect the public must be carefully considered in determining appropriate discipline. Two contrasting examples are provided to illustrate these points.

Example 1: REALTOR® A, who had recently earned her real estate license, was found to have violated Article 12 for advertising a listed property without disclosing her status as either a REALTOR® or as a real estate licensee. At the hearing, REALTOR® A acknowledged her oversight and it was clear to the Hearing Panel that the violation was inadvertent and unintentional. The panel concluded that a letter of reprimand and attendance at a three (3) hour Code of Ethics update session was appropriate.

Two months later, REALTOR® A was charged with a nearly identical violation. After concluding that she had, in fact, violated Article 12, the Hearing Panel was given access to REALTOR® A's files to see whether REALTOR® A had previously violated the Code so that appropriate discipline could be recommended. It was the conclusion of the Hearing Panel that a second violation of the same Article, occurring just months after the first violation, warranted more serious discipline. REALTOR® A was fined \$1,000 and required to attend a full day ethics education program. (Revised 11/13)

Three months later, REALTOR® A was again found to have violated Article 12. The Hearing Panel was then given access to REALTOR® A's file and, upon learning of the two (2) prior violations in less than a year, recommended a \$5,000 fine. (Revised 11/13)

Example 2: REALTOR® B, who had recently received his real estate license, was found to have violated Article 4 for failing to disclose to his seller-client that the purchaser that REALTOR® B had procured was, in fact, REALTOR® B's wife. In determining appropriate discipline, the Hearing Panel considered REALTOR® B's limited experience in the real estate business and the fact that this was the first time that REALTOR® B had been found in violation of the Code. The Hearing Panel also considered that REALTOR® B's failure to disclose had not been inadvertent or unintentional and that REALTOR® B had knowingly concealed from his client a key fact that might have influenced the client's decision to accept the offer from REALTOR® B's wife. Based on the seriousness of the violation and REALTOR® B's conscious disregard for his disclosure obligation, the Hearing Panel recommended a \$5,000 fine and retaking the ethics orientation required for new members. (Revised 11/13)

MFCAR CARES

On Friday, May 8th MFCAR participated in a Meal Train and provided 20 bag lunches to Norwalk Hospital's Team 6 Emergency Room Staff.

Demetri from Orem's Diner packed up bagged lunches which contained either a wrap, sandwich or salad, with a cookie, bottled water and the sandwiches included a bag of chips.

Special thanks to MFCAR member, Cynthia Dul for coordinating this project on behalf of all MFCAR members.



DID YOU RENEW YOUR REAL ESTATE LICENSE?



License renewal was due by March 31 for Brokers and May 31, 2020 for all Salespersons. We will be auditing all our members licenses to make sure they are active with the Department of Consumer Protection.

If you're not sure if you license was renewed [click here to check](#). If you haven't, please look for an email sent to you from Department of Consumer Protection and follow their instructions to pay online.

In order to be a MFCAR REALTOR® member you must have an active Real Estate



Join Us

Seller Preparation Inspections: Less Stress, Faster Sale

Free ZOOM Lunch & Learn

Wednesday, July 22th 12:00pm-1:00pm

A Virtual Seminar for REALTORS® and their Listing Clients
presented by Joe DeLaurentis, Jr

Home Inspectors find defects; it comes with the territory. A small number of these deficiencies are expected based upon the age and general condition of the home, whereas an inordinate amount of deficiencies will make a home buyer “feel” differently about the home - overwhelmed and disenchanted. Over 50% of home inspection findings are deferred maintenance; easily fixable by a handy homeowner or handyman. Having Home Inspection information available prior to listing a house “For Sale” has many transaction benefits:

- A well-maintained home stands out in the competition
- Fewer post-inspection re-negotiations from a buyer
- Avoid surprises that can impact the sale of the home
- Close faster and for more \$\$\$!

**You bring your lunch and we'll raffle off a
\$25 Panera Bread Gift Card**

REALTORS® - feel free to invite your listing clients

REGISTER HERE

Questions: Kara.Golden@tigerinspect.com

MILL RATES

MILL RATES EFFECTIVE JULY 1, 2020 – JUNE 30, 2021

Last Reval.

<u>2018</u>	BRIDGEPORT	53.99
<u>2018</u>	DARIEN	16.33
<u>2016</u>	EASTON	31.00
<u>2015</u>	FAIRFIELD	26.79
<u>2015</u>	GREENWICH	11.590....12.020 w/sewer
<u>2016</u>	MILFORD	27.68
<u>2019</u>	MONROE	35.48
<u>2018</u>	N. CANAAN	18.164
<u>2017</u>	NEWTOWN	34.76
<u>2018</u>	NORWALK	
	Dist. 1-3:	23.956 w/garb...23.525 w/o garb
	Dist. 4:	24.037 w/garb...23.606 w/o garb
	Dist. 5:	23.606
	Dist. 6:	22.252
	Dist. 10:	30.383
<u>2017</u>	REDDING	32.84
<u>2017</u>	RIDGEFIELD	28.12
<u>2016</u>	SHELTON	22.42
<u>2017</u>	STAMFORD	
	Dist. A:	26.24
	Dist. B:	25.87
	Dist. C:	25.34
	Dist.CS:	25.88
<u>2019</u>	STRATFORD	39.64
<u>2015</u>	TRUMBULL	34.74
<u>2018</u>	WESTON	32.37
<u>2015</u>	WESTPORT	16.71
<u>2017</u>	WILTON	27.4616

November 3, 2020



Are You Registered to Vote?



[Click Here to Check](#)

SIGN UP FOR CTR TEXT ALERTS

MFCAR'S REALTOR® membership count as of MAY 2020 is 1045 members. To date, only 511 members have signed up for CTR text alerts.

With things happening so quickly, CTR has been sending text alerts to keep all Members up to date with the latest information REALTORS® need to know.

Please take a moment and sign up so you can get timely, first hand information to help you run your business more effectively and efficiently.

Be in the know. Sign up is simple go to <http://ctreator.com/text> or text 528-86.



JUNE 2020

[CLICK HERE FOR THE JUNE 2020 FAIRFIELD LOCAL MARKET UPDATE](#)

[CLICK HERE FOR THE JUNE 2020 NORWALK LOCAL MARKET UPDATE](#)

[CLICK HERE FOR THE JUNE 2020 WESTON LOCAL MARKET UPDATE](#)

[CLICK HERE FOR THE JUNE 2020 WESTPORT LOCAL MARKET UPDATE](#)

[CLICK HERE FOR THE JUNE 2020 WILTON LOCAL MARKET UPDATE](#)

[CLICK HERE FOR THE MFCAR BOARD JUNE 2020 MONTHLY INDICATORS REPORT - INCLUDES TOWNS OF NORWALK, WESTON, WESTPORT & WILTON](#)

Reports provided by
SMART MLS - FAST STATS



Click here to visit CTR's dedicated Coronavirus page for the latest information & guidance for CTR Members

NEW MEMBERS JUNE 2020



Total Affiliate Membership –

Total REALTOR® Membership –

[Click Here for JUNE New Members](#)



What Do I Do with My CE Certificates?

Clarification regarding CE Certificates from Kelly W. Harvey, Real Estate Examiner, Dept of Consumer Protection

Pursuant to real estate licensing law, all licensees are responsible to retain their completion certificates for a minimum of 4 years and be able to produce them upon request by the DCP.

There are times when licensees must upload the actual certificates, such as for late renewals or reinstatements. When they are under the incorrect impression that the State has access to their completion information this causes more work for everyone.

We do not have access to the information that the schools report to PSI until we request a report from them at the time of CE audit. **We have NO ability to look up course completions.**

REMINDER TO EMAIL MFCAR YOUR ETHICS CERTIFICATES

If you took Ethics outside of MFCAR, online or through another board, please remember you need to email your ETHICS CERTIFICATE to MFCAR@MFCAR.COM so that we can update your NAR record. ***(Please only send us your Ethics Certificate)***

All REALTOR® & APPRAISER members who have access to the Smart MLS need to comply with NAR's Code of Ethics Requirements which states: Existing REALTOR® members must complete 2.5 hours of ethics training, meeting specific learning objectives and criteria, within three-year cycles.

Current Cycle

January 1, 2019 to December 31, 2021

Future Cycles

January 1, 2022 to December 31, 2024

January 1, 2025 to December 31, 2027

As a reminder: Failure to complete training during any cycle will lead to [suspension of membership](#) for the January and February immediately following the cycle deadline, with termination of membership starting March 1 after the cycle deadline.



How to Get Your REALTOR® Membership Card

Getting your card is simple:

- [Visit the Membership Card page.](#)
- Log-in with your nar.realtor username and password. Forgot your username or password? [Look it up here](#), or call NAR's Member Support at 800-874-6500 if you're still having trouble.
- Your designations and certifications are pulled directly from your NRDS records.

The card can be added to your Apple Wallet, saved to Google Pay, or sent to you directly via email as a PDF file.



Connecticut State Department of Consumer Protection

Real Estate License Change of Information

NAME CHANGE:

To report a name change, please send an email to DCP.Licenseservices@ct.gov with the following information:

- Real estate license number
- Current name on license
- New name
- A copy of an official court document reflecting the legal name change (marriage certificate, divorce decree) or a copy of a driver's license reflecting the name change.

ADDRESS CHANGE:

To report a change of address, please send an email to DCP.Licenseservices@ct.gov with the following information:

- Real estate license number
- Date of birth
- Current address of record
- New address



CTR members are eligible to receive discounts and access to several member benefits.

<https://www.ctrealtors.com/members/member-benefits-partners/>



REALTOR® Benefits Program

Designed with you in mind, the REALTOR® Benefits Program is your official member benefits resource, bringing you savings and unique offers on products and services just for REALTORS®.

See our limited-time offers below.

- [View all partners](#)
- [Learn more about the Program](#)

