



OCTOBER 2021 Newsletter

A very special thank you to all our members who participated in our [FOOD DRIVE & FUNDRAISER](#) for Person to Person. To date we raised **\$1105.00** and collected a hefty amount of food donations to support **Hunger Action Month** which ran the month of **September**.

[Our donation site is still active if you'd like to make a monetary donation.](#)



CALENDAR

OCTOBER

- 18 - Program Committee Meeting - Zoom - 9:00 AM
- 19 - CE Bias Class – Zoom 9:30 AM – 12:30 PM
- 19 - REALTOR® of the Year Meeting - Zoom 10:00 AM
- 29 - Ethics Hearing – Zoom (TBD) 11:00 AM

NOVEMBER

- 1 - 2 - AE Retreat Madison Beach Hotel
- 3 - Program Committee Meeting - Zoom - 9:00 AM

President's Update

Dear MFCAR Members,

Thank you all for your generous support of the MFCAR September Food Drive. Our members and board staff donated **\$1105.00** and a generous amount of non-perishable goods donated to benefit Person to Person.



We had an incredible General Membership meeting on October 6th with a Legislative Panel that included:

- Senator Bob Duff
- Representative Terrie Wood
- Representative Stephanie Thomas
- Representative Tom O'Dea
- Senator Will Haskell
- Senator Tony Hwang

3 - [ZOOM Lunch & Learn - NAR video titled "New Way to do Listings Online"](#) @ 11:30 AM

4 - [CODE OF ETHICS CE CLASS - LIVE VIRTUAL - ZOOM](#)

Instructed by Kim-Marie Mullin
9:30 AM - 12:30 PM

9 - [CT REAL ESTATE LAW FOR BROKERS AND SALESPERSONS CE CLASS - LIVE VIRTUAL - ZOOM](#) instructed by Terry Hastings
9:30 AM - 12:30 PM

10 - 15 - NAR REALTORS® Conference & Expo
San Diego, CA

17 - [ZOOM General Membership Meeting - Implicit Bias - Understanding Gender Identity and Pronoun Training](#) - Presented by Kim-Marie Mullin @ 10:00 AM

18 - [UNDERSTANDING AND PREVENTING BIAS IN REAL ESTATE - LIVE VIRTUAL - ZOOM](#)
Instructed by Paul Thury - 9:30 AM - 12:30 PM

19 - BOARD OF DIRECTORS MEETING – Zoom
10:00 AM

23 - [REAL ESTATE SAFETY MATTERS - ELECTIVE LIVE VIRTUAL CE CLASS - ZOOM](#)
Instructed by Kim-Marie Mullin - 9:30 AM - 12:30 PM

24 - MFCAR Office Closes at 1:00 PM

25 & 26 - MFCAR Board Office Closed for
Thanksgiving Holiday

30 - [CT REAL ESTATE LAW FOR BROKERS AND SALESPERSONS CE CLASS - LIVE VIRTUAL - ZOOM](#) instructed by Terry Hastings
9:30 AM - 12:30 PM

DECEMBER

1 - [PRINCIPLES OF SURVEYING ELECTIVE CE CLASS - LIVE VIRTUAL - ZOOM](#)
Instructed by Daniel Laferriere
9:30 AM - 12:30 PM

7 - [UNDERSTANDING AND PREVENTING BIAS IN REAL ESTATE - LIVE VIRTUAL - ZOOM](#)
Instructed by Paul Thury
9:30 AM - 12:30 PM

9 - [CT REAL ESTATE LAW FOR BROKERS AND SALESPERSONS CE CLASS - LIVE VIRTUAL - ZOOM](#)

• James Heckman – CTR General Counsel

Thank you to all the participants and the members for making this event a great success!

Don't forget to sign up for our next General Membership meeting on November 17th at 10:00 AM.

Remember to use [#mfcarmovingtogether](#) for all of your social media postings and show your commitment to being a local REALTORS® in our area – whether it is a contribution to the community or helping clients.

Nadine Tanen
2021 MFCAR President

Ethics Corner

Case #3-13 Timing of Commission Negotiations
(Adopted November, 2019.)

REALTOR® A signs a listing agreement with Seller B for the sale of her home. The home is priced at \$1,000,000, and REALTOR® A files the listing with the MLS, offering a certain percentage of cooperative compensation.

REALTOR® C sees the listing and knows it would be a perfect fit for her buyers, but unfortunately, it's out of their price range. She discusses it with them, and they ask her to submit an offer for \$900,000. REALTOR® C explains the risks in submitting an offer so far below asking price, but the buyers are in love with the home and ask her to submit the offer anyway.

REALTOR® C submits the offer to REALTOR® A, who discusses it with Seller B. Seller B is concerned about accepting an offer so far below the home's asking price, so REALTOR® A offers to reduce her commission, as articulated in the listing agreement, by 1% if Seller B wants to accept the offer of \$900,000 and ensure a quick sale. Seller B agrees to accept the offer and reduce the commission she pays to REALTOR® A by 1%.

REALTOR® A informs REALTOR® C that their offer was accepted, but that REALTOR® A is now being paid 1% less in commission. "Listen," she explains to REALTOR® C, "it seems like both of our clients are happy with the price if it means the sale moves quickly. Would you be willing to split the difference on my reduced commission and I pay you 0.5% less in cooperative compensation than I specified in the MLS?"

REALTOR® C agrees to accept 0.5% less than the commission specified in the MLS. After closing, REALTOR® C files an ethics complaint against REALTOR® A, alleging a violation of Article 3, as illustrated by Standard of Practice 3-2.

At the hearing on the matter, REALTOR® C argued that by asking her to accept 0.5% less in

Instructed by Terry Hastings

9:30 AM - 12:30 PM

14 - [CODE OF ETHICS CE CLASS - LIVE](#)

[VIRTUAL CE CLASS - ZOOM](#)

Instructed by Kim-Marie Mullin

9:30 AM - 12:30 PM

16 - [HOMESNAP ELECTIVE CE CLASS - LIVE](#)

[VIRTUAL - ZOOM](#)

Instructed by Brian Backman

9:30 AM - 12:30 PM

24 - MFCAR Board Office Closed

31 - MFCAR Board Office Closed

FAST STATS

- [MFCAR Board Stats Report September 2021](#)
- [Fairfield September 2021](#)
- [Norwalk September 2021](#)
- [Weston September 2021](#)
- [Westport September 2021](#)
- [Wilton September 2021](#)

- [SEPTEMBER NEW MEMBERS](#)
- [2022 CE REQUIREMENTS](#)
- [CE CLASS SCHEDULE](#)

ZOOM LUNCH & LEARN

The New Way to Do Listings

Wednesday, November 3rd
11:30 AM - 1:00 PM



The New Way to do Listings is certainly a timely subject for what's happening in our business today. This webinar is presented by James Nellis, who is a third generation REALTOR®. He grew up understanding this is a service industry, and the client's needs must come first. James brings fresh insight into how technology can enhance relationships and business. He is a CRS instructor and has been a

cooperative compensation after the offer was submitted, REALTOR® A was unilaterally modifying the compensation with regard to that transaction. The Hearing Panel disagreed and found no violation of Article 3, noting that Standard of Practice 3-3 specifically authorizes listing and cooperating brokers to enter into an agreement to change the compensation for a transaction at any time, and that the Code of Ethics would never interfere with the negotiation of commissions between listing and cooperating brokers. The Panel also noted that REALTOR® C could have said no to the reduced commission, and in that instance REALTOR® A would have been obligated to pay the commission stated in the MLS.

We have 296 members who DO NOT have a CYCLE 6 Ethics class in their NAR record.

Please see if your name is on our list, if so send us an Ethics certificate for a class taken in 2019, 2020 or 2021 so we can update your record. If you didn't take an Ethics class during that time you'll need to take one prior to 12/31/2021 and send us the certificate.

MFCAR Members Missing Cycle 6 Ethics as of 10-20-2021.

ZOOM GENERAL MEETING

Understanding Gender Identity, Implicit Bias and Pronouns Training

Wednesday, November 17th
10:00 AM

Written & Presented by: Kim-Marie Mullin

HELLO, I'M			
SUBJECTIVE	OBJECTIVE	POSSESSIVE	REFLEXIVE
He	Him	His	Himself
She	Her	Hers	Herself
They	Them	Theirs	Themselves
Ze	Zir	Zirs	Zirself
Sie	Hir	Hirs	Hirself

Are you having difficulty understanding Gender Identity and pronouns? You are not alone. We all want to be respectful and address people the way they identify, but sometimes we may not know how. Please join

featured speaker for the National Association of REALTORS® as well as many other organizations. He also established a new way to train and educate youth in his local area. Nellis established the Leadership Training Institute (LTI) with the primary focus of enabling high school students to embrace a position of leadership with a foundation of serving others.

Join us for this recorded presentation
presented by:
James Nellis, CEO of the Nellis Group serving
Springfield, VA.

CLICK TO
REGISTER

our MFCAR Instructor, Kim-Marie Mullin for an honest discussion about pronouns, gender identity and implicit bias in real estate. We all need to be mindful about treating our colleagues, employees, clients, customers and everyone with dignity and respect. The more informed we are on the topic, the better it will be for our community and industry.

CLICK TO
REGISTER

Carol's News



Complaint Process

If you have a complaint about another agent please email or call me to discuss. MFCAR has a complaint process which we have outlined on our website.

<https://mfcar.com/complaint-processes/>

Carol Heins
Associate Executive
MFCAR
203-227-4418
carolheins@mfcar.com



USED KEYBOX ALERT

Do you need keyboxes? We have some used keyboxes available. Used keyboxes must be paid for by cash or check, keybox prices are set and paid to the seller.

Call MFCAR at 203-227-4418 to check availability prior to coming to the office.

Remember to Sign Up for Text Alerts

Lawmakers are still considering a proposed new buyers conveyance tax. [Listen](#) to how and why this issue matters. CTR will alert you when additional action is needed. If you haven't already, register for the CTR Text Alert System at ctrealtors.com/text.



Connecticut REALTORS® Fend Off Transfer Tax with Issues Mobilization and Advocacy Everywhere

Every year, it seems, the Connecticut legislature, running on a deficit, seeks revenue in a transfer tax, or a conveyance tax, or some kind of fee that would add to the cost of buying a home or commercial property. And every year, the Connecticut Association of REALTORS® fights it, in the interests of property owners and aspiring property-owners alike.

Early in the most recent legislative session, the Governor stated that he wouldn't be signing any new tax bills, and a proposal for a state-wide property tax was defeated. The REALTORS® thought they were in the clear, explains 2021 Association President Carol Christiansen. Fortunately, they didn't let their guard down: later in the session, a section cropped up in an Open Space bill that sought to establish another conveyance tax, which it called a 'fee.' While it would not have been mandated, it sought to allow any municipality in Connecticut to impose a significant percentage tax on both commercial and residential sales, tiered according to the selling price, to be paid by either the buyer or the seller. "Commercial real estate was already hurting – we were trying to fill empty storefronts all over the state," says Christiansen; "On the residential side, properties selling for \$150K, at which point the fee would come into play, would be the most entry-level fixer-upper homes in many communities here. These buyers do not have extra cash to spend on additional closing costs, and this requirement would really hurt them in a competitive market. These are people we want to help get into homes of their own, not the other way around."

Adding to the challenge was the fact that the fee was proposed as a municipal funding mechanism in response to a recent Climate Change and Coastal Resiliency Report, an environmental cause no legislator wants to appear to be opposing. The REALTORS®' opposition strategy maintained that the issue was the

already high cost of homebuying, and that buyers and sellers of real estate should not be solely responsible for funding a program that benefits an entire municipality.

An Issues Mobilization Grant from the REALTOR® Party helped the Connecticut REALTORS® build opposition to the proposed fee through targeted ads on social media and in online political magazines. Bright red billboards posted on major thoroughfares throughout the state urged motorists to call on legislators to “STOP a new sales tax on homes!” and an Advocacy Everywhere Call For Action netted the highest response in the association’s history: more than 11K emails sent to legislators, urging them not to approve the proposed fee. The effort was promoted by CTR-tv, the association’s in-house television station, on its weekly “5 IN 5” feature, which covers five key topics in five minutes. When it was clear that the message had worked, new billboards went up: bright green signs replaced the red ones, thanking legislators for voting down the fee. Christiansen says that members have become increasingly aware of the importance of their role as advocates for property rights. “We see it in the robust responses to our CFAs, and also in this year’s record levels of RPAC investment,” she reports. She credits the hard work of the association in communicating with members, as well as the benefits delivered by the National Association during the pandemic. “Our members are paying attention, and appreciate the value of advocacy!”

To learn more about how the Connecticut Association of REALTORS® advocates for industry issues and fair, equitable communities, contact 2021 President Carol Christiansen at 860.460.6808; or Political Advocacy Director Mike Smith at mike@ctrealtors.com or 860.756.0770.

Licensing & Continuing Education Information

State of CT Continuing Education Requirements for Salespersons and Brokers

Every two years, the CT DCP's Real Estate Commission requires licensees to complete a minimum of 12 hours of continuing education (CE). **Continuing Education is due on the even-numbered renewal years** and must be completed PRIOR to renewing your license in all even-numbered years.

For 2022: The State of CT DCP has announced that a 100% audit will be performed on all Salespersons and Brokers licensed in CT to determine that all licensees have completed and satisfied their requirements.

To meet CT & NAR's requirements MFCAR recommends you take:

- **Mandatory for CT - Must be taken Live Virtual or in Person Only.**
 1. CT Real Estate Law for Brokers & Salespersons
 2. Understanding and Preventing Racial Bias in Real Estate
- **One Elective of your choice - Can be taken, Live, Live Virtual or online.**
- **Mandatory for NAR - Can be taken, Live, Live Virtual or online.**
 1. Code of Ethics

MFCAR Zoom Classes are live virtual and have limited enrollment per class. Registrants should join the virtual class via computer, laptop or iPad/tablet with a working camera and microphone. They should log into the class by 9:20 in case they run into technical issues, it will give them time to resolve them. All registrants will be placed in a waiting room until the instructor is ready to start the class.

FOR THE ENTIRE CLASS DURATION STUDENTS MUST APPEAR

- **LIVE ON-SCREEN - PAYING ATTENTION TO THE INSTRUCTOR**
- **PLEASE BE AWAKE & ALERT**
- **YOU MUST LOOK INTO THE CAMERA - WE NEED TO SEE YOUR FACE NOT THE TOP OF YOUR HEAD**
- **NOT DRIVING IN THE CAR**

FAILURE TO DO SO WILL RESULT IN BEING DROPPED FROM THE CLASS WITHOUT CE CREDIT OR CLASS CREDIT.

The class link will be emailed to all registrants the day before class to the email used during registration. **If you have multiple email accounts please check them all for the link.** Please check your junk/spam folder if you can't find it. Additionally, the link will be sent out again around 9:00 AM the morning of the class. If you have trouble accessing the class, please call 203-227-4418 for assistance.

At time of registration email us a picture of the front of your driver's license for identification verification. Email to mfcар@mfcар.com. CE Certificates will not be emailed out until a picture of your driver's license is received.

MFCAR Members: Online registration preferred. Online Registration uses the same system to pay your MFCAR dues online. Login = NRDS# - Password = Last name (only first letter is capitalized i.e., Smith) Don't know your NRDS # **Look up your NRDS # Here**. Fax credit card registrations to 203-226-7390 or Email to mfcар@mfcар.com. Questions email mfcар@mfcар.com or call 203-227-4418.

[Printable Class Schedule](#)

We will email you a link to the ZOOM CE class 30 minutes prior to the class.

CE Shop ONE DAY SALE - October 27th ONLY

If you'd like to take your Code of Ethics and Elective CE Classes online visit the CE Shop and save 40% on October 27th!



mid-fairfield county association

PRE-LICENSING | EXAM PREP | POST-LICENSING | CONTINUING EDUCATION | UPGRADE YOUR LICENSE

DON'T MISS OUT ON THE BEST REAL ESTATE EDUCATION

We're offering amazing savings on our award-winning real estate education.

This discount is available site-wide one day only on **October 27th!** Don't miss out on your chance to save big on all Pre-Licensing, Exam Prep, Post-Licensing, and Continuing Education.

BUY NOW AT

MFCAR.TheCEShop.com

promo code
MONSTER

Valid 10/27 until 11:59 PM CT on all real estate products. Prices, promotions, and products are subject to change without notice. Discount also applies to OH package features, Exam Prep Edge, and Post-Licensing only.

MONSTER SAVINGS ON THE
BEST REAL ESTATE EDUCATION

**SAVE
40%**

ON YOUR ONLINE
REAL ESTATE COURSES



The Town of Weston Marketing & Communications Advisory Committee is proud to present a new illustrated map brochure for REALTORS® to share with their clients.

[Click to print](#)



MFCAR COMMITTEE OPPORTUNITY

Join one of our committees and help us plan a fantastic 2021! Volunteers are needed for the following committees:

- Affiliate
- Communications
- Education
- Giving Back
- Grassroots/Legislative/Political Affairs
- Grievance
- Membership
- Professional Standards
- Program/Hospitality
- RPAC (Political Fundraising)
- Social Media
- YPN (Young Professionals Network)

If you are interested in serving on a committee, please [click here for our 2021 Committee Application](#). Please email Carol if you have questions, return completed forms to carolheins@mfc.com or fax to 203-226-7390.

IMPORTANT LINKS

[MFCAR Affiliate Members](#)
[Department of Consumer Protection](#)
[Connecticut License Verification](#)

[Coastal Property Owner Brochure](#)
[CTR Text Alerts](#)
[NAR Text Alerts](#)

[CTR Attorneys](#)

[Code of Ethics Cycles](#)

[Check Your Code of Ethics Status](#)

[NAR REALTOR® Membership Card](#)

[CTR REALTOR® Member Benefits](#)

[NAR REALTOR® Benefits Program](#)

[Person To Person](#)

[Food Recovery Network](#)

[The Diaper Bank of Connecticut](#)

[REALTOR® Party Mobile Alerts](#)

[RPAC](#)

[RPAC Invest](#)

[Documents/Forms/Links](#)

[MFCAR Website](#)

[MFCAR Complaint Process](#)

[Emeritus Status Application Process](#)

[2022 CE Requirements](#)

