



MFCAR JANUARY UPDATE

[EVENT CALENDAR](#)

[MILL RATES](#)

[ETHICS CORNER](#)

We have a few spots left in our February 1st, CT Real Estate Agency Law - Mandatory CE Class. [Register online](#) with your NRDS# & Password or give us a call to register 203-227-4418. All other scheduled CE Classes are full.

The 2024 Dues Invoices were emailed out in early December and are payable by January 31, 2024. They were emailed from Anissa@mfcAR.com to the email we have on file.

Please look in your junk/spam folder if you did not see it in your inbox. If you are unable to locate it, please email Anissa or give us a call at 203-227-4418 and ask us to resend it.

You will need to open the invoice attachment in the email to retrieve your NRDS # and password in order to pay your dues online.

President's Update

Happy 2024 MFCAR Family! I am so honored and pleased to welcome you to the New Year as your President and I am looking forward to serving you. I would like to take this opportunity to thank Past President Ken D'Arinzo for his leadership and commitment to the Board for the past two years.



Also, I wish to thank you all for your efforts during COVID, I know many of you worked long, tedious hours under difficult conditions, hours away from home and your family to assist buyers in selecting their homes and I seem to remember other necessary workers being thanked and would like to extend my personal thanks to our REALTOR® family for a job well done!

The Board of Directors is working hard on the calendar to provide some great meetings/events for the year. We really need your input to provide you with information that you feel will be helpful to you. Please feel free to contact me, annettefiorenza@gmail.com, 203.221.4520/203.981.5505 or carolheins@mfcAR.com, 203.227.4418. We welcome your input.

Also, we ask for your support and participation in the board. Everything is done for you, our family, and we want your involvement. We invite you to join a committee as it is a great way to give you insight as to what the board does for you and will prepare you to become a director. We look for members to become directors who have supported the board and attended meetings and events.

The list of [committees](#) has been emailed to you, Carol or I would be happy to discuss with you should you have question.

Again, I would love to hear from all of you personally, please don't ever hesitate to contact me for anything.

Very happy, healthy and prosperous New Year!
It is my pleasure to serve you.

Flood Map Information Service for Westport

Notice To: Lending Institutions, Real Estate Agents and Insurance Agents

Subject: Flood Insurance Rate Map (FIRM) Zone Information

Date: Jan 1, 2024

As a public service, the Westport Planning and Zoning Office will provide you with the following information upon request:

1. Whether a property is in or out of the Special Flood Hazard Area (SFHA) as shown on the current Flood Insurance Rate Map (FIRM) for Westport.
2. Additional flood insurance data for a site, such as the FIRM Zone, the Base Flood Elevation (BFE), if shown on the FIRM.
3. We have a handout on the mandatory flood insurance purchase requirement that applies to people who are getting a federally-backed mortgage or loan for a property in the SFHA.
4. Whether a property is near a historically flooded area.
5. Whether a property is located in the Coastal A zone as shown on the current Flood Insurance Rate Map (FIRM) for Westport.
6. Information is available if the property is located near a sensitive or wetland area.
7. We have copies of Letters of Map Amendment (LOMAs) or Letter of Map Revision (LOMRs) on file in our office.

If you would like to make an inquiry, please have the address and property's legal description available. We are open from 8:30am to 4:30pm from Monday through Friday.

You may reach us by telephone at 203-341-1030 or send us an email at pandz@westportct.gov. Our staff will be willing to assist you any way we can. There is no charge for this service.

Michelle Perillie AICP CFM
Deputy Planning and Zoning Director
203-341-1076



2024 Changes to Real Estate Licensing Laws

[CLICK HERE TO SEE ALL 2024 Changes to Real Estate Licensing Laws](#)

License Renewals, Reinstatement, and Appeals

Real estate licenses that are issued on or after April 1, 2024 will expire biennially instead of annually.

The licensing fees for real estate licenses are unchanged but are now due two years at a time. For example, the renewal fee for a broker's license is now \$750 biennially, instead of \$375 annually.

If a licensee fails to renew on time after April 1, 2024, licensees will be able to apply for renewal up to 90 days following the expiration date of their license. However, a late application fee of 10% will be assessed for any application that is submitted up to 90 days late.

If a license has been lapsed for between 90 days and 3 years, an application for reinstatement is required. Reinstatement is discretionary—the Real Estate Commission may or may not approve your reinstatement. A Reinstatement application requires:

If the applicant did not work in real estate, they must:

- Pay the current year's renewal fee for reinstatement; and
- Catch up on any CE required for the two years preceding the reinstatement.

If the applicant worked in real estate, they must:

- Pay all license and late fees (\$375 per year for brokers; \$285 per year for salespeople) due for the lapsed period; and
- Demonstrate completion of any CE required for the year preceding the reinstatement.

Military Reinstatement

- Service members may request reinstatement of a credential lapsed up to three years, without fees.
- Service members must show they completed at least six hours of CE within one year before the request for reinstatement.

Late CE Completion: If a real estate licensee fails to complete their CE for any two-year license period, they must pay:

- \$315 if CE is completed within 2 months after the CE completion deadline; or
- \$625 if CE is completed within 2 to 4 months after the CE completion deadline.

REMINDER from CTR

CTR Mandatory Antitrust Compliance Video

REALTORS® who have not watched the short, five-minute video have been notified of their CTR membership suspension. Memberships will be reinstated once the program is completed. The video is posted at ctrealtors.com/antitrust and requires member login that was also mailed to suspended members.

Why do I need to watch this video: CT REALTORS® believes a main reason for our existence is to proactively address potential member liability in real estate practice. To that end, they've created a short antitrust compliance video that members are required to watch. There's also a companion antitrust FAQ document for you to separately review as well.

The video will take under five minutes to watch and will help ensure you learn that certain antitrust actions, comments and social media posts can lead to personal liability of hundreds of thousands of dollars or even jail time. It's important information!

[WATCH THE VIDEO](#) (requires login)

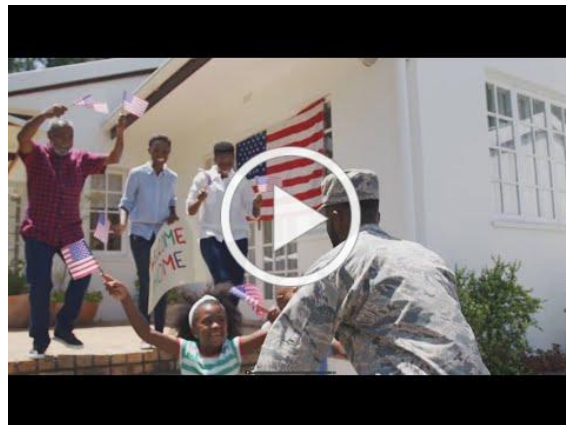
**If you have difficulty logging in to the video, contact
DF - df@ctrealtors.com or by phone @ 860-566-8698**

Bias Override: Overcoming Barriers to Fair Housing

Watch an online workshop that helps real estate professionals confront and overcome unconscious biases that can prevent equal professional service.

In this [video](#), you will watch an online workshop to help members avoid implicit bias in their daily business interactions.

The mind science experts at the Perception Institute present an online workshop to help members avoid implicit bias in their daily business interactions. Drawing upon the latest evidence-based research, Perception explains how our brains' automatic, instant association of stereotypes with particular groups can cause us to treat those who are different from us unfairly, despite our best intentions and often without our conscious awareness. Perception then applies these concepts to the everyday work of REALTORS®, and offers strategies to override bias in order to convey respect, ensure fairness, and improve business relationships.



We have used Keyboxes for sale at the MFCAR Board Office. **Payment is made directly to the seller by Cash or Check.** Please call us in advance to reserve yours 203-227-4418.

If you have used keyboxes you'd like to sell bring them to us. Seller pays MFCAR a \$10.00 fee payable by cash or



IMPORTANT INFORMATION ON YOUR 2024 CE REQUIREMENTS & DUE DATE

Continuing Education (CE) is due on even-numbered years and as of this renewal all CE Classes **MUST BE COMPLETED 90 DAYS PRIOR TO RENEWING YOUR LICENSE.**

- **THE CONNECTICUT DCP HAS ONE MANDATORY CE CLASS FOR THIS RENEWAL which is CT REAL ESTATE AGENCY LAW.** In addition, you will need to take Nine hours of real estate elective courses.
- **AS ALWAYS NAR MANDATES ALL REALTORS® MUST TAKE CODE OF ETHICS EVERY 3 YEARS.** If you take Code of Ethics it would count as one of your 3 hour elective classes. We are currently in Cycle 7 which runs from 1/1/2022 - 12/31/2024. Login to NAR to check your Code of Ethics Status or give us a call at 203-227-4418 to inquire if you should take Code of Ethics for this CE Cycle.
- Alternatively, licensees may opt to pass the 40-question Connecticut CE Examination during the CE cycle. Contact PSI Examination Services (the testing company) directly: 1-800-733-9267. **NOTE: When calling PSI to schedule, be sure to specify that you want the "40 Question" exam in order to renew your CT license.**

Salespersons: 12 hours of CE credits must be completed by **FEBRUARY 28, 2024**, which is 90 days prior to your license expiration date. Salespersons licenses expire on May 31, 2024. [SEE IMPORTANT 2024 LICENSE CHANGES](#)

Brokers: 12 hours of CE credits must be completed by **September 1st, 2024** which is 90 days prior to your license expiration date of November 30th.

Am I required to complete CE?

All license holders must complete CE prior to every even-year renewal. You are only exempt if you PASSED A FULL LICENSING EXAM during the CE period. The 2024 CE renewal period for Salespersons is 3/1/22-2/28/24.

What if I am a reciprocal license holder?

Connecticut DOES NOT EXEMPT ANYONE from completion of Connecticut specific continuing education. You must complete approved courses via a CT approved school and retain your certificates of completion for a minimum of 4 years. If you have taken CE in your primary state, you can submit the information to DCP for consideration 90-days prior to deadline. Scan and email to dcp.realestate@ct.gov or fax to 860-706-1317. To be approved, EACH course must be a minimum of 3 hours and be taken during the current CT CE cycle. There is NO equivalency credit toward the mandatory course(s).

What if I am a referral only agent?

All license holders must complete CE. Choosing to only utilize your license for referrals does NOT exempt you from Connecticut CE requirements.

CE SHOP - ONLINE CE CLASSES

[Click here to go to the MFCAR CE Shop](#)

VALID 1/11 - 1/16

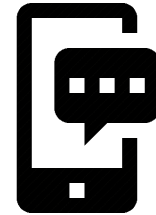
USE CODE: GOALS



Get CTR's Legislative Updates by Text

Sign up for CTR's text messaging program and help protect our industry! Texting is the most effective method for fast action to protect our industry and fight for property owner's rights.

[SIGN UP FOR TEXT MESSAGES](#)



New NAR Requirement: Fair Housing Training 2 Hours Every 3 Years

NAR new-member applicants & existing members must now complete two hours of fair housing training every three years as a condition of REALTOR® membership, including one FREE training option. The three-year cycle coincides with NAR's existing Code of Ethics training requirement and begins in 2025.

Courses satisfying the new NAR requirement are:

- **At Home With Diversity**, a course to help real estate professionals work successfully in an increasingly diverse marketplace.
- **Bias Override: Overcoming Barriers to Fair Housing**, a course to help real estate professionals identify and interrupt stereotypical thinking to avoid fair housing pitfalls.
- Qualified equivalent courses provided by state and local associations, institutes, societies and councils, and their partnered providers.
- A to-be-created non-residential practitioner course focused on bias and anti-discrimination training.

Fairhaven, NAR's online fair housing simulation, will also be updated to meet the stated learning objectives and two-hour minimum time frame so that it can be included in the list of qualifying courses and serve as the no-cost option.

CT REALTORS® Handling Statewide Professional Standards Administration

MFCAR has signed on with the new CT REALTORS® (CTR) Statewide Professional Standards program. You can learn more about timely options for resolving disputes, or how to file an ethics or arbitration complaint by going to <http://ctrealtors.com/complaints>.

There is also a Statewide Citation Policy where Respondents have the option to pay a fine and go to education in lieu of a hearing for certain ethics violations. If you have any questions, email prostandards@ctrealtors.com.

IMPORTANT LINKS

MFCAR AFFILIATE ROSTER	FAST STATS	MILL RATES
Connecticut License	Real Estate	Code of Ethics Cycles

Verification	Continuing Education	
Check Your Code of Ethics Status	Department of Consumer Protection	MFCAR WEBSITE Documents Forms & Links
CTR Membership Benefits	Sign up for CTR Text Alerts	Forewarn
NAR REALTOR® Benefits Program	NAR REALTOR® Membership Card	Sign up for NAR Text Alerts
REALTOR® Party Mobile Alerts	RPAC	Open House Tour Schedule
Pay MFCAR Dues	Coastal Property Owner Brochure	Emeritus Status Application Process
Donate to Person To Person	Donate to Malta House	Donate to Food Recovery Network

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