



MFCAR FEBRUARY UPDATE

[EVENT CALENDAR](#)

[MILL RATES](#)

[ETHICS CORNER](#)

We still have about 200 members who have not paid their 2024 dues yet. Invoices were emailed out in early December and payment was due by January 31, 2024. Invoices were emailed from Anissa@mfcар.com to the email we have on file.

All payments must be received by February 16th.

Please give us a call at 203-227-4418 if you'd like us to process your payment for you.

If you'd like to process your payment online you will need to open the invoice attachment in the email to retrieve your NRDS # and password.

President's Update

Hey MFCAR Family:

Well, we are in the second month of the new year—are you getting accustomed to writing “24” yet?




First, I would like to thank all of you who attended our 2024 Installation of Officers and Directors at Rizzutos on January 31, and congratulations to our wonderful 2024 Officers and Directors. The swearing in was conducted by Carl Lantz, CTR President and everyone seemed to have a nice time. It was a great opportunity for our agents to interact with each other and just chat and relax. It's nice to meet in person those we work with—I think it helps in our daily business. Please let me know your thoughts and feedback. Several agents expressed interest in joining a committee and we would be delighted to have more—just contact Carol at the Board Office.

Carol and I just returned from a leadership conference in Washington which presented a positive outlook. Economist Lawrence Yun said we are seeing a pivot in the market with lower interest rates anticipated. He also said we should see not only more buyers in the market but sellers who have delayed selling because they had such a good interest rate. They are looking to trading up/down, moving to retire, etc. He sees prices being steady and home sales rising 15-20% in 2024.

Also, we have some exciting events planned for the year and we would welcome your feedback on what would be of interest to you. We are in the process of lining up the school superintendents for a General Membership meeting; we are planning a summer clambake, blood drive, trade show and other events for you. Are there any specific events you would like to suggest?

Again, these events are for our member-family and we want to encourage participation. We would love to hear from you.

Much success to all in the coming year.
As always, it is my pleasure to serve you.
Warmest regards,
Annette 
Annette Fiorenza
2024 President, Mid-Fairfield County Association of REALTORS®

A very special thank you to The Russell Agency for sponsoring our Cocktail Gathering, Meet & Greet & Installation of our 2024 MFCAR Officers and Directors at Rizzuto's in Westport on January 31st.



Tax Reduction Strategies for the Real Estate Professional
Don't Let Your 2024 DEDUCTIONS Pass You By!
Unlock YOUR 2024 Tax-Strategies to Give Yourself a
Raise! Free Zoom Seminar

**Monday, 3/18/2024,
10:00 AM-12:30 PM**

Please log in **10 minutes** early. Seminar will begin promptly.

[CLICK HERE TO REGISTER](#)

FREE Zoom Seminar You must pre-register for this class Spaces are limited
Class will **not be** recorded



Here's some of what you'll learn:

- HOW to **POWER BOOST** your **NEW 2024 deductions**: Best business practices to **optimize tax benefits** and understand your elite status as a taxpayer.
- UNDERSTAND your tax professional's role and how to partner with them effectively to reduce your tax liability.
- HOW TO deduct all of your **FAMILY'S MEDICAL COSTS**-even dental-as a real estate BUSINESS expense!
- HOW to deduct your **Home Office**...simplified, made safe, and expanded to multiple deductions! Learn the rules to **INCREASE** this deduction!
- WHY you may want to buy a **new or pre-owned car sooner than you think**...the great new "makeover" of the CAR DEDUCTION rules you will want to take advantage of!
- THE **New...and Improved**...food and beverage deductions for real estate professionals that you probably don't know about.

After this seminar, you'll have what you need to bring to your tax accountant, so you can keep more of your income this year and beyond!

2024 Changes to Real Estate Licensing Laws

The Department of Consumer Protection invites Real Estate licensees to an information session on new laws impacting the industry that go into effect April 1, 2024.

Click for 2024 Changes to Real Estate Licensing Laws

At this session representatives from DCP will explain changes to the law and how they will be implemented. There will be an opportunity for questions at the end of the session.

Date: Thursday, March 7th
Time: 11:00-12:00 pm

Location: This session will be offered online only. You may [view the session online](#)

(direct link:) https://teams.microsoft.com/l/meetup-join/19%3ameeting_NWM3Yzl5ZGI5YTU2Ni00NzA0LWEzNGEtNzAyOTgxZGY3ZDAx%40thread.v2/0?context=%7B%22id%22%3A%22118b7cfa-a3dd-48b9-b026-31ff69bb738b%22%2C%22oid%22%3A%2283c7be2f-63cd-426a-b15a-625743496440%22%2C%22isBroadcastMeeting%22%3Atrue%2C%22role%22%3A%22a%22%7D&btype=a&role=a

No registration is required. Note: the session will not be recorded.

For questions about the informational session and the regulation of Real Estate,
email dcp.realestate@ct.gov

We first notified our members of the DCP's CE due date change back in August 2022 via email. We've continued to relay this information in every newsletter since as well as in emails with our CE class schedules and on our website under the Education tab.

We've heard recently that some of our members are still not aware that their CE classes are due 90 days prior to their license renewal. Please review this important information and reach out



to us if you have questions.

Salespersons: 12 hours of CE credits must be completed by **MARCH 1, 2024**, which is 90 days prior to your license expiration date of 5/31/2024.

[Click here to go to DCP for Salespersons Information.](#)

Brokers: 12 hours of CE credits must be completed by **SEPTEMBER 1, 2024**, which is 90 days prior to your license expiration date of 11/30/2024.

[Click here to go to DCP for Brokers Information.](#)

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 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.

- We've been holding CE classes since May 9, 2023. Our schedule is winding down now but we've added a couple additional elective classes in our February schedule to help accommodate our members.
- We will continue to schedule some CE classes to accommodate our Broker members in the future and will base our schedule on enrollment numbers.

In addition to our in-person CE classes you can take your CE classes online from providers such as [The CE Shop](#), [Keep Me Certified](#), [McKissock](#), etc.

MFCAR In-Person February Elective CE Classes

- **Advertising and Social Media Marketing Compliance: Tips and Techniques to Legally Growing Your Real Estate Business.**

Instructor: Jessica Hastings

Tuesday, February 27th from 9:30 AM - 12:30 PM @ MFCAR
19 Imperial Avenue, Westport - Second Floor.

[Click here to register online.](#) If you don't want to register online you can fill out [this registration form](#) or call 203-227-4418 to register by phone.

- **Evaluating Structural Elements in the Home**

Instructor: Marco Miranda
The Miranda Team: Pillar To Post New Haven County
Fairfield County Team: Pillar To Post Home Inspectors

Pillar to Post will be bringing breakfast!

Thursday, February 29th from 9:30 AM - 12:30 PM @ MFCAR
19 Imperial Avenue, Westport - Second Floor.

[Click here to register online.](#) If you don't want to register online you can fill out [this registration form](#) or call 203-227-4418 to register by phone.

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.

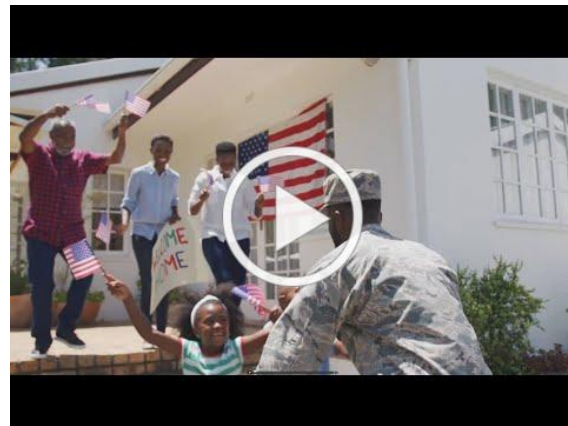
Michelle Perillie AICP CFM
Deputy Planning and Zoning Director
203-341-1076

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 check for each keybox we sell.

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

<u>MFCAR AFFILIATE ROSTER</u>	<u>FAST STATS</u>	<u>MILL RATES</u>
<u>Connecticut License Verification</u>	<u>Real Estate Continuing Education</u>	<u>Code of Ethics Cycles</u>
<u>Check Your Code of Ethics Status</u>	<u>Department of Consumer Protection</u>	<u>MFCAR WEBSITE Documents Forms & Links</u>

<u>CTR Membership Benefits</u>	<u>Sign up for CTR Text Alerts</u>	<u>Forewarn</u>
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<u>NAR REALTOR® Benefits Program</u>	<u>NAR REALTOR® Membership Card</u>	<u>Sign up for NAR Text Alerts</u>
<u>REALTOR® Party Mobile Alerts</u>	<u>RPAC</u>	<u>Open House Tour Schedule</u>
<u>Pay MFCAR Dues</u>	<u>Coastal Property Owner Brochure</u>	<u>Emeritus Status Application Process</u>

<u>Donate to Person To Person</u>	<u>Donate to Malta House</u>	<u>Donate to Food Recovery Network</u>
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www.mfcar.com
mfcar@mfcar.com

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Mid-Fairfield County Association of REALTORS® | 19 Imperial Avenue, Westport, CT 06880

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