

REALTOR[®] NEWS

Web Site - greaternhrealtors.com

Issue No. 215

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GNHAR MISSION STATEMENT

The mission of the Greater New Haven Association of REALTORS® is to serve our membership through programs, products and services which enhance knowledge, professionalism and profitability.



PRESIDENT 'S MESSAGE

By

Frank D'Ostilio, Jr., President

Dear Fellow Agents:

Summer got off to a great start at our annual clambake at Amarante's. The tickets were all sold out and the music played till almost 10:00 p.m. People had a great time eating lobster and networking with new and old friends.

Congratulations to our two Realtors of the Year, Teresa Sirico and Jim Wrzosek. Both individuals have volunteered countless hours to our Association through years on the Board of Directors, as Past Presidents and as continually active members.

An RPAC (Realtor® Political Action Committee) raffle was entertaining and raised over \$600 for RPAC. We are almost halfway to our state goal of raising \$24,000. We need everyone to contribute. RPAC contributions are used to lobby for Realtor friendly legislation on both the State and Federal level. If you have not given yet, now is the time. We will be calling you and having more raffles and events to reach our goal. Your participation, no matter how large or small, is needed and appreciated.

Our next Board event is a Power Lunch at the Association Office on September 8th at 11:45 a.m. As always, the topic will be timely and informative. The lunch is free and places fill up quickly, so please call the Association office early to register.

Lastly, the Board has hired a New Haven based public relations firm, McLaughlin, Delvecchio and Casey to promote Realtor® goodwill in the community. It will be the firm's job to positively promote the Realtor® image.

Hope everyone has a great summer!

IT'S SMART BUSINESS TO LINK TO US!!!

greaternhrealtor.com



The GNHAR web site has become an excellent source of information for the public...and for YOU an excellent source for potential clients to see your available listings and gather information about you.

There are **TWO** ways in which **YOU** can **LINK** with our web site.

1. Broker members can sign a 26 issue Advertising Contract with the Ct. Home Browser and link for **FREE**.
2. You can sign a "Web Page Link Subscriber Agreement" and for \$50 we will link you for one year.

Call for your copy of the Subscriber Agreement and for Add'l information (203) 234-7700



REALTOR

ATTENTION
SALESPERSONS!
ORIENTATION COURSE

Sign up now for the next Orientation Course and become a REALTOR®. REALTOR® members can use the REALTOR® logo on their business cards, advertisements, etc., and REALTORS® can advertise at low prices in "The Connecticut Home Browser" magazine published by the Association. As a REALTOR® you can input your listings into our MLS system and take advantage of all the services offered by the Association to members.

Orientation consists of two separate sessions. The Ethics session will be offered Thursday, August 19, 9 AM to 12:30. The MLS session of the course will be held on Thursday, August 26, 2004 from 9 AM - 12:30 PM. Both sessions must be attended.

In order to attend orientation, you must submit a completed application plus all required fees. To receive an application and amount due please call Kate Blake at the Association Office, (203) 234-7700 or submit a request for application through our web site greaternhrealtors.com

CONGRATULATIONS "REALTORS OF THE YEAR"



James Wrzosek



Teresa Sirico



REALTOR

**Official Publication
of the
Greater New Haven
Association of
REALTORS®, Inc.**
(203) 234-7700 Fax: 234-3980

Officers

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Frank D'Ostilio, Jr.**

**President Elect,
Lee McParland**

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Al Scafati**

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**Immed. Past President:
James Wrzosek**

Thank You

To the following companies who have extended their
generosity by Sponsoring Association Functions

Platinum Level Sponsor - \$2,000
Common Vision (Design & Build)
M. H. Schaefer Inspection Serv., Inc.
New England Home Loans
New Haven Register
Tiger Home & Bldg. Inspections
Tyler Cooper & Alcorn
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People's Bank, Bridgeport
Perkins & Associates-Atty's at Law
The Real Estate Book
Washington Mutual

Silver Level Sponsor - \$500
Homestead Funding
Sugar Mountain Enterprises LLC



M.L.S. Update

By

Roseann Dorsey

WITHHOLD NAME.....

When entering a listing, please be sure not to put the "owners name" on the listing. The owner field is always, 'WITH HELD'.

ADDING PHOTOGRAPHS.....

You can enter a photo into the MLXchange system by clicking on 'TOOLS' - 'IMAGES' and 'ADD IMAGES'. You can also e-mail up to 3 photographs to roseannmls@hotmail.com.

ADDING LISTING AND MAKING CHANGES

You have 48 hours to put a listing into the computer, put a property 'On Deposit; and 'Close' out a listing. This is no longer excluding weekends and holidays.



**SUPRA
LOCKBOXES**

We have 10 Supra Lockboxes that are used but in working condition. They may be purchased for \$50.00. New lockboxes may be purchased for \$100.00. Call Kate (203) 234-7700 VM 16 if you wish to order one of these boxes.



**THE NEW HAVEN
REAL ESTATE SCHOOL NOW
OFFERING THE FOLLOWING
COURSES**

Property Management

Begins July 7, 2004

Monday & Wednesday evenings, 6-9 PM

Instructor - Norman Goodman

\$241.00 including books

Appraisal I

Begins Saturday, July 10, 2004

Sat. 8:30am-1:30 & Mon. 4:30pm-8:30pm

Instructor - Carol Swenson, J.D.

\$246.00 including books

Exam Prep Crash Course

(Salespersons or Brokers license)

Brokers: Friday, July 30-9 am - 4 pm

Salespersons: Sat., Aug. 7th 9 am-4pm

Instructor - Teresa Sirico

\$138.00 including book

***For more information call the New
Haven Real Estate School,
Monday-Friday 8:30-4:30,
(203) 234-3938.***

MEMBERSHIP
NEWS
BY
KATE BLAKE

Congratulations to the following new REALTOR® members who completed the GNHAR Orientation course and were approved by the Board of Directors.

- Beazley, New Haven
 - Nora Hung
- Beazley Regional, Orange
 - Jennifer Cooper
 - Mark Goodmaster
 - Lynette Lamele
- Bishop, Edward & Roberts LLC
 - Denise Gonsalves
 - Daniel Sunderland
- Calcagni Assoc., Hamden
 - Marisa Valente
- C21 Access America, Milford
 - Charles Miller
 - Keiliha Reid
- C21 Access America, Wallingford
 - Edward A Slavin
- C21 American Dream
 - Richard Villano
- Coldwell Banker Cheshire
 - Ronald DeCamp
- CB Select Sites, Branford
 - Philip Noto
- Colonial Properties, Inc.
 - James G. McNeillis
- Michael Coppola Realtors
 - Charles Joy
- Coriano Realty, Meriden
 - Brian Choiniere
 - Leonard E. Mohammed
- ERA Innovative Realty, New Haven
 - Bertha Jones
- ERA Property World
 - Elizabeth A Porto
- Hennessey Realty, Branford
 - Eric Carlson
- Prudential Ct., Wallingford
 - Kim Vogt
- Raveis Real Estate, Cheshire
 - Gary Weiner
- Sacco Realty
 - Mark Zippo
- Team Real Estate, Hamden
 - Nancy Nishball
- Wm. Orange Realty, Orange
 - Aileen DeFeo

The following applications for membership have been received. Any member having any comment, pro or con, on the qualifications of these candidates should forward those comments, in writing, to the Membership Committee in care of the Association Office.

REALTOR APPLICATIONS:
 Marisa A. Valente, Calcagni, Hamden
 Kim Vogt, Prudential Ct., Wallingford
 Kathleen Swanson, R.E. Ingredient
 Edward A Slavin, C21 Access Amer., Wall.
 Nora Hung, Beazley Co., N.H.
 Charles P. Joy, Michael Coppola Realtors

Lillian Amena, C21 Access America, Wall.
 Jennifer Cooper, Beazley Regional
 Gilberto Coriano, Coriano Realty, Meriden
 Edward Fast, Raveis Real Estate, Milford
 Denise Gonsalves, Bishop Edward & Roberts
 Dana Ireland, Raveis, Milford
 Leonard E Mohammed, Coriano Realty
 Lynette M Lamele, Beazley Regional
 Yonas Asfaw, Beazley, N.H.
 Eric Carlson, Hennessey Realty
 Todd Casey, Joy Real Estate, Milford
 Mark S. Zippo, Sacco Realty, Orange
 Tracy L Yasgar, Baltayan Realty, N.H.
 Kathleen J DeMattie, Baltayan Realty
 Lisa Roth, Beazley, Milford
 Kim Busk, Wm Orange Realty
 Elizabeth Battiste, CB Select Sites, Wall.
 Christopher V Budris, C21 Access America, Wall.
 Ronald Hammond, C21 American Dream
 Christine Reilly, Baltayan Realty
 Sandra T Failing, CB Select Sites, Wall.
 Hasty P Foreman, Beazley Regional
 Peter R. Hugret, Dow Realty
 Teena Joseph, Calcagni, Hamden
 Liisa Lindholm, Pearce Co., N.H.
 Antonia Ragozzino, Beazley Regional
 Efrain Sanchez, Sette Real Estate, Hamden
 James Brandl, CB Select Sites, Hamden

PLEASE NOTE THE FOLLOWING AGENT CHANGES:

Lori Townsend now rep CB, No Haven
 Thomas Evans now rep Beazley Regional
 Kathleen Magliochetti now rep CB Select Sites, Wall.
 John Sabas now rep Ditchkus RE
 Charles Ferguson now rep J. Coppola RE, WH
 Mary Thomas now rep CB Select Sites, Wall.
 Stephanie Ellison now rep Raveis, Milford
 David Ellison now rep Raveis, Milford
 Dawn Puchala now rep Raveis, Milford
 Cheryl Artes now rep Harborview Realty, W.H.
 Kenneth Prisco now rep J. Coppola, W.H.
 Melissa Stasiak now rep Calcagni, Hamden
 Ross Gulino now rep Prudential, Wall.
 Vincent Torrens now rep Raveis, Cheshire
 Anne Marie Nagy now rep C21 Access Amer., Wall.
 Toledo Wilson now rep CB Select Sites, Wall.
 Kelly Quiel Greenwood now rep Beazley Regional
 Patricia Despres now rep ERA Property World, Milf.

OFFICE NAME CHANGE:

Frank Marchetti d/b/a New Alliance Bank, 195 Church St., New Haven was New Haven Savings Bank phone/fax same.

OFFICE ADDRESS CHANGE:

Cofrancesco Realty, 193 State St., North Haven (203) 288-9724, Fax (203) 288-8439.
 RC Real Estate & Investments, P O Box 3487, Westport Ct 06880 same phone/fax.
 RS Realty, 1185 South Main St., Cheshire 06410 same phone/fax.
 \Calcagni Assoc., Wallingford, 924 North Main St Ext, Wallingford 06492 same phone/fax.

FAX CHANGE/PHONE CHANGE:

Westville Realty, New Haven (203) 389-6580 fax
 New Concepts Realty Group, Milford (203) 878-1900 phone
 Nitz & Assoc., North Haven Phone (203) 287-2465, Fax (203) 287-2482.
 Mary Desmond Realty, New Haven Phone (203) 469-8558.
 C21 Access America, 2181 Main St., Bpt. Fax (203) 368-0549.

REALTORS
Making the News

Donate a Phone®
CALL to PROTECT



Beazley Company offices across Connecticut are participating in their second annual national Donate a Phone® CALL to PROTECT campaign to collect old wireless phones which provide domestic violence victims with a lifeline in an emergency. Last year, Beazley volunteers succeeded in collecting over 2,000 used cell phones in their collection campaign. The company hopes to exceed those numbers this year.

The program, started by the National Coalition Against Domestic Violence, Motorola and the Wireless Foundation collects used wireless phones then refurbishes, reprograms and distributes the phones to victims in need. Phones are reprogrammed to dial 911 or a crisis hotline number. In the hands of victims, these phones act as lifelines enabling them to call for assistance when faced with an emergency situation.

To date, thousands of people across the country have donated their phones, unfortunately, there are an estimated four million domestic violence victims each year, so more phones are needed.

Beazley offices across the state will be collecting phones from June 21 through September 30th.....A COLLECTION BOX IS ALSO LOCATED AT THE NEW HAVEN ASSOCIATION OFFICE FOR YOUR CONVENIENCE.....Anyone who has a phone that they are no longer using, please bring it in and drop into the Collection box. Battery chargers may also be dropped off, but the phones are also accepted without them. People donating phones will also receive a tax receipt for their donation.

For more information on the Donate a Phone CALL to PROTECT campaign, call 1-888-901-SAFE or visit www.donateaphone.com.



Your Best Investment In Real Estate

by
Maggie Jensen, Chairperson
Coldwell Banker, (203) 239-2553
x114

MOST ASKED QUESTIONS ABOUT THE RPAC.....

Upon what decisions does the National RPAC support federal candidates?

There are three: 1) Recommendations from local boards and state RPAC Trustees, 2) NAR Congressional voting records and analyses on incumbent U.S. Senators and U.S. Congressmen, and 3) Campaign intelligence reports provided by the NAR political and legislative staff.

How does the RPAC establish fund-raising goals?

The dollar goal of National RPAC, set by the National Trustees, is \$15 per member per year, of which at least \$4.50 goes to the National RPAC under the cooperative agreements in effect between National RPAC and the state RPACs. This goal is called a "fair share." To ensure that all state RPACs contribute their fair share to the RPAC effort, a state RPAC's annual goal is determined by National RPAC based on the number of members in that state as of the November 30 membership report multiplied by \$15.

What contributor information is required by National RPAC?

Federal law requires that certain information be gathered about RPAC contributors. RPAC keeps a record of each contribution (i.e., date and amount plus the contributor's full name, including first, middle or initial, last name, mailing address and NRDS number.) For each member who makes one or more RPAC contributions in any calendar year for an aggregate in excess of \$200, National RPAC must also record

and report to the Federal Election Commission the contributor's occupation and the name of the contributor's employer or real estate office. Also, the year the contribution is intended for must also be included, though only contributions received on dues statements may be applied to a different year in which it was received.

Who establishes and implements RPAC policy?

Much of the success of the RPAC is due to the high degree of organization that characterizes RPAC at every level. At the top of the National RPAC organization are the National RPAC trustees. The trustees establish and implement RPAC policy in accordance with the National RPAC bylaws and NAR policy as established by the NAR Board of Directors.

Who may the National RPAC contribute to?

Under the cooperative agreements in effect between the National RPAC and the state RPACs, the responsibility for making contributions to federal candidates is assigned to the National level, while state RPACs decides which state and local candidates to support.

How are funds transmitted to the National RPAC under the Cooperative Agreements?

Nat'l RPAC maintains voluntary cooperative agreements with the state RPACs. A portion of what is collected goes to Nat'l for use in supporting federal candidates and other federal grassroots political activities, and the remainder goes to the state RPACs for the support of state and local candidates. Under the cooperative agreements, to transmit funds to Nat'l RPAC, state RPACs retain 70 percent of the money collected and sends 30 percent with checks make payable to "NAR/RPAC" to the Nat'l RPAC.

If you have any questions concerning RPAC, please feel free to call me. Maggie Jensen, CB, (203) 239-2553 x114.



Deadline to submit nominations for the 2004 second quarter "Awards Program" ending June 30th is **July 12, 2004.**

All REALTORS® who are members of the MLS Service are eligible for the award. Rental status listings cannot be used.

To qualify, you must earn 9 points per calendar quarter. 1 point is earned if you are the listing or selling agent on a property that closed during the quarter. You will earn 2 points only if you are both the listing and selling agent, during the same quarter.

Your completed and signed nomination form along with printouts of each listing (showing CLOSE) must be submitted by July 12th. The Designated REALTOR® or Office Manager must sign the nomination form and if this is your first submission for these awards, a photograph of yourself must be submitted for publication in "The Conn. Home Browser" magazine.

Please call the Association Office for a copy of the Nomination Form to be faxed to you, (203) 234-7700.

Matthew Ferrara Seminar
"Unlock the Power of Top Producer 7i®!"
(You MUST own Top Producer 7i to attend)
to Register:
Fairfield County-Top Producer 7i®
Date: July 28, 2004
Location: Consolidated MLS, 101 Merritt 7 Corporate Park in Norwalk, CT
Phone (203) 840-6674
Price: \$119
<http://www.acteva.com/booking.cfm?bevaid=67060>

2004 MEMBER FEES

by
Joan Barrow
Director of Finance
Greater N.H. Assn of REALTORS®

The second half of **MLS MEMBER FEES** will be billed out July 1, 2004, due and payable by July 30th. The fee for the second half is \$96.00 including tax.

MLS MEMBER FEES are charged to our Association by Interealty Corp. as a per person fee. Once the fee has been billed to us we are liable for the payment. If the fees are not paid by an agent, the office will be responsible for the fee. Access to all MLS Services will be denied if payments are not made.

MLS OFFICE FEES

The second half of **MLS Office fees** will be billed out July 1st and payable in July. Please remit as soon as possible. (\$265.00 including tax).

Any questions, please call Joan Barrow, Director of Finance (203) 234-7700 VM 13.

The Connecticut Home Browser Magazine



The next available issue will be dated July 23, 2004

Deadline to place your ad is 12 Noon, Friday, July 9, 2004

Call Joan Quinn, (203) 234-7700 VM 14 for details

AgencyTopics

By
Ted Mansfield

Assistant Executive Vice President



Pre-Qualification or Trouble

Can you justify unethical conduct to help out a lender friend? The answer should be never. You know discrimination is both illegal and unethical but it seems to be going on in more subtle ways than in the past.

One recent example we heard about from more than one source is requiring pre-qualification letters in a discriminating manner. Some agents seem to be requiring pre-qual letters only from minority buyers. Others are requiring pre-qual letters only from clients of cooperating agents. Then there is the agent that requires the pre-qual letter to come from only a certain lender or lenders. Any one of these practices can be unethical or illegal depending on circumstances.

In the first example, any form of racial discrimination is illegal and unethical. Large fines and loss of license can follow this type of conduct. If such a practice came before an ethics panel, a guilty finding would have to be forwarded to the Real Estate Commission. If you require a pre-qualification letter from one person, you must require it from all persons including your own clients and customers. This goes for credit reports as well. You cannot single out a person because of minority status or because they were not your client. One might be considered discrimination, the other restraint of trade - both federal crimes.

What about restricting pre-qual letters to certain lenders? Would this be because the agent was going to get paid a referral fee by the lender? The state regulations are clear on how an agent may collect a fee for arranging financing and a referral fee does not fit within the law. What about the agent who simply trusts certain lender(s) more than others? Well what right has the agent to decide what lender a buyer should trust? This gives an appearance of wrongdoing and could be anti-competitive.

O.K., the listing agent has fiduciary duties to their client but these duties do not include carrying out illegal or unethical acts in the client's "best interests." If a seller tells you "I don't want to sell my house to any little green aliens," you know you can't carry out his wishes. You must inform him the fact that his desire is illegal and he cannot discriminate based on color or place of origin. You also cannot hide material facts about the property even when such knowledge by buyers might result in a seller receiving less for the property. Would a later lawsuit be in the best interest of the seller because you hid a material fact? Would your E&O insurance cover you? Can you afford a judgement?

Under no circumstances can a listing agent refuse to present an offer. All offers must be presented as soon as possible. It is not up to an agent to decide which offers will be presented. All offers shall be presented, even the one that has unreasonable terms or price; even the one without a pre-qual letter. Most people learned the meaning of all very early in life. Have all real estate agents forgotten its meaning? The best interests of your client demands the fiduciary duty of full disclosure. Full disclosure means that the client sees all offers and sees all terms. Price is not always a deciding term and an agent has no authority to make decisions for a client.

Oh by the way, the National Association of REALTORS® has increased the fine that can be levied to a REALTOR® found guilty of unethical conduct to \$5,000.

Most REALTORS® go about their business in an ethical manner. But you do find a few that ignore the law, ignore the Code of Ethics and give all the rest a bad name. REALTORS® are still required to police themselves and eliminate unethical practices by enforcement of the Code of Ethics. Every REALTOR® has this obligation. It should not be left to the public to enforce the Code by their complaints.

The following article has been reproduced
Don't Go It Alone!

By
John Gomes, REALTOR®
Calcagni Associates, North Haven

Let me tell you up front that I believe people who try to sell their homes by themselves are making a mistake. I really do. So before you are tempted to "save money" by the "Isellitmyself.coms", let me tell you why.

FSBO's attract fewer buyers

FSBO's, or "for sale by owners" attract fewer buyers. When you sell with a REALTOR® in the Greater New Haven area, you automatically get 1,800 other REALTORS®-all the members of the Greater New Haven Association of REALTORS®-working for you. Your home is listed on the MLS so that REALTORS® can immediately access it for their clients. In addition, most RELATORS® are members of a Relocation network, which will direct out-of-town buyers to your home.

REALTORS® list homes on Realtor.com, where 2 million houses are listed-and is the first place many buyers look for a home.

Last buy not least, there are the signs. You have one for sale sign on your front lawn. But to know it's there, a buyer has to drive right by your house. Real Estate companies have signs all over town. And every time a potential buyer calls about one of those other houses,

it's an opportunity for the RELATOR® to show your house instead.

FSBO's attract fewer qualified buyers

Ordinarily, you wouldn't just let any stranger who knocks at the door come into your house. But that's exactly what people selling their own houses do. Buyers who come with a REALTOR® are at least pre-qualified (they've talked to a lender to get an idea of what they can afford) and most are pre-approved (a bank has actually committed to giving them a certain amount of money). They are serious about buying, not just window shopping.

Years in the business have shown me that FSBOs often attract "bargain hunters"-buyers looking to pay less for a house. White FSBOs may generate a single offer to buy, many homes being sold by RELATORS® right now are receiving multiple offers, offers that generate competition for the house and help homeowners get the highest possible price.

I view FSBOs as a trip to the casino. Sometimes people win. But 99 percent of us lose. The fact is, even if you beat the odds and find a buyer yourself; this is only the start of the home selling process. There is a lot more work to come.

KEEP FOR 2004 REFERENCE

MILL RATES
As of July, 2004

<i>Town</i>	<i>Assessment Ratio</i>	<i>Last Year Re-Evaluation</i>	<i>Present Mill Rate</i>
ANSONIA	70%	2003	30.27
BEACON FALLS	70%	2002	29.3
BETHANY	70%	2003	25.66
BRANFORD	70%	2003	23.94
CHESHIRE	70%	2003	25.75
CLINTON	70%	2003	28.99
DERBY	70%	2003	36.2
EAST HAVEN	70%	2003	33.90
GUILFORD	70%	2003	21.65
HAMDEN	70%	2003	40.88
HUNTINGTON	70%	2003	22.73
MADISON	70%	2003	20.22
MERIDEN —			
DIST 1	70%	2003	39.09
DIST 2	70%	2003	40.99
MILFORD	70%	2003	31.34
NAUGATUCK	70%	2003	35.85
NEW HAVEN	70%	2003	39.53
NORTH BRANFORD	70%	2003	29.12
NORTH HAVEN	70%	2003	30.53
ORANGE	70%	2003	31.2
SEYMOUR	70%	2003	30.49
SHELTON	70%	2003	22.73
SOUTHINGTON	70%	2003	28.43
STRATFORD	70%	2003	36.99
WALLINGFORD	70%	2003	25.5
WEST HAVEN —			
DIST 1	70%	2003	50.59
ALLINGTON	70%	2003	49.30
WEST SHORE	70%	2003	48.70
WOODBIDGE	70%	2003	35.58