

The Communicator

The Strafford County Board of REALTORS®

36 Industrial Way, Suite 10, Rochester, NH 03867
Tel: (603) 330-3131 Fax: 1-888-309-0572 Email: scbr@metrocast.net

May 2011

~The mission of The Strafford County Board of REALTORS® is to provide its REALTOR® members access to resources necessary for them to ethically and effectively service consumers; maintain an environment in which members can network with other industry professionals, and provide opportunities for community service. ~

NOTICE

Application for membership with the Strafford County Board of REALTORS® has been received from the following persons:

REALTOR® APPLICATIONS

- ◆ Christopher Carr, Keller Williams Coastal Realty
- ◆ John Dunkle, Coldwell Banker Residential Brokerage
- ◆ Andrew Reed, Keller Williams Coastal Realty
- ◆ Ruth Ann Sullivan, Coldwell Banker Residential Brokerage

Changes

- ◆ Prime Advantage Real Estate has merged with Keller Williams Coastal Realty, 501 Islington Street, Portsmouth, NH 03801 603-610-8500. The agents are: Gerry O'Connell
Pamela Chaffee
Ralph Luongo
Susanna Schroadter
Katrin Siegels
- ◆ Kate Menzi Logan is Inactive
- ◆ Greg Patch has moved to The Bean Group
- ◆ Charlie Petrikas is Inactive
- ◆ Scott Patterson has opened a new office. White Star Real Estate, 1 Old Dover Road, Suite 7, Rochester, NH 03867 Tel: 603-335-6699 whitestar@myfairpoint.net

Inside this issue:

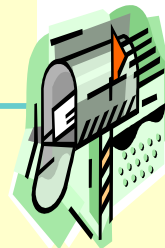
REALTOR®

- Applications
- Changes
- Education
- Monthly Meetings
- Benefits of REALTOR Membership
- National Open House

F.Y.I.

If you have recently moved or relocated, please notify the Board office so that we can make the necessary changes.

Thank
You!



NH ASSOCIATION of REALTORS®
FALL CONVENTION
September 11—14, 2011
"Hand in Hand"
Sheraton Portsmouth Harborside Hotel
& Conference Center
PORTSMOUTH, NH!



TECH HELPLINE 1-888-804-8226

WWW.TECHNOLOGYHELPLINE.COM



IN THE KNOW

This, That & Whatnot.....

NAR CODE OF ETHICS CHANGES FOR 2011

DUTIES TO THE PUBLIC

Article 10

REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin or sexual orientation. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, or sexual orientation. (Amended 1/11)

REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, or sexual orientation. (Amended 1/11)

- **Standard of Practice 10-1**

When involved in the sale or lease of a residence, REALTORS® shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood nor shall they engage in any activity which may result in panic selling, however, REALTORS® may provide other demographic information. (Adopted 1/94, Amended 1/06)

- **Standard of Practice 10-2**

When not involved in the sale or lease of a residence, REALTORS® may provide demographic information related to a property, transaction or professional assignment to a party if such demographic information is (a) deemed by the REALTOR® to be needed to assist with or complete, in a manner consistent with Article 10, a real estate transaction or professional assignment and (b) is obtained or derived from a recognized, reliable, independent, and impartial source. The source of such information and any additions, deletions, modifications, interpretations, or other changes shall be disclosed in reasonable detail. (Adopted 1/05, Renumbered 1/06)

- **Standard of Practice 10-3**

REALTORS® shall not print, display or circulate any statement or advertisement with respect to selling or renting of a property that indicates any preference, limitations or **discrimination based on race, color, religion, sex, handicap, familial status, national origin, or sexual orientation.** (Adopted 1/94, Renumbered 1/05 and 1/06, Amended 1/11)

- **Standard of Practice 10-4**

As used in Article 10 “real estate employment practices” relates to employees and independent contractors providing real estate-related services and the administrative and clerical staff directly supporting those individuals. (Adopted 1/00, Renumbered 1/05 and 1/06)



EDUCATION CLASSES 2011

Education/Programs:

This committee meets monthly and is made up of at least 8 REALTOR® and Affiliate Members. They provide ongoing educational opportunities to our members. Their goal is to motivate the membership toward increased and continuing education, to plan programs for the year, focusing primarily on the monthly membership meetings, keeping in mind that the purpose of the meetings is to broaden REALTORS®' participation and knowledge. The President appoints the chairperson with acceptance by the Board of Directors. The Education Chair is a voting member of the Board of Directors.

Members of the
Education

Committee are:

Marty Patrizi, Chair
Bobbie Goodrich
Amy Morrill
Darlene Penta
Sandy Roper
Pamela Ziadeh
Carol Zink-Mailloux
Mark Zoeller

****All classes are at the Board Office 9 AM to Noon unless otherwise noted.**
Registration and Continental Breakfast starts at 8:30 AM**

The New Hampshire Real Estate Commission requires twelve (12) hours of approved continuing education for license renewals as of July 11, 2008.

REALTORS® are required to take a 2-½ hour class on the Code of Ethics every four (4) years.

The current quadrennial cycle ends December 31, 2012.

Tuesday, May 24th

**Short Sales, Foreclosures & Bank-Owned
with John Doran**

3 NH elective hours!

FEE: \$25 SCBR Members prepaid \$25 (\$30 at the door); \$40 other Realtors; \$50 all others

Tuesday, August 16th

**NH Core Course
with Kathy Roosa**

3 NH Core hours!

FEE: SCBR Members prepaid \$10 (\$20 at the door); \$40 other Realtors; \$50 all others

Wednesday, September 21st

**ETHICS*—This is a REQUIRED CLASS—Every 4 Years!
with Charline mason**

3 NH Elective!

FEE: \$25 SCBR Members prepaid \$25 (\$30 at the door); \$40 other Realtors; \$50 all others

***Required every four years for ALL Realtor members.**

The current quadrennial cycle ends 12/31/2012.

If you have taken a Code of Ethics course since

.....COMING IN 2011.....

October 25th ~ ME Core with ??

ONLINE PAYMENT WITH PAY PAL! GO TO

<http://www.scbr.org/calendar-home/education-and-member-events>

Strafford County Board of REALTORS



Membership Meeting

Thursday, June 16, 2011

11:30 AM

Board Office

36 Industrial Way, Rochester, NH

FEE: \$15

- ✓ **REALTOR OF THE YEAR**
- ✓ **AFFILIATE OF THE YEAR**
- ✓ **Honor Society Awards**

Menu: Quarter Barbecued Chicken, Roasted Potatoes, Corn on the Cob, Cornbread, Dessert , Coffee/Tea/Water

***The price includes 9% NH Sales tax, Cleanup, & laundry**

Email scbr@metrocast.net or call 330-3131 by June 6th

at noon to reserve a seat



NAR 'Five Year Report to the Members'

2006-2010 Executive Summary

PROTECTING PRIVATE PROPERTY RIGHTS

2006-2010 NAR LEGISLATIVE & REGULATORY PREVENTATIVE DELIVERABLES –

“THINGS THAT DIDN'T HAPPEN”, WE:

- Prevented HUD implementation of onerous RESPA rules and burdensome documents as part of RESPA reform
- Defeated legislation and federal rules seeking to regulate the real estate industry against charges of anti-competitiveness
- Defeated federal preemption legislation
- Prevented 'Big Box' ownership of Industrial Loan Companies
- Prevented reduction of the GSE high-cost conforming loan limits
- Defeated tax increase on real estate partnerships
- Prohibited inclusion of real estate under financial services reform legislation
- Defeated modification of the MID as pay-for for health care reform
- Defeated increase in FHA down payments
- Defeated prohibition against the financing of FHA premiums
- Defeated time-of-sale energy efficiency requirements
- Eliminated mandatory energy labeling for Homeowners
- Prevented mandatory radon testing and retrofitting from being part of every residential transaction
- Delayed promulgation of poorly conceived lead paint regulation
- Prevented Realtor liability/responsibility for clean-up of brownfields property
- Defeated an expansion of federal authority under Clean Water Act affecting real estate with non-navigable waters
- Prevented mandatory mold testing from being part of every residential transaction
- Prevented Realtors from having to comply with a National Registry like Mortgage Brokers

2006-2010 NAR LEGISLATIVE & REGULATORY PROACTIVE DELIVERABLES – “THINGS WE MADE HAPPEN”:

- Permanently barred banks from engaging in real estate brokerage
- Increased FHA single- and Multi-family loan limits
- Increased GSE conforming loan limits
- Increased VA loan limits
- Achieved FEMA funding for floodplain map modernization program including more accurate maps

- Achieved multiple extensions of the National Flood Insurance Program
- Achieved enactment and extension to 2012 of mortgage cancellation tax relief
- Achieved favorable permanent FIRPTA rules so sellers need not disclose Social Security numbers to buyers at settlement on residential property
- Achieved federal terrorism insurance program protecting commercial real estate
- Achieved creation of HUD FHASecure, a refinancing program to help reduce foreclosures
- Achieved increase in Fannie Mae/Freddie Mac investor financed loan limit from four units to 10 units
- Achieved creation of Small Business lending fund benefiting commercial businesses
- Achieved numerous favorable leasehold improvement provisions
- Supported creation of \$7.2 billion grant program to increase broadband availability in unserved and underserved communities
- Partnered with State Associations to negotiate with Federal Gulf Coast Czar payments for Gulf Coast Realtor Associations a \$60 million allocation for real estate
- Assisted in the formation of housing database after Hurricane Katrina
- Negotiated SEC exemption permitting commercial practitioners to provide real estate services to their clients interest in TIC (tenant-in-common) securities
- Extended the federal backstop for terrorism risk insurance benefitting commercial practitioners
- As part of Healthcare legislation, made sure that the Insurance Exchanges will be accessible to the self employed.
- Achieved provisions allowing independent contractors to deduct full amount of health insurance premiums when calculating payroll tax obligations
- Passed Electronic Signature legislation including language for real estate transaction
- Passed \$7,500 first-time homebuyer tax credit
- Passed first-time homebuyer credit to \$8,000 and created a \$6,500 credit for current homeowners
- Passed funding for rural home loans
- Achieved nomination of FHA Administrator Dave Stevens (Realtor)
- Achieved elimination of the controversial HVCC program
- Passed repeal of 1099 reporting provisions

TO SUPPORT YOUR ETHICS & PROFESSIONAL STANDARDS, WE:

- Achieved favorable resolution of litigation brought by United States Department of Justice involving the policy governing the display of MLS listings on a broker's virtual office website.
- Aggressively defended the Trademark and the term Realtor
- Aggressively defended NAR and Organized Real Estate in a variety of anti-trust and industry litigation matters
- Amended the Code of Ethics to clarify that REALTORS®' ethical duties apply to on-line activities
- Made available 15 video-streamed Code of Ethics training modules to all REALTORS® online at no cost
- Implemented comprehensive ongoing revisions/enhancements to the IDX policy
- Amended Code of Ethics to prohibit discrimination based on sexual orientation
- Updated the Home Buyer/Home Seller Dispute Resolution System



TO HELP YOU IN YOUR BUSINESS, WE OFFER THE FOLLOWING RECAP OF MAJOR MEMBER PRODUCTS/SERVICES AND RESULTS

	REALTOR METRICS		
	<u>2005</u>	<u>2010</u>	<u>2010 Measurable Results</u>
Realtor.com Member Satisfaction	48%	61%	27% Inc
Realtor.org Member Usage	513,000	1,141,000	122% Inc Registered Users
Realtor Benefits Member Usage	600,000	1,380,000	130% Inc Participation (30 Benefits Partners)
Member Satisfaction (w/NAR)	88%	86%	NAR's Value Rated Good to Excellent
FSBO Percentage	16%	10%	All Time Low
Liberty Mutual Insurance	-	42,000 Mbrs	Members Purchasing Policies
Right Tools, Right Now	-	\$57 mm	2 Yr (Retail Value), 1.7mm hits, 800,000 Mbrs
Ira Gribin Housing Grants	-	\$5.2 mm	52 States/Territories
Foreclosure Prev/Grants	-	\$2.8mm	162 Grants, 48 States
Game Changers Innovation Funding	-	\$2mm	200 "Reinvent Your Business" Ideas
SRES® (Senior) Designation	-	13,135 Mbrs	Designees (Stable)
GREEN Designation	-	6,184 Mbrs	Designees (Growing)
SFR (Short Sale/Foreclse) Certification	-	55,000 Mbrs	Certified in 18 Months (Rapid)
Young Prof Network	-	9,500 Mbrs	157 Networks (Rapid)
Commercial Structures	32	189	600% Inc (Stable)
Surround Sound Media Training	-	45 States	5,600 Spokespersons Trained
Conventions and Conferences	-	10,700 Mbrs	Accessed On-line, On-demand Sessions

TO DEVELOP CONSUMER & PROPERTY OWNER RELATIONSHIPS ON YOUR BEHALF, WE REORT THE FOLLOWING:

Subsidiary & Second Century

<u>Initiative Performance</u>	<u>2005</u>	<u>2010 Measurable Results</u>
REBAC (100% Ownership)	50k Members	115k Members, Strong Growth in Educational Product:
SentriLock LLC (59% Ownership)	63 Assoc, 50k Members	200 Associations, 250k Members, 550k LockBoxes
ZipLogix (30% Ownership)	368k Mbrs, 469 Libraries	365k Members, 797 Libraries
ePropertyData (100% Ownership)	n/a	200k Commercial Listings to Realtor.com
DocuSign (8% Ownership)	n/a	45k Realtors/discounts on eSignatures
If By Phone (9% Ownership)	n/a	Telephony solution for Realtors (New)
Commercial Source (launched 2008)		195,000 Page Views/Month
HouseLogic (launched 2008)		20mm Consumers Annually, Folio Magazine Gold Awa
[HouseLogic Continued]		Realtor Content Resource, 600+ downloadable articles
Ira Gribin Housing Foundation (launched 2008)		Every State Participated
Realtors Property Resource (RPR) (launched 2009)		243 MLS's under contract, 425,000 Mbrs
Realtor Party/ Grassroots Initiative (launched 2008)		8,000 Brokers, 350,000 Members
Membership Mgmt System (RAMCO) (launched 2010)		61 Assns/240,000 Members
Create Real Estate Top Level Domain (started 2008)		Waiting for ICANN Organization
Realtors Federal Credit Union (launched 2009)		6,000 Members, 150 Assns, 4,400 Loans (\$42mm)

CONSUMER & PROPERTY OWNER RELATIONSHIPS – Continued ...

- ◆ Public Affairs conducted 20 high -profile press conferences, two satellite media tours, and issues 200 press releases annually. NAR and Realtors were mentioned in more than 10,000 articles and news segments, the majority favorable to neutral in their coverage, resulting in approximately 1.6 billion media impressions annually.
- ◆ Annual survey and analysis reports on Homebuyers and Homesellers
- ◆ Annual survey and analysis reports on REALTOR Member Profile
- ◆ Annual survey and analysis reports on Second Home Market
- ◆ Annual survey and analysis reports on International Homebuyers
- ◆ Monthly survey and analysis reports on Existing Home Sales
- ◆ Monthly survey and analysis reports on Pending Home Sales
- ◆ Quarterly survey and analysis reports on 120 metro market conditions
- ◆ Ongoing impact analysis on policy proposals such as loan limit, tax credit, and mortgage interest deduction
- ◆ State-by-State Economic Impact Analysis and Importance of Real Estate Market
- ◆ Over 1,000 media interviews on national and local TV and radio stations
- ◆ Over 300 presentations at local/state associations and real estate conferences to about 75,000 total live audience
- ◆ Launched Real Estate Today a nationwide Realtor friendly radio show about buying/selling a home. The program now airs in 147 stations in 45 states.
- ◆ Launched Homeownership Matters Campaign to educate consumers, media, and policy makers about the positive impact homeownership has on individuals, communities, and America. The campaign was launched to counter negative media coverage of the MID and GSE. Launched in the fall of 2010, to date over 250.9 million positive impressions have been earned outside of the Public Awareness Campaign.

IN PROVIDING RESPONSIBLE GOVERNANCE FOR NAR ON YOUR BEHALF WE USED LIQUID RESERVES TO: *FIVE YEAR USE OF NAR LIQUID RESERVES

CREATE IRA GRIBIN HOUSING FOUNDATION	\$ (5.2mm)
PROVIDE RIGHT TOOLS RIGHT NOW (2 Years)	\$ (15.4mm)
PROVIDE “GAME CHANGERS” INNOVATION FUNDING	\$ (2.2mm)
PROVIDE SURROUND SOUND MEDIA TRAINING	\$ (2.5mm)
PROVIDE FORECLOSURE PREVENTION GRANTS	\$ (2.8mm)
CREATE “HOMEOWNERSHIP MATTERS” CAMPAIGN	\$ (2.2mm)
USE OF RESERVES - TOTAL	\$ (30.3mm)

PUBLIC AWARENESS CAMPAIGN

- ◆ Increased media buy from eight months to cover 11 months a year.
- ◆ NAR’s message was seen and heard by consumers approximately 8 billion times a year based on approximately 9000 30 second commercials. Campaign ads appeared on prime time and late night programs, niche cable stations, top-tier national radio networks, magazines including Martha Stewart Living and This Old House, and websites such as About.com, ThisOldHouse.com and HGTV.com.



MEMBERSHIP VALUE!



REALTOR **NATIONWIDE
OPEN HOUSE**
REALTOR® WEEKEND JUNE 4-5, 2011

Join state and local REALTOR® associations across the country in hosting the nation's largest open house campaign Saturday and Sunday,

June 4-5, 2011

[For more information on Open Houses go to](#)

[Link to FIELD GUIDE TO OPEN HOUSES](#) <http://www.realtor.org/library/library/fg207>

FREE REALTOR Open House balloons available at the Board Office in limited quantities.

FREE "Open House" advertising for this weekend.

MEMBERS ONLY!

The deadline for copy is **Wednesday, May 1st at 9 AM.**



Copy required: MLS#, Address, Date & Time, Price, Agent, Agency, Agency main Tel.#, Property Picture.

Email to scbr@metrocast.net

America needs jobs. Housing creates them.



For every two homes sold, one job is created.¹

Every time a house is built, bought, or sold, American jobs are created. In fact, for every two homes sold, one job is created.¹ That's 2.5 million jobs, created or maintained, in average year of homes sales.²

Strong federal government support for home ownership equals strong support for American jobs. The National Association of REALTORS® supports responsible housing finance reform and we believe that home ownership must play a pivotal role in growing our economy. Learn more today at HouseLogic.com/jobs.

HouseLogic.com/jobs

©2011 National Association of REALTORS®. Based on estimation. Job impact of an Existing Home Purchase 2010. National Association of REALTORS®. Home sales estimate to 1.36 million homes as of January 2011. U.S. Annual Existing Home Sales. National Association of REALTORS®.



NATIONAL
ASSOCIATION *of*
REALTORS®

Official sponsor of the word "home."SM