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# NEW YORK STATE REALTOR®

THE OFFICIAL PUBLICATION OF THE NEW YORK STATE ASSOCIATION OF REALTORS®

JANUARY/FEBRUARY 2016

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Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. You may contribute more or less than the suggested amount. You may refuse to contribute without reprisal and the National Association of REALTORS, the New York State Association of REALTORS or any of its local boards or associations will not favor or disfavor any member because of the amount contributed. 70% of each contribution is used by your state PAC to support state and local political candidates. Until your NYSAR PAC reaches its PAC goal 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after NYSAR PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates.



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# NEW YORK STATE REALTOR®

NEW YORK STATE ASSOCIATION OF REALTORS®, INC.



## CONTENTS

- 6** President's message
- 7** From the CEO's desk
- 8** New York news briefs
- 13** Legal Line: *New state law prohibits housing discrimination against domestic violence victims*
- 16** NYSAR 2016 leadership team ready to take office
- 19** NYSAR Community Service Award winners give back to their communities
- 23** REALTORS® play key role in advancing industry priorities in Albany
- 24** Be your local market expert in 2016
- 27** 2016 National Designation course schedule
- 29** RPAC of New York Annual Report
- 32** RPAC of New York thanks its 2015 major investors
- 38** Advertiser.com

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New York State REALTOR® at NYSAR.com.**

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# President's *message*



Linda Lugo  
2016 NYSAR President

As we turn the page to a new year, we all have any number of “New Year’s resolutions” and I would ask you to add one more to your list: Make 2016 the year that you become an active participant in your state association.

We could all model our REALTOR® participation after the example set by 2015 NYSAR President Mike Smith. His dedication to the REALTOR® family and hard work on behalf of the membership made the New York State Association of REALTORS® stronger in 2015. Thank you Mike, and congratulations on a job well done.

Now that you’ve resolved to become involved, the first place to start is to make the commitment to respond to all Calls for Action on key industry issues.

Your voice matters. As we address key issues such as helping first-time homebuyers, we need you to tell your legislators why they should support our initiatives or oppose bills that would harm homeownership and our industry. You’ll have opportunities to do this by sending an email to your representatives with only a few clicks of your mouse. There is nothing more powerful than a constituent taking the time to tell their legislator why an issue is important. They know you’ll be voting in their next election and they want your vote.

The next step is to participate in Lobby Day on Tuesday, May 24. On this day, hundreds of REALTORS® from across the state gather in Albany to present the REALTOR® position on key issues in face-to-face meetings. It’s our opportunity to educate our legislators by sharing stories from home about how an issue is affecting the residents of their district.

Among the issues you will be discussing with them will be NYSAR’s proposed First-time Homebuyer Savings Account Program. We all know that saving for the down payment is one of the biggest obstacles faced by first-timers, particularly with our state leading the nation in closing costs. Under our proposal, funds would be withdrawn on a pre-tax basis and deposited into a savings account dedicated for first-time buyers to purchase a home. An individual could save up to \$5,000 per year and couples could save up to \$10,000 annually for a qualifying one- to four-family residence, townhome, condo or cooperative.

Passage of this proposal will be a top priority in 2016. It will be our collective job to encourage our state Senators and Assembly members to support

this initiative for the benefit of those seeking to claim their piece of the American Dream.

NYSAR’s advocacy efforts will also focus on passage of a co-op transparency bill and inclusion of agency coursework in the continuing education requirement. We will continue to oppose all proposed increases in real estate transaction taxes as well as any misguided requirements targeting licensees. I encourage you to read more about these on page 23.

On the federal level, we’ll need you to support efforts to extend mortgage debt cancellation tax relief and fend off any future attempt to use g-fees for funding unrelated government activities.

The third part of the resolution I’ve asked you to make is supporting the REALTORS® Political Action Committee this year. Even if you don’t have the ability to become directly involved in RPAC, we need your investment in this election year. A fully funded RPAC allows us to support the re-election efforts of sitting representatives who support REALTOR® issues and help elect new representatives who support homeownership and our industry. Contact NYSAR or your local board today to make your investment in RPAC.

While much of our focus is necessarily on the legislative and regulatory arena, NYSAR does so much more for its members and we will continue to provide top-notch service to you in 2016. We placed an emphasis on making personal safety a priority in 2015 and will do so again this year in a variety of ways. My goal will be to bring two free safety programs to our members during our business meetings in February and September.

In the meantime, I would encourage you to make your personal safety your first priority every day – no potential sale is worth your life. Take advantage of the wealth of REALTOR® safety information available and implement best practices. If you are a broker, make sure you have policies and procedures in place that protect your agents – and then, make sure they are followed.

In closing, I want to thank you for the honor of serving as your president. President-elect Dawn Carpenter, Secretary/Treasurer CJ DelVecchio and I look forward to working with you to advance our association and our industry. ●

A handwritten signature in cursive script that reads "Linda Lugo".

# From the **CEO's desk**



Duncan MacKenzie  
NYSAR Chief  
Executive Officer

When I was younger I could stay awake and watch late night talk shows. Johnny Carson was my favorite but I also very much enjoyed David Letterman's nightly Top 10. So, in homage to Mr. Letterman, I offer the following top 10 challenges to every NYSAR member in 2016, and, as always, thank you for your membership!

1. **Make your personal safety a business priority:**

In 2015 NYSAR joined NAR in a major education effort designed to help make you more aware of the dangers associated with REALTOR® business activities. The commitment to safety must not end with the flip of the calendar. There are resources at REALTOR.org and NYSAR.com to help you protect yourself against the very real threats that exist. If you do nothing else in 2016 to manage your business, make this the top priority.

2. **Register, get educated and vote:** In 2016 we will select the full state Legislature, all 27 New York State members of the House of Representatives and one U.S. Senate seat. As you will see in this edition of our magazine, there are many issues facing elected leaders that REALTORS® will have an opinion on. Make sure that you register to vote, learn about which candidates are REALTOR®-friendly and then vote!

3. **Nominate someone for the NYSAR Community Service Award:** Each year the NYSAR Community Service Award honors REALTORS® who demonstrate exceptional volunteer efforts aimed at improving their hometowns. Among the activities that might qualify for consideration include: supporting youth initiatives; enhancing the quality of life of older Americans; homelessness prevention; and activities following a natural disaster. Do you know a REALTOR® who stands out in your community and should be recognized? If so, get started at NYSAR.com with this link: <http://bit.ly/1kIPATt>.

4. **Don't miss out on valuable NYSAR member perks:** NYSAR partners with premier vendors to provide you with exclusive members-only price discounts and special offers. Our partnerships include health, dental and life insurance, telehealth solutions, identity theft protection and tenant screening. Visit the Member Perks section at NYSAR.com for full details about how you can take advantage of your exclusive benefits.

5. **Contribute to RPAC/Bring a friend:** If you have never invested before, make 2016 the year to start. If you invested in 2015, please consider investing at a higher level this year. And for an even greater impact, find a fellow REALTOR® who has not invested and explain to them why

they should! Also, be on the lookout for creative and interactive RPAC events at your local board.

6. **Answer all Calls for Action:** What costs nothing, but reaps huge rewards? Sending a pre-written and addressed email to a lawmaker in support of the REALTOR® legislative program, that's what! Watch your emails throughout the year for the words "Call for Action" and take the few simple steps to make your voice one of many!

7. **Attend an event or meeting sponsored by your local board:** NYSAR and your local board are partners in bringing you the best membership experience and we support their efforts. If you have never been to a board committee meeting, a meeting of your board of directors or even the board holiday party, you are missing out on a big part of your REALTOR® membership. I'm willing to bet that if you go once, it won't be your last time!

8. **Look into obtaining your GRI designation:** Want to increase your chances of earning more? Graduate REALTOR® Institute (GRI) designees typically earn 25-to-30-percent more annually than REALTORS® without a designation. Not only do they earn more, but they tend to be more satisfied and productive in the business, thus being successful regardless of the market. There are eight one-day required courses, priced for members at just \$125 each. The 2016 course schedule is in this issue. The remaining 30 hours of credit needed for the designation may be made up of any local board classroom CE or other NAR designation courses. Classes must be completed within a five-year period.

9. **Help your buyers obtain a \$2,000 NYSAR Housing Foundation Scholarship Grant:** The NYSAR Housing Opportunities Foundation helps first-time homebuyers cover some of their closing costs with \$2,000 grants. That's right, \$2,000 free and clear to help defray expenses such as legal costs and down payments. Applicants must be working with a REALTOR® and fall within the given guidelines. The number of grants is limited. To learn more go to [www.NYSARHousingFoundation.com](http://www.NYSARHousingFoundation.com).

10. **Attend NYSAR Lobby Day in Albany:** One day per year NYSAR mobilizes REALTORS® just like you to come to Albany and make our collective voices heard. The day is fun, educational and might just help protect your business from damaging legislation. Please plan to join us on Tuesday, May 24, for Lobby Day 2016! ●



# New York *news briefs*

## Greater Capital REALTOR® competes in NAR's REALTORS® Got Talent competition



Greater Capital Association of REALTORS® member Louise Giuliano, from Niskayuna, was one of eight REALTORS® chosen from across the country to compete in the REALTORS® Got Talent show on Sunday, Nov. 15, during the National Association of REALTORS® Conference and Expo in San Diego, CA. Giuliano performed a ballroom dance with her husband. They came in second place in the competition. Congratulations, Louise!

## Health insurance open enrollment deadline is January 31

Enrollment for health insurance in 2016 will end Sunday, Jan. 31. Look to NYSAR Member Perks partner USI Affinity before this date for access to all New York State-approved carriers at the lowest possible rates. Their dedicated sales representatives will help you navigate the plan options and find the coverage that best suits your needs. Remember, you will face tax penalties if you do not obtain coverage. Also, if you miss open enrollment, you will not be able to obtain health insurance until the next open enrollment period unless you qualify for a special enrollment. Shop the NYSAR Exchange at [www.myrealtorinsurance.com/nysar](http://www.myrealtorinsurance.com/nysar) or call USI Affinity's dedicated sales representative Ned Cox at 888-834-3713 for more information.

## Hudson Gateway Association of REALTORS® raises more than \$8,000 for Make-A-Wish Hudson Valley



*Hudson Gateway Association of REALTORS®' Make-A-Wish committee, along with several brokers and event sponsors, present Make-A-Wish Hudson Valley CEO Tom Conklin (center) with a check for \$8,010. The funds were raised through various real estate agency garage sales held last summer and a happy hour mixer held last fall. Make-A-Wish Hudson Valley is a non-profit group that grants the wishes of Hudson Valley children who are suffering with life-threatening medical conditions.*

## 63rd Annual Fall Appraisal Conference held at Turning Stone Resort & Casino

The 63rd Annual Fall Appraisal Conference, sponsored by NYSAR's Appraisal Committee, took place on Nov. 9-10, 2015 at the Turning Stone Resort & Casino in Verona, NY. The committee offered the 2016-2017 National USPAP Update for New York State taught by Rebecca Jones for appraiser and real estate continuing education credit. Attendees also learned about appraisal issues that affect daily appraisal practice. On the second day of the conference, Appraisal Institute Chair Barry Shea, IFA, taught, "So You Think You Can Support Your Adjustment," which was also approved for New York State appraiser and real estate continuing education credits. This seminar was developed for real property appraisers who are interested in reviewing how to correctly develop and report the sales comparison approach in appraising real property. The conference was well attended. Thank you to Appraisal Committee Chair Carol DiSanto and Conference Chair Bob Galliher, MAI, SRA, for putting on an informative and valuable program.

## NYSAR Mid-Winter Business Meetings to open February 7

The New York State Association of REALTORS® Mid-Winter Business Meetings will take place Sunday, Feb. 7, through Thursday, Feb. 11, 2016, at the Desmond Hotel and Conference Center in Albany, NY.

In addition to a full set of committee meetings, the 2016 leadership team of President Linda Lugo, President-elect Dawn Carpenter and Secretary/Treasurer CJ DelVecchio will be inaugurated on Monday, Feb. 8.

For more information, visit [NYSAR.com](http://NYSAR.com).

## 2015 New York graduates of the REALTOR® Institute recognized

The following New York State REALTORS® earned the prestigious Graduate REALTOR® Institute (GRI) designation in 2015. These REALTORS® have gone beyond just earning their required CE credit and made the commitment to enhance their knowledge, professionalism and real estate services to assure a prosperous career. Congratulations to these recent graduates!

**Hak Bin Ahn**, *Better Homes & Gardens*, Forest Hills  
**Linda Akers**, *Nothnagle REALTORS®*, Rochester  
**Debra Bajouwa**, *CM Fox, LLC*, Guilderland  
**Haytham Bajouwa**, *CM Fox, LLC*, Guilderland  
**John Baron**, *Tim Borshoff Realty*, Henrietta  
**Richard Bennett**, *Coldwell Banker Residential*, Rocky Point  
**Theresa Billy**, *Hunt Real Estate ERA*, Erieville  
**Danielle Buchbinder**, *Realty USA WNY Inc.*, Williamsville  
**John Cannella**, *Keller Williams Landmark II*, Middle Village  
**Cande Carroll**, *RealtyUSA.com*, Ithaca  
**Barbara Carter**, *Century 21 Alliance*, New Paltz  
**Jennifer Castellanos**, *Realty Connect USA LLC*, Elmont  
**Diana Caughell**, *Robert DeFalco Realty Inc.*, Staten Island  
**Paru Chandramouly**, *RealEstateSINY.com*, Staten Island  
**Gerald Cibulski**, *Century 21 Albertson Realty*, Southold  
**Ann Marie Damashek**, *Weichert REALTORS®*, Harrison  
**Melania Darling**, *Berkshire Hathaway Home Services*, Kinderhook  
**Nicole Dye**, *RealtyUSA.com*, Corning  
**Jeffrey Farnell**, *John J. Lease REALTORS® Inc.*, Newburgh  
**Karyn Flores**, *Signature Premier Properties*, Huntington  
**Kelly Germa**, *Richardson Realty Assoc. Inc.*, Pleasantville  
**Ellen Green**, *Houlihan Lawrence Inc.*, Armonk  
**Jennifer Greenmun**, *McKinney Real Estate*, Binghamton  
**Richard Guilliams**, *BD Harris Real Estate*, Phelps  
**John Hager**, *BPPM, LLC Real Estate Assoc.*, Painted Post  
**Mary Haney**, *Houlihan Lawrence Inc.*, Larchmont  
**Jennifer Hayes**, *Houlihan Lawrence Inc.*, Cortlandt Manor  
**Edward Hetnar**, *RealtyUSA.com*, Camillus  
**Beverly Howe**, *Keller Williams Realty*, Rochester  
**Kathleen Ingram**, *Keller Williams Realty*, Elmira  
**Thomas John**, *Jaytom Realty LLC*, Queens Village  
**Susan Kelley**, *Coldwell Banker Prime Properties*, Glens Falls  
**Terri Kern**, *Turning Key Realty.com Inc.*, East Amherst  
**Kimberly Kluchonic**, *RealtyUSA.com*, Corning  
**Lesleylinda Lannan**, *Redfin Real Estate*, Jericho  
**David Leavines**, *LEAV Real Estate Company*, Syracuse  
**Sandra Lubliner**, *Julia B. Fee Sothebys Int. Realty*, Larchmont  
**Patricia Manganaro-Kane**, *Century 21 Sherlock Homes*, Rockville Centre  
**Frank Marchetta**, *Win Morrison Realty*, Kingston  
**Eddie McGowan**, *Dynamic Edge Realty LLC*, Fresh Meadows  
**Roger Miller**, *Warren Real Estate*, Ithaca  
**Christine Nielson**, *Coldwell Banker Village Green*, Woodstock  
**Mary Jane O'Connell**, *Robert DeFalco Realty, Inc.*, Staten Island

**Colleen O'Rourke**, *MJ Peterson Real Estate*, Amherst  
**Rolinda Parmigiani**, *Robert DeFalco Realty, Inc.*, Staten Island  
**Cheryl Peckham**, *RealtyUSA.com*, Corning  
**Ann Ross**, *Robert DeFalco Realty, Inc.*, Staten Island  
**Theresa Rossettie**, *RealtyUSA.com*, Corning  
**Ronald Russo**, *Charles Rutenberg Realty*, Plainview  
**Jill Sackler**, *Charles Rutenberg Realty*, Plainview  
**Michael Seabridge**, *RealtyUSA.com*, Clifton Park  
**Jeffrey Seeley**, *Realty USA WNY Inc.*, Williamsville  
**Lisa Simeone**, *Gucciardo Real Estate LLC*, Albany  
**Kathie Spangler**, *Equitas Realty*, Saratoga Springs  
**Laurel Sweeney**, *Prudential Nutshell Realty*, Stone Ridge  
**Sonia Thompson**, *Century 21 Milestone Realty*, Jamaica  
**Alexandra Tsiatis**, *Douglas Elliman Real Estate*, Bayside  
**Peggy Woodford**, *Kirnan Real Estate*, Liverpool  
**Kathryn Zaidel**, *RealtyExcellence.com*, Williamsville  
**Huitang Zhang**, *Winzone Realty Inc.*, Elmhurst  
**Stacy Zigman**, *RE/MAX Central Properties*, East Meadow

### It's New to You!

### REALTOR® Couture Store

Winter is here and what could be better to help get rid of those winter blues – shopping of course! Gently used items will be sold to attendees shopping in the NYSAR Housing Opportunities Foundation's "It's New to You" couture store. Shop for men's and women's formal wear, business wear, smart casual clothing, outerwear, shoes and accessories.

**WHEN:** February 8-9, 2016

**WHERE:** NYSAR Mid-Winter Business Meetings  
The Desmond Hotel, Albany, NY

You still have time to donate those gently used items to the foundation – just bring them with you to the Mid-Winter Business Meetings in February.

All proceeds will go directly to the Foundation's first-time homebuyer grant program. Donation receipts will be made available for tax purposes.



**NYSAR**  
Housing Opportunities  
Foundation, Inc.



# Inside the *numbers*

70

The percentage of Americans that are either very or somewhat likely to look to a real estate professional for information about homeownership, according to a study from NeighborWorks America.

1/3

The number of millennials, out of 2,000 surveyed, that say they plan to buy a new home in the next three years, according to Wells Fargo & Company.

71

The percentage of people that believe they could sell their house for what they paid for it, according to the most recent National Housing Pulse Survey. This is a jump of 16 percentage points from 2013.

7

The number, out of 10, of buyers who interviewed only one real estate agent during their home search, according to the National Association of REALTORS' 2015 Profile of Home Buyers and Sellers.

28

The percentage of people who said both the cost of housing and being close to family and friends were the top reasons for choosing where to live, according to a recent study by the Centre for Cities.

2020

By this year, 51 percent of builders say they will be building at least 60 percent of their new homes green, according to Dodge Data & Analytics New SmartMarket Report. ●

## NYSCAR launches new website

**T**he New York State Commercial Association of REALTORS® has launched the all-new NYSCAR.org. To offer a more cohesive experience, NYSCAR has now integrated all seven chapters of NYSCAR into one central location with their chapter pages. Users can visit their individual chapter page for up-to-the-minute information about education, events and chapter meetings. NYSCAR is also pleased to offer a new, robust broadcast email service to full members. Users can target a specific audience with a detailed email using the property fields provided.

To use the new broadcast email system, access standard listing forms and contracts, and many other member benefits, you must first log in with your new credentials. To login, enter your nine-digit NRDS ID number as your username. Your password is your last name. Please note: Passwords are case sensitive, so please capitalize the first letter.

Also, save the date for the 15th Annual New York State Commercial Real Estate Conference, which will be held June 13-15, 2016 at the Sheraton University Hotel in Syracuse, NY. ●





# Upcoming NYSAR radio *show schedule*



NYSAR Radio is a free Internet-based live call-in show hosted by NYSAR's Director of Legal Services Anthony Gatto, Esq. You can call him at 518-436-9727 with your real estate-related legal questions and have them answered live on the air. Even if you don't have a question, you'll benefit from listening to the answers to your colleagues' questions. Visit [NYSAR.com](http://NYSAR.com) for the link to the Internet broadcast.



Scan this code to go directly to the NYSAR Radio page.

## **January 19**

Advertising

## **February 16**

Agency – Buyers and Seller

## **March 15**

Teams

## **April 19**

Fair Housing

*All shows start at 10 a.m. All dates and topics subject to change.*

*Missed a show? You can download the podcast from [NYSAR.com](http://NYSAR.com). ●*

## Your Homeownership Partner



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By Tricia Loux

Wimps & Cowards Beware! Finally, A REAL-World, No Hassle, From The Trenches **"Emergency Survival Battle Plan"** For This New (And Brutal) Real Estate Industry. Written By A REAL-LIFE Licensed Real Estate Broker Who Does EXACTLY What He Teaches!

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**"Business success isn't flag football; it's a violent contact sport,"** says Willie Miranda, Broker and Owner of Miranda Real Estate Group, Inc., and he should know. As a struggling Insurance Agent, he knows what it takes to stay in the game and as a phenomenally accomplished Licensed Real Estate Broker, he's familiar with business success.

**"Over A Billion Dollars Sold in Real Estate..."**

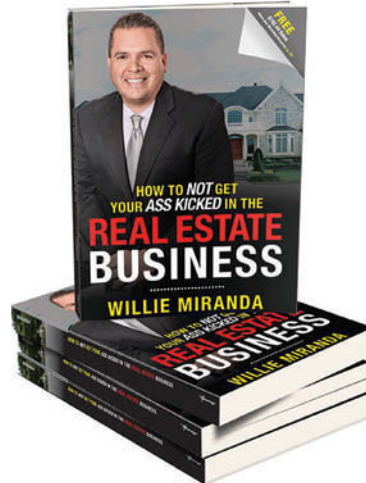
Miranda, who's known for his **'Renegade Style'** and over-the-top **"Personality Marketing,"** prompts some to ask, **"Is this guy for real?"** Oh yeah, and he's got the numbers to back up his systems. This year, Miranda's team sold over 500 homes which resulted in over \$100 million in residential sales and the best part, is that 70% came from referrals. This year, Miranda and his team reached a **huge milestone** of selling over 5,700 residential properties resulting in a **BILLION dollars** in real estate sales.

**Not too bad for a guy who had zero real estate experience back in 1998.** A guy who today works a reasonable 40 hours per week (70% of that time from his home office) and takes 4-5 family vacations per year, not to mention weekend getaways with them.

So how has this Renegade's business EXPLODED during the last few years, when everyone else has been fighting to survive? It turns out his unconventional approach is what has made all the difference.

**How To Take YOUR Business From 'Ordinary' to 'Extraordinary' in 12 Months Or Less...**

Running counter to every marketing notion in today's cut-rate world, **Miranda also staunchly REFUSES to compete on price.** With the onslaught of discount Real Estate Brokers selling **"cheapest price"** real estate and turning real estate services into a commodity, there's simply NO way for a client-focused brokerage to lower their rates enough, and that's OKAY. That's actually a good thing, he claims. **"I advocate doing the EXACT opposite of what our bigger, better financed competitors do. Focus your efforts and resources on things that our BIGGER (and slower) competition can NOT or will NOT do. Bigger almost always means slower, and that's NOT better,"** he says.



**FREE Book Reveals His #1 "Marketing Secrets"...**

In his shocking and bold NEW book titled: **"How To NOT Get Your ASS KICKED In The Real Estate Business,"** Miranda shares his ridiculously simple "Secret Marketing Systems." This book reveals all of his PROVEN systems and techniques that have made him successful beyond anyone's wildest dreams. **This book can help any size real estate team or agent make HUGE strides in business and in life.** Unlike other books written by **"Pretend Experts"** who last ran a business in their DISTANT memory – selling strategies that are NOT real-world TESTED or too generic to have any real application in today's NEW Real Estate Business – or the same old tired advice – Miranda's NEW Book comes straight from his **"In The Trenches"** REAL-world experience in turning an average business into an exceptional one (TOP 1%).

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**Read What Rick DeLuca Really Has To Say About The So-Called "Millionaire Maker," Willie Miranda...**

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– Rick DeLuca, International Real Estate Trainer



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# New state law prohibits housing discrimination against domestic violence victims

By S. Anthony Gatto, Esq.  
NYSAR General Counsel  
and Liz Celeone, Esq.  
NYSAR Associate Counsel

**O**n Oct. 21, 2015, Gov. Andrew Cuomo signed into law amendments to both the New York Real Property Law and the Real Property Actions and Proceedings Law. These amendments were made for the purposes of prohibiting discrimination in housing based upon domestic violence victim status, and establishing a task force to study the impact of source of income on access to housing. The new law takes effect on the 90th day after signing, which is Jan. 19, 2016.

A new section, Section 227-D, was added to the Real Property Law (RPL). This section prohibits landlords from discriminating against a potential tenant based upon their status as a victim of domestic violence. Section 227-D states that no person, firm or corporation, or an agent of any such entity, owning or managing a building used for dwelling purposes (referred to as landlords for purposes of this article), shall refuse to rent a residential unit to a person because of such person's, or their family member's, domestic violence victim status, when rental would not have been refused had such status not existed.

Under this section, landlords are also prohibited from discriminating in the "terms, conditions or privileges of any such rental," when such discrimination would not have occurred but for the tenant's domestic violence victim status. In other words, a landlord may not impose additional requirements or higher standards upon a domestic

violence victim, in order to attempt to prevent said domestic violence victim from renting a residential unit from them. Section 227-D further prohibits landlords from printing or circulating, or likewise causing to be printed or circulated, any "statement, advertisement or publication which expresses, directly or indirectly, any limitation, specification, or discrimination." This new section is quite clear in that landlords cannot actively nor passively attempt to "weed out" victims of domestic violence.

Under Section 227-D, a person is considered to be a domestic violence victim and thus eligible for the above protections if such person, or their minor child provided they are accompanied by said child, is or has been in a situation in which such person or child is a victim of an act that would constitute a violent felony offense as enumerated in Section 70.02 of the Penal Law or a

*continued on page 14*

*NYSAR's Legal Hotline is a question-and-answer service for REALTOR® members only. Call 518-43-NYSAR or 518-436-9727 from 9 a.m. to 3 p.m. Monday through Friday with your questions. You will need to provide your member number, which can be found on the mailing label of this magazine. The hotline does not provide a client-lawyer relationship. For confidential legal advice, consult a competent attorney.*





'A violation of any of the above provisions is a misdemeanor and the penalty attached to a conviction thereof is a fine of at least \$1,000, but no more than \$2,000, for each offense. Landlords do, however, have the defense that they refused to rent a residential unit to a domestic violence victim on a lawful ground.'

*continued from page 13*

family offense under Section 812 of the Family Court Act, and such act is alleged to have been committed by a member of the same family or household as defined in §812 of the Family Court Act. A list of those offenses can be found on NYSAR.com via this link: <http://bit.ly/1N7ZVjN>.

A violation of any of the above provisions is a misdemeanor and the penalty attached to a conviction thereof is a fine of at least \$1,000, but no more than \$2,000, for each offense. Landlords do, however, have the defense that they refused to rent a residential unit to a domestic violence victim on a lawful ground. Under Section 227-D, landlords are not prohibited from applying reasonable standards (such as passing a credit check) to determine the eligibility of a potential tenant, provided that the applications of all potential tenants, whether a domestic violence victim or not, are conditional upon successfully meeting said standards.

In addition to potential criminal liability for a violation of Section 227-D, a landlord might also be subject to civil liabilities. The section goes on to set forth a cause of action that a domestic violence victim has against a landlord who is allegedly in violation of the section. A successful action against a landlord under Section 227-D would entitle the plaintiff in such case to punitive damages of no more than \$2,000 for each offense, as well as declaratory and injunctive relief, such as an order that the defendant landlord rent a unit to the plaintiff.

- Section 227-D is not applicable to buildings used for dwelling purposes that are owner occupied and have two or fewer residential units. It should be noted that such "exemptions" are personal as to the owner of the property and do not extend to licensees marketing the property for the owner-occupant much like other "exemptions."
- Section 227-D does not prohibit a landlord or their agent from "providing or preserving a rental preference in a public or private housing for victims of domestic violence; providing any other assistance to victims of domestic violence in obtaining or retaining any public or private housing; or responding to any inquiry or request by an applicant; tenant, or leaseholder who is a victim of domestic violence." The language would permit landlords to provide a preference for domestic violence victims and provide assistance above and beyond that provided to other tenants or prospective tenants.

A new section, Section 744, was also added to the Real Property Actions and Proceedings Law (RPAPL). Section 744 prohibits evictions from residential units based upon domestic violence victim status. If a landlord accepts an applicant as a tenant and subsequently discovers that they are a victim of domestic violence, they cannot evict them based solely upon that discovery. In eviction proceedings, tenants have the defense that the landlord is seeking to evict them on the sole basis of such tenant's status as a domestic violence victim. However, a landlord may rebut this defense by showing that the eviction proceeding is being brought against the tenant on a lawful ground, such as nonpayment of rent.

As in Section 227-D of the RPL, this section is not applicable to buildings used for dwelling purposes that are owner occupied and have two or fewer residential units. As a reminder, such "exemptions" are personal as to the owner of the property and do not extend to licensees marketing the property for the owner-occupant much like other "exemptions."

Section 744 of the RPAPL goes on to establish a task force "to study the impact of source of income on access to housing including, but not limited to, any sex-based impact." It is reasonably foreseeable that this task force will recommend adding "lawful source of income" as a protected class through legislation sometime in the future. NYSAR will provide updates if there is anything to report on the progress of such legislation.

As a reminder, New York's REALTORS® must not discriminate against the following protected classes (even if the owner may have an "exemption"):

- Under federal law – race, color, national origin, religion, sex, familial status or handicap (42 U.S.C. §3604).
- Under state law – race, creed, color, national origin, sexual orientation (actual or perceived under the Sexual Orientation Non-Discrimination Act or SONDA), military status, sex, age, disability, marital status, or familial status (Executive Law §296) and domestic violence victim status (Real Property Law §227-D).
- Per the REALTOR® Code of Ethics – race, color, religion, sex, handicap, familial status, national origin, sexual orientation or gender identity (NAR Code of Ethics Article 10). ●

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# NYSAR 2016 Leadershi

By Sal Prividera Jr.  
NYSAR Director of Communications

**W**hen the 2016 leadership team takes the oath of office in February, Linda Lugo, ABR, CIPS, CRB, CRS, GRI, ITI, SRES, e-Pro, CBR of Huntington will be sworn in as president of the New York State Association of REALTORS®. President-elect Dawn Carpenter and Secretary/Treasurer CJ DelVecchio will also take office during the Mid-Winter Business Meetings at the Desmond Hotel and Conference Center in Albany.

A REALTOR® for more than 28 years, Lugo is a broker-owner serving the Huntington, NY area.

Lugo is a past president of the Long Island Board of REALTORS® (LIBOR) and the Multiple Listing Service of Long Island. Additionally, she has served on or chaired numerous local board committees as well as having served on the board of directors for many years. She was recognized as LIBOR's REALTOR® of the Year in 2009.

At the state level, Lugo has chaired the legislative steering, legislative forum, issues mobilization, professional standards and international real estate committees. She has served on numerous other NYSAR committees including organizational planning, executive, budget and finance, and fair housing and cultural diversity. She has served on the NYSAR Board of Directors for 11 years.

At the national level, Lugo has served as a National Association of REALTORS® director and as a member of the Professional Standards Committee. She currently serves on the Risk Management Committee. She is a regular attendee of NAR's national conference and is a Sterling "R" supporter of the REALTORS® Political Action Committee (RPAC). She has served as the Federal Political Coordinator to Congressmen Steve Israel since 2009.

Lugo is also a New York State Department of State certified real estate instructor, who teaches the salesperson licensing course.

Active in her community, Lugo has helped raise funds for the Children's Miracle Network and is the founder of the Animal Response and Rescue Coalition.

As she was preparing to take office, *New York State REALTOR®* sat down with Lugo to learn more about her career and dedication to being a REALTOR®.

**NYSR: HOW DID YOU CHOOSE REAL ESTATE AS A CAREER AND WHY DID YOU DECIDE TO BECOME A REALTOR®?**

**Lugo:** I didn't choose real estate. It chose me. I was eight years into my accounting career and I was not happy. The



Linda Lugo,  
ABR, CIPS, CRB, CRS,  
GRI, ITI, SRES, e-Pro, CBR.

day-to-day work had become mundane and unfulfilling. I didn't exactly know what I wanted to do, but I knew a major change was needed. One day I bumped into the REALTOR® who sold me my home, and I started picking his brain about a real estate career. He thought I would be great at it. I took the licensing course, passed the test and quit my job. The REALTOR® part was easy. The broker I chose was a REALTOR® and explained the benefits. It was a natural choice.

**NYSR: DO YOU FEEL THAT HAVING A CAREER BEFORE REAL ESTATE MADE YOU BETTER PREPARED TO SUCCEED?**

**Lugo:** I think my accounting background has been a huge help to my real estate career. It helped me with understanding how buyers are qualified for mortgages, and made it easy to set up corporations for my brokerage.



# p Team

## ready to take office

### *NYSR: WHAT HAS BEEN THE MOST GRATIFYING ASPECT OF YOUR CAREER?*

**Lugo:** The most gratifying aspect of my career has to be all the wonderful people I have met who have become my friends – both clients and REALTORS®.

### *NYSR: WHAT ADVICE WOULD YOU GIVE TO SOMEONE JUST STARTING OUT IN THEIR REAL ESTATE CAREER?*

**Lugo:** The best advice I can give someone new coming into the business is to carefully select your broker. It is a two-way interview process, so make sure what is important to you is brought up while speaking with the broker. The broker's support to your career can be a key to your success.

### *NYSR: YOU HAVE BEEN VERY ACTIVE IN ALL THREE LEVELS OF THE REALTOR® FAMILY. WHAT WAS YOUR FIRST VOLUNTEER ROLE AND HOW DID IT START YOU ON THE PATH OF REALTOR® ASSOCIATION INVOLVEMENT?*

**Lugo:** In 1995 I purchased the brokerage office where I was affiliated. I felt that it was important with taking on the broker role that I was knowledgeable about all aspects of real estate including involvement with my local board. My very first committee at the Long Island Board of REALTORS® was the Grievance Committee. This committee was very interactive with other REALTOR® volunteers. Participating there enabled me to get to know them and association staff on a more personal level. From that point, my involvement has obviously grown. Thank you for this question as it just made me realize I've been doing this for 20 years!

### *NYSR: WHY WAS IT IMPORTANT FOR YOU TO GIVE BACK TO YOUR ASSOCIATIONS THROUGH COMMITTEE AND LEADERSHIP SERVICE?*

**Lugo:** I'm a believer that it is important to give back. This has been a win-win relationship for me. I have found that the more I have given, the more I have received. This was not why I volunteered, but it has become a huge unexpected benefit. Through my REALTOR® relationships, I have received numerous referrals as well. I think, most importantly, I have a family of REALTORS® with different knowledge bases. I know if I have questions in areas of expertise that are not my primary focus, I have REALTOR® friends who can help me.

### *NYSR: WHAT ADVICE WOULD YOU GIVE TO REALTORS® WHO ARE CONSIDERING ACTIVELY PARTICIPATING IN THEIR LOCAL ASSOCIATION, NYSAR OR NAR?*

**Lugo:** If you are thinking about getting involved, go for it! Reach out to REALTORS® you know who are involved and local and state board staff. They can give you information about the committee opportunities. We are always looking for new and fresh ideas.

### *NYSR: WHAT ARE YOU LOOKING FORWARD TO DURING YOUR YEAR AS PRESIDENT?*

**Lugo:** I have a great leadership team in President-elect Dawn Carpenter, Secretary/Treasurer CJ DelVecchio and, of course, our CEO Duncan MacKenzie. I'm looking forward to working closely with them and all of our directors. We have a great organization, which is a tribute to our members, directors and leaders.

### *NYSR: WHEN YOU HAVE TIME TO GET AWAY FROM IT ALL, WHAT DO YOU DO?*

**Lugo:** When I have time to get away I love to go someplace warm with a beach. I think we all work hard, so it is important to have down time to rejuvenate.

### *NYSR: YOU ARE ALSO VERY INVOLVED IN ANIMAL RESCUES. PLEASE TELL US A LITTLE ABOUT WHAT YOU DO AND HOW YOU CAME TO BE INVOLVED.*

**Lugo:** During Superstorm Sandy, I had heard on the news – 10 days later when my power came back – that there were more than 500 animals being taken care of by volunteers. I made several phone calls to find out how to help, but no one was available to speak. I drove over to the makeshift facility that was housing the animals. Initially, I arranged for supplies mostly to help the volunteers. NYSAR had generously supplied food to Staten Island and Long Island for the people displaced. All of the extra food was given to this shelter to feed the volunteers. I also had members donate a washer and dryer to make it as easy as possible for the volunteers. Once that was set, I was volunteering my time to walk and feed the dogs. It was a very rewarding experience. I formed a non-profit, Animal Response and Rescue Coalition, two years ago with the objective of training the first responders across the country to be able to handle pet rescue.

*continued on page 18*



**President-elect**  
**Dawn Carpenter, CPM**

A REALTOR® for more than 16 years, Carpenter is the broker-owner of Dawning Real Estate in Staten Island, NY.

Carpenter is a past president of the Staten Island Board of REALTORS® (SIBOR) and chair of the Staten Island Multiple Listing Service. Additionally, she has served on or chaired numerous local board committees as well as having served on the board of directors for many years. She was recognized as SIBOR's REALTOR® of the Year in 2008. She also holds memberships in the Brooklyn board, Columbia-Greene board and Greater Capital association.

At the state level, she has chaired the REALTORS® Political Action Committee (RPAC) Trustees and the Organizational Planning Committee. She has served on numerous other NYSAR committees including legal action, legislative policy and professional standards steering. She has also served on the NYSAR Board of Directors and executive committee for several years. She was named the association's REALTOR® of the Year in 2011.

At the national level, Carpenter has served as a National Association of REALTORS® director and as a member of the Commercial Committee and Federal Technology Policy Advisory Board. She currently serves as chair of the Property Management Forum. She is a regular attendee of NAR's national conference and is a Golden R RPAC Hall of Fame member.

Carpenter is also actively involved in the Institute of Real Estate Management (IREM), serving on its Legislative Policy Committee. She is a past president of the IREM Greater New York Chapter #26 and was its Certified Property Manager of the Year in 2008.

Active in her community, Carpenter is a long-time volunteer with the March of Dimes and American Cancer Society as well as the Columbia-Greene and Richmond County Special Olympics.



**Secretary/Treasurer**  
**CJ DelVecchio, CBR, GRI**

A REALTOR® for more than 19 years, DelVecchio is an associate broker with Warren Real Estate in Ithaca.

DelVecchio is a past president of the Ithaca Board of REALTORS®. She has chaired or served on numerous local board committees as well as having served several terms on the board of directors. She was recognized as the Ithaca board's REALTOR® of the Year in 2001. She received the board's President's Award in 2006, Housing Opportunities Award in 2007 and Mentor Award in 2013.

At the state level, she has served as a two-term Regional Vice President for the Southern Tier and as a NYSAR mentor. Additionally, she has chaired several committees including legislative steering, professional standards and communications and public relations. She has served on numerous other committees including organizational planning, legal action and executive. She has served on the NYSAR Board of Directors, and is a long-time supporter of the REALTORS® Political Action Committee (RPAC).

At the national level, DelVecchio has served on the NAR RPAC Participation Council and on the board of directors.

Active in her community, DelVecchio serves on the Tompkins County Public Information Advisory Board and is a past chair of Better Housing for Tompkins County. She is president of the Cornell Alumni Association of the Ithaca Area. A Level 3 USA Hockey-certified coach, she coaches for the Tompkins Girls Hockey Association. ●



New York State Association of REALTORS®, Inc.

# NYSAR Community Service Award Winners

## *give back to their communities*

By Sal Prividera Jr.  
NYSAR Director of Communications

**A**cross New York State, REALTORS® routinely make a difference in the lives of their neighbors by volunteering in countless ways to make their communities a better place to live. These members create a positive image of REALTORS® while working to support initiatives that address specific needs in their community.

The New York State Association of REALTORS® Community Service Award honors members for their community involvement supporting programs for a community's youth, improving the quality of education, addressing quality of life for older Americans, homelessness prevention, as well as efforts following natural disasters and other community needs.

The 2015 NYSAR Community Service Award recipients are Cindy Mead and Carol Christiansen.

The winners will be recognized during the NYSAR 2016 Mid-Winter Business Meetings at the Desmond during the General Session. Along with an inscribed award, a grant of \$500 was also made in the recipient's name to their selected charities.



### Cindy Mead

As a small business owner herself, Cindy Mead understands the challenges faced by the small businesses in her rural southern Adirondack community of Chestertown and of the other nearby second-home and vacation communities. While the communities are vibrant during the summer season, off-season economic activity dwindles when vacationers and seasonal residents have returned home.

"Our towns were really dying," said Mead. "We're very busy during July and August, but during the other months, there's really nothing going on."



*The crowd enjoys the outhouse races during the Brant Lake Winter Carnival.*

Working with five other businesswomen, Mead created the Tri-Lakes Business Alliance (TLBA) in 2011, which she serves as secretary. "The goal of the Tri-Lakes Alliance, one of them, is to try to put Chestertown back on the map," she said. There are approximately 50 people involved in the TLBA, which covers Brant Lake, Friends Lake and Loon Lake in the towns of Chester and Horicon in the southern Adirondacks. "We are trying to promote economic prosperity for our area, improve tourism and expand our tourism season," she said.

Working with local chambers of commerce and local government, the TLBA created four major events, along with several smaller ones, to bring visitors into the communities during the "off" seasons of spring, fall and winter.

In February, the Brant Lake Winter Carnival features outhouse races, a ladies frying pan toss contest, curling demonstrations by the Lake Placid curling club and snowshoe baseball in addition to music and food. The carnival will bring in 800 to 900 people for the day, said Mead.

*continued on page 20*



**"I want this area to prosper. I want to see my children be happy to be able to live here. By getting the alliance formed and starting some of these events, it has made a difference in our community."**

The newest event, Mead's personal favorite, is the Adirondack Woofstock festival for dogs. The weekend of "peace, paws and music" harkens back to the 1960s, while putting the emphasis on canine fun. In addition to great music, Mead said the event includes demonstrations by dogs trained to dive and dogs that are "professional" Frisbee catchers. There's a Doggie Fun Zone and dog adoptions by the North Shore Animal League, which is based on Long Island. Vendors have anything you could want for your dog, she added. The first event drew about 3,000 people and 1,000 dogs on Father's Day weekend. She expects attendance to double in 2016.

The TLBA's first event and its longest running is the Chestertown Farmers Market, which operates every Wednesday from June to October on the front lawn of the town hall. Mead said that the market drew 1,000 people on one Wednesday, which she called "pretty phenomenal" for the small hamlet of Chestertown. The market features organic food and products from local artisans along with music and food vendors.

The area steps back in time to the 1920s for Rum Runners Weekend. Mead said that Chestertown was on the bootlegging trail from Montreal to New York City during Prohibition, steeping the area in the history of the era. "The whole community gets involved," she said. "You will see 18-year-olds to 80-year-olds dressed as gangsters, flappers and bootleggers." They even stage a bootlegger chase, where a notorious bootlegger is followed by the FBI. Other offerings include a classic car parade, a vaudeville show and a speakeasy, where you have to know the password to get in the door. Rum Runners Weekend won the Adirondack Park Agency's best offseason event award for 2014, she said.

"All of the events definitely are promoting business," Mead said. "The businesses in the area just love what we are doing and support us for it."

Mead was born in Chestertown, went away to college and came back to raise her family. When her last child went off to college, she decided to focus on helping her community.

"I want this area to prosper," Mead said. "I want to see my children be happy to be able to live here. By getting the alliance formed and starting some of these events, it has made a difference in our community."

Mead is the broker/owner of Gallo Realty in Chestertown, NY.



### Carol Christiansen

Following the loss of their sons to drug overdoses, Carol and Lou Christiansen and Susan and Steve Salomone joined together to found Drug Crisis in Our Backyard, a community-based program with the mission of promoting awareness about drug addiction as well as providing resources and support to individuals and their families struggling with the disease.

Carol and Lou Christiansen met the Salomones after reading their letter to the local newspaper about the loss of their son, Justin. The letter was published two days after the Christiansens buried their 28-year-old son Erik. "We were angry parents," said Carol Christiansen. "We realized that there was a drug crisis right in our backyard and that's how we came up with the name. We decided to bring awareness (about drug addiction) to the community. If it could happen to us, it could happen to anybody."

"A hundred people a day die from overdoses, be it heroin or opiates, and I was totally unaware," Christiansen said of her life before her son's addiction.

The four grieving parents created Drug Crisis in Our Backyard in order to promote awareness about drug use in their community, change the stigma associated with addiction, and to assist addicted and at-risk individuals and their families. The organization also seeks the implementation of measures, including legislation, to hold accountable organizations and medical institutions that perpetuate drug use through over-prescription of opiates and other drugs, according to its website.

Drug Crisis in Our Backyard held its first community forum featuring a panel of expert speakers in August 2012, just months after Erik and Justin died. Christiansen said she didn't know if many people would show up for the event that ultimately drew more than 200 community members. From there the organization has grown its activities to include more than a dozen forums, facilitating Narcan Trainings,

presentations to parent-teacher organizations and hosting a bi-weekly support group for those dealing with the addiction of a friend or family member. The group has Karate classes for young people to help them with their self-confidence, she said, adding that low self-confidence can become a reason to turn to drugs.

The forums feature panels with people from different walks of life including doctors, addiction treatment center directors, policemen and recovering addicts. Susan Salomone opens the forums with Justin's story and information about the organization, Christiansen said, adding that she closes the events by sharing about the loss of her son.

The organization has been successful in raising awareness by bringing the conversation to local schools. "Kids love to hear stories. They don't want to hear from the police. They don't want to hear from doctors. They want to hear personal stories. We have young men and young girls who will come and speak...that's who the kids really relate to. We have a couple of young people on call that if somebody needs to reach out they will speak with them and help them."

The group is hard at work lobbying to change insurance laws that would increase coverage for rehab beyond one 28-day stay. It is also raising funds to help addicts who don't have insurance pay for detox. She noted that addicts cannot seek help from a rehab center without first going through detox, which is very expensive.



*Erik Christiansen*

Her son, Erik, was a New York City police detective with a bright future, she said. After an injury, he was prescribed oxycodone for back pain. Erik called his mother to tell her that he thought he was addicted to the medication. "I said, Eric, the doctor gave them to you, so it's OK, don't worry," Christiansen said. "That was my first reaction because I was totally unaware of what this was.

**"It gives you a renewed sense of hope when people reach out to you and you want to help. The only thing you wish you can do is make their child better, but we can't."**

"This took me totally by surprise," she said, adding that they never had problems with Erik as he was growing up. "When he came out (of rehab), we said, alright, this was just a little bump in his life and he'll be fine. He never had problems." Following a car accident six months later, Erik went back to rehab and his parents found out that he had been using heroin. Erik finished rehab on June 4 and on June 9, he overdosed.

Christensen said that through Drug Crisis in Our Backyard, she also wants to educate the public that addiction is a brain disease and that it is time to push past the stigma associated with addiction. "(Drug addiction) should be treated like a disease. Like any other disease," she said. "Don't be embarrassed. Nobody raised their children to be a drug addict. Talk about it. Get help. There is help out there. There's support out there."

Often, Christiansen and the Salomones will receive telephone calls, Facebook messages and emails from parents whose children are battling addiction. "It's wonderful that people know we're reachable. Come to us. We're here to help you. We know the resources. The first thing we say to them is don't blame yourself. It's OK. We'll see what we can do for you," Christiansen said.

"It gives you a renewed sense of hope when people reach out to you and you want to help. The only thing you wish you can do is make their child better, but we can't," she said, adding that the addicted person has to want to help themselves.

"We have helped people and that's our goal," she said. "It never gets easier, but it gives me peace and I know it gives Susan and Steve peace also, that we are doing something." Carol's husband, Lou, died in 2015.

Christiansen is the broker/owner of Café Realty in Katonah, NY. ●

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### **Check out our new, extended hours!**

Due to the high demand to speak with our attorneys, the Legal Hotline's hours have been extended until 4 p.m. Monday through Friday.



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You now have seven hours a day, five days a week to get your real estate-related legal questions answered by a live attorney!

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New York State Association of REALTORS®, Inc.



# REALTORS® play key role in advancing industry priorities in Albany

By Jared Burns

NYSAR Government Affairs Associate

**A**s this issue of *New York State REALTOR®* arrives in your hands, Gov. Andrew Cuomo and our state Legislature have just begun their work for the 2016 legislative year. NYSAR, however, has been working year-round on key real estate and homeownership issues critical to its members.

Making your voice heard by local and state elected officials can have a tremendous effect on our industry and public policy as a whole. NYSAR works with local REALTOR® boards and the National Association of REALTORS® every day to make sure your interests are represented, and as a New York REALTOR®, you play an important part in that equation. There are a number of ways in which we make sure we are successfully promoting REALTOR®-friendly measures, including grassroots activism, supporting REALTOR® issue campaigns and political involvement in supporting REALTOR®-friendly candidates for elected office. We rely on our members to: answer critical Calls for Action; attend NYSAR's annual Lobby Day in Albany to speak with their legislators; and to make sure you are registered to vote in New York State.

REALTORS® across the state are experts in their fields. You are business people with extensive knowledge of what it takes to buy and sell a home in New York State. These strengths put New York's REALTORS® in a great position to help inform our elected officials about the importance of proper policies that encourage home sales and do not place unnecessary burdens on real estate transactions, buyers, sellers and REALTORS® themselves.

The first step in the process is for you to be well informed about REALTOR® legislative priorities. These include:

**Passage of a statewide First-time Homebuyer Savings Account Program** – Under our proposal, an individual could deposit up to \$5,000 per year (\$10,000 per year for couples) in a special savings account designated only for costs associated with buying a first home including a single-family residence, condo, cooperative apartment or townhome in New York State. Money in the account would grow tax free, similar to an individual retirement account.

The single largest inhibitor to buying a home in New York State, particularly among first-time buyers, is our highest-in-the-nation closing costs combined with taxes and fees associated with buying a home. The main challenge for first-time home buyers is not a monthly mortgage payment, but rather finding a way to save enough money to meet their closing cost needs. The list of these costs in New York State includes state and

local mortgage recording taxes, pre-payment of property taxes and insurance costs into escrow, bank, title and attorney fees, appraisal fees and more.

Incentivizing homeownership for first-time homebuyers through the proposed savings account program would increase homeownership in the state, while allowing individuals and families to invest in their future and, in turn, invest in New York State.

NYSAR staff presented the proposal to the governor's staff and representatives of the state Division of Budget, and are in continued discussions leading into the 2016 legislative session.

**Enactment of legislation to bring greater transparency to the process of buying and selling cooperative apartments**

– NYSAR supports legislation that would set up a mandatory timeline for the acceptance or rejection of a purchase application, while also providing a written reason for the rejection of an application. These are important measures to encourage accountability of cooperative boards, especially when an application is rejected.

**Inclusion of agency-related coursework in initial continuing education requirements**

– This would require that two hours of agency-related coursework be completed during a licensee's initial two-year licensing term as part of the 22.5 hours of continuing education required for license renewal. Understanding the agency relationship created between buyers and sellers, landlords and tenants, and the real estate professional representing them during the real estate transaction is essential. This legislation would promote a better understanding of those relationships.

NYSAR also plays defense on behalf of our industry, working to defeat misguided proposals that would hamper homeownership or harm our members' ability to conduct business. Specifically, NYSAR continues to strongly oppose any attempt to increase state and local real estate transfer taxes and mortgage recording taxes. NYSAR opposed New York City Mayor Bill de Blasio's attempt to impose an additional city real estate transfer tax of 1 percent on the sale of properties valued at more than \$1.75 million and additional 1.5 percent on properties valued at more than \$5 million. The mayor's proposal failed to gain traction in the state Legislature. However, the city's Independent Budget Office has reintroduced this idea, making the issue active again. NYSAR will oppose this measure again if it is introduced.

We will continue to keep you informed on these issues as they arise during the session. Watch your email, future issues of this magazine and visit [NYSAR.com](http://NYSAR.com) for updates. ●

# Be your local market expert in 2016

By Ciara Hassenpflug  
NYSAR Communications Coordinator

**P**ositioning yourself as your local market's expert takes more than just claiming to be so on your website. It takes time, strategy and an understanding of what it is your potential clients want and need from a REALTOR®. By taking a look at your online presence, community involvement and marketing initiatives this year, you can begin to better tell your market's story and be seen as the expert you are.

While it can be difficult to know where to start, Nobu Hata, National Association of REALTORS® director of member engagement, said deciding on what information will be of value to your target audience is a problem solved by asking the people around you. Every agent and broker should have their top clients serve as a "board of directors" to advise them on the goings-on in the community, he said. Have them become a part of your marketing process and share the information they care about. They'll turn around and return the favor, sharing you on their social media feeds, said Hata.

Think about things like proximity to public transportation, schools, dog parks, where to shop and local community events, he said. "Everything that clients don't think about until they're in the back seat of your car in the real world." Then, find the local business owners, legislators and influencers that can help you put the "expert" in expertise and connect your audience to them. According to Hata, you probably already know these people. "Take your phone's contact list and determine who can solve real estate and life problems and consider putting them on your website." He said to leverage mortgage and title people, inspectors, lawyers, plumbers and contractors first. "Real estate is local, so prove it."

As far as figuring out what type of content to focus on, written content and blog posts or more photos/videos, Hata said this is where that board of directors comes into play again. Do they tend to read information more or do they watch it? Whatever you do, focus on relevant information conveyed in a short and sweet way. Hata said many people produce pieces like "25 steps to buy/sell a home" and a glossary of real estate terms that can be used in between tidbits of information such as quarterly market updates and community news. "Don't be afraid to mix things up, no matter if it's the written word or visuals."

As a REALTOR®, Lindsay Hart said one of the best ways to illustrate your local market's environment is through statistics, such as average selling price and current average list price for residential properties. An associate broker with RE/MAX In Motion in Ithaca, she also shares information gathered by her local chamber of commerce and tourism board to help shape her local market's story. "These resources paint a picture of the desirability of an area, showcasing what it has to offer." Whether a region has received accolades like "best college town" or "best town to retire to," in addition to more practical information such as tax rates, are all factors that impact real property and homeowners. "Being knowledgeable about all these things

and educating the public helps position me as a local market expert."

She shares this local information through her Facebook business page, Twitter feed and LinkedIn profile. "Each platform has a unique audience, so I tailor the message in each site and share appropriate information." For more lengthy pieces, Hart uses her blog, "Hart and Homes." She updates this blog, which differs from her listing website, on a weekly basis with statistics and information about real estate in general, such as the buying and selling process and how a REALTOR® can help. She also tries to publish some personal posts relating to life as a REALTOR®, mom and volunteer, and how she balances it all. "It's good to be relatable and show that we have lives and interests outside of real estate, too."

In addition to posting pictures and information on new listings, Hart also "checks in" at places that are real estate-related on Facebook. "Every board meeting I attend or committee meeting, every conference or closing, I check in and type a word or two about it. It lets people know I'm active and involved in all aspects of real estate."

If you're going to use a social media platform, Hata said to use one that's an extension of you and your brand. For instance, he said, if you produce many videos, focus on YouTube. Go heavy on

# Expert

“Every agent and broker should have their top clients serve as a ‘board of directors’ to advise them on the goings-on in the community.”

blogging? Facebook business pages are for you. Can you answer the “how’s the market” question better than Google? Give social media and Google ads a try. “Just remember to drive people back to your website with everything you do, and be consistent and timely with whatever you’re driving people with.”

“Most people forget that whatever you put out there, stays there,” said Miguel Berger, broker with Better Homes and Gardens Real Estate Tech Valley in Loudonville, of the possible danger of social media. Before you post on social media, Berger said to stop and ask yourself if you would make the same comment at a party. If the answer is no, don’t post. He also suggests avoiding telling people how wonderful you are, “no one cares.” The best information you should give is consumer-oriented advice, and also make sure you add a human element – it can’t all be business. “People want to get to know you before they do business with you.”

As far as print or direct mail pieces, online marketing tips apply here too – be consistent with relevant information and drive people back to your website. “Mail strikes at the heart of local, so be  
*continued on page 26*

## Resources to help you hone your expertise:

- **REALTORS® Property Resource® (RPR)**

Tap into the most powerful data platform available to members of the National Association of REALTORS® family, REALTORS Property Resource® (RPR). A benefit of your membership and offered at no additional cost, RPR offers exclusive access to analytics and custom-branded reporting tools that can be printed, emailed or texted from anywhere at any time. Visit [www.narrpr.com](http://www.narrpr.com) and download RPR Mobile for any-time, anywhere access.

- **10K reports and The Skinny from NYSAR**

Knowing how important it is to demonstrate your expertise to consumers, NYSAR is partnered with ShowingTime/10K to provide monthly housing market data reports at no cost to participating local boards/associations. The straightforward reports make it easy to impress your clients with hard facts that explain the realities of today’s market. Also make sure to share the monthly Skinny Report video, found on [NYSAR.com](http://NYSAR.com), which gives a two-minute overview of the current market.

- **U.S. Postal Service Every Door Direct Mail® powered by Taradel**

Grow your business by taking your marketing to the next level—the neighborhood level. Taradel, an approved affiliate of the U.S. Postal Services’ Every Door Direct Mail® program and NYSAR Member Perks partner, offers NYSAR members a customized member portal to design, target, print and mail marketing pieces to every address in a specific zip code or carrier route. Visit [nysar.eddmsite.com](http://nysar.eddmsite.com) for more information.





*continued from page 25*

strategic,” said Hata. Instead of sending out “just listed” postcards, tell the reason why the person listed their home with you on one postcard, why the home is salable in spite of market conditions in postcard two, and so on until you tell how the home sold in the last postcard. “Stop blasting the city once and try being surgical over the course of time with multiple mailings to a targeted group,” he said.

Aside from his online and marketed persona, Berger said he involves himself with local charities as a way to get to know the community as well as get his business out there. He has delivered games to children at his local Ronald McDonald House, delivered warm breakfasts to Habitat for Humanity builds, delivered pet supplies to the Mohawk Hudson Humane Society and more. “Most people want to get involved with the big charities or projects, which is not what will make a difference to your business.”

Along the same lines, Hart suggests volunteering for local activities or events that involve the chamber of commerce or other organizations, such as the Rotary, Lions Club, an alumni association or even a playgroup or a preschool. “Cultivate your interests outside of real estate and join local associations, clubs, a gym or something similar,” she said as a way to meet other community members and small business owners. “Just being out in the community, talking to folks one-on-one and getting to know them is a great way to be seen and heard. The best advertising is still word of mouth and referrals.”

Being a member of her local chamber of commerce allows her to be at the center of the area’s happenings, economically and socially. Additionally, because of the relationships she’s forged with local municipal leaders, Hart is also part of the Trumansburg, NY housing committee, allowing her to help shape the future of housing in her community as well as gather information on what residents are looking for when it comes to housing.

Taking it a step further, Berger said he makes it a point to be available to anyone and everyone at all times including the media. Any time there is real

estate-related news, you should reach out to the reporter and make yourself available to them for comment, he said. “Never say you are too busy when they ask for something.”

Thinking like a media resource is great, said Hata, especially if you want to exhibit your expertise in the news. Follow reporters on Twitter and have good real estate conversations with them. “If you go heavy with market data on your site using credible data,

you can leverage reporter relationships really well.”

Forming a reputation as the local market expert isn’t about knowing more than anyone else, it’s about making as many people as possible aware of what you do know. “It’s extremely important that the consumer thinks of you for all of their real estate needs,” said Berger. It takes hard work and continuous effort, and it will not happen overnight, but it will pay off in the end. ●

## GRI courses can help polish market expert skills

By Priscilla Toth  
NYSAR Director of Education

**C**ourses in the all-new Graduate REALTOR® Institute (GRI) program offer knowledge that you can use to polish your skills as a local market expert.

GRI-1 Ethics introduces the value of developing a professional image by conducting your business legally and ethically. It demonstrates how volunteerism in your community can go a long way in building a strong client base. In GRI-2 Business, participants learn how to use tools such as NAR’s Home Buyers and Sellers Research and REALTORS® Property Resource® to gain a detailed understanding of consumer trends and expectations. An added bonus in this class is that you’ll learn how to retain more of the money you make and how to minimize exposure to risk in your business.

GRI-8 Technology, also known as e-PRO Day One, offers step-by-step instruction on how to reach, connect with and capture new clients through the development of an online presence including the most effective social media venues. This course provides insights into the best marketing strategies and taking your business totally mobile. In GRI-5 Buyers, not only will you learn how to assure fair housing compliance in all aspects of your business, you’ll discover how to secure commitment from buyers, increase their leverage through pre-qualification and manage their transaction through to closing in a way that will create new fans.

The sellers class, GRI-6, shows how to tailor your communication based on the behavioral style and age of your prospects. You’ll also learn how to present a listing proposal that demonstrates your value and helps secure clients who are eager to price appropriately. Participants also discover how to market properties more efficiently and how to assure the safety of clients through the showing process.

Of course, REALTORS® can learn far more from the REALTOR® Institute, including how to handle agency and legal issues, but the GRI program also shows how to go beyond traditional means of self-promotion to increase market share. Participants learn the importance of understanding the market, identifying opportunities, building new relationships, maximizing available resources and building a reputation as a trusted advisor. All this leads to exceeding client expectations and becoming your local market expert.

Visit [NYSAR.com/education](http://NYSAR.com/education) for information and course schedules. ●

# National Designation

# 2016

## Course Schedule

# 2016 course schedule



THE ALL NEW GRADUATE REALTOR® INSTITUTE (GRI)

7.5 hours CE each - \$125 each for members

### GRI-1 Ethics

Jan 22	Woodbury	Nick Gigante
Feb 23	Binghamton	Randy Templeman
Feb 24	Bronx	Don Cummins, Esq.
Jun 8	Albany	Jim Pugliese
Oct 12	Canton	Lin Fields

### GRI-2 Business

Feb 22	West Babylon	Linda D'Amico
Feb 25	Rochester	Jeremias Maneiro
Mar 10	Watertown	Lin Fields
April 6	Buffalo	Joe Whittington
Apr 21	Binghamton	Jeremias Maneiro
Jun 7	Syracuse	Russ Romano

### GRI-3 Agency

Feb 25	Bronx	Don Cummins, Esq.
Mar 23	Rochester	Jim Braman, Esq.
Aug 3	Staten Island	Al Fazio, Esq.
Sep 12	West Babylon	Al Fazio, Esq.
Sep 15	Binghamton	Jim Braman, Esq.
Oct 6	Hudson	Jim Braman, Esq.

### GRI-4 Legal

Mar 15	Hudson	Don Cummins, Esq.
Mar 22	Ithaca	Jim Braman, Esq.
Apr 20	Woodbury	Al Fazio, Esq.
May 4	Rochester	Jim Braman, Esq.

### GRI-5 Buyers - Satisfies NYS Fair Housing requirement.

Mar 9	White Plains	Don Scanlon
Mar 11	Watertown	Lin Fields
Apr 13	Syracuse	Jeremias Maneiro
Apr 19	Bronx	Russ Romano
May 18	Buffalo	Joe Whittington
June 27	Woodbury	Don Scanlon
Sep 8	Corning	Russ Romano
Sep 29	Rochester	Jeremias Maneiro

### GRI-6 Sellers

Mar 23	Albany	Roseann Farrow
Apr 1	Jackson Heights	Linda D'Amico
Apr 12	West Nyack	Nick Gigante
Apr 20	Bronx	Russ Romano

May 17	Poughkeepsie	Randy Templeman
Sep 14	Buffalo	Randy Templeman
Oct 6	Ithaca	Fran Carroll
Oct 12	Rochester	Jeremias Maneiro

### GRI-7 Property

Aug 10	Staten Island	Nancy Mosca
Sep 8	Goshen	Nancy Mosca
Oct 11	Jackson Heights	Nancy Mosca
Oct 20	Corning	Roseann Farrow
Oct 25	Syracuse	Roseann Farrow

### GRI-8 Technology

Apr 14	Canton	Jeremias Maneiro
May 25	Albany	Jeremias Maneiro
Oct 7	Putnam	Nancy Mosca
Oct 19	Buffalo	Jeremias Maneiro
Nov 3	West Babylon	Nancy Mosca
Nov 30	Rochester	Jeremias Maneiro



ACCREDITED BUYER REPRESENTATIVE (ABR)

### ABR Required Course

#### 15 hours CE - \$295 for members

Mar 7-8	Watertown	Randy Templeman
Mar 14-15	White Plains	Roseann Farrow
May 17-18	Bronx	Roseann Farrow
Sep 14-15	Syracuse	Linda D'Amico
Oct 17-18	Woodbury	Linda D'Amico
Nov 16-17	Goshen	Roseann Farrow



certified international property specialist

CERTIFIED INTERNATIONAL PROPERTY SPECIALIST (CIPS)

### Global Real Estate: Local Markets

#### 6.5 hours CE - \$150 members

Apr 12	Staten Island	Roseann Farrow
May 2	West Babylon	Roseann Farrow

### Global Real Estate: Transaction Tools

#### 6.5 hours CE - \$150 members

Apr 13	Staten Island	Roseann Farrow
May 3	West Babylon	Roseann Farrow

### CIPS Theater - Staten Island

#### No CE credit - \$150 each for members

May 31	Americas	David Lauster
June 1	Europe	David Lauster
June 2	Asia/Pacific	David Lauster

### CRB - Power Negotiator's Handbook

#### No CE credit - \$150 each for members

Mar 31	Staten Island	Diane Disbrow
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### CRS201 - Listing Strategies

#### 15 hours CE - \$295 members

Feb 25-26	Oneida	Gee Dunsten
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### CRS204 - Buying & Selling Income Properties

#### 15 hours CE - \$295 members

Mar 9-10	Staten Island	Chris Bird
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## GREEN - THE SUSTAINABLE PROPERTY DESIGNATION

7.5 hours CE - \$150 each

### Green Day One:

Apr 19..... Rochester..... Randy Templeman  
Oct 24..... Utica..... Randy Templeman

### Green Day Two:

Apr 20..... Rochester..... Randy Templeman  
Oct 25..... Utica..... Randy Templeman



## MILITARY RELOCATION PROFESSIONAL

### MRP Required Course (ABR Elective)

6.5 hours CE - \$125 members

Oct 5..... Jackson Heights..... Linda D'Amico



Resort & Second-home  
Property Specialist

## RESORT & SECOND HOME PROPERTY SPECIALIST

### Vacation, Investment & Luxury Properties Required Course (ABR Elective)

7.5 hours CE - \$150 members

May 23..... Riverhead..... Roseann Farrow



SELLER REPRESENTATIVE SPECIALIST

## SELLER REPRESENTATIVE SPECIALIST (SRS)

### SRS Required Course (ABR Elective)

15 hours CE - \$295 members

June 1-2..... White Plains..... Roseann Farrow  
June 8-9..... Buffalo..... Randy Templeman  
Jun 14-15..... West Babylon..... Roseann Farrow  
Sep 12-13..... Syracuse..... Randy Templeman  
Nov 16-17..... Albany..... Jim Pugliese  
Nov 28-29..... West Nyack..... Roseann Farrow



where the future takes shape

## SENIORS REAL ESTATE SPECIALIST (SRES)

### SRES Required Course (ABR Elective)

12 hours CE - \$295 members

June 14-15..... Bronx..... Don Scanlon  
July 18-19..... Goshen..... Roseann Farrow  
Aug 17-18..... Riverhead..... Don Scanlon  
Sep 7-8..... Rochester..... Jeremias Maneiro  
Oct 18-19..... Poughkeepsie..... Roseann Farrow  
Oct 19-20..... Albany..... Randy Templeman



## SHORT SALES & FORECLOSURES RESOURCE (SFR)

### Short Sales and Foreclosures Required Course (ABR Elective).

6.5 hours CE - \$125 for members

Feb 25..... Utica..... Linda D'Amico  
Mar 9..... Watertown..... Randy Templeman  
Nov 3..... Rochester..... Randy Templeman  
Nov 14..... West Babylon..... Linda D'Amico

### Professional Standards Training

6 hours CE - \$125 for members

January 21..... Batavia..... Patrick Reilly  
January 22..... Syracuse..... Patrick Reilly  
January 29..... Elmira..... Patrick Reilly  
February 22..... Albany..... Patrick Reilly  
February 26..... Lake Placid..... Patrick Reilly

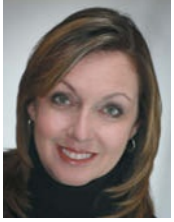
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New York State Association of REALTORS®, Inc.





By Kathryn  
DeClerck  
2015 RPAC  
Trustees Chair

# 2015 RPAC

## ANNUAL REPORT

### RPAC of New York surpasses fundraising goal!

**F**or the fourth consecutive year, NYSAR has exceeded our RPAC fundraising goal. In fact, we raised \$811,054, representing 104-percent of our goal. This tremendous fundraising feat was accomplished by the generous investments made by 15,278 New York REALTORS®.

While we exceeded our RPAC fundraising goal, New York's REALTORS® made great progress toward several other RPAC goals. NYSAR reached 73 percent of our 2015 President's Circle goal with 11 President's Circle Members. Furthermore, NY REALTORS® reached 95 percent of our Major Investor goal with 146 Major Investors. To view the complete list of 2015 President's Circle and Major Investors, please see the roster at the end of this report.

I would like to give a great big THANK YOU to all those who made these milestones possible: NYSAR's 2015 leadership team including President Mike Smith, President-elect Linda Lugo, Secretary-Treasurer Dawn Carpenter and NYSAR CEO Duncan MacKenzie; RPAC of New York's Vice Chair Margaret Hartman and all my fellow RPAC Trustees; NAR RPAC Major Investor Council members Liz English and Margaret Hartman; NAR Participation Council members Adam DiFrancesco and CJ DelVecchio; local board fundraising chairs; state/local board staff; and all those who invested their hard earned dollars and time into building RPAC 2015. As a result of all these generous RPAC investments, NY REALTORS® had the essential resources to support our champions in government during the 2015 election year.

#### RPAC investments pay dividends!

If you are searching for a return on your RPAC investment, look no further than the list of 2015 legislative accomplishments at the state and federal levels. Once again, the REALTORS® Political Action Committee provided REALTORS® with the opportunity to voice our opinions on real estate-related proposals before lawmakers.

NYSAR monitored more than 1,600 bills before the New York State Legislature. Under the direction of the Legislative Steering Committee, NYSAR

actively opposed or supported approximately 30 priority bills that would directly affect the real estate industry. The most significant accomplishment this year was the four-year extension of the state's Property Tax Cap, which NYSAR played a significant role in its enactment in 2011. Another victory was the enactment of a four-year \$3.1 billion property tax rebate program for property owners who qualify for the STAR exemption.

Equally as important, NYSAR/RPAC was able to prevent the passage of many proposals that would have negatively impacted REALTORS® and their businesses, including:

- **Residential Fire Sprinkler Mandate - Status: Defeated**  
NYSAR opposed a regulation before the New York State Fire Prevention and Building Code Council that would have amended the building code to mandate the installation of fire sprinklers in all new one- and two-family homes and townhomes in New York. NYSAR supports consumer choice and incentives such as a tax credit versus a statewide mandate.
- **Doubling of Fines for Violation of Real Estate License Law - Status: Defeated**  
NYSAR opposed legislation to increase the fine imposed for violations of the real estate licensing laws from \$1,000 to \$2,000.
- **Increasing the "Mansion Tax" in New York City - Status: Defeated**  
NYSAR opposed New York City Mayor Bill de Blasio's proposal to impose a "city" real estate transfer tax of an additional 1 percent on the sale of properties valued at more than \$1.75 million and 1.5 percent on properties valued at more than \$5 million. This increase would have been in addition to the current "mansion tax," which imposes an additional 1 percent tax on the transfer of a home that sells for \$1 million or more.
- **Private Well Testing Act - Status: Defeated**  
NYSAR opposed legislation to require a water quality test as a condition of the transfer of any real property served by a well in New York State. This legislation would have delayed real estate closings, was unnecessary, duplicative, and essentially an unfunded mandate on New York State homeowners.



*continued on page 30*

continued from page 29

- **Expanded Agriculture Disclosure Notice - Status: Defeated** NYSAR opposed legislation to expand current law by requiring sellers of property within 500 feet of an agricultural district to provide the agriculture disclosure form to prospective buyers. Most sellers do not have the ability to accurately determine where 500 feet beyond their entire property line extends and whether that additional 500 feet runs into an agricultural district.

On the Federal level, RPAC was instrumental in:

- **Reducing FHA Mortgage insurance premiums.** NAR estimates that these important premium reductions would price-in an additional 1.6 million to 2.1 million renters, along with many trade-up buyers, resulting in 90,000 to 140,000 additional annual home purchases.
- **Reauthorizing the Terrorism Risk Insurance Act (TRIA),** which is a necessary financing component of many commercial development projects, particularly in high-target areas such as New York.
- **Delaying the implementation of RESPA-TILA** from August to October to better prepare and train REALTORS® on how to comply with new closing documents.



NYSAR Leadership meets with Senator Kirsten Gillibrand to discuss REALTOR® legislative priorities. Legislative Steering Committee Chair Jeff Roney, left, NYSAR President-elect Linda Lugo, Senator Gillibrand, NYSAR President Mike Smith and NYSAR Secretary/Treasurer Dawn Carpenter visit with the senator.

- **Securing FHA changes to condominium policies** aimed at increasing housing options for homebuyers. The new guidelines improve the condominium recertification process, modify burdensome owner-occupancy requirements and expand the types of property insurance that are considered acceptable coverage under FHA's rules.
- **Extending Mortgage Debt Forgiveness through 2016.**
- **Defeating the use of g-fees to fund transportation projects.**

No matter how much you invested in RPAC this past year, I am sure you agree this impressive list of victories at both the state and federal levels made it worthwhile. If REALTORS® do not speak out, get involved and help shape discussions relating to public policy, someone else will. RPAC gives REALTORS® an essential tool to remain a powerful force in the arena of government and politics.

## Local RPAC board achievements

### Fundraising

In total, 27 of NYSAR's 34 local boards reached their fundraising goal.

**Congratulations to the following boards on reaching their 2015 fundraising goal:**

Bronx Manhattan  
Buffalo Niagara  
Chautauqua-Cattaraugus  
Cayuga  
Clinton  
Columbia-Greene  
Cortland  
Dutchess  
Elmira-Corning  
Fulton County  
Greater Binghamton  
Greater Capital  
Greater Rochester  
Greater Syracuse  
Hamptons & North Fork  
Hudson Gateway  
Ithaca  
Jefferson Lewis  
Mohawk Valley  
NYS Commercial  
Northern Adirondack  
Otsego-Delaware  
St. Lawrence  
Staten Island  
Sullivan  
Ulster  
Warren

### Participation

In terms of participation, 15,278 New York REALTORS® invested in RPAC reflecting 99 percent of our 2015 participation goal of 15,393. In total, 16 of NYSAR's 34 local boards reached their participation goal. **Congratulations to the following local boards on reaching their 2015 participation goal:**

Cayuga  
Clinton  
Columbia-Greene  
Cortland  
Fulton  
Greater Syracuse  
Hamptons & North Fork  
Jefferson Lewis  
Long Island  
Mohawk Valley  
NYS Commercial  
Otsego-Delaware  
St. Lawrence  
Staten Island  
Sullivan  
Warren

## RPAC takes center stage at NYSAR business meetings and beyond

Once again, large-scale RPAC fundraising events were incorporated into each set of NYSAR's 2015 business meetings and the Triple Play REALTOR® Convention & Trade Expo in Atlantic City.

RPAC of New York kicked-off the 2015 fundraising year in Atlantic City with the successful RPAC High Rollers Suite. The New York State, New Jersey and Pennsylvania associations of REALTORS® joined forces once again to host the RPAC High Rollers Suite in conjunction with Triple Play. The suite was complete with a barista, food, beverages, shoe shine, professional photographer, chair massages, manicures, gaming lessons, psychic reader and more. All told, RPAC of New York took in \$10,000 in investments and pledges during the one-day event.

## REALTORS® raise \$27,300 at the Desmond's RPAC VIP Lounge

New York REALTORS® raised a record \$27,300 during the RPAC VIP Lounge held during the NYSAR Mid-Winter Business Meetings at the Desmond Hotel. Thank you to the 108 REALTORS® who each invested \$250 in RPAC to enjoy the amenities of the RPAC lounge including the deluxe breakfast and lunch spreads, manicure, massage, psychic readings and more. Our fundraising and attendance totals for this event jumped nearly 10 percent compared to 2014 figures.

## RPAC of New York raises a record \$35,000 at Turning Stone Trivia Night

The first-ever RPAC Trivia Night event at Turning Stone raised a record \$35,000 for RPAC through 204 ticket sales and auction proceeds. Congratulations to the Metropolitan Region on winning the trivia contest and earning the coveted "Smartest Region of REALTORS®" distinction. A special thank you goes to our exceptionally talented auctioneer Matthew Arnold, the NYSAR leadership team, RPAC Trustees and all members who attended and invested in RPAC. Thank you also to the local boards and members who donated auction items and generously opened their wallets to bid on those auction items.

## Region 2 Major Investor Recruitment Event a huge success!

NYSAR joined forces with our Region 2 counterparts, New Jersey and Pennsylvania, and the National Association of REALTORS® to host the first-ever Region 2 Major Investor recruitment event in New York City. The event included keynote speaker NAR RPAC Fundraising Chair Kevin Sears. RPAC of NY raised more than \$20,000 and secured 15 new Major Investors.

## RPAC flasks win big!

Thank you to the more than 50 NYSAR members who invested in the purchase of our signature RPAC Flask in 2015. All told, flask sales raised more than \$2,500 for RPAC!



## Local board events raised more than \$150,000 for RPAC!

In 2015, local boards worked harder than ever to plan and execute RPAC fundraising events. REALTORS® across the Empire State were busy bowling, tasting beer and wine, auctioning art, barbecuing, cooking, sailing, competing in trivia contests, supporting the arts, pedaling through the Adirondacks, displaying their legs, supporting the Yankees, wagering on

horses, shooting hoops and so much more in the name of RPAC. More local boards than ever held successful RPAC fun-raising events in 2015, raising a record of more than \$150,000 for RPAC in those combined efforts!



*Matt Arnold, left, Mary Alice Ruppert, Pat Levitt, Mac Levitt and Joanne Mills enjoy the Long Island Board of REALTORS®' first-ever RPAC Art Auction, which raised \$5,500 for RPAC.*



*Nancy Martinelli and Kelly Campbell set sail along the Hudson River during the Dutchess County Association of REALTORS® event that raised more than \$9,000 for RPAC!*

## Liz English and Margaret Hartman honored with the Lawrence B. Caldwell RPAC Service Award

Liz English and Margaret Hartman were recognized for their support and dedication to the RPAC with the prestigious Lawrence B. Caldwell RPAC Service Award during the 2015 NYSAR Mid-Winter Business Meetings. Both Liz and Margaret served the association for the past two years as NAR RPAC Major Investor Council members, helping us to achieve 102 percent of our Major Investor goal with 128 total Major Investors in 2014. On behalf of NYSAR, congratulations and thank you Liz and Margaret for your RPAC leadership.

*Margaret Hartman, second from left, and Liz English were presented with the Lawrence B. Caldwell RPAC Service Award by NYSAR Secretary/Treasurer Dawn Carpenter, left, and President Mike Smith.*



*continued on page 35*



RPAC of New York thanks its

# 2015 major investors

## Platinum R (\$10,000)



**Nancy Kennedy**  
Hudson  
Gateway

NYSAR Real Estate Services Inc.



**Paul Kennedy**  
Hudson  
Gateway



**Michael Schmelzer**  
Bronx-Manhattan  
North



The NYSAR and RPAC leadership recognize the following members for investing in the REALTORS® Political Action Committee (RPAC) at the Major Investor level in 2015.

Thank you to the RPAC Major Investors from New York for going above and beyond with your support of RPAC. RPAC investments are used to support federal, state and local lawmakers who share the REALTOR® commitment to promote homeownership and private property rights.

For more information on RPAC or the Major Investor Installment Plan, please visit the RPAC page of NYSAR.com or contact NYSAR's Political Affairs Coordinator Derick King at 518-463-0300 x238 or dking@nysar.com

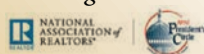


NAR President's Circle Members are RPAC major donors who contributed an additional \$2,000 in personal contributions.

## Golden R Investors (\$5,000-\$9,999)



**Joseph Canfora**  
Long Island



**Max Wm. Gurvitch**  
Brooklyn



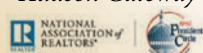
**Dorothy Herman**  
Long Island



**Dawn Carpenter**  
Staten Island



**Richard Haggerty**  
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**Buddy Hoosein**  
Long Island



**Susan Goldy**  
Bronx-Manhattan North



**Margaret Hartman**  
Buffalo Niagara



**Duncan MacKenzie**  
NYSAR



## Crystal R Investors (\$2,500-\$4,999)



**Dan Davies**  
Warren



**Kathryn DeClerck**  
Hudson  
Gateway



**JP Endres**  
Hudson  
Gateway



**Lin Fields**  
Jefferson-Lewis



**John Gerace**  
Greater  
Rochester



**Donna Littlefield**  
Buffalo  
Niagara



**Michael Smith**  
Greater  
Rochester



**Timothy Sweeney**  
Ulster

**Sterling R Investors (\$1,000-\$2,499)**



**George K. Wonica**  
Staten Island



**Alan Yassky**  
Hudson Gateway

**Buffalo Niagara  
Association  
Central NY  
Information Services  
Genesee Region Real  
Estate Service, GRAR  
Greater Capital  
Association  
Greater Rochester  
Association  
Hudson  
Gateway MLS  
Long Island Board  
Long Island MLS  
New York State  
Association of  
REALTORS®  
WNY Real  
Estate  
Information  
Services, BNAR**



**Russell  
Woolley**  
Hudson  
Gateway



**Jennifer  
Vucetic**  
Greater  
Capital



**Nina Amadon**  
Greater Capital



**Katy Anastasio**  
Long Island



**Sandra Ansley**  
Greater Rochester



**Matthew Arnold**  
Long Island



**Steve Babbitt**  
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**Mary Begley**  
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**Dorothy Botsoe**  
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**Andrew Burke**  
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**Leah Caro**  
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**Carol Christensen**  
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**Walter  
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**Sharon Ciminelli**  
Buffalo Niagara



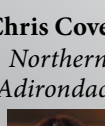
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Clinton



**Chris Covert**  
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Adirondack



**Rosalie Daniel**  
Brooklyn



**Frank DellAccio**  
Long Island



**CJ DelVecchio**  
Ithaca



**Peter Demidovich**  
Long Island



**Floyd Earl**  
Long Island



**Liz English**  
Long Island



**Melvyn Farkas**  
Long Island



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Turschmann**  
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**Ann Garti**  
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North



**Andrew Genovese**  
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**Nick Gomez**  
Long Island



**Susan Greenfield**  
NYSCAR



**Daniel J. Hartnett**  
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**Marcene Hedayati**  
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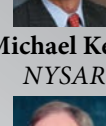
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Buffalo Niagara



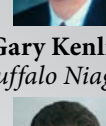
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*Sterling R Investors (\$1,000-\$2,499)*



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**James Knight**  
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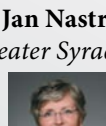
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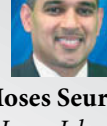
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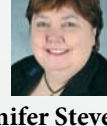
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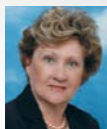
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**Andi Turco-Levin**  
Ulster



**Steve Vaisey**  
Greater  
Rochester



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Warren



**John Vernazza**  
Staten Island



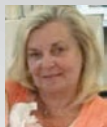
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MLS of Ulster**

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Adirondack  
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**Women's  
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Association of  
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**Women's  
Council  
of  
REALTORS®,  
Empire  
Chapter**

**Women's  
Council of  
REALTORS®,  
WNY Chapter**



*continued from page 31*

## NAR inducts Margaret Hartman into the national RPAC Hall of Fame

During the NAR REALTOR® Legislative Meetings in May, Margaret Hartman was inducted into the NAR RPAC Hall of Fame as part of the Class of 2015 in recognition of her lifetime giving to RPAC in excess of \$25,000. Margaret joined New York's existing NAR RPAC Hall of Famers including Joseph Canfora, Dawn Carpenter, Susan Goldy, Max Gurvitch, Joan Grant, Patricia Levitt, Audrey Livingstone, Michael Schmelzer, George K. Wonica and Alan Yassky.



*NYSAR President Mike Smith presents 2015 NAR RPAC Hall of Fame Inductee Margaret Hartman with a plaque in recognition of her lifetime support of RPAC.*

## RPAC of New York inducts Hall of Famers

Three distinguished REALTORS® were inducted into the RPAC of New York Hall of Fame in recognition of their \$15,000 lifetime investments in RPAC. Congratulations to Mary Begley, Long Island; Frank DellAccio, Long Island; and Linda Page, Columbia-Greene. Thank you to all the members of the RPAC of New York Hall of

Fame for each investing more than \$15,000 into RPAC during their lifetime:

**Joseph Canfora**, Long Island  
**Dawn Carpenter**, Staten Island

**JP Endres**, Hudson Gateway  
**Kathleen Engel**, Long Island  
**Lisbeth English**, Long Island  
**Mel Farkas**, Long Island  
**Susan Goldy**,

Bronx-Manhattan North

**Joan Grant**, Ulster  
**Max Wm. Gurvitch**, Brooklyn

**Richard Haggerty**, Hudson Gateway CEO

**Margaret Hartman**, Buffalo Niagara

**Susan Helsinger**, Long Island

**Dorothy Herman**,

Long Island

**Gary Kenline**,

Buffalo Niagara

**Nancy Kennedy**,

Hudson Gateway

**Sari Kingsley**, Staten Island

**Carol Kope**, Hudson Gateway

**Patricia Levitt**, Long Island

**Audrey Livingstone**,

Long Island

**Duncan MacKenzie**,

NYSAR CEO

**Joseph Mottola**, LIBOR CEO

**Michael Schmelzer**,

Bronx-Manhattan North

**George K. Wonica**,

Staten Island

**Alan Yassky**,

Hudson Gateway

## Let's do it again for RPAC in 2016

Plenty of unresolved legislative issues remain on the table as we enter 2016. In fact, RPAC is busy at work right now defending the Mortgage Interest Deduction (MID) and the Federal Property Tax Deduction in Washington, DC. Meanwhile in Albany, we are seeking a first-time homebuyer savings account to help more New Yorkers to achieve the American Dream of homeownership. REALTORS® need a strong and viable RPAC to convey our messages, but we cannot do this without your continued support. Join the REALTOR® Party by making a generous RPAC investment in 2016! ●

# NAR RPAC Hall of Fame

Lifetime RPAC Investments  
total at least \$25,000

Joseph Canfora, *Long Island*  
Dawn Carpenter, *Staten Island*  
Susan Goldy, *Bronx-Manhattan North*  
Max Wm. Gurvitch, *Brooklyn*  
Joan Grant, *Ulster*  
Margaret Hartman, *Buffalo Niagara*  
Patricia Levitt, *Long Island*  
Audrey Livingstone, *Long Island*  
Michael Schmelzer, *Bronx-Manhattan North*  
George K. Wonica, *Staten Island*  
Alan Yassky, *Hudson Gateway*

# NAR President's Circle Members

RPAC Major Investors that give  
an additional \$2,000 in personal  
contributions to candidates and/  
or committees

Joseph Canfora, *Long Island*  
Dawn Carpenter, *Staten Island*  
Susan Goldy, *Bronx-Manhattan North*  
Max Wm. Gurvitch, *Brooklyn*  
Richard Haggerty, *Hudson Gateway*  
Margaret Hartman, *Buffalo Niagara*  
Sari Kingsley, *Staten Island*  
Duncan MacKenzie, *NYSAR*  
Michael Schmelzer, *Bronx-Manhattan North*  
George K. Wonica, *Staten Island*  
George S. Wonica, *Brooklyn*

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(\$500 - \$999)

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Dorothy Aschkar  
Gina Bettenhauser  
Joan Bischoff  
van Heemskerck  
Gabriele Bishop  
Elayna Bittner  
Michael Blasi  
Lydia Bueso Roman  
Joan Camerlengo  
Jason Christiana  
Kate Conquest  
Courtney DeNobile  
Laurie DiFrancesco  
Mark Donnelly

Amy Donnelly  
Mario Donofrio  
Georgianna Finn  
Claudia Galvin  
Anthony Gatto  
James Gaze  
Dilshad Gillani  
Debbie Gilson  
Joan Grant  
John Greenan  
Randy Kaplan  
Fern Karhu  
Michael Lane  
Trudy Lauben  
Eydie Lopez

David Manzano  
Thomas Mazzone  
Thomas McGroder  
Jim McIntosh  
Bettie Meinel  
Ethan Meybohm  
Lazer Milstein  
J Douglas Montgomery  
David Moore  
John Nickles  
Pasquale Pappalardo  
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Francis Paruolo  
Michael Piazza  
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Nancy Quigg  
Ralph Ragette  
Richard Rielly  
Jeffrey Roney  
Michael Santariello  
Cheryl Sayles  
Dianne Scalza  
Tony Smith  
Susan Lynne Sommers  
Julie Thum  
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Clinton County Board  
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Cattaraugus Board

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(\$250 - \$499)

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Monica Altmann  
Donald Arace  
Eileen Barrett  
Brian Belcer  
Diane Benczkowski  
Rayann Besser  
Nina Gail Betancourt  
Marie Bettini  
Kirsten Blanchard  
Richard Bocchieri  
Allan Bohlin  
Foti Bouklis  
Barbara Bucovetsky  
Debra Budetti  
Brian Bullard  
Laura Burns  
Jaci Cannan  
Martin Carpenter  
Anne Carroll  
Mary Cassidy  
Hector Castillo  
Zi Feng Chen  
William Chernow  
Steven Cinquanti  
Barbara Ciricillo  
Edwin Clark  
Douglas Clark  
Suzanne Close  
James K. Coleman  
Mary Collins  
Christopher Connors  
Gary Connolly  
Antonia Connors  
Marie Costello  
Salvatore Crifasi  
Michael Criscuolo  
Theresa Crozier  
Diane Cummins  
Nancy Curasi  
Elizabeth Curran  
Michael Damp  
Dana Decker  
Christina Diminno  
Jennifer Dindl-Neff  
Kenneth Dunn

Kurt Endres  
J. Philip Faranda  
Dan Faraz  
Evelyn Fasulo  
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Gigi Fernandez  
Richard Ferro  
Skender Alex Fici  
Tina Foglietta  
Barbara Ford  
Sharlene Forman  
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M. Lynne Freda  
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Jason Walch  
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Paul Wernersbach  
James White  
Linda Wilson  
Donna Wolfe  
Richard Wood  
Roger Wright  
Yi Xia  
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Peter Zizzi  
Renee Zurlo

Cortland County Board  
Elmira-Corning Board  
Otsego-Delaware Board

*Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. You may contribute more or less than the suggested amount. You may refuse to contribute without reprisal and the National Association of REALTORS, the New York State Association of REALTORS or any of its local boards or associations will not favor or disfavor any member because of the amount contributed. 70 percent of each contribution is used by your state PAC to support state and local political candidates. Until your NYSAR PAC reaches its PAC goal 30 percent is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after NYSAR PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates.*



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You help your clients find their dream home.

Rely on us to help them secure the financing to purchase the home.



"UNFCU provided us with one of the most competitive rates in the country."

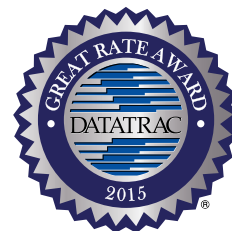
- UNA-USA Connecticut Chapter Member

As a portfolio lender, UNFCU offers:

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- Better Products
- Better Service

We serve U.S. citizens, residents and foreign buyers.

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Certified to  
Save you money™



\*Datatrac, America's largest interest rate database, certifies that UNFCU 5/1, 7/1, 10/1 ARMs consistently outperformed the U.S. financial institution market average for the 12-month period 7/18/2014 to 7/18/2015.

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# 2015

## REALTrends 500

RE/MAX agents averaged more than twice as many residential transaction sides than all competitors.\*

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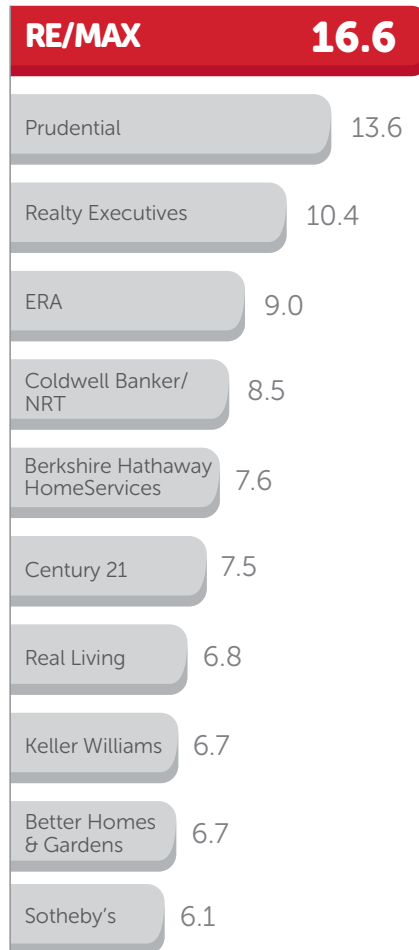
seeremax.com

\*Based on 2015 REAL Trends 500 data, citing 2014 transaction sides and sales volume for the 1,460 largest participating U.S. brokerages (ranked by transaction sides). Berkshire Hathaway HomeServices does not include HomeServices of America. ©2015 RE/MAX, LLC. Each office is independently owned and operated.

# PRODUCTIVITY PAYS

## TRANSACTION SIDES: AVERAGE PER AGENT

RE/MAX agents averaged 16.6, compared to 7.8 sides for all competitors.



## SALES VOLUME: AVERAGE PER AGENT

RE/MAX agents averaged 60% more than the average for all competitors.



## TOP 100 BROKERAGES WHEN RANKED BY MOST TRANSACTION SIDES PER AGENT

