
REALTOR[®] NEWS

Web Site - greaternhrealtors.com

Issue No. 261

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December, 2008

GNHAR MISSION STATEMENT

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

Al Scafati Installed as 2009 Chairman of the Board



2008 Chairman, Marc Seigel congratulating Albert Scafati on becoming the 2009 Chairman.



GNHAR 2009 DUES AND SUPRA KEY BILLING

*Edward Sposito
Finance Director*

Membership dues and Supra Key billing will be going out in the mail this month (December) and are due and payable by January 30, 2009. Late fees of \$50.00 will be assessed as of February 4, 2009.

Check, cash, Master Card or VISA Card payments are acceptable.

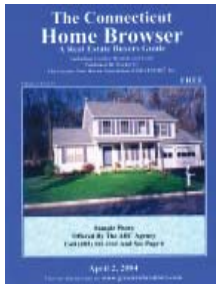
There will be NO partial payment programs.

The Greater New Haven Association of Realtors installed Albert Scafati as its 2009 Chairman at a well attended event on December 4, 2008 at the Laurelview Country Club. Scafati, a REALTOR[®] since 1986, has been a very active member of the Association and has served on the following committees: Finance, golf, secretary/treasurer.

As a member of the Commercial & Investment Division of the Association, he has been a recipient of many awards including Largest Office Lease, Investment Sale and Industrial Sale and was named the Co-Star Power Broker of the Year for 2006. In addition, Scafati has just completed his two-year term as President of the Quinnipiac Chamber of Commerce and is currently the Chairman of its Legislative Committee. Al helped coordinate the Annual Business Expos and has assisted with promotion of area businesses when he established the Economic Development Committee. Al also is a very active Wallingford Rotary Club member.

Mr. Scafati is a Senior Advisor at Press/Cuozzo REALTORS' Commercial Services Division of Hamden and is actively involved in representing owners and tenants with all types of commercial real estate transactions.

The Connecticut Home Browser



Published by your Association, the Home Browser has brought together Buyers and Sellers through their REALTORS for the past eleven years!

Published bi-weekly

LOW RATES FOR MEMBERS

Next available issues:

Jan. 2, 2009 issue - Deadline to submit ads is 12 noon, Thurs., Dec. 18th

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Officers of the Association

Chairman of the Board..... Marc Seigel
Chairman Elect.....Maureen Campbell
First Vice-President.....Al Scafati
Second Vice-President.....Paul Ott
TreasurerSusan Izzo
Secretary.....Wendy Weir

President & CEO.....Roberta N. O'Hara RCE

Directors

Elizabeth Alberico
Alan Barberino
Tom Cavaliere
E. Tyler Della Valle
Linda Hofbauer
Clayton Janer
Linda Lang-Bankowski
Gena Lockery
Michel Richetelli
Brian Valenti

Immed. Past Chairman: Paul Gradwell

Thank You

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There's Help for Your Sellers Facing Foreclosure!

If you have a seller client who owns and occupies a one-to-four family residence in CT and is being foreclosed on, tell them about CT's new Foreclosure Mediation Program - it could help them keep their home!

This Foreclosure Mediation Program was created in response to the surge in foreclosures (many homeowners are struggling with their mortgage rates adjusting upward) and the recognition by Judicial, Legislative and Executive Branch officials that there needed to be a way to improve the way foreclosure cases were processed.

Our legislature passed Public Act 08-176, An Act Concerning Responsible Lending and Economic Security, which was signed into law in June 2008 by Governor Rell and went into effect July 1, 2008. Under the Act, the Chief Court Administrator was required to create a foreclosure mediation program by July 1, 2008.

The goal of CT's Foreclosure Mediation Program is simple - try to keep the homeowners in their homes. The program is the first *unified and mandated* program in the United States and requires borrowers and their lenders to meet face-to-face so they can negotiate an agreement.

Here are the numbers. The program went into effect July 1, 2008, and as of October 31, 2008, 680 cases have completed mediation with the following results:

361 owners (53%) stayed in their

homes, and of those, 270 (40%) had their loans modified, 24 (3%) were reinstated, and 67 (10%) entered into a forbearance plan;

116 owners (17%) moved out of their homes because of a short sale, a deed in lieu of foreclosure or a foreclosure sale date; and

203 cases (30%) were not settled; and

when you combine the "staying in home" and the "moving from home" categories, there's a settlement rate of 70%.

The mediation sessions are held at courthouses throughout the state and the mediators are Judicial Branch employees trained in foreclosure law and mediation. An owner/seller does not need an attorney to participate and everyone who signed the mortgage must attend.

This program is a winner all around. The homeowner/borrowers facing foreclosure may get to stay in their homes by negotiating new loan terms with their lender's representative, the lender ends up with a performing loan and is repaid under new or modified terms, and the number of foreclosure cases coming before the court is drastically reduced.

Roberta Palmer, Superior Court Operations, Court Operations Unit, is the person in charge of this program, so if you or your sellers have any questions about how to participate and what forms are needed, please call her at 860.263.2734 or email her at roberta.palmer@jud.ct.gov.


Membership
News
By
Kate Blake

CONGRATULATION TO THE FOL-
LOWING NEW REALTORS®

American First Realty, Branford
Matthew J Pepe
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Coldwell Banker, Hamden
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Conn Realty Partners, New Haven
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ERA Property World, Milford
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Eye Spy Realty, Milford
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GAP Realty, East Haven
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Richard M Volpe
Mission Real Estate, Wallingford
Joan Luna Zayas
Nutmeg Enterprises, Stamford
Aron B Schreier
Raveis Real Estate, Cheshire
Michael R Choromanski
The Home Store, Wallingford
Dean F Stone

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

Shannon M Buganski, Realty Associates, Meriden
Joan Luna Zayas, Mission RE, Wall.
Tina L DeConne, CB, Milford
John J Miessau, Bishop, Edward & Roberts, New Haven
Richard M Volpe, H Pearce, Wall.
Thomas J Yurczyk, Pulte Realty, Oxford

WELCOME TO THE FOLLOWING
NEW OFFICE:
Bernedette D Smeriglio d/b/a BDS
Real Estate, 10 Marie La., Wallingford

06492. Phone (203) 284-1093

Sam Turgeon d/b/a CT Property Exchange, P O Box 2026, Wallingford 06492. Phone (203) 404-4989, Fax (203) 404-4999.

THE FOLLOWING OFFICES HAVE RESIGNED MEMBERSHIP:

Lewis Martin d/b/a Advantage One Real Estate, 905 Indian Creek Dr, Crownsville, MD 21032.
Clifford Atkin d/b/a Wachovia Bank, New Haven/Woodbury
Rob Berko d/b/a TruPro Realty, LLC, Monroe.

AGENT CHANGES:

Sarah Sirry now rep WM Hotchkiss
Joanne Pernal now rep Riccio Realty
Joe Celentano now rep CB, Orange
Roosevelt Young now rep Weichert, Hamden
Ann Marie Sullivan now rep Harborview Realty
Kathleen Nelson now rep ReMax Right Choice, Milford
Andrea Ahearn now rep Weichert, Hamden
Mark Robert Noble now rep CB, Woodbridge
Gunna Voigt now rep ERA Property World, Milford
Cindy Cassista now rep CB, Orange
Lisa Audette-Bova now rep Bernadette Smeriglio, Wallingford
Erik Larka now rep MaxCom Realty, Orange
Lynn Smith now rep Cassello RE, Wallingford
Jeffrey R Kopp now rep C21 Greengarden, West Haven

OFFICE NAME CHANGE:

ERA Fort Hale now Fort Hale Realty, 575 Main St., East Haven 06512 same phone/fax.
Elite Realty Group now Eads Real Estate, 167 Cherry St. #309, Milford. Same phone/fax.

OFFICE ADDRESS CHANGE:

MainLine New England Real Estate, 25 Turnberry Rd., Wallingford, CT 06492 same phone/fax.

2009 INSTALLATION OF OFFICERS & DIRECTORS



PLEASE REFER
TO
PAGE 4
FOR A COMPLETE
LIST
OF
2009
OFFICERS
AND
DIRECTORS

2009 Officers and Directors

Greater New Haven Association of REALTORS®, Inc.

		<i>Phone #</i>	<i>Fax #</i>
<i>Chairman of the Board</i>	<i>Albert Scafati</i>	<i>288-1900</i>	<i>288-0100</i>
<i>Chairman Elect</i>	<i>Paul Ott</i>	<i>294-9114</i>	<i>294-9120</i>
<i>First Vice-President</i>	<i>Maureen Campbell</i>	<i>281-3400</i>	<i>288-9645</i>
<i>Second Vice-President</i>	<i>Susan Izzo</i>	<i>203-377-4366</i>	<i>203-377-6797</i>
<i>Treasurer</i>	<i>Elizabeth Alberico</i>	<i>248-5550x11</i>	<i>248-3916</i>
<i>Secretary</i>	<i>A Clayton Janer</i>	<i>467-6676</i>	<i>466-0124</i>

DIRECTORS:

<i>Alan Barberino</i>	<i>Term Expires 2009</i>	<i>269-0284</i>	<i>269-2805</i>
<i>Tom Cavaliere</i>	<i>Term Expires 2009</i>	<i>795-2700</i>	<i>795-2701</i>
<i>Michael Johnson</i>	<i>Term Expires 2009</i>	<i>789-1426</i>	<i>789-1451</i>
<i>John Hill</i>	<i>Term Expires 2010</i>	<i>562-1220</i>	<i>772-2907</i>
<i>E. Tyler Della Valle</i>	<i>Term Expires 2010</i>	<i>287-0000</i>	<i>248-9975</i>
<i>Linda Hofbauer</i>	<i>Term Expires 2010</i>	<i>265-1821</i>	<i>284-3390</i>
<i>Louise Zemina</i>	<i>Term Expires 2011</i>	<i>265-1655</i>	<i>265-9519</i>
<i>Dennis Proto</i>	<i>Term Expires 2011</i>	<i>239-4663</i>	<i>239-3119</i>
<i>Wendy Weir</i>	<i>Term Expires 2011</i>	<i>877-0618</i>	<i>874-5621</i>
<i>Paul Gradwell</i>	<i>Term Expires 2011</i>	<i>699-8399</i>	<i>439-0129</i>
<i>Immediate Past Chairman</i>	<i>Marc Seigel</i>	<i>288-3377x303</i>	<i>281-5461</i>
<i>Board Counsel:</i>	<i>William W. Bouton III, Esq.</i>		
	<i>Lori Clarke</i>	<i>860-725-6210</i>	<i>784-8522</i>

STATE DIRECTORS:

<i>Susan O'Shea</i>	<i>Term Expires 2009</i>	<i>877-0618</i>	<i>874-5621</i>
<i>Bea Fiorino</i>	<i>Term Expires 2009</i>	<i>272-1633</i>	<i>272-1569</i>
<i>Sam Ratner</i>	<i>Term Expires 2009</i>	<i>699-8399</i>	<i>439-0129</i>
<i>Tom Casey</i>	<i>Term Expires 2009</i>	<i>795-8085</i>	<i>795-8820</i>
<i>Susan Dubrow</i>	<i>Term Expires 2009</i>	<i>877-2704</i>	<i>874-2969</i>
<i>Ron Masella</i>	<i>Term Expires 2010</i>	<i>287-0487</i>	<i>288-3388</i>
<i>Teresa Sirico</i>	<i>Term Expires 2010</i>	<i>469-5330</i>	<i>468-8686</i>
<i>Joanne Hale</i>	<i>Term Expires 2010</i>	<i>272-0890</i>	<i>250-8163</i>
<i>Richard Hartman</i>	<i>Term Expires 2010</i>	<i>272-2700</i>	<i>272-2709</i>
<i>Sandra Maier Schede</i>	<i>Term Expires 2010</i>	<i>237-7559</i>	<i>634-9197</i>
<i>Corinne Ambrose</i>	<i>Term Expires 2010</i>	<i>272-0001</i>	<i>250-1339</i>
<i>Debra Eccles</i>	<i>Term Expires 2010</i>	<i>876-7507</i>	<i>876-5923</i>
<i>James Porto</i>	<i>Term Expires 2010</i>	<i>878-7424</i>	<i>783-1828</i>
<i>Marc Seigel</i>	<i>Term Expires 2010</i>	<i>288-3377x303</i>	<i>281-5461</i>
<i>Albert Scafati</i>	<i>Ex Officio</i>	<i>288-1900</i>	<i>288-0100</i>

<i>Roberta N. O'Hara, RCE, President & CEO</i>	<i>234-7700 VM 12</i>	<i>234-3980 NH</i>
<i>Edward Spósito, Finance Department</i>	<i>234-7700 VM 13</i>	<i>234-3980</i>
<i>Joan Quinn, The Connecticut Home Browser®</i>	<i>234-7700 VM 14</i>	<i>234-1477</i>
<i>Kate Blake Membership Administrator</i>	<i>234-7700 VM 18</i>	<i>234-3980</i>
<i>Roseann Dorsey, MLS Administrator</i>	<i>234-7700 VM 10</i>	<i>234-3980</i>
<i>Francisco Garcia, Technology Administrator</i>	<i>234-7700 VM 16</i>	<i>234-3980</i>
<i>Lynne Westerhoff, Director of Education</i>	<i>234-3938 VM 11</i>	<i>234-3980</i>
<i>Dawn Menta, Administrator Assistant</i>	<i>234-3938 VM 19</i>	<i>234-3980</i>

SMOKEY FIREPLACES

Compliments of HouseMaster

Any number of conditions can contribute to smoking problems in a fireplace. A certified chimney sweep is usually the appropriate professional to consult for fireplace or chimney problems.

In some cases, a good cleaning or some relatively simple measures may improve conditions. Here are some possible practical solutions to consider:

- Provide combustion air. In all cases, in addition to making sure the damper is open, ensure there is adequate air for combustion. If you live in a relatively new and/or reasonably airtight house, it may be necessary to open a window near the fireplace to provide air for the fire.
- Install a chimney-top flueguard. If downdrafts appear to affect the exhaust gases, a chimney cap or flueguard of metal or stone may be tried to deflect the air from entering the chimney.



- Raise the hearth. A fireplace open can be decreased by raising the back of the hearth. To experiment, a sheet metal hearth can be supported on bricks placed on the existing hearth. If this experiment improves the fire, the back hearth may be raised by firebrick masonry, and the front hearth may also be built

up.

- Add a hood at the firebox. An experimental model of a canopy hood can be made of sheet metal and temporarily attached over the top of the fireplace opening. Try various designs and sizes. If the hood works well, a permanent metal hood can be installed.
- Extend the chimney. The higher the chimney, the better the draft. A good draft is usually provided by a chimney which is 20 feet high or more from hearth to the top of the chimney. If the exiting chimney is short (less than 15 feet) a good draft (or upward movement of the flue gases) may just not be able to develop. One or more metal chimney sections can be temporarily installed on top of an existing chimney to test whether the draft is improved before a more permanent and expensive fix is tried.
- Trim surrounding trees. Wavering smoke patterns above the chimney may indicate that tall trees are causing downdraft. The trees should be trimmed and/or flue height extended to determine if the trees are the cause.

Any of these suggestions may help reduce fireplace problems, but in extreme or chronic cases, they may only be a part of the solution. If there are major fireplace design deficiencies or the chimney has deteriorated significantly, more drastic measures will be needed. In some cases, they may mean rebuilding all or part of the fireplace and/or chimney, or replacing it with a gas-fired fireplace coupled to a new metal due inside the defective chimney.

Remember, these tips are only general guidelines. Since each situation is different, contact a professional if you have questions about a specific issue. Move home safety and maintenance information is available online at www.housemaster.com

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Greater New Haven Association of Realtors
TECHNOLOGY SERVICES

SERVICES AVAILABLE

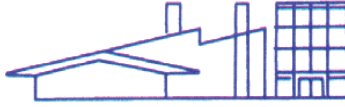
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William Hazlett

2009

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Mark your calendars! MARCH 11 & 12, 2009

PRE-LICENSING COURSES

APPRAISAL PRINCIPLES January 13 – February 17, 2009

PRINCIPLES AND PRACTICES OF REAL ESTATE January 26 – April 15th, 2009

CT CONTINUING EDUCATION 2008-2010 RENEWAL CYCLE

Between **June 1, 2008** and **May 31, 2010**, Real Estate Sales agents must complete **twelve (12) hours** of continuing education to renew your real estate license.

NEW MANDATORY CONTINUING EDUCATION CLASSES FOR RENEWAL IN 2010 ARE:

Connecticut Buyer Agency	3 hours
Connecticut Disclosure, RESPA, and Law Update	3 hours
TWO (2) ELECTIVE COURSES	Each 3 hours

It's always a good time to learn.

Lynne Westerhoff

Education Coordinator

Please visit the Education section of our website www.greaternhrealtors.com for more information.

**THE CONNECTICUT HOME BROWSER MAGAZINE
DON'T MISS THE JANUARY 2, 2009 ISSUE
DEADLINE 12 NOON- THURSDAY, DEC. 18**



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2009

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DEADLINE FOR THE JANUARY 2, 2009 ISSUE

TODAY THRU 12 NOON, THUR. DEC. 18th

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

email Joan: ct-homebrowser@snet.net

See Page 8 for Current Rates

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The Connecticut

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Home Browser®**A Real Estate Buyers Guide**

127 Washington Ave., West Bldg, Lower Level, North Haven, CT. 06473

**CONTRACT RATES**

Sizes for submitting Camera-ready copy: full page ad can be no larger than 7 1/2" x 10", 1/2 page ad no larger than 7 1/2" x 4 1/2" and 1/4 page ad no larger than 3 1/2" x 4 5/8".

FULL PAGE AD FOR ALL REALTORS®, NEW HAVEN AFFILIATE MEMBERS & NEW HAVEN SPONSORS

#	%	\$ Ttl	Contract Discount	Cont Dist +
Issues	Discount	*Open Rate	not pp Ttl	PP(-4%)
6	2.5%	\$ 88.00	\$ 85.80	\$ 82.37
12	5%	88.00	83.60	80.26
18	7.5%	88.00	81.40	78.14
26	10%	88.00	79.20	76.03

PLEASE NOTE:
OPEN RATE = NO
CONTRACT

Contract Discount =
Signed contract, not PP

Cont Dist+PP=
Ttl amt per issue
when contract signed
and prepaid

HALF PAGE AD FOR REALTORS® & NEW HAVEN AFFILIATE MEMBERS

6	2.5%	\$ 56.00	\$ 54.60	\$ 52.42
12	5%	56.00	53.20	51.07
18	7.5%	56.00	51.80	49.73
26	10%	56.00	50.40	48.38

QUARTER PAGE AD FOR REALTORS® & NEW HAVEN AFFILIATE MEMBERS

6	2.5%	\$ 40.00	\$ 39.00	\$ 37.44
12	5%	40.00	38.00	36.48
18	7.5%	40.00	37.00	35.52
26	10%	40.00	36.00	34.56

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