

# REALTOR<sup>®</sup> NEWS

Web Site - [greaterhrealtors.com](http://greaterhrealtors.com)

Issue No. 227

Published by the Greater New Haven Association of REALTORS<sup>®</sup>, Inc.

May 23, 2005

## GNHAR MISSION STATEMENT

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



## PRESIDENT 'S MESSAGE

By

*Lee McParland*

*Who said that....."Fun makes people laugh, and you can't help but like someone who's laughing"*

"Quote from Barbara Corcoran-Manhattan Real Estate success"

### WHAT IS HAPPENING IN WASHINGTON?

#### RPAC \$ at WORK!!

May is a beautiful month in Washington!! An excitement: Unidentified aircraft and alarms going off as 6500 REALTORS<sup>®</sup> are meeting with our legislators!!

Your New Haven GNHAR Delegation met with our legislators: Senators Lieberman and Dodd and Representatives DeLauro, Larson, Simmons, Shays and Johnson.

The three legislative issues facing the real estate industry are:

**Banks in real estate: The Community Choice in Real Estate bill (HR 111 and S98)** has strong support from Rep. DeLauro and Senator Lieberman. The legislation prohibits the Federal Reserve Board and Treasury from authorizing real estate brokerage and management powers for national and financial holding company subsidiaries. This bill would present huge national banking conglomerates from being able to take advantage of their federal charter that give them unfair advantage over REALTORS<sup>®</sup>. **Our supporters: Sen. Lieberman, Rep. Larson, Rep. Simmons, Rep. DeLauro.**

**Fannie Mae/Freddie Mac Regulatory Reform: (HR 1461 and S190).** NAR supports a strong regulator to protect the capital of these institutions that has insured mortgage money allowing banks to write mortgages and have the loan covered by Fannie Mae or similar Government sponsored Enterprises. If these GSE's are not continued then banks may need to change their underwriting requirements.

**Small Business Health Plans: (HR 525 and S406).** This legislation would allow trade associations such as NAR to have access to the same type of group health insurance plans as available to large corporations and union workers. **Our supporters: Rep. Shays.**

Contact our legislators: [dodd.senate.gov](http://dodd.senate.gov), [lieberman.senate.gov](http://lieberman.senate.gov), [www.house.gov/larson](http://www.house.gov/larson), [www.house.gov/simmons](http://www.house.gov/simmons), [www.house.gov/delauro](http://www.house.gov/delauro), [www.house.gov/shays](http://www.house.gov/shays), [www.house.gov/nancyjohnson](http://www.house.gov/nancyjohnson)

Our Legislators need to know we care!! Every voice counts and this legislation affects our industry, both us as REALTOR<sup>®</sup> and our clients!

**MAKE SURE YOU SIGN UP FOR OUR ANNUAL PATIO PARTY AND CLAM BAKE**  
**THURSDAY, JUNE 9TH - 5-9 PM**  
**AMARANTE'S SEA CLIFF, NEW HAVEN**  
**RESERVATION FORM ATTACHED**

## GAD Report

Government Affairs

Directors News

May, 2005

*GNHAR has engaged the Government and Public Affairs consulting firm of Evans & Associates, LLC as a local Government Affairs Director (GAD). The experience of David Evans Esq., Audrey Wasik and Fred Knous exceeds 75 years in the field of government relations.*

The **GAD** team continues strengthening the **GNHAR** Local Political Contact Program (LPCN) by adding new member/realtors as "eyes and ears" to assist with the monitoring of local issues. In addition, **GAD** recently distributed a Local Political Involvement Survey to all **GNHAR** members to learn more about realtor involvement in area communities. This survey will provide information on realtor political and town level involvement thereby assisting the **GAD Program** in efforts to continue protecting the interests of realtors and their clientele.

One issue, added to **GAD's** radar screen is the proposal to build a liquefied natural gas plant in the western part of Long Island Sound. The Broadwater Liquefied Natural Gas plant proposed for Long Island Sound has drawn the attention of state lawmakers in Connecticut and New York as well as the Legislative Committee of the Greater New Haven Association of Realtors. The proposed \$700 million floating natural gas plant would be 10 stories tall, four football fields long and 180 feet wide. The site under consideration is in New York waters, 11 miles south of Branford Harbor. This

*Continued on page 2*

# The Connecticut Home Browser

*A Real Estate Buyers Guide*

Distributed to over 500 locations including 16 Stop & Shop Stores in 21 area towns

Bi-weekly with Covers in FULL COLOR  
Call now to reserve your front cover!!!



NEXT ISSUE  
JUNE 10, 2005

ADVERTISING DEADLINE FOR THE NEXT ISSUE IS  
**THURSDAY, 12 NOON  
MAY 26, 2005**  
CALL JOAN QUINN  
(203) 234-7700 VM 14  
FOR DETAILS



The Greater New Haven Association of REALTORS®, Inc.  
Phone: (203) 234-7700 Fax: 234-3980

### Officers of the Association

President.....Lee McParland  
President Elect.....James Porto  
First Vice-President.....Paul Gradwell  
Second Vice-President.....Maureen Campbell  
Treasurer .....Marc Seigel  
Secretary.....Al Scafati

Exec V.P.....Roberta N. O'Hara RCE  
Asst Exec V.P.....Frederick Mansfield

### Directors

Elizabeth Alberico  
Bea Fiorino  
Myrna Lehrer  
Louise Zemina  
Alan Barberino  
Steve Patten  
Diana Walsh  
John Guerra  
Paul Ott  
E. Tyler Della Valle

Immed. Past Pres.: Frank D'Ostilio, Jr.

## Thank You

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

**Platinum Level Sponsor - \$2,000**  
Aspen Mortgage Services, Inc.  
M. H. Schaefer Inspection Serv., Inc.  
New Haven Register  
Perkins & Associates-Atty's at Law  
The Real Estate Book  
Tiger Home & Bldg. Inspections  
Tyler Cooper & Alcorn  
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**Gold Level Sponsor - \$1,000**  
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**Silver Level Sponsor - \$500**  
Drescher Insurance  
Homestead Funding Corp.  
People's Bank, Bridgeport

# GAD Report

*Continued from Page 1*

development is in the preliminary stages of a multi-year state and federal regulatory review. This project if allowed to proceed will add to an already stressed Long Island Sound and quite possibly have a negative impact of the value of real estate in shoreline communities. **GNHAR's** Legislative Committee will continue monitoring this issue and will prepare a recommendation for **GNHAR** Board of Directors.

Another issue on the radar screen with potential impact on local real estate values is the proposed upgrade of electric transmission lines in southwest Connecticut. Since **GNHAR** shares the concern that the expansion of overhead power lines will affect area property values, **GNHAR** sent a letter to the Connecticut Siting Council supporting the locating of the proposed Middletown-Norwalk 345 KV Transmission line underground where feasible. In response, on April 7<sup>th</sup> the Siting Council approved the original upgrade proposal with twenty four miles of underground wiring. Northeast Utilities and United Illuminating will now present a Development Plan to the State Department of Utility Control to implement the final approval.

In addition, various **GNHAR** area towns continue to be monitored for potential zoning text changes. Both Woodbridge and Southington are expected to address regulatory changes in minimum build able lot size and Cheshire is continuing hearings regarding a change in requirements for open space subdivision set aside.

Finally, the third in a series of **GNHAR**- hosted and **GAD**- organized Smart Growth Conferences has been tentatively re-scheduled for September 16, 2005, beginning at 9 a.m. at the Four Points Hotel in Meriden. This conference will feature a lineup of state, regional and private industry panelists to discuss Connecticut land development trends, as related to recent smart growth initiatives. The panel will provide a 2005 Legislative update and present opinions concerning optimal ways to encourage economic development while curtailing suburban exclusionary zoning practices and increasing resident's options as to where to live, work, shop and play. Local town planning officials, policy makers, realtors and business owners interested in land use changes and zoning practices will be invited to participate in this half-day event.



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

**REALTOR APPLICATIONS:**

Nicole DeFrancesco, Classic Properties, Hamden  
 Diane Urbano, Levey, Miller Maretz, Woodbridge  
 Babita Singh, Raveis Real Estate, Milford  
 Richard Milewski, R.E. Solutions, North Haven  
 Nicolle Miranda, Calcagni Assoc., North Haven  
 Adrienne S DeBarrow, Beazley Co., New Haven  
 Wendy Noel, Johnson Real Estate, Orange  
 Sybil A Graham, Sacco Realty, Orange  
 Karen Stefanacci, Coldwell Banker, Milford  
 Barbara Liquori, American First Realty, Branford  
 Susan Griffiths, Quinnipiac Realty, North Haven  
 Charles E Millsback, ERA Innovative, Wallingford  
 Vanessa M Renda, Beazley Regional, Orange  
 Alexandra Smith, ReMax Schoolside, Cheshire  
 Kristy Ferro., William Orange Realty, Orange  
 Alexandra Stevens, ReMax Action, Stratford  
 Gordon Haggans, ERA Seigel, West Haven  
 Shawn Ruggiero, Beazley Co., New Haven  
 Andrea Sangrey, Calcagni Assoc., Hamden  
 Sandra Violette, ERA Property World, Milford  
 Stephen O Haynes, C21 Access America, Milford  
 Coralee A Ciarcia, CB Select Sites, Wallingford  
 Jeffrey L Staak, YNH Assoc., New Haven  
 Sarah Kolman, Raveis Real Estate, Cheshire  
 Carla Cappiello, ERA Innovative, New Haven  
 Ralph Everett, C21 Today, West Haven  
 Pawel Stachowiak, Beazley Co., Wallingford

**DESIGNATED REALTOR APPLICATIONS:**

Christopher Binaco d/b/a OMB Appraisal, 28 Parish Rd., Rocky Hill. Phone (860) 436-2153, FAX (860) 436-2154. Full Membership.  
 Vincent Engingro, Coldwell Banker Select Sites, 370 Hemingway Ave., East Haven 06512. Phone (203) 469-3990, FAX (203) 469-6679 - 5th Office  
 Edward Anderson d/b/a YNH Associates, 123 York St., New Haven 06511. Phone (203) 777-2787. Full Membership

**WELCOME TO THE FOLLOWING NEW MLS ONLY MEMBERS:**

Wayne Whited d/b/a New Century Appraisal Dept., 200 Unicorn Park Dr., 3rd Flr., Woburn, MA 01801. Phone (781) 994-2325, FAX (866) 293-7760.  
 Peter Helie d/b/a Prudential Ct. Realty, 133 State St., Guilford 06437. Phone (203) 453-8966, FAX (203) 453-8964.

**AGENT CHANGES:**

Danuta Lazarewicz now rep ERA Seigel, West Haven  
 Stacy Cannon-Konlian now rep Prudential, Milford  
 Pat Vespoli now rep CB Select Sites, East Haven  
 Susan Palange now rep ERA Innovative, New Haven  
 Deborah Willis Schroeder, Signature Realty, New Haven  
 Gail DeLucia now rep ReMax Great Estates, Wall.  
 Daine Murray now rep ReMax Amity, Orange  
 Willie Wright now rep Real Estate Solutions, No. Haven  
 Caren Ford-Kempt now rep Raveis RE, Milford  
 Dawn Bradley now rep ERA Innovative, NH  
 Alison Beale now rep Calcagni Assoc., No Haven  
 Jean Coscia now rep Wm Orange Realty, Orange  
 Rhonda Kirschner now rep C21 Today, WH  
 Linda Ungerleider now rep C21 Today, WH

**PHONE & FAX CHANGE:**

Nicotra Real Estate., Wallingford. Phone & Fax (203) 949-9444  
 P & J Building & Development, Shelton (203) 283-0030 phone

**BROKER CHANGE:**

E Tyle Dellavalle d/b/a Beazley Co., 2341

Whitney Ave., Hamden 06514 was Greg Scott

**COMPANY NAME CHANGE:**

Parminder Singh d/b/a American Capital Realty Inc. was Parminder Singh.

**AFFILIATE CHANGE:**

John Daley now the rep for CTX Mortgage, Milford

**ADDRESS CHANGE:**

GO Appraisal Service, 120 Washington St., Suite 23, Middletown 06457. PHONE (860) 347-0229, FAX (860) 347-0087.



**NEW HAVEN REAL ESTATE SCHOOL**

The following class is scheduled to be held at our Training Facility located at 127 Washington Ave., West Bldg, LL, North Haven

Principles and Practices of R.E. Begins Friday, June 24th Ends Weds., Aug. 17th Mon., Wed. & Fri. Mornings 9AM - 12 Noon \$437.00 includes tax and books Call (203) 234-3938

**ATTENTION LOCK BOX USERS!!!**

It has come to our attention there have been instances of Agents giving "Lock Box" key numbers to clients and sending them to a listed property to show themselves around.....

UNDER NO CIRCUMSTANCES IS ANY AGENT ALLOWED TO GIVE CLIENTS ACCESS TO A LISTED PROPERTY WITHOUT SUPERVISION.....

Sending clients to a property without supervision is inviting theft etc.....The GNHAR "MLS Rules and Regulations" indicate clearly property is to be shown by the Listing Broker or via the Listing Brokers consent by the cooperating broker (not the client alone).....

## 2005 GNHAR AWARDS PROGRAM

The 2005 second quarter "Quarterly Awards" Nomination forms will be due at the Association Office no later than July 11, 2005. The second quarter consists of SOLD listings closed between April 1, 2005 and ending June 30, 2005. Nomination form attached to this Realtor News.

All REALTORS® who are members of the MLS service are eligible. Points are completed on listings currently in the service (excluding Rentals).

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

A full computer printout of each listing must be included with the nomination form and the form must be signed by the Designated REALTOR or Office Manager.

### 2005 RAYMOND F. GATES, JR. MEMORIAL SCHOLARSHIP

Deadline to apply for this scholarship is Friday, May 27th.

The scholarship is offered to children of REALTORS®.

Applications can be obtained from the Connecticut Association of REALTORS® Members Only Section of their website: [www.ctrealtor.com](http://www.ctrealtor.com)

Applications not complete or received by Friday, May 27th deadline will not be considered.

For more information, contact Meredith Ladd, C.A.R., 1-800-335-4862.

## INTERREALTY TRAINING SCHEDULE

**PLEASE NOTE: CLASSES & TIMES MAY CHANGE. YOU WILL BE CONTACTED IF YOUR CLASS HAS BEEN CHANGED OR CANCELLED. THANK YOU!**

**Please fill out the form below and mail a \$10.00 REFUNDABLE CHECK payable to GNHAR. There are a limited number of seats available! Thank you!**

Thursday, June 2, 2005	MLXchange I CMA	9:30-12:00 12:00-1:00	LIMIT 10 LIMIT 10
Thursday, June 16, 2005	MLXchange II Designer Tools*	9:30-11:30 12:30-3:30	LIMIT 10 LIMIT 8

**\*YOU MUST FIRST TAKE MLXCHANGE I, CMA & MLXCHANGE II TO REGISTER FOR DESIGNER TOOLS.**

**ALL THE ABOVE CLASSES REQUIRE A \$10.00 (REFUNDABLE) CHECK AND A 24 HOUR CANCELLATION NOTICE IS REQUIRED (CREDIT CARDS ARE NOT ACCEPTED).**

**SORRY, WE CANNOT ACCEPT ANY REGISTRATIONS WITHOUT A CHECK!**

**MAIL CHECK TO: Greater New Haven Association of REALTORS, Inc., 127 Washington Ave., West Bldg, Lower Level, North Haven, CT 06473. ATTENTION: ROSEANN**

NAME	COMPANY	PHONE #	DATE OF CLASS & TIME

GREATER NEW HAVEN ASSOCIATION OF REALTORS  
ANNUAL PATIO PARTY AND CLAMBAKE  
THURSDAY, JUNE 9, 2005 - 5-9 PM  
Amarante's Sea Cliff, 62 Cove St., Morris Cove, New Haven

Invitations were mailed to all members. Don't miss out on this evening of good food (Lobster or Steak, Mussels, Grilled Chicken, corn on the cob and all your other summer favorites), plus great music and dancing.

The 2005 GNHAR "Realtor of the Year" Award will be presented along with the 2005 First Quarter "Quarterly Awards" presentation and our New Member Installation.

**SIGN UP NOW BEFORE THE MAY 27TH DEADLINE.**  
(Lost your invitation - complete the one attached)

# TECHNOLOGY UPDATE

By  
Ted Mansfield  
Assistant Executive Vice-President

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## Federal and State Law

We fear that most of our members are violating State and Federal law when they send out emails and FAX messages. Most of the Faxes we receive from members do not meet federal law. Your FAX must include a header with your FAX phone number and name. Unsolicited FAX and emails must provide the recipient with a way to opt out of future messages. If your email message is advertising, it must clearly state so in the subject – Example: Adv. - House For Sale. Your business email must show your actual email address and also your name and address. The law requires several other requirements. Make sure you comply with the law in dealing with clients.

## Emailing MLS Listings

Some firms are using automatic email notices about new listings to unrepresented persons. Many of these “suspects” are then calling the listing broker instead of the e mailer for a showing. The firm who sent the email has no valid claim for a commission.

## For Your New Office

If you are setting up a new office, you should consider networking it with wireless rather than hard wire. It is cheaper. It can also be combined with an existing network. What you will need is a DSL connection, a wireless dual band router, and a desktop computer or server with a PCI or USB wireless adapter. Salespeople and additional desktops then can connect to the network and the Internet from a laptop while at the office or on the road. Just about every laptop now comes with built-in wireless and LAN (local area network). With wireless, security has to be addressed as failing to do so anyone can check into your computer network from your parking lot.

## Microsoft or Free

Microsoft Office or Open Office, Internet Explorer or Mozilla Firefox, Outlook or Mozilla Thunderbird. I am using free and have found the programs to be stable and have most of the features I need. My preferred Internet browser is Firefox (download from <http://www.Mozilla.org> ) and only use IE if I need to go on MLS. MLS is only usable with the Interealty version of Internet Explorer. The latest version of Firefox 1.0.4, released May 11<sup>th</sup>. It is easily customized and many extensions and themes are available for download. Thunderbird is a very good email client but lacks some of the outlook features. A new version will soon appear with calendaring and other features similar to Outlook. I have never used Outlook because hackers target the security weaknesses in Outlook with their virus attacks. I use either Eudora or Thunderbird, both are free. This article is written using Open Office which is compatible with MS Word. About the only thing that Word does better is envelopes. Wordperfect probably has the most features. Open Office spreadsheet is also compatible with MS Excel. Open Office will soon be updated to include a database. Open Office can be downloaded ( <http://www.openoffice.org> )from several sources or you can order it on a CD ROM.

## Windows XP Issues

One thing that Microsoft offers as a free download that is fairly good at eliminating spy ware and ad ware is Microsoft AntiSpyware Beta. Currently it is free and automatically updates even if you have auto update turned off in XP. It does require Windows XP. We use both MS Antispyware and AdAware from Lavasoft ( <http://www.lavasoftusa.com> ) which is also a free download and will work with Windows 98. CounterSpy form Sunbelt Systems is rated as the best antispyware software.

If you have Windows XP and have automatic updates turned on you probably have Service Pack 2 (SP2) by now. Hopefully the update did not give you problems. If it caused program not to work properly you may be able to download a fix or purchase a new version from the software maker. Microsoft's web site ( <http://www.microsoft.com> ) can also help you solve problems you encounter. With XP, you may be able to revert to the earlier version with system restore if your update caused serious problems. SP2 may not support some older hardware items. If you are buying a new computer (the painless way to update Windows to a new version) insist on Windows XP Professional with SP2. We do not recommend Windows XP Home.

1-800-345-2776



Marvin H. Schaefer  
Inspection Service, Inc.

GNHAR 2005 Platinum Sponsor

## Making the home inspection work for you

Can a home inspection be one more part of a realtor's overall business plan to create future business? Everyone knows that a happy satisfied client has the potential to bring in future business. What makes for a happy homebuyer? Whether it is fair or not, the buyer's satisfaction level with their realtor has much to do with how other professionals involved with the sales transaction meet their expectations. Lawyers, mortgage officers, appraisers, home inspectors and others play a role in how smoothly the whole process proceeds, and it is often the realtor who pays when one of these other professionals does not meet the expectation of the client. **The Marvin H. Schaefer Inspection Service Inc.** would like to share how you can reduce the risk that a deal will be delayed or fall apart and how the home inspection can actually be used to create future business. The first key word is "expectations." If expectations are met, a client is less likely to hold up the sales process or back out of a deal and more likely to refer their realtor to friends and family. The second key word is "preparation." The time to create realistic expectations with a homebuyer concerning the home inspection is before they get to it. We know this is not anything that a good realtor doesn't know; however, the question is, what tools do realtors have at their disposal that they may not be aware of? It has become mostly common knowledge that home inspectors in Connecticut are required to be licensed or hold an intern's permit to perform home inspections for pay. Some realtors may even know that there are standards of practice that regulate what is required of the home inspector, but few we have talked to know much about what these standards require. Even fewer realize how a minimal knowledge

of these standards can help them reduce the risk of failed deals and create happy buyers that recommend them to friends and family. The state only requires a home inspector to report deficiencies to the extent that a system or component is not working, is unsafe or is nearing the end of its service life. If a home inspector inspects a home that does not have any deficiencies to this extent, he could produce a report on one page that would satisfy the state's requirements. Not many homebuyers would be satisfied with such a report. Home inspectors are only required to test one outlet, one switch, one window and one door per room. They do not have to walk on roofs, estimate the age of a roof or estimate how long a roof may last. Home inspectors are not required to inspect a well or any well equipment, and there are many more things not required of the home inspector that the average buyer would be surprised to learn. Home inspectors are not limited by these regulations; they can do a better job if they want to, and most do. So, how can this knowledge help you? A home inspector may be very conscientious and do a much better job than the state requires. He may list lesser deficiencies, make recommendations for future upgrades and educate the buyer in certain home maintenance issues. If a buyer is prepared before the inspection by his realtor to see the minimal requirements of the state and then sees the inspector you recommended doing a much better job than is required, you have created a buyer whose expectations have been surpassed. They are then grateful to their realtor who recommended a home inspector that provided a service above what was required. This is one more part of the puzzle of creating a happy buyer. Happy buyers are less likely to back out of deals due to issues raised from the inspection. They are more likely to work through these issues, and they are more likely to recommend you to friends and family. A link to the State's Standards of Practice and Code of Ethics for home inspectors can be found on the **Marvin H. Schaefer Inspection Service, Inc.** web site at the bottom of the "main" page ([www.mhschaefer.com](http://www.mhschaefer.com)). For a better understanding of how this information can be of help, we offer a mini seminar PowerPoint presentation to any real estate office that would like to invite us into



### E-MAILING PHOTOS FOR MLS

When e-mailing photos, please reduce the size of the photo(s) before emailing. I am receiving enormous photographs which are extremely time consumer to open.

Please consult your digital camera instructions on how to reduce the size.....

### CREDIT REPORTS

Credit reports by Experian are run at the New Haven Association. The cost is \$10.25 plus tax in state and \$11.25 plus tax out of state. This is a per person charge. Please call Roseann at (203) 234-7700 VM 10.

### PUSH-BUTTON LOCKBOXES

We have IN STOCK MANUAL PUSH-BUTTON LOCKBOXES. The cost is \$32.00 including tax. Please call Roseann at (203) 234-7700 VM 10.



**SUPER KEYS ARE AVAILABLE AT THE ASSOCIATION OFFICE....**The cost for the display Key is \$138.00 for the year lease which began on May 16, 2005 (pro-rate). This price also includes the \$53.00 set up fee. We also have the EKey (Palm Key). This billing is handled by Supra each month. Please call Kate at the Office to set up a time if you wish to have one programmed.

Also available SUPRA LOCKBOXES. Cost \$70.00 each including tax.

For information on either, please call Kate Blake at the Association Office, (203) 234-7700 VM 16.

**Housing Still Crazy After All These Years!!**  
**David Lereah, ph.D, Chief Economist NAR**

Have you seen the headlines? "Is the Bubble going to Burst?" "REALTOR® Commissions Face New Pressure".... Wall Street is out to try to redirect the public's money back to Wall Street! The real estate industry is under attack!! The Wall Street Bears are monitoring the housing performance because it is in their best interest to see housing go bust!

We as REALTORS® need "the other side of the coin". These are the facts according to NAR Economist, David Lereah:

- Buyers outnumber sellers-82 million Baby Boomers are driving the market
- Financial checks and balance in place-not mortgaging to those with high risk
- Second-home buying on the rise-either as investment or vacation home
- Housing inventory is down
- Typical homebuyer's mortgage payment lower
- Housing affordability still high
- Lower closing costs
- Larger down payments
- Misleading Stock Market to Real Estate Comparison-real property vs paper
- Increase in number of immigrants entering the housing market
- Average Days on market-falling
- Ability of using small leveraging (down payments)
- Tax benefits
- Social benefits
- Stock Market pessimistic about future business
- Huge budget deficit
- High oil prices
- Inflation building
- Trade deficit swelling
- GSE reform could impact mortgage liquidity-need to lobby for HR 1461 and S190

David Lereah predicts that we have another 5-10 years of measured real estate growth!!

# NEW HAVEN ASSOCIATION OF REALTORS®, INC. NOMINATION FOR “AWARDS PROGRAM” 2005

Name: \_\_\_\_\_ Please circle: 1QTR    2QTR    3QTR    4QTR

Firm: \_\_\_\_\_ First time Winner? Yes \_\_\_\_\_ No \_\_\_\_\_

Address: \_\_\_\_\_ Primary Board: \_\_\_\_\_

Town: \_\_\_\_\_ Zip Code: \_\_\_\_\_ Phone: \_\_\_\_\_

## PLEASE COMPLETE THE FOLLOWING INFORMATION

Address Close Date	Town	Sales Firm	List Firm	MLS#

### REQUIREMENTS FOR QUARTERLY “AWARD”:

1. All REALTORS® who are members of the MLS Service are eligible for the award. Points are completed on listings currently in the service. RENTAL STATUS LISTINGS CANNOT BE USED.
2. To qualify, you must earn 9 points per calendar quarter. 1 point is earned if you are the listing or the selling agent on a property that closed during the quarter. YOU WILL EARN 2 POINTS ONLY if you are both the listing and selling agent, DURING THE SAME QUARTER.
3. The Service must receive this nomination form by the 10th of the month following the end of the quarter.
4. A full computer printout of each listing MUST be included to qualify.
5. The Designated REALTOR® or Office Manager must sign this form. A PHOTOGRAPH OF THE RECIPIENT MUST BE INCLUDED OR E-MAILED (ct-homebrowser@snet.net) FOR PUBLICATION.

Signature of Designated REALTOR®/Office Manager: \_\_\_\_\_ Date: \_\_\_\_\_

Mail or deliver - to be received by above deadline to: (Faxed submissions will not be accepted)

“Awards Program”  
 New Haven Assn of REALTORS®, Inc.  
 127 Washington Ave.  
 West Bldg, Lower Lvl  
 No. Haven, Ct. 06473



GREATER NEW HAVEN ASSOCIATION OF REALTORS®  
YOU ARE INVITED TO ATTEND OUR ANNUAL  
PATIO PARTY AND CLAM BAKE  
REALTORS, SPOUSES, AFFILIATES, GUESTS



REALTOR  
OF THE  
YEAR

Thursday, June 9, 2005  
5 - 9 P.M.

QUARTERLY  
AWARDS

**Amarante's Sea Cliff**

62 Cove St., Morris Cove, New Haven

Cost - \$38.00 per person

Includes:

Lobster OR Steak

Mussels, Grilled Chicken, Summer Specialities, Salads, etc.

Fabulous Hors D'oeuvres, Pasta



Music



Agenda

1. Call to Order - Lee McParland, President
2. Presentation of "Realtor of the Year" Award
3. New member Installation
4. 2005 First Quarter "Quarterly Awards"

Sponsored by:

Wells Fargo Home Mortgage, Aspen Mortgage Service, Inc., Schaefer Inspection, Tiger Home & Bldg. Inspection, Tyler, Cooper & Alcorn, Perkins & Associates, New Haven Register, The Real Estate Book, Washington Mutual, GMAC Mortgage, Countrywide Home Loans, First Choice Mortgage Service, LLC, New England Home Loans, Law Office of Edward C. Burt, Jr., PC, Gregory T. Lattanzi, LLC, Drescher Insurance of Cheshire, Homestead Funding Corp. & People's Bank

**RESERVATIONS A MUST, PAYMENT MUST BE MADE AT TIME OF RESERVATION**

**ABSOLUTE DEADLINE TO SIGN-UP, NO LATER THAN FRIDAY, MAY 27, 2005.**

**NO ONE CAN BE ADMITTED WITHOUT**

**PREPAID RESERVATIONS BY ABOVE DEADLINE!!!**

RETURN TO: GREATER NEW HAVEN ASSOCIATION OF REALTORS®, West Bldg., Lower Level, 127 Washington Ave., North Haven, CT. 06473.

The following will attend the Summer Outing on June 9TH. Check must accompany reservation....

Name \_\_\_\_\_ Choice \_\_\_\_\_ Name \_\_\_\_\_ Choice \_\_\_\_\_

Name \_\_\_\_\_ Choice \_\_\_\_\_ Name \_\_\_\_\_ Choice \_\_\_\_\_

Name \_\_\_\_\_ Choice \_\_\_\_\_ Name \_\_\_\_\_ Choice \_\_\_\_\_

Name \_\_\_\_\_ Choice \_\_\_\_\_ Name \_\_\_\_\_ Choice \_\_\_\_\_

Check enclosed for: \$ \_\_\_\_\_ (\$ 38.00 per person) # Persons \_\_\_\_\_

# Lobsters \_\_\_\_\_ # Steak \_\_\_\_\_

FIRM: \_\_\_\_\_

PHONE: \_\_\_\_\_

**2005 GREATER NEW HAVEN ASSOCIATION CALENDAR**

January 12	Wednesday	Power Lunch	Association Office
January 13	Thursday	GNHAR BOD	Association Office
January 17	Monday	Martin Luther Kings Day	Office Closed
February 3	Thursday	General Membership	New Haven Lawn Club
February 10	Thursday	GNHAR BOD	Association Office
February 11	Friday	Smart Growth Seminar	Sheraton, Meriden
February 21	Monday	Presidents Day	Office Closed
March 6-8	Sunday - Tuesday	NERC Leadership Conference	Mohegan Sun
March 10	Thursday	GNHAR BOD	Association Office
March 11-16	Friday - Wednesday	NAR AE Institute	Vancouver, Canada
March 16	Wednesday	Power Lunch	Association Office
March 25	Friday	Good Friday	Office Closed
April 7	Thursday	General Membership	Grassy Hill CC
April 8	Friday	GNHAR BOD	Association Office
April 14	Thursday	Region 4 Caucas	Midd-Shore Assn.
April 19	Tuesday	C.A.R. B.O.D.	Hawthorne Inn
May 5	Thursday	GNHAR BOD	Association Office
May 10 - 14	Tues. - Sat.	NAR Midyear Meetings	Washington, D.C.
May 16	Wednesday	Power Lunch	Association Office
May 30	Monday	Memorial Day	Office Closed
June 9	Thursday	GNHAR BOD	Association Office
June 9	Thursday	General Membership	Amarante's
June 22	Wednesday	Power Lunch - Tiger Home Insp.	Association Office
July 4	Monday	Independence Day	Office Closed
July 14	Thursday	Region 4 Caucas	Midd-Shore Assn.
July 15	Friday	GNHAR BOD	Association Office
July 19	Tuesday	C.A.R. B.O.D.	Hawthorne Inn
August 17-18	Thursday	NAR Leadership Meeting	Chicago
September 5	Monday	Labor Day	Office Closed
September 8	Thursday	GNHAR BOD	Association Office
September 12	Monday	Golf Outing	Laurel View C.C.
September 14	Wednesday	Power Lunch - Naturopathic Medicine	Association Office
October 6	Thursday	General Membership - Amy Cherow - Matt Ferrara Seminars	Laurel View C.C.
October 10	Monday	Columbus Day	Office Closed
October 13	Thursday	Region 4 Caucas	Midd-Shore Assn.
October 14	Friday	GNHAR BOD	Association Office
October 18	Tuesday	C.A.R. B.O.D.	Hawthorne Inn
October 26-31	Wed.-Mon.	NAR Convention	San Francisco, CA
November 9	Wednesday	Power Lunch - CIPS International Designation	Association Office
November 10	Thursday	GNHAR BOD	Association Office
November 24-25	Thurs.-Fri.	Thanksgiving Holiday	Office Closed
December 8	Thursday	GNHAR Installation	500 Blake Street
December 9	Friday	GNHAR BOD Luncheon	TBA
December 23 & 26	Friday & Monday	Christmas Holiday	Office Closed