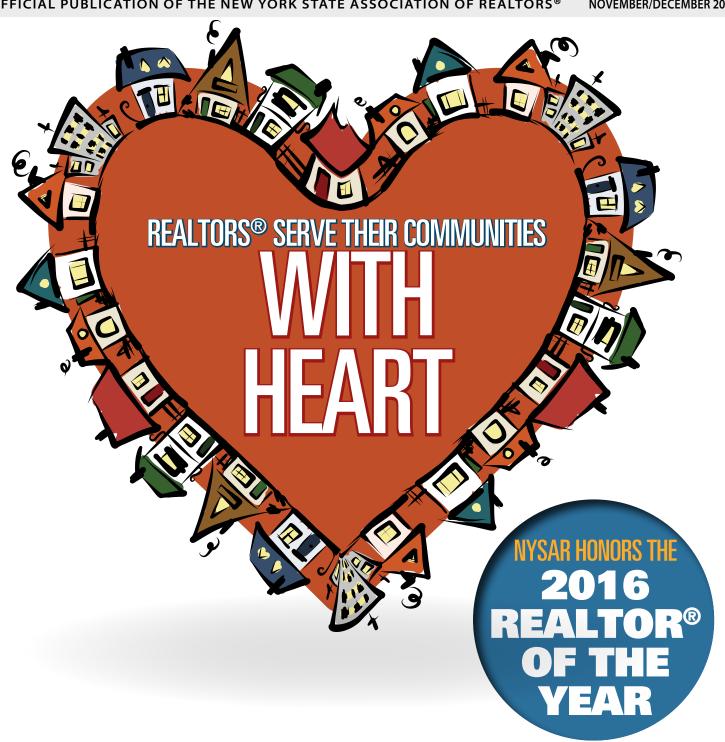
KK STA R

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

NOVEMBER/DECEMBER 2016





Looking for a change? Ready to take your career to new heights? Join our team.

Call your local Weichert® office today or 800-301-3000, or visit jobs.weichert.com.



*Among traditional real estate brokers. Experian Hitwise 1/2016. **Average based on Google Analytics, 1/2016.

EW YORK STATE

NEW YORK STATE ASSOCIATION OF REALTORS®, INC.







ITENTS

- President's message
- From the CEO's desk
- New York news briefs
- NYSAR honors the 2016 RFALTOR® of the Year
- 11 Legal Line: Requirements and exemptions for a Lead Paint Disclosure are different than those for a Property Condition Disclosure Statement
- 14 New York State local boards receive \$580,000 in REALTOR® Party grants
- 15 NYSAR member named National Association of REALTORS® Good Neighbor Awards winner
- **17** New York State REALTORS® team up with Suffolk County Habitat for Humanity
- 18 NYSAR honors four members with the 2016 Community Service Award Honorees exemplify REALTOR® civic commitment
- 22 Local boards/associations give back to communities
- 26 RPAC of New York thanks its 2016 major investors
- 30 Advertiser.com

View current and past issues of New York State REALTOR® at NYSAR.com.

NEW YORK STATE REALTOR® (ISSN 1555-8343) is published bimonthly by the New York State Association of REALTORS®, Inc., 130 Washington Ave., Albany, NY 12210, 518.463.0300. Subscription rate for members is \$2, which is included in the dues. © 2016 by the New York State Association of REALTORS®. Permission to reprint material may be granted upon request to Editor, NEW YORK STATE REALTOR®, at the above address. Published for: New York State Association of REALTORS*, Inc., 130 Washington Ave., Albany, N.Y. 12210-2220, Telephone: 518.463.0300, Fax: 518.462.5474, E-mail: commun@nysar.com, www.nysar.com NYSAR Officers: Linda Lugo, President; Dawn Carpenter, President-elect; CJ DelVecchio, Secretary/Treasurer; Duncan R. MacKenzie, CEO NYSAR Staff: Salvatore I. Prividera Jr, Director of Communications, Editor of New York State REALIDR®; S. Anthony Gatto, Director of Legal Services; Michael J. Kelly, Director of Government Affairs; Ali Mann, Director of Divisions; J. Austin Moran, Director of Information Technology; Kristen Pooler, Director of Open Prince of New York State REALIDR®; S. Anthony Gatto, Director of Legal Services; Michael J. Kelly, Director of Government Affairs; Ali Mann, Director of Divisions; J. Austin Moran, Director of Information Technology; Kristen Pooler, Director of Covernment Affairs; Ali Mann, Director of Divisions; J. Austin Moran, Director of Information Technology; Kristen Pooler, Director of Covernment Affairs; Ali Mann, Director of Divisions; J. Austin Moran, Director of Information Technology; Kristen Pooler, Director of Covernment Affairs; Ali Mann, Director of Divisions; J. Austin Moran, Director of Information Technology; Kristen Pooler, Director of Covernment Affairs; Ali Mann, Director of Divisions; J. Austin Moran, Director of Information Technology; Kristen Pooler, Director of Covernment Affairs; Ali Mann, Director of Covernm Marketing; Patrick Reilly, Vice President of Board and Member Services; Libby Rentz, Vice President of Finance; Priscilla Toth, Director of Education Published by: Naylor, LLC, 5950 NW First Place, Gainesville, FL 32607, Telephone: 800.369.6220, Fax: 352.332.3331, www.naylor.com. Publisher, Heidi Boe Editor, Ruth Ellen Rasche Research, Catherine Rios Project Manager, Douglas Swindler Advertising Sales, Brawley Adams, Tracy Jones, Haley Sivils Layout & Design, Gordon Klassen

While this publication makes a reasonable effort to establish the integrity of advertisers, it does not endorse advertised products or services unless specifically stated. NYSR Online - You can read New York State REALTOR® online at www.nysar.com, PUBLISHED NOVEMBER 2016/NYR-S0616/3189





President's message



Linda Lugo 2016 NYSAR President

"The best way to find yourself is to lose yourself in the service of others." – Mahatma Gandhi Every day, we help individuals and families achieve the American Dream of homeownership, but for many REALTORS* their commitment to housing and making their communities a better place to live does not stop there.

In this issue, you will read about the amazing community works of Tim Alger, Mark Re and Fran and Frank Reali, who have been selected as this year's NYSAR Community Service Award winners. Tim and Mark are deeply involved in supporting multiple organizations in their communities, while Fran and Frank turned their grief from the loss of their son into a mission to "protect one young heart at a time." Their good works make me proud to be a REALTOR*.

Our very own Susan Helsinger has been selected as a shining example of a REALTOR® who goes above and beyond in service to their community. Susan was honored as a Good Neighbor Award winner by the National Association of REALTORS® during its annual convention. Susan, a previous winner of the NYSAR Community Service Award, was recognized for her work in funding cardiac screenings for children. Congratulations, Susan! You can read more about her efforts on page 15.

My REALTOR® pride swelled as I read about the good works spearheaded by our local boards and associations, which I encourage you to read about starting on page 22. The message is abundantly clear: REALTORS® are invested in their communities and helping their neighbors in a variety of meaningful ways.

Your state association also gives back in many ways including supporting Habitat for Humanity. In the last issue, I wrote about our planned build in Bellport, NY. I'm pleased to share with you an update following the three days REALTOR* volunteers spent working on the four-bedroom colonial.

Our REALTOR* volunteers installed insulation and sheetrock in the sweltering heat to help keep work moving on the future home of a local family with four children and another one on the way. It was a very rewarding experience for me to work beside my REALTOR* colleagues and NYSAR staff. We put in three days of hard labor, but we worked like a well-oiled machine. Many of us had little or no

experience, but with the foreman's expertise in leading us we accomplished great things!

I want to thank all the REALTOR® volunteers who put aside their personal businesses to help in this worthwhile cause. I also want to thank our NYSAR staff for working right beside us, and keeping us well hydrated and fed. In a world that seems troubled lately, I can say that this Habitat build proved that there is a lot of good out there.

To Tim, Mark, Fran, Frank, Susan, the members of all of our local boards/associations and our Habitat build volunteers, I say: Well done, REALTORS*!

As this is my last column as your president, I would like to close by saying thank you for your support and giving me an amazing year of serving as your president. I had the opportunity to travel throughout the state and meet with many of our members. I am truly impressed by all the good things you are accomplishing.

Together, we had a very productive year. Lobby Day had the most attendees ever. I am hopeful that our first-time homebuyers bill that passed in the Senate this year will pass in the Assembly and will be signed by the governor in 2017. Our Habitat for Humanity build gave me the opportunity to work side by side with other REALTORS* for a good cause. Our Trade Mission to Italy in October once again has proven that although real estate is local we still have many opportunities to do business globally. Our stronger bond with FIAIP – our Italian counterparts – allows us to help those moving to New York from other countries understand how we do business.

It seems like yesterday I was joining the leadership team as your Secretary/Treasurer, and now I am bidding you farewell. I have learned so much and made many new friendships – so I leave you feeling very grateful. I want to thank President-elect Dawn Carpenter, Secretary/Treasurer CJ DelVecchio and CEO Duncan MacKenzie for your support and friendship. I know that going forward our organization is in good hands.

Lida Lugo

Peace out,

Linda

From the CEO's desk



Duncan MacKenzie NYSAR Chief Executive Officer

In September NYSAR held its second business meeting of the year and the 112th meeting of our Board of Directors. Were you there? If not, here is some of what you missed. The feedback from attendees has been quite positive and I hope you will consider participating in our next set of business meetings scheduled for February 5 to 9 at the Desmond Hotel and Conference Center near Albany.

Among the most positive feedback we received was for our General Session. All meeting attendees are invited to this event where we provide association and industry updates, as well as recognize New York REALTORS® for their exceptional achievements. President Linda Lugo reported that NYSAR is both institutionally and financially sound. We recognized Buddy Hoosein as our state REALTOR® of the Year. The list of Buddy's accomplishments is too long to repeat here and his recognition is well deserved. You can read more about him on page 9. Nationally renowned speaker Mark Sanborn gave an inspirational presentation about the power of personal attention to your customers and clients.

The room was packed again for our lunch and learn legal update. NYSAR General Counsel Anthony Gatto, Esq. updated the membership on what they need to know about actions being taken by the courts and the New York State Department of State. In addition to an information-packed presentation that helped attendees reduce their risk of making legal errors, we provided a free boxed lunch. New regulations about to go into effect may even allow future legal updates to count toward your 22.5 hours of continuing education.

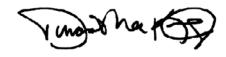
The Legislative Policy forum provided a detailed update on NYSAR's legislative accomplishments and goals for 2017 including adoption of a first-time

homebuyers saving incentive program. If you are unaware of this effort, please visit NYFirsthome.com. Attendees also heard a preview of the upcoming state and federal elections by two well-known commentators. Maintaining a strong voice for all real estate matters in Albany and Washington means being politically active and aware. This event is always one of our meeting highlights.

We reworked the meeting schedule to allow a full day of events for members who do not serve on select committees, which was capped off by the President's Reception where old acquaintances are reunited and networking opportunities abound. Our online tool for managing your meeting schedule allows attendees to maximize their event experience.

The meetings also included updates on professional standards, education and marketing advice. Representatives from the REALTORS* Property Resource (RPR) and UBS Financial Services were there in-person to help members access valuable benefits.

Our goal is to give you the maximum benefit in return for the donation of your volunteer time and effort. Our next meetings in February include our annual and highly regarded professional development program for association leaders. If you are an officer or committee leader at your local board/ MLS, this is an event not to be missed. Updates on legal, legislative, professional standards and other key topics will be provided as well as networking opportunities. Registration for the meetings is free and will open in early December. Please look for the emails announcing registration and we hope to see you at the Desmond!



New York news briefs

Housing Opportunities Foundation raffle raises \$3,060 at Fall Business Meetings

The NYSAR Housing Opportunities Foundation recently raffled off a MacBook Air during the Fall Business Meetings at Turning Stone Resort & Casino. Congratulations to the winner, Ken Gerus. The foundation raised \$3,060 thanks to the raffle.

Congratulations to Mike Coughlin who won the Turning Stone Package with a bid of \$860. The prize included a \$200 American Express gift card, two-nights at the Lodge and a spa treatment or round of golf for two.

All the proceeds will go toward the foundation's first-time home-buyer grant program, which awards \$2,000 grants to low-to-moderate income families/individuals. Visit NYSARHousingFoundation.com for more information or to donate.

64th Annual Fall Appraisal Conference held at Turning Stone Resort & Casino

The 64th Annual Fall Appraisal Conference, sponsored by NYSAR's Appraisal Committee, was held on Oct. 27-28, 2016 at the Turning Stone Resort & Casino in Verona, NY. The committee offered the 2016-2017 National USPAP Update, taught by Rebecca Jones, for New York State appraiser and real estate continuing education credits on the first day of the conference. Attendees learned about appraisal issues that affect daily appraisal practice. On the second day of the conference, Walter Hang, president of Toxics Targeting, Inc., taught "Toxic Pollution Concerns and Real Property Appraisals" and Joe Whittington of Northeastern Appraisal presented "The Facts about Wet Basements." Both classes offered appraiser and real estate continuing education credits. The conference was well attended. Thank you to Appraisal Committee Chair Carolyn Stiffler, and Conference Chair Bob Galliher, MAI, SRA, for putting on an informative and valuable program.

Apply for a NYSREEF scholarship by December 31

Any individual, who has at least one year experience in real estate sales, is licensed and practicing in New York State, and holds primary REALTOR* membership in New York State is eligible for one of the National Association of REALTORS* designation program scholarships offered by the New York State Real Estate Education Foundation (NYSREEF). Scholarship awards are not based on need. Applicants should show positive motivation toward real estate education and proven interest in furthering their real estate career.

Scholarships are awarded twice a year; in February and in October. Applications for February awards are due by Dec. 31. Individuals are eligible to receive only one scholarship per year. Each application must be supported by two letters of recommendation and must include a letter from the applicant describing their need, how the scholarship will benefit them and their future goals relating to the use of the scholarship. Since inception in 2003, NYSREEF has awarded 874 scholarships totaling almost \$235,000.

For more information, visit www.nysreef.org.

REALTORS® gather in Verona for NYSAR's Fall Business Meetings

During NYSAR's Fall Business Meetings in Verona, NY, opening day keynote speaker Jeff Slutsky, founder of Street Fighter Marketing, delivered clever and shrewd, low-cost marketing tactics that get proven results on the local level during his "Marketing Without Money" presentation. General Session keynote speaker Mark Sanborn, president of Sanborn & Associates, Inc., taught attendees to "Lead Like Fred" by elevating their customer's experience and turn interactions into connections. NYSAR President Linda Lugo gave the State of the Association address, and Walauddin "Buddy" Hoosein of Elmont, NY was presented the REALTOR® of the Year award (see page 9).

The New York State Real Estate Education Foundation (NYSREEF) awarded education scholarships to 53 REALTORS*, totaling \$13,840. Combined with the 51 awards given at the Mid-Winter Business Meetings in February for \$13,354, NYSREEF awarded 104 scholarships totaling \$27,194 in 2016. There have been 874 awards totaling \$234,416 since the Foundation's inception.

Videos of General Session and legal update as well as committee minutes are available at NYSAR.com.

Triple Play REALTOR® Convention and Trade Expo opens December 5



Thousands of REALTORS* from New York, New Jersey and Pennsylvania will gather at the Atlantic City Convention

Center from December 5 to 8 for the annual Triple Play REALTOR* Convention and Trade Expo. Triple Play 2016 will feature: free CE credit; a flexible schedule; exciting new speakers; opening day sessions about video marketing and drones; free morning coffee with exhibitors; networking events; shopping and restaurant discounts; and more.

The event will also include the Young Professionals Network (YPN) Party on Monday and a reception for NYSAR members on Tuesday. Plus, contribute \$250 to the REALTORS® Political Action Committee and you'll be pampered in the exclusive RPAC High Rollers' Suite. The suite will be open Wednesday, Dec. 7, from 10 a.m. to 4 p.m. Your contribution will count towards your 2017 RPAC total.

Onsite registration for Triple Play is available for \$129. For detailed information, visit REALTORSTriplePlay.com.

All REALTORS® must complete Code of Ethics training by December 31, 2016

Mandatory Code of Ethics training (formerly known as the Quadrennial Code of Ethics Training) must be completed by Dec. 31 of this year. The Code of Ethics course is available online through NAR for free. NYSAR offers a three-hour ethics course that meets the New York State Department of State real estate continuing education requirements. The new GRI-1 Ethics course also provides 7.5 hours of CE and GRI credit, while satisfying NAR's Code of Ethics training requirement. In addition, there are several online learning options offered via NYSAR.com that offer CE credit and fulfil the NAR requirement.

Members are advised not to wait until the last minute to take the Code of Ethics training. Failure to complete the training by Dec. 31 will result in the suspension of your membership on Jan. 1, 2017 until the requirement is met. Any member who has not met the requirement by March 1, 2017 will be automatically terminated.

There is also a penalty for boards and associations that fail or refuse to enforce the ethics training requirements. Refusal to enforce mandatory policies established by the National Association of REALTORS® Board of Directors can result in loss of NAR-provided professional liability insurance coverage and loss of charter status as a member board.



Take part in NYSAR's Step Up, Stand Out challenge!

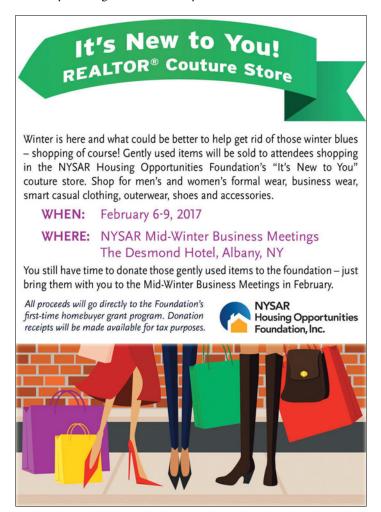
NYSAR is looking for your help recruiting new faces to take part in NYSAR's committees. Accept our challenge today by signing up to be a recruiter, either on your own or team up with NYSAR friends. Invite your fellow members who you think would benefit from taking their membership to the next level by submitting their names using our online form.

Enroll as a recruiter between now and Dec. 31 to be entered into a drawing to win two tickets to NYSAR's 2017 Inaugural Dinner and Installation of Officers. For every member you submit, you'll receive one additional entry. Plus, for each recruit you invite who attends the 2017 Mid-Winter Business Meetings, you'll receive an entry into a drawing to win a \$500 credit towards your stay at the Turning Stone Resort & Casino for the 2017 Fall Business Meetings.

Visit stepup.nysar.com to sign up as a recruiter, submit your recruits and find a helpful recruiter toolkit.

NYSAR launches "Wingman" campaign to promote New York State REALTORS®

NYSAR has launched an online media campaign designed to show the benefits of working with a New York State REALTOR* when selling a home. The humorous, shareable video casts the REALTOR® as a "trusted wingman" in guiding consumers to make good decisions. An online advertising campaign is being used to drive video shares and ultimately bring consumers to the new NYSAR.com consumer "Wingman" landing page. There they can learn more about the value of working with a REALTOR* and use our Find a REALTOR* tool to connect with members in their area. Visit NYSAR.com/wingman today and help NYSAR promote New York's REALTORS* by sharing the video with your clients and customers.



Inside the **numbers**

\$150,506

The amount of money on average that Americans have invested in their home, according to a report by the Urban Institute. This amount is what's left over after the debt of the mortgage is subtracted from the home's value.

72

The percentage of Americans that say they support the government providing tax incentives to encourage homeownership, according to a poll by the National Association of Home Builders.

52

The percentage of homeowners that say now is a good time to sell in their neighborhood, according to a survey by Redfin. This is up from 34 percent last year.

3

The number of years homeowners who had to save up to buy a home took to shore up their finances for a down payment, according to a survey by NerdWallet.

55

The average number of minutes per online visit Americans spent using real estate apps on their phones, according to new research by Google.

44

The percentage of potential homebuyers that said a movein ready home should have smart-home technology already installed, according to a study by Coldwell Banker.

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 for the link to the Internet broadcast.

November 15

Recent Court and DOS Decisions

December 20

2016 in Review and What's New in 2017

January 17

Advertising

February 21

Recent Court and DOS Decisions

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. ●



NYSAR honors the

2016 REALTOR® of the Year



Buddy Hoosein, center, receives the 2016 NYSAR REALTOR® of the Year award from President Linda Lugo and 2015 honoree Martin Carpenter.

he New York State Association of REALTORS* honored Walauddin "Buddy" Hoosein of Elmont, NY as the 2016 REALTOR* of the Year during the association's Fall Business Meetings in Verona, NY. He is the 59th recipient of the REALTOR* of the Year award, which recognizes outstanding service to the REALTOR* organization at the local, state and national levels, a strict adherence to the high principles of the National Association of REALTORS* Code of Ethics, a commitment to civic activity and business accomplishments.

A REALTOR* for 27 years, Hoosein is the broker/owner of Wally Realty in Hollis, NY. As a leader in his community, Hoosein has achieved recognition for his involvement with various charitable endeavors. In 2006, he won the Ronald McDonald Recognition Award for raising \$35,000, and has been active in the REALTORS* Against Hunger campaign in Queens County.

Hoosein is a dedicated member of the Long Island Board of REALTORS* (LIBOR), where he has previously served as president and has been a director since 2005. He has chaired the Housing Opportunities, Awards and Common Interest Ownership committees and served on numerous others including education, fair housing and cultural diversity, professional standards and strategic planning. He was named

LIBOR's REALTOR® of the Year in 2012 and won the board's Lou Gutin Legislative Advocacy Award in 2015. Hoosein is also active with Multiple Listing Service of Long Island (MLSLI), serving as vice president of the Queens chapter and as a director. He serves on several MLSLI committees including budget and finance, nominating and procedures. He is also a certified real estate instructor.

On the state level, Hoosein has served on the Board of Directors since 2005 and has chaired the Awards Committee. He has served on numerous other committees including: organizational planning; education management; MLS issues and policies; Article 12-A; legislative policy; and communications and public relations. He is an annual attendee of NYSAR's Lobby Day and is a past member of the REALTORS* Honor Society. He is also a political liaison for New York City Council members Thomas White and Ruben Wills.

On the national level, Hoosein has served on the NAR Board of Directors, and his committee service includes multiple listing issues and policies, diversity and federal housing policy.

In acknowledgement of his outstanding achievements, Hoosein will be honored at the REALTOR* Recognition Program during the 2016 REALTORS* Conference and Expo in Orlando, FL in November. ●

Make it your year... ...to own your own home!



The State of New York Mortgage Agency offers:

- Affordable mortgage products for first-time homebuyers
- Down payment assistance available
- Funds to buy a home and finance repairs
- Special programs for veterans



1-800-382-HOME(4663) www.sonyma.org





Pearl Insurance has been offering leading errors and omissions (E&O) coverage to REALTORS® across the nation since the '70s.

Our comprehensive E&O coverage includes:

- Agent-owned property coverage
- Extensive risk management services
- Public relations advisory service coverage

Contact one of our specialists today to learn more!





800.447.4982 | pearlinsurance.com/NYSAR

162653-2-XL-EO-MAG-PAD



Legal Line

Requirements and exemptions for a Lead Paint Disclosure are different than those for a Property Condition Disclosure Statement

By S. Anthony Gatto, Esq. **NYSAR General Counsel**

he NYSAR Legal Hotline answers questions from New York REALTORS* covering a wide variety of legal and non-legal issues. From time to time, an issue presents itself that warrants clarification. During the past few months, we have received a large number of questions concerning "exemptions" from having to provide the Lead Paint Disclosure Form. In many cases, the caller believes that a seller is exempt from having to provide the form when in fact, they are not. The biggest mistake made by licensees is applying the exemptions for the New York State Property Condition Disclosure Statement (PCDS) to the Lead Paint Disclosure Form.

Laws, rules and regulations that apply to the real estate transaction may be from federal, state or local governments. The language and requirements of such laws, rules or regulations may vary greatly between each of the governmental bodies. This may lead to differing definitions and requirements including applicability and exemptions.

The Lead Paint Disclosure Form is a requirement found under the federal Lead-based Paint Disclosure rule and can be found in 24 CFR Part 35. The rule is applicable to "Target Housing." According to the rule, "Target housing means any housing constructed prior to 1978, except housing for the elderly or persons with disabilities (unless any child who is less than 6 years of age resides or is expected to reside in such housing) or any 0-bedroom dwelling." (see 24 CFR 35.86)

According to HUD's guidance on the Lead Paint Disclosure rule, the following are the only exemptions from the requirements of the rule:

continued on page 12

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 4 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.



continued from page 11

- (a) Sales of target housing at foreclosure. (This means the actual foreclosure sale "on the front steps of city hall," not the subsequent sale by the individual or entity that purchased the property at the foreclosure sale.)
- (b) Leases of target housing that have been found to be lead-based paint free by an inspector certified under the federal certification program or under a federally accredited state or tribal certification program. Until a federal certification program or federally accredited state certification program is in place within the state, inspectors shall be considered qualified to conduct an inspection for this purpose if they have received certification under any existing state or tribal inspector certification program. The lessor has the option of using the results of additional test(s) by a certified inspector to confirm or refute a prior finding.
- (c) Short-term leases of 100 days or less, where no lease renewal or extension can occur.
- (d) Renewals of existing leases in target housing in which the lessor has previously disclosed all information required under \$35.88 and where no new information described in \$35.88 has come into the possession of the lessor. For the purposes of this paragraph, renewal shall include both renegotiation of existing lease terms and/or ratification of a new lease.

HUD has also provided guidance on a number of other matters that have caused confusion. For instance, mobile homes built before 1978 are included in the definition of "target housing." Properties that are held in a trust where the trustee has been given the authority to convey or lease the property by the beneficiary/owner are also considered "target housing" if built before 1978. In such cases, the trustee would be responsible for complying with the rule.

Unlike the Lead-Based Paint rule, the Property Condition Disclosure Statement (PCDS) is a New York requirement and is only applicable in New York. The PCDS can be found in the Real Property Law (RPL) §460. According to RPL §462, every seller of residential real property pursuant to a real estate purchase contract shall complete and sign a property condition disclosure statement. RPL §461(5) "Residential real property" means real property improved by a one- to four-family dwelling used or occupied, or intended to be used or occupied, wholly or partly, as the home or residence of one or more persons, but shall not refer to (a) unimproved real property upon which such dwellings are to be constructed, or (b) condominium units or cooperative apartments, or (c) property in a homeowners' association that is not owned in fee simple by the seller."

According to RPL \$463, a property condition disclosure statement shall not be required in connection with any of the following transfers of residential real property:

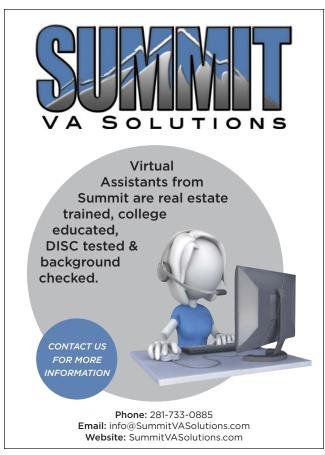
1. A transfer pursuant to a court order, including, but not limited to, a transfer order by a probate court during the administration of a decedent's estate, a transfer pursuant to a writ of execution, a transfer by a trustee in bankruptcy or debtor-in-possession, a transfer as a result of the exercise of the power of eminent domain, and a transfer that results

- from a decree for specific performance of a contract or other agreement between two or more persons.
- 2. A transfer to mortgagee or an affiliate or agent thereof by a mortgagor by deed in lieu of foreclosure or in satisfaction of the mortgage debt.
- 3. A transfer to a beneficiary of a deed of trust.
- 4. A transfer pursuant to a foreclosure sale that follows a default in the satisfaction of an obligation that is secured by a mortgage.
- A transfer by a sale under a power of sale that follows a default in the satisfaction of an obligation that is secured by a mortgage.
- 6. A transfer by a mortgagee, or a beneficiary under a mortgage, or an affiliate or agent thereof, who has acquired the residential real property at a sale under a mortgage or who has acquired the residential real property by a deed in lieu of foreclosure.
- A transfer by a fiduciary in the course of the administration of a descendent's estate, a guardianship, a conservatorship, or a trust.
- 8. A transfer from one co-owner to one or more other
- 9. A transfer made to the transferor's spouse or to one or more persons in the lineal consanguinity of one or more of the transferors.
- 10. A transfer between spouses or former spouses as a result of a decree of divorce, dissolution of marriage, annulment, or legal separation or as a result of property settlement, agreement incidental to a decree of divorce, dissolution of marriage, annulment or legal separation.
- 11. A transfer to or from the state, a political subdivision of the state, or another governmental entity.
- 12. A transfer that involves newly constructed residential real property that previously had not been inhabited.
- 13. A transfer by a sheriff.
- 14. A transfer pursuant to a partition action.

Please note that whether or not the owner has ever resided or "ever stepped foot in the property" has no bearing on the applicability of the PCDS and is not an exemption. Likewise, if the seller has authorized another individual to act in their place via Power of Attorney, the individual with the Power of Attorney has to fill out the PCDS to the best of their knowledge. Many licensees struggle with this requirement as the person signing as Power of Attorney may know nothing about the property. However, if this were an exemption, any owner could avoid filling out the PCDS merely by giving Power of Attorney to a third party. The same also applies to Lead Paint Disclosures.

As can be seen, the applicability of the Lead Paint Disclosure rule (target housing) and the Property Condition Disclosure Statement (residential real property) are not the same. In some transactions, the Lead Paint Disclosure Form is required and the PCDS is not. Likewise, there are some transactions where the PCDS is required and the Lead Paint Disclosure Form is not. The exemptions are not interchangeable and should only be applied to the disclosure required under the law or rule. lacksquare







New York State local boards receive

\$580,000

in REALTOR® Party grants



By Jared Burns NYSAR Government Affairs Associate

REALTORS* around the state are getting more involved in their communities and taking on civic roles that differentiate them from other professions.

he REALTOR® Party is a powerful alliance of REALTORS® and REALTOR® associations working to protect and promote homeownership and property investment. The REALTOR® Party speaks with one voice to advance candidates and public policies that build strong communities and promote a vibrant business environment.

Recently, the National Association of REALTORS* (NAR) created grant programs for state and local boards to further promote this mission. In 2016, approximately 23 New York State local boards successfully applied for these types of grants to support and expand housing opportunities in communities, hold legislative breakfasts, revitalize public spaces and to encourage elected officials to support legislation that promotes homeownership just to name a few. The boards have received a total of \$580,000 in grants, and more applications are in the approval pipeline.

We all see areas in our communities that could use some improvement, whether it is a public eyesore, a lack of housing opportunities or anything in between. In recent years, REALTORS* throughout New York State have stepped up their involvement on the ground level to impact public policy and enhance public spaces in many different ways.

REALTORS® around the state are getting more involved in their communities, gaining more political clout and taking on civic roles that differentiate them from other professions. These positive relationships set the foundation for open dialogues, achieving results that protect our industry and pave the way toward community improvement, neighborhood reinvestment and housing advocacy.

For example, the Bronx-Manhattan North Association of REALTORS* (BMNAR) applied for a series of grants from NAR during the past year including Smart Growth Action Grants and a Placemaking Grant. Funding levels for these types of grants are available from up to \$15,000 and up to

\$3,000, respectively, per project. BMNAR successfully applied for a Placemaking Grant to purchase materials to create a mural as part of a neighborhood improvement project in the Bronx in conjunction with the New York City Department of Transportation and a local non-profit. In tackling a more in-depth project, BMNAR also secured a series of Smart Growth Grants to gather data and study the impact new development and re-zoning would have on Bronx neighborhoods. Not only did this provide critical data for the city Planning Department, it spurred additional grant funding from other New York City departments.

Independent Expenditure grants available in 2017

Local REALTOR® boards will also have the opportunity to apply for independent expenditure funding during the 2017 election cycle. An independent expenditure has the potential to fund campaign activities including mailers, phone calls, online advertisements, and sometimes television and radio commercials in support of a candidate running for office. This year, REALTORS® utilized state independent expenditure funding to create mailers, online ads and make phone calls in support of state Assemblyman Phil Ramos' re-election campaign during September's Primary Election on Long Island. Assemblyman Ramos is the legislative sponsor of the NY First Home savings account bill, which is currently before the state Legislature for consideration.

What will be your next community project?

Grants are still available and REALTOR* boards and associations are encouraged to apply at RealtorActionCenter.com. If you think you have a great idea that may be eligible for a grant, but need some help, call NYSAR's Government Affairs Department at (518) 463-0300 x 235 or email JBurns@nysar.com. ●

NYSAR member named National Association of REALTORS®

Good Neighbor Awards winner

ew York State Association of REALTORS® member Susan Gruen Helsinger has been honored by the National Association of REALTORS® with its Good Neighbor Award for her work in funding cardiac screenings for children.

Helsinger, an associate broker with Douglas Elliman Real Estate in Merrick, NY, turned a personal tragedy into a lifesaving venture by creating a foundation that funds cardiac screenings for children. Helsinger is a past recipient of NYSAR's Community Service Award, which recognizes REALTORS®' community involvement supporting initiatives aimed at a community's youth, improving the quality of education, quality of life for older Americans, homelessness prevention, as well as efforts following natural disasters.

For more than 20 years, Helsinger has dedicated her life to The Jason Gruen Foundation, which she founded in memory of her son Jason, who passed away of an undisclosed heart ailment while walking to school. He was only 15 years old.

Doctors found that Jason had Idiopathic Hypertrophic Subaortic Stenosis (IHSS), a heart disease that frequently affects otherwise healthy young people and all too often results in sudden death in spite of proper diagnosis and medication. At the present time, there is no cure.

"I felt it was my responsibility as Jason's mother to keep his memory alive and for his life to have meaning," said Helsinger. "I also did not want other mothers and parents to suffer [this] excruciating loss."

The foundation originally began by funding a research grant at the Deborah Heart and Lung Center in Brown Mills, NJ. Soon, they were approached by Columbia Presbyterian Medical Center to help build a pediatric cardiology center. Not long after, they teamed up with Cohen's Children's Hospital and the Long Island Jewish Hospital (LIJ) to bring a pediatric cardiology wing there as well. In addition to donating numerous pieces of equipment, they donated a cardiac event recorder that helps monitor a child's heart while they are in and out of the hospital.

The foundation has donated defibrillators to local schools that don't have the tools to help save lives and has formed an association with Cohen Children's and LIJ to offer free echocardiograms and EKGs to eighth-grade students.

To date, more than 2,000 students have been screened and 72 children have been identified to have cardiac abnormalities, several of whom needed immediate intervention. The children found to have positive results are offered free follow-up treatment.

"I have been contacted by a few of the families by letter and email," said Helsinger. "It's a very private matter and not all families want to share, but those who have contacted me are so grateful." She said that often, these cardiac problems are familial and it results in many family members being tested as well.

In addition to her work saving children's lives through The Jason Gruen Foundation, Helsinger devotes her time and energy to various other community



Susan Gruen Helsinger

organizations. She is a past president of the Kiwanis Club of Merrick and serves as the chairperson of their largest fundraiser, "Holiday Gift Wrapping for Charity." She is also active with the Chamber of Commerce in Merrick, where she helps organize an annual three-day community fair.

"When someone asks me what I do, I always say I am a REALTOR® and a philanthropist," said Helsinger.

"If we all gave some of our time to helping others, with no strings attached and with no agenda, we would all live in a happy, secure place."

As a Good Neighbor winner, Helsinger received \$10,000 for her foundation and was honored during the NAR REALTORS® Conference and Expo in Orlando.

Reduce your risk with NYSAR's one-on-one legal services.





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.



What does that mean for you?

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



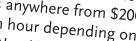
No more busy signal!

You now have the opportunity to leave a message during normal hotline hours and an attorney will return your call by the end of the next business day, if not sooner.



Visit NYSAR.com

for 24/7 access to NYSAR's legal resources.



costs anywhere from \$200 to \$750 an hour depending on what part of New York State you live in.

With just one call to the FREE NYSAR Legal Hotline, you've saved more than double your NYSAR dues!



New York State REALTORS® team up with Suffolk County **Habitat for Humanity**

s part of its ongoing efforts to foster homeownership opportunities and community involvement throughout the state, the New York State Association of REALTORS® partnered with Habitat for Humanity of Suffolk County to help build a home for the Jaramillo-Marquez family.

A group of 30 REALTORS® led by NYSAR President Linda Lugo worked on the home build in Bellport in late August, helping to insulate and sheetrock the house for three days. Construction has been underway since April on the home for Diana Marquez, her husband William Jaramillo and their four children.

"As REALTORS", we help homebuyers achieve the American Dream of homeownership," said Lugo. "Our natural affinity for housing leads many of us to support Habitat for Humanity through monetary donations or by working at a build site. It's important for our REALTOR® members to partner with community organizations such as Habitat, which not only address housing issues, but give back to the community as well."

The New York State Association of REALTORS® contributed \$10,000 to build the home in addition to providing volunteer labor and support materials. This is the fifth Habitat build NYSAR has worked on in the last 11 years.

"The stability, security and the comfort that having our own home will provide means so much to us," said Marquez. "A safe, clean and stable environment is what helps children succeed in life and Habitat for Humanity is giving my children that opportunity.



Thank you for making this possible for me and my family."

Thanks goes to the REALTOR® volunteers who helped build the house -Matt Arnold, Dorothy Aschkar, Marcia Clarke, Kathy Engel, Liz English, Daniel Gallogly, Doreen Garson, Cathy Hanna-Talbot, Susan Helsinger, Philip Ke, Mike Kelly, Linda Lugo, Duncan MacKenzie, Ali Mann, Shaunakay Morgan, Pam Morrison, Anne Marie Pallister, Seibert Robinson, Jacqie Rose, Steven Rose, Moses Seuram, Joe Sinnona, Katie Spangler, Anne Marie Stanislaus, Shirley Sze, Yoshi Takita, Kim Tavares and Neil Tevez.







NYSAR honors four members with the 2016 Community Service Award

Honorees exemplify REALTOR® civic commitment

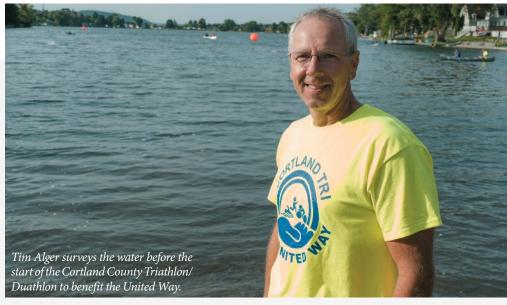
By Sal Prividera Jr.
NYSAR Director of Communications

ew York State REALTORS* frequently make a difference in the lives of their neighbors by volunteering in countless ways to make their communities a better place to live. While they are working to address specific needs in their communities, they are also creating a positive image of REALTORS* and demonstrating a deep level of civic commitment.

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 2016 NYSAR Community Service Award recipients are Timothy Alger, Mark Re, and Francine and Frank Reali.

The winners will be recognized during the NYSAR 2017 Mid-Winter Business Meetings General Session at the Desmond Hotel in Albany. Along with an inscribed award, a grant of \$500 will be made in the recipient's name to their selected charities.



Timothy Alger

To those who know Timothy Alger of Cortland, he must seem like a perpetual motion machine as he spends long days volunteering with multiple organizations, spending time with his family and working as a REALTOR*.

At the time this article was being written, Alger was making final preparations for the Cortland County Triathlon/Duathlon to benefit the United Way, which was two days away. A United Way board member, he founded and chairs the race, now in its fifth year. "We are one of the only races staffed completely by volunteers, so all proceeds go to the United Way," he said, adding that even the race director, Jarrod Kolodziejczyk, is a volunteer, which is uncommon.

"We're in our fifth year and after this race, we will have raised close to \$50,000 for the United Way and its 12 member agencies," Alger said. The Cortland United Way supports local programs offered by the American Red Cross, Catholic Charities, Cortland County



Athletes hit the water during the Triathlon to benefit the United Way as race spectators cheer them on.

Community Action Program, Child Development Council, Cortland Child Development Center, Seven Valleys Health Coalition, Salvation Army, YMCA and YWCA. These programs include: childcare; aid to victims of violence; general scholarships at the YMCA; food pantry; emergency food services; youth programs and services; family counseling; Bridges for Kids; and an early childhood training program.

His wife, Maureen, and several friends participated in races and he thought it would be great to have one in Cortland

County, even though at the time he was not a runner himself. He presented the idea to his board, which supported it and asked him to take charge.

Most people would consider organizing one major event with hundreds of participants to have satisfied their desire to give back to their community. Not Tim Alger.

In addition to serving as a four-term United Way board member and race organizer, Alger coaches youth sports nearly year-round including flag football, basketball and baseball. He has coached Little League baseball for 11 years including regular league play, allstars and fall league. He's served as a flag football league coach and director for 11 years and division director for several years, while also coaching basketball for grades three through eight for six years.

He also serves on the board of the Cortland Regional Medical Center Foundation, and is very active in the Cortland County Board of REALTORS® as the 2016 treasurer.

"I've always done this," said Alger about his desire to be deeply involved in making his community a better place. As a junior high school student, he became involved in his church youth group's fundraising for Habitat for Humanity. The group would conduct various fundraisers throughout the year to pay for their trips to build homes in areas of need. Alger participated in several Habitat builds and still has strong memories of the deaf and mute couple whose house he helped build as a 13-year-old.

"It was ingrained in me from my parents to always think of other people first and put myself last," Alger said.

After the 9/11 attacks, Alger felt like "he needed to do something to help," so he partnered with a local radio station to raise money for the American Red Cross. He agreed to ride a stationary bike starting at 6 a.m. on September 13 until \$10,000 had been raised, while the radio station had a live broadcast from the local

Tops Market. That goal was reached by 10 a.m. and he continued to ride until the bike broke at 2:30 p.m. A total of \$44,000 was raised for the Red Cross due to his effort to focus the community on giving.

"If I see something that needs to be done, I try to tackle it," he said about his community involvement.

When asked how he balances family life, real estate business and his community service, Alger noted that he's a "high energy" person and that he has little down time. "I'm up early and I have systems in place for my real estate business. The flexibility we have in real estate and all the connections I've made lend themselves to me being able to do this." He said he's up early to get his sons, Joshua and David, off to school and makes sure that he's home to cook dinner. "I love to cook."

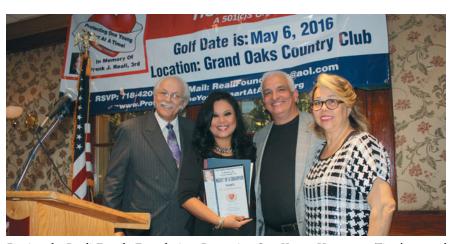
Alger is an associate broker with Yaman Real Estate in Cortland, and holds the Graduate, REALTOR® Institute (GRI) and Accredited Buyer's Representative (ABR) designations.



Francine and Frank Reali

With deep roots in their Staten Island community, Francine and Frank Reali have a long history of generously giving back through volunteering with a wide array of organizations and causes. These ranged from A Very Special Place and Community Health Action of Staten Island to the Staten Island Children's Campaign and more than a dozen other organizations.

Following the sudden cardiac death of their 36-year-old son, Frank (Frankie) J. Reali III, in 2007, the Reali's turned



During the Reali Family Foundation: Protecting One Young Heart at a Time's annual memorial dinner Gracelyn Santos, DDS, second from left, was honored by Frank and Francine Reali, while Master of Ceremonies Vincent Scamardella, right, looks on.

their grief into a mission to help spare other families from the heartache they endured. They began to research and learn more about the cause of their son's death and learned that more than 400,000 adults under the age of 40 are lost to sudden cardiac death (SCD) each year, according to a 2007 CNN Medical Study.

From the discovery that early testing could help spare other parents the grief of losing a child, the Reali Family Foundation: Protecting One Young Heart at a Time was established in the memory of Frank I. Reali III.

Frankie was a married father of five who was a successful REALTOR® and deeply involved in his parent's real estate business. He had just opened his own office and gave his mother a tour the night before he died there. "He was so continued on page 20 continued from page 19

proud of his office," she said. After the tour, she wasn't feeling well and said good-bye before going to leave. "He stood on the top porch and said, "You're really going to leave without a hug, a kiss and telling me you love me?' I went back and gave him a hug, a kiss and told him I loved him. I was very lucky to have had that opportunity."

"I don't know if it was a premonition of some sort, but the next day he was gone," Fran said about not feeling well during the office visit.

Their son's cardiac disease - hypertropic cardiomyopathy, which causes the thickening of the heart muscle was undiagnosed. The symptoms are often mild, misinterpreted as something minor and ignored. Early detection through the use of electrocardiograms and screening echocardiograms can prevent sudden cardiac death by providing young adults with a pathway to treatment that can include surgery, medicines or even lifestyle changes. The tests enable physicians to detect rhythm disturbances of the heart, as well as abnormalities of size, thickness, and function of the left ventricle, aortic valve and aorta.

"It surprised me when the autopsy came back and talked about this genetic defect with the heart. You would have thought that somebody would have noticed that," said Frank, noting his son had gone through two "major shoulder operations" when he was playing high school football.

Fran recounted that she began researching her son's heart disease as she was recovering from cancer treatment a few months after his death. Her research included speaking with pediatricians and cardiologists, and led her to become a proponent for the testing to become mandatory for children entering high school. Echocardiogram and electrocardiogram testing is not currently required as part of the high school entrance physical.

"I realized that I could not let other moms and dads feel this way," she said.

The foundation is working with 20 hospitals and many physicians to offer echocardiogram and electrocardiogram testing to high school-aged children.

The testing is funded by the foundation and provided free of charge to participants. The foundation has raised more than \$300,000 to fund testing.

"Over the past four years, 2,500 children have been tested and 19 percent were found to have a heart issues," she said. "The last test we did with the Kiwanis resulted in four children being rushed to the hospital for heart surgery. In another group of 26 tested at Staten Island University Hospital, six were found to have heart problems and two went straight to surgery."

Due to medical privacy laws, the Realis don't hear about specific test results or know identities of the children. They will hear that an anonymous child was helped by the testing or on the very rare occasion from a child's parents. "It is the greatest feeling in the world from our standpoint because we know that we've accomplished the one real ultimate goal...to save parents from the loss of a child due to sudden cardiac death," said Frank.

Their efforts have also raised awareness about testing beyond Staten Island. Fran said she has heard from parents across the country whose children were tested and are being treated for heart disease because they read the Realis' story.

The foundation focuses the schools that are willing to allow testing with parental permission and civic groups, such as the Kiwanis, who have partnered with the foundation to support testing, Frank said, adding that it has been difficult to get the New York City schools to participate.

"Our goal is to get all kids tested," Fran said. "Everyone has a child they love whether it's their own, a grandchild, niece, nephew or even the neighbor's child. One of the best things we can do for them is have them checked with an echocardiogram and EKG. We want to get the message across to every person in the world to get their children checked."

"Let's find out what's going on so they have a better chance of surviving whether they are 16 years old or whether they are 40 years old," said Frank.

"The foundation allows us to keep Frankie's memory alive and helps his kids learn to give back to the community," Fran said. "We were never rich, but we were always rich in helping the community. This is how Frankie was raised and how our grandkids are being raised. One day they will run this foundation."

The Realis are the co-owners of Better Homes and Gardens Real Estate Safari Realty in Staten Island. Fran holds the Accredited Buyer's Representative (ABR), Seniors Real Estate Specialist (SRES) and Certified Residential Specialist (CRS) designations. Frank holds the ABR, Certified Buyer's Representative (CBR) and Certified Real Estate Brokerage Manager (CRB) designations.



Mark Re

As a firm believer in the idea that "you have to do good to get good," Mark Re of Camillus serves his community by assisting a number of organizations that fall into four categories that speak to him personally: the arts, healthcare, education and the disadvantaged.

"I firmly feel that you reap what you sow," said Re about his community involvement. "If you give out good, you get good back. It doesn't hurt to try to help in a small way, a medium way or a big way... whatever you can do to help the next person."



Richard Gere takes the stage during this year's Salvation Army Civic Luncheon in Syracuse following an introduction by event chair Mark Re.

He said that he chose his four areas of involvement because they reach the greatest number of people. "I've always felt strongly about the arts because that's always the first to be cut in any local, state or national program," he said. "Healthcare is a given and education is a given. Those were always my three until I got involved in the Salvation Army because I realized that there are so many people who have or who may fall on hard times at any given point in their lives. You cover the most amount of people those four ways."

As a member of the Onondaga Community College (OCC) Board of Directors, Re is currently chairing a new scholarship committee that has the goal of providing students at two local high schools with the ability to attend OCC tuition free. The program engages high school freshmen, asking them to pledge to meet the minimum requirements that include community service activities, attendance and grade point averages through graduation.

Re and his wife and co-chair Nancy Pasquale are "really excited" about the OCC Advantage Campaign and taking on the challenge to raise \$5 million in the next four years. "If you go out and you mean to do it, you can do it," he said.

For nearly 15 years, Re has served on various boards including the Upstate Medical University Hospital Board of Directors, chairing several of their annual fundraiser galas, which have brought in more than \$1 million dollars over the years. Additionally, he often serves as the event's master of ceremonies.

The Cortland Repertory Theater has also benefited from Re's service as a director for the past six years, helping them to raise funds and successfully complete a \$2.25 million campaign to purchase, renovate and remodel a dilapidated bowling alley and car dealership to create a new arts facility for the residents of Cortland County. Re and his wife further supported the arts by co-chairing the Syracuse Landmark Theater's first High School Musical Awards to recognize the talents of students from 25 local high schools in categories that included acting, stage managing and directing. The event was so successful that it has become an annual production.

Re joined the Salvation Army Advisory Board three years ago and cochaired its annual Civic Luncheon in 2015, raising a record amount of money to assist 2,500 families and 9,000 children in need. In 2016, he was the event chair and set new records for the event thanks to being able to get actor Richard Gere to be the keynote speaker.

Re said that the event typically draws 500 people and speakers such as David Muir from ABC News. He set out with the goal to bring in 800 for the fundraiser and to land Gere as the speaker. The event set a new attendance record and raised nearly \$200,000.

"If you ask for something and you believe it, then you will receive it. It will happen, but you have to ask for it and believe it," said Re about how he approaches challenging tasks such as bringing in Gere. He said that few believed he could get the actor, who is originally from Syracuse, to participate. Re added it to his list of daily affirmations and worked to make it happen.

Re's commitment to the community does not end with his own good works. Leading by example, he encourages the 17 offices he oversees to be active in the community by selecting a charity to support each year. This year, he gave all his employees the day off on "Community Day" to spend volunteering for a charity of their choice. They spent the day in a variety of activities that benefited their communities including painting fire hydrants, planning an event for children with disabilities at a local zoo, and sorting donations at a rescue mission. "I want them to do whatever makes them feel good in their own townships," Re said.

His offices were recognized with the Golden Kettle Award for the most volunteer hours logged by bell ringers during the annual Salvation Army Red Kettle Drive. He encouraged agents and employees to take shifts throughout REALTOR® Ring Day at local malls. Re can also be seen in a television commercial during the holidays encouraging people to give.

Every year, his agents and employees participate in the annual United Way Campaign through its Cook Off event at NBT Stadium, which draws more than 1,000, he said. The offices also raise funds for the United Way, he said, noting that they have been honored with the Gold Award by the United Way for several years for raising the most amount of money by a real estate firm in central New York.

The combination of his professional life and active participation in multiple organizations leads to long days. "You just schedule your time accordingly and just do it," he said. Re is quick to note that he remains focused first and foremost on his real estate work, and that when he volunteers for a charity or board, he's there to work.

"I'm always telling people life is short. You don't have much time to gladden the hearts of those who travel with us, so be quick to care, to help and make haste to be kind," said Re.

Re is the central and northern New York Regional Vice President for Realty USA, a Howard Hanna Company. He holds the Accredited Buyer's Representative (ABR), Certified Real Estate Brokerage Manager (CRB), Certified Residential Specialist (CRS) and Graduate, REALTOR® Institute designations.

Local boards/associations give back to communities

n addition to the great works NYSAR's individual members do on a daily basis, local REALTOR® boards and associations give back throughout the year to the communities in which they serve. Here is just a sampling of the charitable efforts going on year-round across the state:

Bronx Manhattan North association

Over the past two years, BMNAR has partnered with Bronx Community Board 9 and successfully secured five grants, totaling \$62,000, to complete projects that will protect the future growth planned for the community. The association also raised \$20,000 this year to help support several charitable organizations such as the Community Mainstream Associates, the Bronx YMCA and Camp Good Days and Special Times.



Chautauqua-Cattaraugus board

For the Chautauqua-Cattaraugus board, each year kicks off with selling calendars to benefit St. Susan's Kitchen, which provides a nutritional lunchtime meal every day and a safe haven for the disadvantaged in the community. The board also holds a golf tournament to raise money for four scholarships a year, has donated to the Pink Pumpkin Project, collects unused toiletries to donate to local safe houses, and its members also participate in the Salvation Army's Angel Tree Tags program.

Buffalo Niagara association

This year, BNAR members helped raise the roof of a new facility being built for the SPCA serving Erie County. They raised funds by holding an auction for adoption certificates, selling "Hearts for Paws," and host-



cates, selling "Hearts bNAR's fundraising efforts help the SPCA of Erie County build a new roof.

ing a golf event in which 100 percent of the proceeds went to the SPCA. BNAR also collected items from the SPCA's want and need list, while many members volunteered at their building or during their events. Clinton County board



The Clinton County board's YPN works to clean up a local beach.

For the past 15 years, the Clinton County board has held a charity auction in Plattsburgh, which has raised approximately \$300,000 for local charities. This year, the auction was repurposed and a fund was established to support the Fitzpatrick Cancer Center. The board also awards scholarships to deserving high school students each year. The Clinton County YPN has held a bowling event that raised \$1,400 for the North Country Honor Flight, participated in a beach clean-up day, collected items for a local food pantry, and volunteered for several local community groups. The YPN group is currently raising funds to refurbish the Plattsburgh Dog Park.

Cortland County board



Cortland County board members participate in their "REALTOR" Day of Caring" by cleaning local nature trails.

CCBR brought back its "REALTOR" Day of Caring" this year, when volunteers came together to clear out nature trails for the community to use. Other CCBR charitable efforts include: an annual golf outing to benefit CAPCO's Backpack for Children program; gift and canned good donations during the holiday season; ongoing donations to Puzzle Solvers, a leading advocate of education and resources for families effected by autism; and more.

Dutchess County association



DCAR leadership at their annual holiday fundraising event last year.

Every November, the Dutchess County association hosts a holiday raffle and auction to benefit Dutchess Outreach, raising more than \$10,000 each year. They also donate multiple carloads of non-perishable food items to the food pantry throughout the year. This year, DCAR also began fundraising during their monthly Lunch and Learns, raising money for: Sparrows Nest, a local charity providing home cooked meals for families with someone undergoing cancer treatment; Good Council Homes for Babies and Mothers; Dutchess County SPCA; Relay for Life; and Rebuilding Together of Dutchess of County. DCAR volunteers will continue to help this year by participating Rebuilding Together's National Rebuilding Day. DCAR also annually gives a scholarship to a deserving Dutchess Community College student.

Elmira-Corning Regional association

This April, ECRAR members spent the day cleaning the banks of the Chemung River during the first ever "REALTORS" River Revitalization Day." "Fore" Humanity Golf golf tournament fundraiser.



In June, the board held ECRAR donated more than \$21,000 to its 14th Annual Habitat Habitat for Humanity following its annual

Tournament, raising record proceeds of more than \$21,000. Over the life of the event, more than \$187,000 has been raised. In July, ECRAR's YPN hosted its Third Annual Back to School Days event, collecting school supplies and backpacks for several area schools and the Salvation Army. In December, the board will hold its 16th Annual Holiday Auction to benefit the Food Bank of the Southern Tier.

Fulton County board



Fulton County board committee members adopted flower beds at their local city hall.

Members of FCBR's Communications and Public Relations Committee invited members of the Gloversville Senior Center to a free luncheon served at a local church in March. During the lunch, the board gave a presentation of the services it provides as well as additional community services available throughout the area to help them such as free lunch programs, food pantries, and ride programs to voting polling places. Committee members also adopted flower beds at Gloversville City Hall.



GBAR volunteers during their Clean Up Day at Ross Park Zoo.

Greater Binghamton board

During the past year, the Greater Binghamton board has raised more than \$15,000 for various charities including: a golf tournament to benefit Camp Good Days and Special Times; a luncheon

benefit for two sisters who are battling cancer; a trivia night fundraiser benefitting the Broome County Humane Society animal shelter; a food drive and Thanksgiving luncheon benefitting the Community Hunger Outreach Warehouse; and a Christmas present collection for local children experiencing hard times. Additionally, GBAR held a Clean Up Day at the Ross Park Zoo, a blood drive at a local mall, and sent more than 500 pounds of supplies to troops overseas.

Greater Capital association

In July, GCAR members teamed up with Habitat for Humanity Capital District to help install insulation in a single-family home. GCAR members also volunteered at the Double



GCAR members team up with Habitat for Humanity Capital District.

H Ranch in Lake Luzerne, donated clothing, toiletries and household items to local charities serving the homeless and victims of domestic violence. The association's Community Outreach Fund has donated \$15,000 to local charities. The GCAR YPN held an event in August that raised more than \$3,500 for the Ronald McDonald House Charities of the Capital Region.

Greater Rochester association

GRAR's REALTORS* Charitable Foundation has donated more than \$750,000 to local organizations since its inception in 2001. They have partnered with local groups impacting several



GRAR's REALTORS® Charitable Foundation donated \$20,000 to Rochester's House of Mercy to help homeless neighbors get through the bitter winter.

transitional neighborhoods, and helped provide resources for the homeless. GRAR has also promoted smart growth in the area, obtaining more than \$80,000 in NAR Smart Growth grants to work on nine projects in the Rochester and Finger Lakes region. Additionally, GRAR recognizes individual members working in the community with their Fran Henty Award.

Greater Syracuse association

GSAR committees organize and participate in community events such as a barbecue for the families staying at the Ronald McDonald House, making bird houses for the Annual Fair Housing Bird House Auction, participating in Habitat for Humanity builds, and volunteering at the Habitat for Humanity REstore. The association is currently raising money for the Upstate Cancer Center with the goal of sponsoring its Integrative Therapy Room, which offers therapies such as Reiki and massage to help cancer patients relieve physical and emotional stress and ease the side effects of treatment. Their "Mr. GSAR" event this fall benefitted the cause as well as Habitat for Humanity. GSAR's New Professionals Network (NPN) also remains active with fundraising and community events, recently hosting a celebrity bartending event that raised \$1,700 for the Upstate Cancer Center.

Hudson Gateway association



HGAR CEO and members of the Hudson Gateway REALTOR® Foundation Board at its annual "Monte Carlo Night" gala.

The Hudson Gateway REALTOR® Foundation, the charitable arm of the Hudson Gateway association, has donated \$55,000 to charities and non-profits throughout the Hudson Valley. In addition to various local "Pub Nights," the foundation recently held its annual "Monte Carlo Night" gala, which raised more than \$30,000 to be used to continue supporting local charities such as Habitat for Humanity, Children's Village, Make-A-Wish, The Food Bank for Westchester and others.

Ithaca board

In 2016, the Ithaca board raised more than \$7,000 for Habitat for Humanity in Tompkins and Cortland counties during a golf tournament, raised more than \$6,000 to date for the Catholic Charities Rental Relief Fund, and raised \$5,000 for the Cancer Resource Center Walkathon. Last year, they raised money to benefit Second Wind Cottages, which provides shelter to homeless men, and members volunteered to help build the cottages as well.

Jefferson-Lewis board

Since 2008, the Jefferson-Lewis board has sponsored a blood drive each spring. Members are urged to attend and bring a friend. Board affiliates bake cookies, which are put in the snack area for donors to enjoy after they finish donating. There are door prizes, and one year a t-shirt design contest was held for local students.

Long Island board

Since its inception in 2006, LIBOR's "We're More Than REALTORS®" campaign has helped make Long Island a better place by: sponsoring annual Habitat for Humanity builds; constructing wheelchair ramps for the disabled; collecting non-perishable food items for its annual REALTORS® Against Hunger initiative; donating to Island Harvest, the largest hunger relief organization on Long Island; and more.

welcome our groce are rlead LIBOR members donate food items as part of the board's "REALTORS" Against Hunger campaign.

Mohawk Valley association

MVAR holds an annual golf tournament to benefit Sitrin Homes Military Rehabilitation Program, raising close to \$10,000 this past year. MVAR has also conducted a "Valentines for Vets" program, where members fill shoe boxes with personal hygiene items and sweets that are delivered to a local military rehabilitation center. REALTORS® are also giving back this year by pledging to either perform 100 hours of volunteer service or donate \$100 to charity in honor of the board's 100 years of membership in the National Association of REALTORS®.

Staten Island board

SIBOR's Community Service Committee created the "Pack to School" program in 2002, and has developed it over the years to involve hundreds of REALTOR® volunteers. In cooperation with local merchants, collection sites are used to gather much needed school supplies, which are then sorted and placed into age-appropriate backpacks that the volunteers deliver to children in need.



NYSCAR's food drive benefits Central New York's Veteran's Outreach Center.

New York State Commercial association

NYSCAR held a food drive in June with all donations going directly to the Central New York Veteran's Outreach Center. Other chapter community service efforts include: donations to the Hudson Valley Food Bank; supporting the Toys for Tots drive during the holidays; and offering scholarships for SUNY Buffalo's Real Estate Development Master's Program.

Southern Adirondack REALTORS®

One of the Southern Adirondack REALTORS® most popular community service efforts is delivering hot meals to the elderly in Warren County every Monday, year-round. Twenty-three REALTOR® volunteers take turns throughout the year transporting the meals via the regional Meals-on-Wheels program. For the past 15 years, members have also volunteered their time during "REALTORS" Make-A-Difference Day" at the Double H Ranch in Lake Luzerne. They tackle tasks such as planting flowers, painting swimming pools and buildings, moving crushed stone and more.



Southern Adirondack REALTORS® volunteer during "REALTORS Make-A-Difference Day" at the Double H Ranch in Lake Luzerne.

Ulster County board

Earlier this year, the Ulster County Board's Community Service Committee held a "Warm Coat Drive" on behalf of the Kingston, NY Warming Center and collected nonperishable food items for local food pantries as part of its "Food for Shelter" campaign. The board also held its annual "Operation Backpack" campaign, raised funds for the Boys and Girls Club of Kingston through its 39th Annual Dinner Auction, and implemented a "Calls to Veterans" program.



In addition, the board held its second annual "REALTORS" for Clean Trails" event in which members helped clear debris and brush and pick up trash on local rail trails.

RPAC of New York thanks its

2016 Investors!

Platinum R (\$10,000)



Michael Schmelzer Bronx-Manhattan North

REALTORS



Dorothy Botsoe Hudson Gateway



Nancy Kennedy Hudson Gateway



Paul Kennedy Hudson Gateway

NYSAR Real Estate Services Inc.

The NYSAR and RPAC leadership recognize the following members for investing in the REALTORS* Political Action Committee (RPAC) at the Major Investor level in 2016.

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







Dawn Carpenter *Staten Island*







John Gerace Greater Rochester



Susan GoldyBronx-Manhattan North





Max Wm. Gurvitch
Brooklyn





Richard Haggerty Hudson Gateway







Margaret Hartman Buffalo Niagara





Buddy Hoosein Long Island

R ASSOCIATION OF REALTORS





Duncan MacKenzie NYSAR





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



Jennifer Vucetic Greater Capital



Linda Bonarelli-Lugo Long Island



Michael Coughlin Clinton



Dan DaviesSouthern
Adirondack



Katheryn DeClerck Hudson Gateway



JP Endres Hudson Gateway



Lin Fields
Jefferson-Lewis



Marcene Hedayati Hudson Gateway



Donna Littlefield Buffalo Niagara





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



Moses Seuram Long Island R ASSOCIATION of REALTORS*

George K.

Wonica Staten Island



Dorothy Herman Long Island



David Legaz



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®

Staten Island MLS

WNY Real Estate Information Services, BNAR



Liz English Long Island R ASSOCIATION of

Sari Kingsley Staten Island REALTORS*

George S. Wonica Brooklyn

Nina Amadon

Greater Capital

Katy Anastasio

Long Island

Sandra Ansley

Greater Rochester

REALTORS*



Steve Babbitt Greater Rochester



Mary Begley Long Island



Miguel Berger Greater Capital



George Bergleitner Otsego-Delaware



Janet Besheer Greater Capital



Gina Bettenhauser Long Island



Dawn Brown Buffalo Niagara



Kris Buchan Ithaca



Andrew Burke Greater Rochester



Leah Caro Hudson Gateway



Jennie Chapin Greater Syracuse



Claire Chesnoff Staten Island



Rob Choudhury Long Island



Jay Christiana Greater Capital



Carol Christiansen **Hudson Gateway**



Walter Christensen Jefferson-Lewis



Sharon Ciminelli Buffalo Niagara



Greg Connors Greater Capital



Laura Copersino Long Island





Thomas McCarthy Long Island



Ann Marie **Pallister** Long Island



Kenny Kamil Sataur Long Island



Michael **Smith** Greater Rochester



Timothy Sweeney Ulster



Andi Turco-Levin Ulster



Allen Van Hoff Southern Adirondack



Russell Woolley Hudson Gateway



Rosalie Daniel
Brooklyn



Jeff Decatur *Greater Capital*



Frank DellAccio Long Island



CJ DelVecchio

Ithaca



Peter Demidovich

Long Island

Scott Dobrin

Staten Island



Mark Donnelly

LIBOR



Floyd Earl Long Island



Melvyn Farkas Long Island



Alex Fici Staten Island



Tina FogliettaSouthern Adirondack



Lynne FredaSullivan



Carol Gallo-Turschmann Long Island



Ann Garti Hudson Gateway



Perry GaultBronx-Manhattan
North



Donna Gennaro Hudson Gateway



Andrew Genovese Southern Adirondack



Debbie GilsonSt. Lawrence



Nick Gomez Long Island



Susan Greenfield NYSCAR



Cathy Griffin *Greater Capital*



Lindsay Hart Ithaca



Daniel J. Hartnett *Greater Syracuse*



Susan Helsinger Long Island



Martin Hepworth Long Island



Joseph Houlihan Hudson Gateway



Pei Lin Huang Greater Syracuse





Michael Johnson *Buffalo Niagara*



Andrew Kachaylo Greater Rochester



Katie Kao Long Island



Michael Kelly NYSAR



Gary Kenline Buffalo Niagara



Drew Kessler Hudson Gateway



Derick King NYSAR



Laird Klein Staten Island



James KnightBuffalo Niagara



Sander Koudijs Hudson Gateway



John Lease III Hudson Gateway



Kevin Leatherman
Long Island



John Leonardi *Buffalo Niagara*



Patricia Levitt Long Island



Clayton Livingston Hudson Gateway



Paul Llobell Long Island



Jeremias Maneiro Greater Rochester



Tom Mazzone Buffalo Niagara



Dave Manzano Greater Syracuse



Thomas McGroder Greater Capital



Lisa McKenna Northern Adirondack



Felton McLaughlin Greater Capital



Angela Mead Southern Adirondack



Cvnthia Mead Southern Adirondack



Michael Mendicino Long Island



Stephen Meyers Hudson Gateway



Dianne Minogue Dutchess



Doug Montgomery Long Island



Michael Morris Long Island



Nancy Mosca Long Island



Joseph Mottola Long Island Jan Nastri Greater Syracuse



Linda Page Columbia Greene



Pat Palumbo Hudson Gateway



Ben Pan Long Island



Karen Peebles Jefferson-Lewis



Rosemarie Pelatti Hudson Gateway



Dennis Pezzimenti Cattaraugus-Chautauqua



Sal Polito Long Island



Nancy Quigg Greater Syracuse



Mahaish Ramoutar Long Island



Mark W. Re Greater Syracuse



Danielle Riley Greater Rochester



Joe Rivellino Buffalo Niagara



Thomas Roohan Greater Capital



Jacqlene Rose Otsego Delaware



Mary Alice Ruppert Long Island



Cheryl Sayles Northern Adirondack



Rhonda Saulsbury Greater Rochester



Donald Scanlon Long Island



Matthew Schmelzer Bronx-Manhattan North



Craig Schneider Greater Rochester

Jeffrey Scofield Greater Rochester



Joseph Sinnona Long Island

Richard Stauffer Hamptons & North Fork



Jennifer Stevenson St. Lawrence



Dave Strainer Southern Adirondack



Laurel Sweeney Ulster

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



Yoshi Takita Long Island



Becky Thomas Otsego Delaware



Laurena Torres Bronx Manhattan-North



miriam treger Buffalo Niagara



Steve Vaisey Greater Rochester



Charlotte Vanderwaag Long Island



John Vernazza Staten Island



Jeffrey Wade Long Island



Eric Wedemeyer Otsego Delaware



Merle Whitehead **Greater Capital**



Linda Wilson Greater Rochester



Valerie Wonica Staten Island



James Yockel Greater Rochester



Charlene Zoratti Buffalo Niagara

Dutchess County Association

Mid-Hudson MLS, **Dutchess**

MLS of Ulster

Northern **Adirondack Board**

Ulster County Board

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

Women's Council of REALTORS®, **Greater Capital** Association of REALTORS®

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

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

Are You Getting The **Highly Motivated Seller Leads**

That Very Few Other Agents Are Working ??

These are NOT Internet leads. We supply you with all the information about every probate filed in your county in the last 30 days, including multiple phone numbers for the personal representatives and contact info for the attorneys. We provide a simple turnkey system for quickly turning these leads into listings.

All The Leads Offers A Very Simple Proven To Be Successful Program

- Order Your Leads
- Send Them Each A Letter (We'll Even Do It For You)
 Follow-Up With A Phone Call
 Get Listings & Cash Commission Checks
 Repeat Monthly

We also provide immediate implementation training (completely free of charge) via a series of 5 ten-minute videos - plus a whole lot more.

Let's Talk Today !!



www.AllTheLeads.com info@alltheleads.com (954) 584-0000

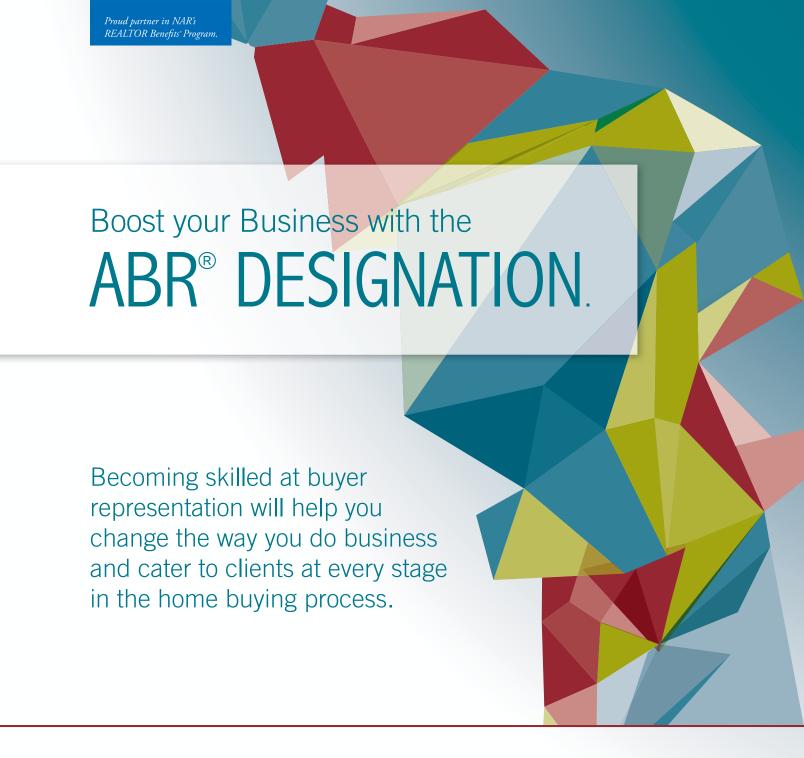
Advertiser.com

www.summitvasolutions.com

www.jobs.weichert.com

All The Leads30 www.alltheleads.com
Pearl Insurance10
www.pearlinsurance.com/eo
Re/Max of New York, Inc Outside Back Cover www.remax-ny.com
REBAC - ABRInside Back Cover www.rebac.net
State of New York Mortgage Agency 10 www.sonyma.org
Summit VA Solutions

Weichert Real Estate Affiliates......Inside Front Cover



As an Accredited Buyer's Representative (ABR®) you will gain a unique understanding of the buyers' needs and how to best serve them, specialized information to stay on top of home buying issues and trends, and exclusive resources to share with your clients.

Get the advantage you've been looking for. Visit **REBAC.net** to learn more.

Visit the **NAR booth #517** at the **Triple Play REALTOR® Convention and Trade Expo** to learn more about the ABR® designation!

December 5–8, 2016 Atlantic City Convention Center Atlantic City, NJ







2016 RE/MAX vs. THE INDUSTRY

RE/MAX is the right choice: quality agents, the most productive real estate network, the leading brand and an unmatched global presence.

That's the sign of a RE/MAX agent™

	TRANSACTION SIDES PER AGENT LARGE BROKERAGES ONLY ¹	U.S. RESIDENTIAL TRANSACTION SIDES ²	BRAND AWARENESS (UNAIDED) ³	COUNTRIES ⁴	OFFICES WORLDWIDE	AGENTS WORLDWIDE
RF/MPX	17.3	960,000+	27.0%	95+	6,986	104,826
REALTY	10.4	Not released	0.4%	5	516	6,500
ERA	9.4	120,919	1.9%	30	2,350	36,800
BERKSHIRE HATHAWAY HomeServices	8.7	Not released	4.0%	1	1,200	42,000
COLDWELL BANKER G	8.6	730,128	14.0%	34	3,000	84,800
Century 21	8.2	411,731	19.7%	63	6,900	101,400
Better Homes Hand Gardens.	7.0	62,738	1.0%	2	300	10,200
KELLERWILLIAMS.	6.8	843,547	8.3%	13	773	133,212
Sotheby's	6.3	100,297	1.6%	44	835	18,800

©2016 RE/MAX, LLC. Each office independently owned and operated. Data is full-year or as of year-end 2015, as applicable. Except as noted, Coldwell Banker, Century 21, ERA, Sotheby's and Better Homes and Gardens data is as reported by Realogy Corporation on SEC 10-K, Annual Report for 2015; Keller Williams, Realty Executives and Berkshire Hathaway HomeServices data is from company websites and industry reports. Transaction sides per agent calculated by RE/MAX based on 2016 REAL Trends 500 data, citing 2015 transaction sides for the 1,605 largest participating U.S. brokerages. Coldwell Banker includes NRT. Berkshire does not include HomeServices of America. 2Keller Williams reports all transaction sides and does not itemize U.S. residential transactions. 3MMR Strategy Group study of unaided awareness among buyers, sellers, and those planning to buy or sell; asked, when they think of real estate brands, which ones come to mind? 4Based on lists of countries claimed at each franchisor's website, excluding claimed locations that are not independent countries (i.e. territories, etc.). 16_98852