



# Winter News & Notes



## 2016 Installation of Officers

On Thursday, December 10<sup>th</sup> The Annual Meeting luncheon and Installation of Officers was held at the new Paul Nigra Center for Creative Arts & Transitions. The Installation was performed by Terry Abad Swierzowski, Vice-President of the Fulton-Montgomery Regional Chamber of Commerce, who stepped in for Wally Hart who was unable to attend.

The Installation was held following the approval of the Slate of Officers and passing of the 2016 Budget.

### **Congratulations to our new Officers**

Virginia Mackey, President

Robyn Huckans, Secretary

Joyce Royal, Treasurer & State Director

Catherine Johnson, Assistant Secretary/Treasurer



### **Congratulations to our new Board of Directors**

Kathleen Mussi ~ 3 year term (2018)

Tammy Mytelka ~ 3 year term (2018)

Santo Russo ~ 2 year term (2017)

Joseph Lander ~ 1 year term (2016)

Sheila Cramer ~ 1 year term (2016)



Following the Installation of our new Officers & Directors we awarded two recipients with our Beautification Awards, one residential and one commercial.

The Residential Recipients were  
**Michael & Tracey Costanza ~**  
29 Kingsboro Avenue, Gloversville

Before



After



The Commercial Recipients were  
**Chad & Sharon Taback ~**  
95 East Fulton Street, Gloversville

Before



After



# Continuing Education

NEW YORK STATE ASSOCIATION OF REALTORS®

## 2016 Code of Ethics & Professional Standards Hearing Procedures Training

There have been a number of changes in dispute resolution. The 2016 training will emphasize NAR's Code of Ethics and Professional Standards hearing procedures. Attendees will gain an understanding of ethics, arbitration and mediation as well as the new mandatory Ombudsman program and citation options. In addition to six hours of CE credit, this course also satisfies NAR's mandatory ethics training requirement.



### Who should attend?

- Grievance and professional standards committee members
- Directors of the board/association
- Local board/association presidents, executive officers, professional standards administrators and legal counsel

### Code of Ethics & Professional Standards Hearing Procedures Training Schedule

**6 hours CE credit**

**Instructor:** Patrick Reilly, RCE, NYSAR Vice President of Board & Member Services

**Member Cost:** \$125 (includes materials, continental breakfast, lunch, and CE credit)

**Hours:** Continental breakfast and check-in at 8:30.  
Program runs from 9 a.m. to 4 p.m.

**Register 10 days in advance to reserve your seat and materials.**

<b>January 21</b>	Clarion Hotel 8250 Park Road Batavia, NY 14020	<b>February 22</b>	Albany Marriott 189 Wolf Road Albany, NY 12205
<b>January 22</b>	Embassy Suites 6646 Old Collamer Rd South East Syracuse, NY 13057	<b>February 26</b>	High Peaks Resort 2384 Saranac Avenue Lake Placid, NY 12946
<b>January 29</b>	Holiday Inn Riverview 760 East Water St Elmira, NY 14901		

### REGISTER TODAY!

- Login to [nysarportal.ramcoams.net](http://nysarportal.ramcoams.net) and navigate to "Upcoming Classes."
- Fax or mail your completed [registration form](#) to NYSAR.

# Politics, Flood Insurance, and Drones to start 2016

By: Karl Eckhart

Hello and happy New Year. I hope that you each had a nice break and are excited for the next city council, county commission, state legislative, and Realtor association meeting you get to attend. Here in DC the Congress is off to a fine start and I look forward to working with you all as we ensure legislative and regulatory success this year. Attached are two documents which I have sent before and can be used to help you provide summaries of the 2015 legislative and regulatory endeavors. Below is information on three topics I thought would be of interest; politics, flood insurance, and drones. Not as fun as [THIS VIDEO](#) but still useful.

Here are some links to the primary dates for each state, both presidential and congressional, along with interesting charts and data on the money and polling for congressional / senate elections.

- [https://ballotpedia.org/Important\\_dates\\_in\\_the\\_2016\\_presidential\\_race](https://ballotpedia.org/Important_dates_in_the_2016_presidential_race)
- [https://ballotpedia.org/United\\_States\\_Congress\\_elections,\\_2016](https://ballotpedia.org/United_States_Congress_elections,_2016)
- [https://ballotpedia.org/Elections\\_by\\_state\\_and\\_year](https://ballotpedia.org/Elections_by_state_and_year)

I am getting an increased number of calls regarding new FEMA flood maps and how those are impacting local markets. Here is the link to the NAR Flood Insurance Toolkit website which has a great deal of information for both Realtors and clients. Feel free to share again with your membership. This can help explain the process of appealing a map disagreement and informing homebuyers.

<http://www.realtor.org/topics/national-flood-insurance-program-nfip/nfip-toolkit>

## **FEMA'S Rate Relief Programs:**

- **NFIP Community Rating System**

The NFIP Community Rating System (CRS) offers insurance premium discounts (up to 45 percent) for individuals in communities implementing floodplain management practices that exceed the minimum requirements of the NFIP. By implementing CRS floodplain management best practices, flood losses are reduced, public safety is enhanced, and the cost of flood insurance is decreased.

- **FEMA's Hazard Mitigation Assistance (HMA) Program**

FEMA's Hazard Mitigation Assistance (HMA) grant programs provide funding for eligible mitigation activities, including elevating properties, that reduce disaster losses and protect life and property from future disaster damages.

- **Elevation Certificates**

An Elevation Certificate is an important tool that documents your building's elevation. The below fact sheet provides valuable information for homeowners including guidance for obtaining an Elevation Certificate which is necessary for determining full-risk rates in high-risk zones. It may also show that you may be paying too much for flood insurance.

- **FEMA Flood Map Appeal**

If a person believes their property was incorrectly included in a NFIP-identified Special Flood Hazard Area (SFHA), they may submit an application to FEMA for a formal determination of the property's location and/or elevation relative to the SFHA.

And last but not least some new information regarding drones from our flight instructor and legal expert Stephanie Spear. Below are a few items that will help keep you and your members up to date on the drone use rules, and remember that we expect the final commercial use rule to be published around June of this year.

- The FAA released this [fact sheet](#) that goes over some basics about federal jurisdiction over airspace, how state and local governments can work together with the FAA, and some contact info.
- Registration – The FAA announced a new [registration requirement](#). The registration requirement has more of an impact on hobbyist users than commercial users so this won't be a main focus by NAR.
- NAR Drones web page - <http://www.realtor.org/topics/drones>

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## **Mid-Winter Business Meetings**

This year the Mid-Winter Business Meetings will be held from Sunday, February 7<sup>th</sup> – Thursday, February 11<sup>th</sup>, at the Desmond Hotel in Albany. They will be covering a variety of topics. I have attached a copy of the full meeting schedule for you to review. If there is something you would like to attend, contact the Board office or go online at <https://nysarportal.ramcoams.net> to register.





## New Computer

Just before Christmas, the Board Office Computer was starting to have problems. It was approximately 5 years old and was not able to handle the new Paragon update that was coming after the first of the year. So, with the Board of Director's approval I purchased a new Hewlett Packard tower... the monitor I have still works great. This new computer has Windows 10 and is a HUGE improvement for the office.

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## RPAC

Once again, The Fulton County Board of Realtors met their RPAC Goal for 2015 – Our goal was \$773.00. This year our goal is the same amount & our RPAC chairperson is Catherine Johnson.

## REASON TO INVEST IN RPAC

Since 1969, the [REALTORS® Political Action Committee \(RPAC\)](#) has promoted the election of pro-REALTOR® candidates across the United States. The purpose of RPAC is clear: REALTORS® raise and spend money to elect candidates who understand and support their interests. The money to accomplish this comes from voluntary contributions made by REALTORS®. These are not members' dues; this is money given freely by REALTORS® in recognition of how important campaign fundraising is to the political process. RPAC doesn't buy votes. RPAC enables REALTORS® to support candidates that support the issues that are important to their profession and livelihood.

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# 2016

Is sure to bring changes to the Real Estate Market and I will do my best to keep you informed and up to date on any changes that occur. If I receive an email with new changes or information, I will forward them to you. I post to Facebook & Twitter All "CALLS FOR ACTION." I have also set up Google+ & Pintrest accounts. I post a variety of things to all four Social Media sites. Our website now pulls all "NEW" listings directly to Facebook, I then post our new listings to Twitter, Google+ & Pintrest. I have set up Boards in Pintrest to show New Listings, Closed Sales, Rentals, Open Houses and Calls for Action. One way you can help is to provide me with your contact information, I want to be sure ALL of my information is up to date and entered correctly not only at the Board Office but in NYSAR & NAR also. Thank you for your cooperation.