

GREENWICH ASSOCIATION OF REALTORS®

New Member Orientation

2025





Welcome

New Member Roll Call and Intros

GAR & GMLS

- The **Greenwich Association of REALTORS®** (a 501(c)6 organization) is the local trade association for real estate professionals in the Greenwich, CT area. GAR provides professional development, advocacy, and networking opportunities to members, and promotes the value of working with Greenwich Realtors to the public.
- The **Greenwich Multiple Listing Service, Inc.** is a wholly owned subsidiary of GAR. The GMLS is the primary listing database and resource for properties in all areas of Greenwich, CT. GMLS (and all MLSs) exists to provide a platform for cooperation and collaboration between participating brokerages.

GAR Mission & Vision

- The mission of the Greenwich Association of REALTORS® is to make **every** real estate transaction perfect.
 - We work every day to inspire, serve, and nurture our Realtors and neighbors so the Greenwich community flourishes.
 - We invest in people and technology so our members can leverage their training, tools, and data to provide expert professional service, while making the buying and selling process stress-free and straightforward for their clients.

GAR Governance & Leadership

- [GAR Bylaws](#) (Updated 12/16/24)
 - The Rules and Regulations by which GAR conducts its business.
- GAR Leadership
 - [Board of Directors](#): The 11 Person Board of Directors is elected annually by members eligible to vote, with terms for each class beginning on January 1st each year. Officers are elected by the Board of Directors. The GAR BOD also serves as the Board of Directors for the Greenwich Multiple Listing Service, Inc. (More information about eligibility to serve on and vote for the Board of Directors is included in the Bylaws.)
 - [Committees](#): Provide support and recommendations to the BOD for executing GAR's Mission & Vision
 - Professional Standards, Grievance, Budget & Finance, Education, Risk Reduction, Legislative (RPAC), Equal Opportunity, MLS Committee, Global Business Council, Awards, Scholarship and Community Affairs.
 - Each Committee Chair is appointed by the President on an annual basis. Requests for placement on a committee can be submitted to the Committee Chair.
 - [GAR/GMLS Team](#): Management and enforcement of GAR/GMLS operations and policies, and execution of strategic initiatives.

Connecticut Association of REALTORS® (CTR)

- Connecticut's largest professional trade association representing over 17,000 individual members across [15 Local Associations](#).
- [**CTR promotes and advocates ownership of real estate in Connecticut, making it a better place to live, work and play.**](#)
- [CTR Governing Documents](#)
- Leadership
 - [2025 Executive Committee](#)
 - [Staff](#)
- Committees:
 - AE, Communications, Finance, Grievance/Professional Standards, Legislative/Political Affairs, NAR Director Selection Committee, Nominating Committee, Political Fundraising Committee, Grassroots Committee, Risk Reduction, Strategic Planning.

National Association of REALTORS® (NAR)

- America's largest trade association representing 1.6+ million members. The membership is composed of residential and commercial brokers, salespeople, property managers, appraisers, counselors, and other engaged in the real estate industry.
- Mission: Empower Realtors as they preserve, protect, and advance the right to real property for all.
 - Vision: To be a trusted ally, guiding members and those they serve through the ever-evolving real estate landscape.
- NAR Leadership
 - 2025 Leadership Team
 - Committees

What is a REALTOR®?



- REALTORS® vs. Licensees
- The [REALTOR® Trademark](#)
- Realtors...
 - pledge to abide by the [NAR Code of Ethics](#).
 - are committed to protecting and promoting private ownership of real property.
 - are committed to establishing and maintaining high professional standards of practice.
 - are committed to creating unity throughout the organization and fostering respect for the real estate profession.
- [Pathways to Professionalism](#)

NAR Code of Ethics Requirement

- [2025 NAR Code of Ethics](#)
- REALTORS® are required to complete ethics training of not less than 2 hours, 30 minutes of instructional time every 3 years. The training must meet specific learning objectives and criteria established by the National Association of REALTORS®.
- **Training for New Members to be taken within 180 days of becoming a REALTOR® member**
 - [Take the course online](#)
 - Check your [Code of Ethics Status](#)
- Existing Members:
 - Current cycle deadline: December 31, 2027
 - [GAR Education Offerings](#) (Online and In-Person)
 - [Free Training](#) (no CE Credit)

Code of Ethics- Duties to Clients and Customers

- Article 1: Be truthful and act in your client's best interest.
- Article 2: Don't misrepresent pertinent information.
- Article 3: Cooperate with other Realtors.
- Article 4: Disclose relationship or financial interest in a transaction.
- Article 5: Disclose ownership interest in a property you represent.
- Article 6: All commissions/rebates/profits must be disclosed to client.
- Article 7: Do not accept compensation from more than one party without consent of clients.
- Article 8: Don't commingle client monies with personal funds.
- Article 9: Put everything in writing.

Code of Ethics- Duties to the Public

- Article 10: Do not discriminate. Know your state and federal protected classes.
- Article 11: Do not provide services or advice outside of your expertise.
- Article 12: Be honest and truthful in marketing and advertising.
- Article 13: Do not engage in the unauthorized practice of law.
- Article 14: Duty to comply with the Professional Standards Process for ethical complaints.

Code of Ethics- Duties to REALTORS®

- Article 15: Do not make false or misleading statements about other real estate professionals.
- Article 16: Do not interfere with exclusive agreements.
- Article 17: Duty to participate in mediation or arbitration for contractual disputes.

NAR Fair Housing Training Requirement

- **REALTORS® are required to complete Fair Housing / Anti-Bias Training upon becoming a member, and every 3 years thereafter, coinciding with the Code of Ethics training timeline.** This requirement is in addition to the Code of Ethics training. Qualified training must be of not less than 2 hours of instructional time. The training must meet specific learning objectives and criteria established by the National Association of REALTORS®. This requirement began January 1, 2025 with a deadline of December 31, 2027.
- Training may be completed through NAR's online courses or through another method, such as online or classroom courses via local/state associations.
- **NAR Fair Housing Course Options**
 - [Fairhaven: A Fair Housing Simulation](#)
 - At Home With Diversity (AHWD): [Online](#) or [Classroom](#)
 - [Bias Override: Overcoming Barriers to Fair Housing](#)
 - [GAR Education Offerings](#)

Professionalism

- Code of Ethics Enforcement: [The Professional Standards Process](#)
- Professional Standards Administration through CT REALTORS®
 - [Filing a Grievance or Arbitration Request](#)
 - Grievance Committee: Evaluation of initial complaint
 - Professional Standards Committee: Formal hearing of complaint
 - Other options: Ombuds Program/Mediation
- Take Advantage of Networking Opportunities
- Professional Development and Continuing Education

Avoiding Legal Risks

- [CTR Legal Hotline](#)
 - CTR's Legal Hotline is available to provide answers to general real estate questions from CT REALTOR® membership during regular business hours of 9:00 am - 5:00 pm.
 - Responses are handled by the hotline attorney within 24 hours (i.e., by the next business day). Email hotline@ctrealtors.com or call the CTR legal hotline number at **(860) 566-8333**.
- [NAR Window to the Law](#)
- GAR Risk Reduction and Attorney Panel Events

Antitrust

- **What are antitrust laws?** Antitrust laws prohibit anticompetitive conduct and mergers that deprive and/or restrict American consumers, taxpayers, and workers of the benefits of competition. The Sherman Antitrust Act prohibits conspiracies that unreasonably restrain trade.
- **What real estate practices are examples of antitrust violations?** Price fixing, fixing lengths of listings, geographical fixing, group boycotts, fixing cooperative compensation offers and steering.
- **What are “red flags” that may identify potential antitrust violations?** Use of phrases that can convey “everyone” in a market has agreed to fix prices or work in an anticompetitive manner: “This is the rate that all the brokerages charge.” “You stay in your territory; I’ll stay in mine.” “If you only offer such and such amount, then no one is going to show your house.” “How dare (listing company) not offer me enough compensation.” Comments such as, “by way of example only, let’s use (insert percent amount) to explain cooperative compensation” is still discussing a specific compensation amount, which must be avoided.

Antitrust

- [CT REALTORS® Antitrust Video \(2024-2025 Cycle\)](#)
- **Annual Mandatory Antitrust Compliance Training for CTR Members:**

CT REALTORS® believes a main reason for the organization's existence is to proactively address potential member liability in real estate practice.

Each year, CTR members are required to watch a brief video (5-6 minutes) in order to complete antitrust compliance training.

The next compliance process (for 2026) will be launched later this year.

REALTOR® Safety

- NAR REALTOR® Safety Program – nar.realtor/safety
- [FOREWARN App](#): Background Check Tool provided as a CT REALTORS® member benefit
- Review office policies with your managing broker



FOREWARN®

Cyber Security & Scams

- [Cyber Security Checklist and Best Practices](#)

- Email and Password Hygiene
- Other IT Based Security Measures
- Law, Policy, and Insurance Considerations

- **Seller Impersonation Fraud**

- [Red Flags and Best Practices](#) (CT REALTORS®)
- [Town of Greenwich Land Record Search](#) & Fraud Alert System

- **Cryptocurrency Scam Alert from NAR**

- Real estate professionals are being targeted by a new cryptocurrency scam: Fraudsters pose as wealthy, all-cash buyers, who quickly build a trusting relationship with the agent. The buyers lie about becoming rich through cryptocurrency and then invite the agent to check out a crypto investment website that looks legitimate with cryptocurrency that seems real. The real estate agent makes a small investment, sees a large return, and is allowed to withdraw their profit. The agent then invests more money—even their retirement savings—only to lose it all. Reduce your risk of becoming a victim of this cryptocurrency scam by following the [best practices found at this link](#).

Political Advocacy

- NAR advocates policy initiatives that promote and protect a fundamentally sound and dynamic U.S. real estate market fostering vibrant communities.
 - [NAR Priority Issues](#)
- Political advocacy and grassroots efforts are a large part of CTR's services. The state organization works hard year-round to ensure that the REALTOR® voice is heard in Washington, DC and at the state level to ensure issues affecting the real estate industry are either supported or defeated. It is vital for our members to participate in this process. "If real estate is your profession, then politics is your business!"
 - [CTR Public Policy Statement](#)
 - [2025 Legislative Session Summary](#) (Requires CTR Member Login)
- Sign Up to Participate in Calls For Action: CTRealtors.com/Text

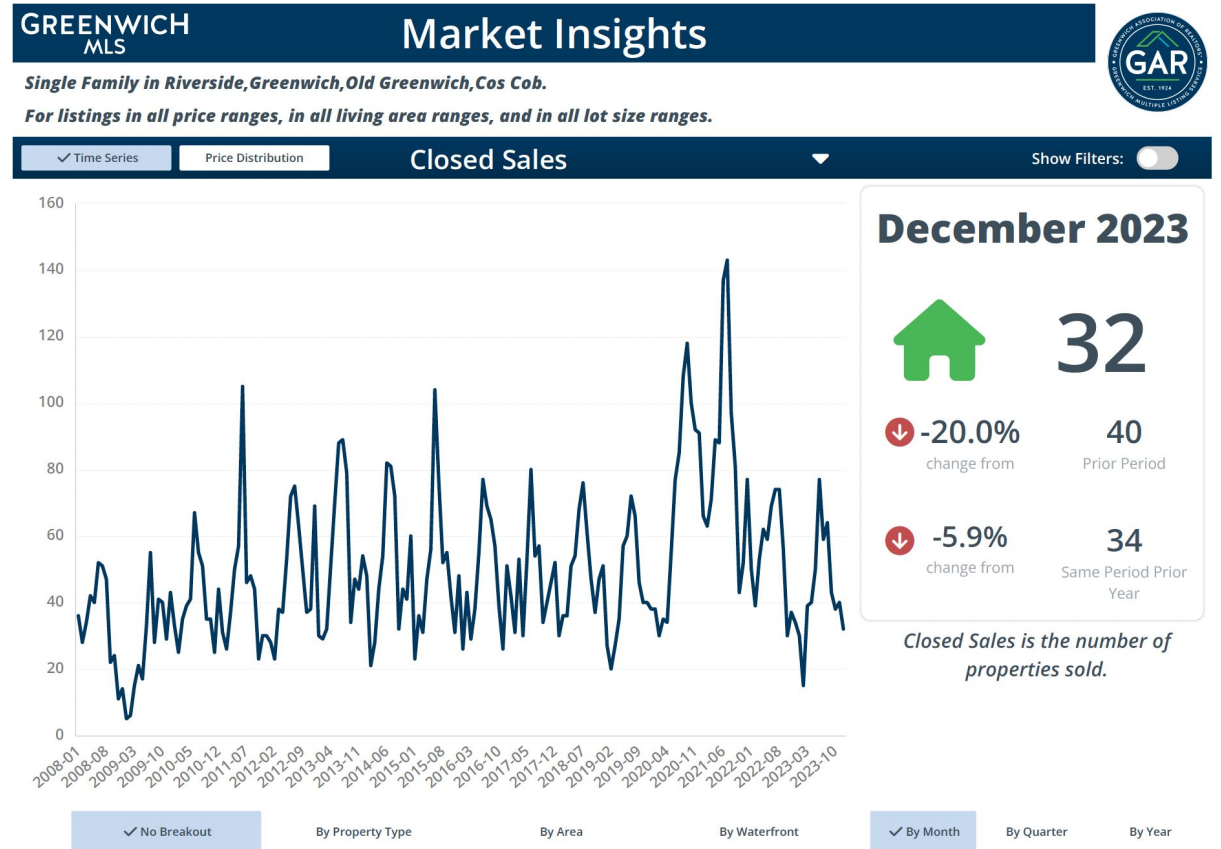
REALTOR® Political Action Committee and CTR

Issues Advocacy

- **[RPAC](#)**: Since 1969, the REALTORS® Political Action Committee(link is external) (RPAC) has promoted the election of pro-REALTOR® candidates across the United States. The purpose of RPAC is clear: voluntary contributions made by REALTORS® are used to help elect candidates who understand and support their interests. These are not members' dues; this is money given freely by REALTORS® in recognition of the importance of the political process. The REALTORS® Political Action Committee and other political fundraising are the keys to protecting and promoting the real estate industry.
- **[CTR Issues Advocacy Fund](#)**: The Advocacy Fund addresses issues, usually through the media, to promote REALTOR® positions to the general public and thus influence the decision-makers at the local, state and federal level. Contributions to this fund may include corporate and non-member donations. It will be split 70% to the CTR Advocacy Fund and 30% to the NAR Political Advocacy Fund (PAF) and used for state issues and other state and federal political purposes.

Market Trends and Industry News

- [Domus Analytics](#) (GAR/GMLS Member Benefit)
- [NAR Research and Statistics](#) (NAR Member Benefit)
- [Inman Select Subscription](#) (CTR Member Benefit)



GAR Member Portal

- Accessing the Member Portal and all GAR/GMLS Tools and Resources:
GreenwichRealtors.com > Log In or portal.greenwichrealtors.com

The screenshot displays the GAR Member Portal for a user named Stacey Loh. The interface includes a left-hand navigation menu with options: Home, My GAR, Billing, Subscriptions, Search, Analytics, and Logout. The main content area is divided into several sections:
1. **Home**: A header section with a house icon.
2. **Resources & Services**: A row of five icons representing different services: a house icon, Remine, Domus Analytics, CRS Data, and GAR & GMLS Resources. A 'View More' button is located at the bottom right of this section.
3. **Alerts**: A section with a green checkmark icon and the text 'All payments are up to date'.
4. **Notifications**: A section containing two notifications. The first is about 'GAR 100th Anniversary Gala- Sponsorship Opportunities' with a link to 'Affiliate Sponsorship Opportunities' and a 'View More' button. The second is about 'GAR Global Business Summit (1/24/24): Presentation Slides' with a link to 'Presentation Slides' and a 'View More' button.
5. **Coming up at GAR**: A section listing upcoming events. The first event is 'CE: Top 3 Environmental Concerns Affecting Real Estate Transactions' on Jan 29, 2024, from 09:30 AM to 12:30 PM. The second event is 'GAR New Member Orientation' on Jan 29, 2024, from 10:00 AM to 11:30 AM. The third event is 'Remine Pro Overview' on Jan 30, 2024, from 02:00 PM to 03:00 PM. Each event has a 'View More' button.
6. **Footer**: The Greenwich Realtors logo and social media icons (Facebook, Twitter, LinkedIn, Instagram) are at the bottom left.

Additional GAR Member Benefits

- [Continuing Education](#) and [Professional Development](#) Programs
- Networking and Collaboration Opportunities with fellow members and industry affiliates
 - Annual Events: Annual Meeting, GAR/GMLS Picnic, Holiday Party
 - Community Involvement:
 - Scholarships awarded to graduating High School Seniors through the [Greenwich Scholarship Association](#)
 - Charitable Giving and Volunteer Efforts:
 - Greenwich Association of Realtors Community Foundation, Inc.
 - Neighbor to Neighbor, Transportation Association of Greenwich, United Way, Kids in Crisis, River House, Greenwich Tree Conservancy

Additional GAR Member Resources

- The Green Sheet
 - Weekly News, Updates, and Events for Members
- Online Continuing Education: greenwichrealtors.theceshop.com
- Social Media: [Instagram](#), [Facebook](#), [LinkedIn](#)
- Email: info@greenwichrealtors.com , Phone: 203-869-0240
- Address: 40 East Elm St, Greenwich, CT 06830

CTR Benefits & Resources

- [CTR Member Value Flyer](#)
- [CTRealtors.com/text](https://ctrealtors.com/text)
- CTR Legal Hotline: Members-only on-demand legal guidance
 - Phone: 860-566-8333
 - Email: hotline@ctrealtors.com
- [Professional Standards Administration](#) (Ethics Complaints & Arbitration Requests)
- [Advocacy](#) for REALTORS® and property owners at the state level
 - [RPAC](#) (REALTORS® Political Action Committee)
- [Legal Resources](#)
- [CTR.tv](#): Includes 5-in-5 Weekly Videos
- Educational Programs and [Designations](#)
- CTR [Member Benefits](#)
- Follow CTR on [Facebook](#) - Sign up for [text alerts](#) from CTR

NAR Benefits & Resources

- [NAR.realtor](https://www.nar.realtor)
- [Research and Statistics](#)
- Educational Programs and Designations
 - [Right Tools, Right Now](#)
 - [C2EX](#)
- [REALTOR® Magazine](#)
- [REALTOR® Benefits Program](#)
- [REALTOR® Party](#)
 - As the only advocacy group in America that fights exclusively for homeownership, real estate investment, strong communities and the free enterprise system, the REALTOR® Party is not focused on the right, left or even the middle of the aisle; it is focused on the issues that matter to existing and future homeowners and the real estate industry.
- Follow NAR on [Facebook](#), [Instagram](#), [Twitter](#), [LinkedIn](#)



**Welcome to the
Greenwich Association of REALTORS®**