

# REview



## COMING UP

### NEW MEMBER ORIENTATION

December 4; 8:30 am - 4:00 pm  
December 5; 8:30 am - 4:00 pm  
OABR Education Center

### CODE OF ETHICS TRAINING

December 7; 8:30 am - 12:30 pm  
OABR Education Center

### REALTOR® RING DAY

December 7; 10:00 am - 4:00 pm

### LUNCH WITH THE LEGENDS

December 11; 11:00 am - 1:00 pm  
Heritage Pointe Senior Living Center

### EDUCATION FORUM

December 12; 8:30 am - 9:30 am  
OABR Boardroom

### AFFILIATES COUNCIL

December 18; 9:00 am - 10:00 am  
OABR Education Center

### GOVERNMENTAL AFFAIRS

December 19; 10:00 am - 11:00 am  
OABR Boardroom

## OABR Turkey Bowl is a Toys-for-Tots winner!

REALTORS® know how to support their community and have fun while doing it! The OABR Turkey Bowl is an annual tradition and has been the second-largest Toys-for-Tots event in Nebraska, second only to a Husker Game Day event.

**This year, the OABR Turkey Bowl rose to become the largest donor of cash and toys to Toys-for-Tots in the entire state!**

OABR bowlers packed The Mark on Thursday, November 14, for this year's event, bringing in over 140 new toys including 11 bicycles, and \$8,410 in cash donations. A special thank you to the Affiliates who sponsored the event and to HyVee at 156th and Maple for donating 15 Turkeys! *See more photos on page 4.*



## Regional MLS Update

**On December 4**, new fields will be added to the MLS to increase the overall user experience and search functionality. The new fields will be available, but will not initially be required. This will allow users time to gather the required information. This will also double the characters in public remarks (500 to 1,000), and enhance the number of photos (36 to 99).

In addition to the new fields, the following counties will be added to the Paragon system via the CRS Data integration: Fillmore, Gage, Hale, Saline, York, Madison, Platte, and Jefferson. This increases the public records information from 12 to 20 counties.

**On January 7** Omaha Area Paragon users will notice that the new required fields, are now required. This means an update to any listing (such as a price change, date extension, or any other data change) will trigger the new required fields to be updated.

*Continued on Page 14*



Omaha Area Board of  
REALTORS®  
11830 Nicholas Street  
Omaha, NE 68154  
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www.OmahaREALTORS.com

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## Message from the OABR President

### Wrapping up 2018

#### Finish Strong!

Greetings everyone! Hopefully you have completed your continuing education and renewed your license for the next two years by now. It is time to finish 2018 strong and roll into 2019 with new dreams and expectations. Your leadership team has been busy working on several new opportunities for the membership. Education is always at the top of the list. For 2019, we are working on a new "Tech Summit" which will include several of our vendors from Black Knight (Paragon), CRS (Courthouse Retrieval System) and Homesnap. We will also be including the newest apps for your business, education from National Speakers, and updates on the latest legislative bills that could affect your business or your clients. We have been working on new and bigger events for everyone to enjoy and network.

#### MLS Updates

As all of you should know, we are consolidating MLS's with Lincoln and the job has been monumental. Everyone has been working very hard to get this completed. This merger will put us in a great position to service most of Eastern Nebraska from one MLS. A huge thank you to everyone that has put in hundreds of hours on this merger.

#### Safety First!

We had a suspicious individual contacting agents and asking to see vacant houses at off hours. NO SALE IS WORTH ANYONE'S SAFETY. We have been talking to the Omaha Police Department about this situation. Please read the safety tips provided on the website and take someone with you if you feel unsafe. Consider taking a safety class to gain precautionary perspective and self-defense knowledge. A bad situation can happen to anyone at any time. Learn to spot signs and habits that can keep you safe. Make an investment into your own personal safety.

#### National Conference

I was able to attend the National Convention last month with many other members of OABR. We reviewed updates on the National Association marketing plan, political news, and met with those representing our region. We saw a record number of Omaha members serving on National Committees and I want to encourage everyone to keep getting involved to make a difference. People look up to Omaha REALTORS®. We are truly lucky to be part of this board!

One of the new features from NAR that I am especially excited about is the Commitment to Excellence (C2EX). This is a free service provided by NAR. It is a wonderful tool to help you get to know yourself and grow as a REALTOR®. I strongly encourage every REALTOR® to spend some time with this at C2EX.realtor.

#### Happy Holidays!

Looking back on 2018 can be satisfying, but looking forward is exciting! As you reflect on the year and look ahead to 2019, plan to make your REALTOR® experience your best yet! The REALTOR® associations make incredible investments in your future. All you have to do is take full advantage of everything and everyone within the REALTOR® organization that work hard every day for your success!

I wish you a wonderful Holiday season filled with lots of family, fun, and rest. Be thankful for all your blessings and stay safe out there.

Doug



**Doug Dohse**  
2019 President



# Real Estate Teams

## *One in Four REALTORS® Teaming Up*

Every which way you look, agents are teaming up! Indeed, the real estate industry has seen a proliferation of teams in recent years. The increase of teams in the real estate industry is an undeniable trend. The NAR 2018 Teams Survey found that 26 percent of REALTORS® nationwide are part of a real estate team. While nearly three out of every four REALTORS® is a solo salesperson, the survey found that nearly 40 percent of non-team respondents have considered or strongly considered joining a team.

Yet, despite their growing popularity, 58 percent of respondents said they have not even considered joining a team. Many of these respondents said they value the independence they have as a solo practitioner as a reason for their stance. Others cited organization problems they have witnessed while working with other teams, commission split issues, and a desire to retain control of an entire transaction.

Teams can bring a number of positive factors to the table, both for individuals and for brokerages. Two benefits often seen within teams—higher individual sales volume averages than non-team salespeople—even if it's only one or two team members to whom the reported sales volume are attributed—and the additional guidance, oversight, and supervision of salespeople.

**There is a similar pattern seen among members of OABR.** A recent quick survey of OABR members in November showed divided opinions on the benefits and disadvantages of being part of a team. Some responses below were summarized for clarity.

## *What are Your Thoughts on Real Estate Teams?*









## Affiliate Spotlight

### *Helping your Clients understand Credit and Credit Scores*

#### **What is Credit and how do you get it?**

Credit is the amount of money that lenders are willing to lend to you. Credit Score is one of the most important numbers in your financial profile. That score will help determine whether banks will lend you money, how much money they will lend, and at what interest rate they lend it at. If your client doesn't know their score offhand, they can check it for free with their bank, online with programs like Credit Karma, or through the free government website: [www.annualcreditreport.com](http://www.annualcreditreport.com)



*Summer Franco*

#### **How do I boost my credit/ maintain a good credit score?**

To make sure that you maintain a good credit score – Paying your bills on time has the biggest impact on your FICO score. Not surprisingly, recent late payment affects your score more than late payments in the past. A habit of missing payments, such as more than one or two missed payments, will negatively impact your score. Try to pay at least the minimum payment each month on all credit card balances, and consider setting up automatic payments or alerts to help with due dates.

The FICO score considers how much money is owed – which for secure loans, like auto loans or mortgages, is how much of the original loan you haven't paid off. Assuming payments are made on time for those loans, you might see little change to your credit score. The money that you owe for revolving credit cards, has more emphasis. The FICO score considers how much money is owed, vs the amount of credit that you have access to, known as your credit utilization rate. If you have 3 credit cards with a \$10,000 limit on each, and only have a \$3,000 total in debt, your outstanding debt is 10% of the credit limit. The lower this number the better. Experts suggest keeping your credit utilization rate below 30%.

However, be careful when opening and closing accounts. If a client was to close the card with no balance, it will affect their credit utilization rate. Also, if you close an account or credit card that you have had for a long time, it could affect your length of credit history. FICO scores consider how long you have been borrowing money, as well as the average age of your accounts.

Every time you apply for new credit, whether it is a credit card or a loan, an inquiry ends up on your credit report. Companies that evaluate credit, can determine the difference between multiple inquiries on a single loan – aka, shopping for the best mortgage rate – vs apply for multiple lines of credit – such as credit cards.

#### **Is 600 a good credit score?**

Credit Scores range from 300-850. Most mortgages require a score of 620 or better, with FHA loans allowing a 580 score or better. NIFA programs require a 640. If you have a score of 740 or better, you will typically get the best pricing on your mortgage loan.

In any case – please refer your client to your favorite mortgage lender for pre-approval before starting the home search.

Summer Franco, U.S. Bank Home Mortgage | 402-289-9021 | [summer.franco@usbank.com](mailto:summer.franco@usbank.com)

*We're launching something new  
in the OABR monthly*

# REview



*Coming  
in January!*



## Monica Bayles

New to the Omaha Area Board of REALTORS® staff is Monica Bayles. Monica will be serving as our Member Services Coordinator. She grew up in Omaha and graduated from Benson High School.



Monica and her husband Damon have been married for 21 years. They have two teenage sons, Garrett – 18 yrs old and Dylan – 16 yrs old.

In her spare time Monica loves to garden, shop, play with her cats, bowl, walk and play volleyball. Previously Monica worked at UNO for 20 years. She is a member of the UNO bowling league and the UNO Women's Club.

We are very excited to have her join our team! Please join us in welcoming Monica when you see her at the OABR Office!

## Diversity

The Omaha Area Board of REALTORS® values and seeks a diverse membership. OABR offers an Ethnic Minority Outreach Scholarship to help with the goal of recruiting individuals from all racial and ethnic groups to the real estate profession.

The Diversity Committee handles all aspects of scholarship administration. The process begins with individuals completing a scholarship application, which includes a short essay on why they would like to be a REALTOR®. During the committee's regular meetings, members review new applications to determine the best applicants to move on to an interview process. Candidates are asked a variety of questions and are given an overall score. Committee members decide which applicants will be approved for a scholarship. Once approved, the applicants have one year to complete the prerequisite classes and take the real estate exam.

Since 2011, the Diversity Committee has approved 78 applicants. The applicants must each demonstrate "skin in the game" and pay for their initial class before any money is spent on the scholarship. 24 individuals have successfully gone on to careers in real estate. Currently, 19 applicants are still in the process working to become practicing real estate agents.

### Interested in being part of the Diversity Committee?

Contact Donna Shipley at 402-619-5551 or Donna@OmahaREALTORS.com.

## REact

with the Diversity Committee  
**2nd Tuesday of the Month**





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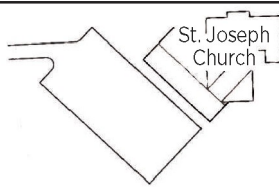
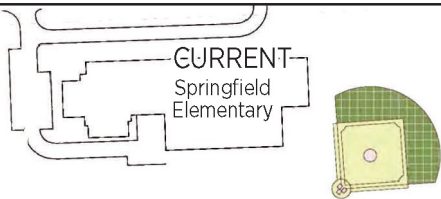
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## Springfield Elementary Site

## School Opening 2022

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## GOLDEN 'R' INVESTORS \$5,000+



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**Henry Kammandel**



**Vince Leisey**



**Matt Rasmussen**



**Dionne Housley**



**Kellie Konz Wieczorek**



**Mike Riedmann**

## STERLING 'R' INVESTORS \$1,000+



**Jerry Ahlvers**



**Darla Bengston**



**Bill Black**



**Angela Brant**



**Joni Craighead**



**Teri Dennhardt**



**Nate Dodge**



**Brandon Frans**



**Tracy Frans**



**Joe Gehrki**



**Gene Graves**



**Chris Haney**



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**Sue Henson**



**Lisa Jansen-Bartholow**



**Karen Jennings**



**Peter Katt**



**Mindy Kidney**



**Lindsey Krenk**



**Monica Lang**



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**Perre Neilan**



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**Mark Wehner**



**Brian Wilson**



## CRYSTAL 'R' INVESTORS \$2,500+

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## 2018 Election Results

Omaha area candidates supported by RPAC did very well in the November general election. We are confident these elected leaders will protect private property rights and have an open mind on REALTOR® issues.

- REALTOR® Rusty Hike is the new Mayor of Bellevue
- David Black will serve another term as Mayor of Papillion
- In Sarpy County, David Klug won the open County Board race in District 2
- Jim Warren was reelected to his District 5 seat on the Sarpy County Board
- Jim Cavanaugh, Mary Ann Borgeson and PJ Morgan were all reelected to the Douglas County Board
- Tim Dunning was reelected Douglas County Sheriff
- REALTOR® Diane Battiato was reelected Douglas County Assessor/Register of Deeds



**Hike**



**Black**



**Klug**



**Warren**



**Cavanaugh**



**Borgeson**



**Morgan**



**Dunning**



**Battiato**



# Mortgage

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## Mark of Excellence

### *Hit the Mark!*

The Mark of Excellence is awarded every year by the Nebraska REALTORS® Association to REALTORS® who are professionally engaged and active in the industry.

The goal of the award program is to promote professionalism in the industry, recognizing members for their participation at the local, state, and national level of the REALTOR® organization. This activity includes participation in NAR Institutes, Societies and Councils, designation coursework, other educational activities, and political involvement.

A REALTOR® who has obtained the Mark of Excellence Award is a better-educated and active member that sets a standard for others. The Mark demonstrates to existing clients, potential customers, and their peers, that they are dealing with a true professional. In 2018, 35 OABR members received the recognition, however, many more members qualify, but failed to complete the application.

To receive the 2018 Mark of Excellence Award, complete the application before December 31, 2018.  
Go to: [www.NebraskaREALTORS.com](http://www.NebraskaREALTORS.com).

Recipients will be honored in April 2019, at the NRA Annual Convention to be held at the Embassy Suites Hotel in La Vista.



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402-312-6683  
NMLS ID: 457132



**Michele Ringsdorf**  
402-934-4281  
NMLS ID: 457136



**Scott Bonow**  
402-720-3172  
NMLS ID: 745948



**Scott Miller**  
402-657-3295  
NMLS ID: 1244063



**Brenda Carlson**  
402-672-6785  
NMLS ID: 457159



**Nick Zwiebel**  
402-934-3595  
NMLS ID: 623817



**Lisa Miers**  
402-659-5624  
NMLS ID: 472827



**John Major**  
402-212-0149  
NMLS ID: 1393750



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- 13305 Birch Drive, Ste 200  
Omaha NE 68164
- 304 Olson Dr., Suite 203  
Papillion NE 68046

## Mortgage Fraud

### *6 Types of Mortgage Fraud are Becoming More Prevalent*

Mortgage fraud climbed 12.4 percent year over year in the second quarter of 2018, and about one out of every 109 mortgage applications has been found to contain false or misleading information, according to real estate data firm CoreLogic. "Because home prices are rising and demand is strong, most mortgage fraud in this type of market is motivated by bona fide borrowers trying to qualify for a mortgage," says Bridget Berg, CoreLogic's principal of fraud solutions strategy. "Undisclosed real estate liabilities, credit repair, questionable down payment sources, and income falsification are the most likely misrepresentations."

Fraud is most common in conforming mortgages with loan-to-value ratios of 80 percent or less, according to CoreLogic. The metro areas with the highest increases of fraud risk year over year are Oklahoma City; El Paso, Texas; Springfield, Mass.; Albuquerque, N.M.; and Spokane, Wash. Overall, the states with the highest incidences of mortgage fraud are New York, New Jersey, and Florida, according to the report.

CoreLogic identifies the following as the most common types of mortgage fraud:

- **Income fraud:** An applicant misrepresents the existence, continuance, source, or amount of their income.
- **Occupancy fraud:** An applicant deliberately misstates the intended use of a property as a primary or secondary residence or an investment.
- **Transaction fraud:** The applicant misrepresents the nature of the transaction, such as an undisclosed agreement between parties, falsified down payments, non-arm's-length sale, or use of a straw buyer.
- **Property fraud:** An applicant intentionally misrepresents information about the property or its value.
- **Undisclosed real estate debt:** An applicant fails to disclose additional real estate debt or previous foreclosures.
- **Identity fraud:** An applicant alters their identity or credit history, or uses a false identity.

The largest uptick—22 percent—was in income fraud over the past 12 months, according to CoreLogic. Massachusetts, Colorado, Utah, Nevada, and Kansas have seen the most significant increases in income fraud over the past year, according to the report.

## GO-ASHI Greater Omaha Chapter American Society of Home Inspectors

The Mission of ASHI is to set and promote standards for property inspections and to provide the educational programs needed to achieve excellence in the profession. The members of GO-ASHI promote this mission through continued education provided at our monthly meetings.



**November 2018 meeting attendance:**  
**Kirk Kliver –Aksarben Concrete**

Jon Vacha ACI (President) - Home Standards Inspection Services  
Tim Krof ACI (Vice President) - Home Standards Inspection Services  
Steve Marten ACI (Treasurer) - Homespec Property Inspections  
Mike Frerichs ACI (Secretary) - Home Buyers Protection Co  
Rick Crnkovich ACI - Heritage Home Services, Inc  
Paul Pachunka - Home Standards Inspections Services  
Bret Petersen ACI - Home Buyers Protection Co  
Brent Simmerman ACI - Midlands Home Inspections, Inc  
Steve Vacha ACI - Home Standards Inspection Services  
Les Wallace - Advanced Building Inspections

\*ACI denotes ASHI Certified Inspector



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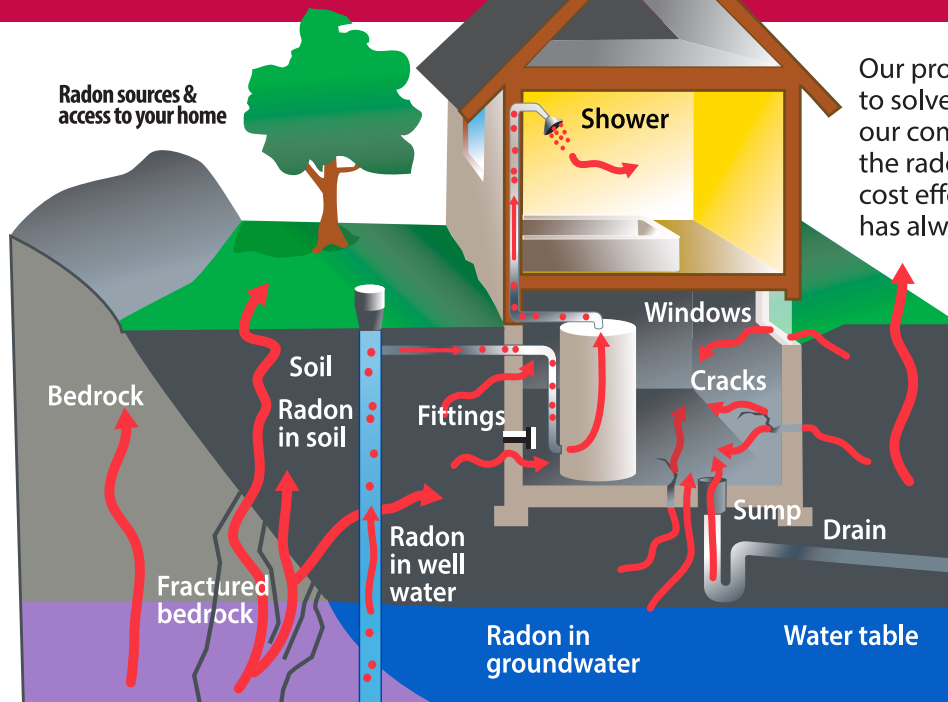


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## Thank you

to all of our clients and people who referred clients to us in October and November for our annual Turkey drive.

It was great to be able to add to our total of over

# \$16,000

that we have been able to donate over the years to the Food Bank for the Heartland and the Food Bank of Lincoln.



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## Regional MLS Update

*Continued from Page 1*

**Also, on January 7**, MLS Area Maps will no longer be present in the system. This change will impact users who are used to relying on this legacy system, however, the Google mapping feature built into the Paragon system will allow users to take advantage of new shape-drawing tools and will allow agents to save their most popular MLS area map searches. More information on this change will be available as the implementation date approaches. The Regional MLS Board of Directors confirmed that monthly MLS fees for the Regional service would be \$30 per month for agent-subscribers, and \$71 per month for broker-participants. All agents can expect an email requesting they reauthorize their ACH auto-payments. This will be closer to the final cutover date.



**February 25** we are expecting to see the consolidated data from both Lincoln and Omaha in Paragon. At that time, agents from the Lincoln MLS will be operating in parallel, meaning they will continue to enter listing data into their existing system, however, the listing data will be automatically pushed directly into the Paragon system. Lincoln's existing system will continue to operate as normal, but all users will have access to listing information from both markets. During this time, any data accuracy or mapping issues will be resolved and the consolidation team will check for any flaws in the system operation.

**February 25 through March 8** there will be on-site training will be provided in Lincoln for all users new to the Paragon system. This training will include lessons using the CRS Data public records and tax tools. Once training is completed, the two systems will continue to run in parallel.

**March 22** the final cutover process will begin. At that point, listing changes and new listing entry will be blocked on Lincoln's existing system until data entry is unlocked on the new system on March 25.

**On March 25** the final cutover will conclude and the Great Plains Regional MLS system will be operational with all listings from both markets. All listing input and listing changes will then be made in the Paragon system.

All Dates are subject to change.

**Stay current!** With these changes come new information, new forms, and a myriad of new communication. All of this information is now organized on one webpage for you!

Bookmark this page for the most up-to-date information and forms:  
[OmahaREALTORS.com/RegionalMLS](http://OmahaREALTORS.com/RegionalMLS)





# Lunch with the LEGENDS

#9999T



Hear from **seasoned REALTORS®** with over 30 years in the real estate industry on factors that contributed to their **success**, the high and low moments in real estate and what those moments taught them. Learn what **techniques and tools** these successful agents use to build and maintain their sales. Find out who their **mentors** were and as mentors today, what advice they pass on when working with new agents. **Gain their advice** for rookies and hear the answer to the question, "Did you ever want to quit the business?" and if yes, what stopped them.

Tuesday,  
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Check-in & Lunch **11:00 am**

Program **12:00 - 1:00 pm**

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*The Legends*



**Mark Renner**



**Ellie Bane**



**BJ Brown**



**Don Keeton**



**Sybil Thailing Olson**

Register online at [ims.oabr.com](https://ims.oabr.com). Type in your ID and password, click on "Event By Date," and then on the specific event.

# CELEBRITY HOMES

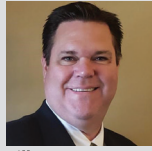
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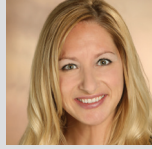
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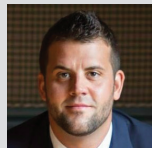
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Christine Novotny (3)  
Debbie Meyer (3)  
Michael Bridges (3)  
Angela Hunter (2)  
April Tucker (2)  
Bob Lewis (2)  
Brandon Frans (2)  
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Cassandra Litz (2)  
Darcy Beck (2)  
Deb Ellis (2)  
Devon Lesley (2)  
Heidi Leaders (2)  
Jackie Taylor (2)  
Jeff Chu (2)  
Jeff Pruess (2)  
Joel Johnson (2)  
Jonathan Nguyen (2)  
Josh Briggs (2)  
Katie Day (2)  
Kelly Andreasen (2)  
Maria Polinsky (2)  
Matt Rasmussen (2)  
Michelle Roy (2)  
Milt Schneider (2)  
Nick Wiens (2)  
Ricardo Castro (2)  
Scott Monson (2)  
Serina Bullington (2)  
Shelli Klemke (2)  
Tamara Trim (2)  
Teri Avard (2)  
Todd Bartusek (2)  
Tom Meyers (2)  
Tom Ward (2)  
Van Deeb (2)  
Venugopala Potineni (2)

Tony Karimi  
Tracy Frans  
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## Commercial Corner

### Commercial Tools for REALTORS® Only!

#### What is a Retail Gap Analysis?

Part of working with retail clients is understanding the supply and demand conditions for the markets they are looking to, or should be looking to enter. This type of research is typically referred to as a retail gap analysis and luckily, for Realtors®, it is easier than ever to perform utilizing RPR Commercial.

**Step 1:** Define your geographical area based on the distance a typical consumer is willing to travel for said retail good either by using custom boundaries created with a drive time and radius tool, or municipal created boundaries like cities or neighborhoods.

**Step 2:** Choose which version of RPR's gap analysis tools to use. The first helps you determine where a good location may work for a retail business and the second shows you what retail businesses would fit the needs of an area. click examples to the right to view the full reports.

#### What are these reports actually saying?

These reports are showing you what is known as the Leakage/Surplus Factor, which presents a snapshot of the opportunity for each sector. This factor measures the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents 'leakage' of opportunity to retailers outside the area. A negative value represents a surplus of retail sales, indicating a market where customers are drawn in from outside the area. This factor is a result of Esri looking at the dollar value of consumer expenditures made by local area residents to determine demand and then measure the retail sales of the businesses in that same area to measure supply.

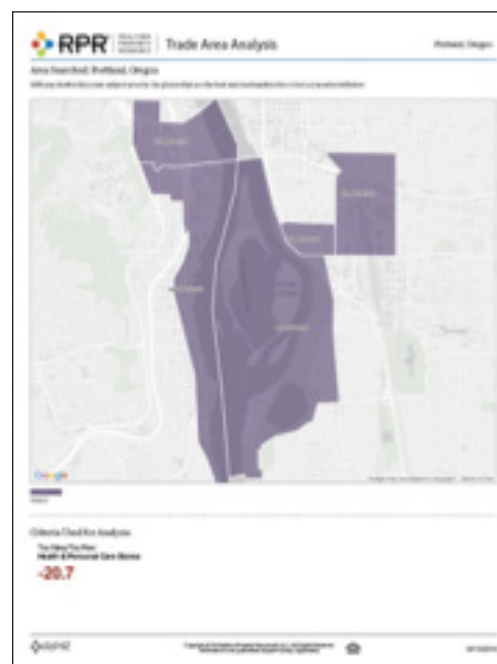
Gaps are created when retailers are not meeting the demand of consumers based on attributes such as price or product/service quality, so they have to go elsewhere to have those met. The other issue may be that there just aren't enough retailers in the area to meet the overall demand of the community.

#### Closing the Gaps

As a commercial practitioner, your job is to guide clients and attract retailers to fill those gaps across the communities you serve. Just knowing where the leakages are isn't enough. So once you have identified the area and sectors showing opportunities, you need to do some digging to understand if the current retailers are set up to meet the demands of the potential consumers in the area. For example, if there are currently discount stores serving clients in an area that is transitioning to a more affluent consumer base, can these businesses sustain or might there be even more of a gap coming? Or if a retailer says they cater to young, educated adults with high disposable incomes, can a community support the business criteria and maintain the longevity of this targeted client base?

The quickest way to do an assessment for this is to create the geographical boundary that holds the consumer base and run a custom Trade Area Report in RPR. This report combines economic, demographic, tapestry segments and even the retail gap analysis providing the insights to support your clients decisions to lease to a potential tenant, invest in a property, or operate out of a space.

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## How to Apply Tax Changes to Your 2018 Returns

What income is included in the calculation of the new 20 percent business income deduction? As an independent contractor or sole proprietor, you're eligible for the deduction—part of the federal Tax Cuts and Jobs Act enacted last year—but do you know whether to take it before or after you account for marketing and other business costs?

The IRS plans to release rules this month on how to apply the tax law changes to your situation. But that won't help you with your estimated 2018 quarterly tax filings, which are due regardless of where the rules stand. To help you, the National Association of REALTORS® has released a series of videos on what you need to know as a real estate professional.

The videos aren't a replacement for talking with your accountant or tax adviser. But you can learn about the parts of the law that apply to you as both a practitioner and a homeowner or renter. The videos look at three ways the tax changes can affect you: 1) as an independent contractor or sole proprietor, 2) as a homeowner or renter, and 3) as an individual or joint filer.

There is a great deal that could be said about the new tax law and how it was developed. It is a fascinating story of politics, power, and political process. It is important to be aware of three driving forces underlying the development of the tax act, as knowing them should help make sense of some of the "why" questions that might come up.

The first driving force was the desire on the part of the architects of the act to cut taxes for most businesses and individuals. Thanks to the \$1.5 trillion that will be added to the national debt over the next ten years, about 80% of tax filers will receive a tax cut averaging about \$2,100 per year, while about 5% will face an average tax increase of about \$2,800. The other 15% will see no changes.

The second driver was the hope to simplify tax filing for most people. People could argue about this issue for a long time, but it is fair to say that tax returns will be a little simpler for most people as a result of these changes. Millions of people will no longer be itemizing their deductions, and this will make filing their taxes somewhat easier and faster. However, the flip-side of this is that some of the traditional incentives in the tax law, such as for owning a home or making charitable contributions, due to the increased standard deduction, will no longer be utilized or be the specific benefit that they were in prior years, or will be weaker, for those same millions of people. Most people will not see a drastic amount of simplification to their tax lives as a result of the new tax law. In fact, in several important ways, the rules have gotten more complicated.

The final driving force, which really increased the difficulty of passing the bill, was the congressional budget process that was used to push the legislation through Congress. Partly because of that process, the bill was delayed for much of last year, and then it moved through very quickly. This meant that the changes were rushed and some drafting errors were made. More of the details were left to the discretion of the Treasury Department and IRS.



The Tax Cuts and Jobs Act was the biggest modification to the tax law in more than 30 years. There are hundreds of provisions in dozens of different areas of the tax code. Fortunately, not all of these changes will affect real estate and those who make their living in this industry.

The impact of changes will depend on your own family situation. There have been a lot of surprises, some good, some not quite as good, but that is the tax planning process in motion.

Source: NAR

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# Cracking the Code

## Article 2

REALTORS® shall avoid exaggeration, misrepresentation, or concealment of pertinent facts relating to the property or the transaction. REALTORS® shall not, however, be obligated to discover latent defects in the property or to advise on matters outside the scope of their real estate license or disclose facts which are confidential under the scope of agency or non-agency relationships as defined by state law.

Article 2 guarantees faithful service to both clients and customers as consumers of real estate services. Article 2 protects the consumer by ensuring that the REALTOR® provides accurate, factual information without exaggeration; that the REALTOR® communicates truthfully and does not misrepresent the facts; and that the REALTOR® does not remain silent concerning pertinent facts including adverse factors affecting the property. As a real estate professional, the REALTOR® is obligated to discover and disclose adverse factors apparent to someone with the REALTOR®'s level of expertise, but is not required to discover and disclose latent (hidden) defects in property or to advise clients or customers on matters requiring specialized knowledge and training not required by the state licensing authority or in the REALTOR®'s area of expertise. The REALTOR® is not expected to possess knowledge or skills generally attributable to specialists in other fields such as architects, structural engineers, soils experts, etc. Nor is the REALTOR® obligated to disclose facts which are confidential under the scope of agency or non-agency relationships as defined by state law. The necessity to safeguard the confidence of clients must be respected unless there is some superseding ethical obligation or legal duty.

Remember that you are obligated to discover and disclose adverse factors reasonably apparent to someone with expertise in the real estate profession, but that you are not required to provide expert advice on matters involving specialized knowledge or training outside the scope of your real estate license. In such cases, advise your clients and customers to use the services of appropriate experts. Avoid naming a false consideration in any document unless it is an obviously nominal consideration. Factors defined or expressly referenced in law or regulation as "non-material" or as not being subject to disclosure are not considered "pertinent" for purposes of Article 2.

Be truthful and accurate concerning property for which you are responsible. If any inaccuracy occurs, act promptly to remedy the matter to the best of your ability.

Remember that you are responsible for the statements and actions of those licensed with you.

When acting as the listing broker, faithfully represent to prospective purchasers information provided by the sellers, unless you have reason to suspect that the information is not accurate.

Be familiar with the requirements of law and regulations that may affect a purchaser's use of property and suggest that the advice of experts be sought, if the situation warrants.

Make no guarantees regarding the future value of property unless you are prepared to make good your guarantee. Remember that the public relies on your superior knowledge of the real estate market. Avoid "guesses" which may be misconstrued as facts by those relying on you.

Failure to accurately disclose pertinent information cannot be excused by the use of a "disclaimer of accuracy."



REALTORS® remain bound by the obligations of the Code of Ethics even when dealing among themselves as principals.

Promptly communicate any change in the amount of cooperating broker compensation being offered prior to the time the cooperating broker has a signed offer to purchase in hand.

The obligation to "avoid misrepresentation or concealment of pertinent facts" also requires REALTORS® to provide tribunals of their Board with information on the activities of other REALTORS® which may have violated Article 2.

Avoid falsifying credit information. Inform buyers of pertinent and relevant facts that may affect their decision to purchase.



# Code of Ethics Training Course [0985R]

The National Association of REALTORS® requires completion of ethics training by all members every two years. The next deadline is December 31, 2018.

**\$25 - All Proceeds Support RPAC**

Non-members will be charged \$50



Investments are not deductible for federal income tax purposes. Investments to RPAC are voluntary and are used for political purposes. The amounts indicated are merely guidelines and you may invest more or less than the suggested amounts. The National Association of REALTORS® and its state and local associations will not favor or disadvantage any member because of the amount invested or decision not to invest. You may refuse to invest without reprisal. 85% of each investment is used by your state RPAC to support state and local political candidates; 15% is sent to National RPAC to support federal candidates and is charged against your limits under 52 U.S.C. 30116.



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## Personals

### Designations & Certifications:

GRI - Christina O'Donnel      CRS - Cynthia Andrew  
GRI - Jennifer Toebben      GRI - Lisa Haffner  
MRP - Amanda Aufenkamp      BSP - Melissa Baxter

**Condolences** to **Ericka Heidvogel** of Celebrity Homes on the recent loss of her son.

**Condolences** to **Diane Battiato** on the recent loss of her mother.

### Members Approved for Emeritus Status

Steven Amos      Louella Mack-Modlin  
Denice Coenen      Anthony Maryanski  
Mary Ernst      Rosemary Nicholson  
Cynthia Forehead      Mark Wehner  
Elizabeth Lube      Daniel Wilder

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Melanie Doeschot – Ambassador Title Services

## Membership

See the full membership report at:  
[www.omaharealtors.com/membership-report](http://www.omaharealtors.com/membership-report)

<b>OCTOBER ACTIVITY</b>	<b>MO.</b>	<b>YTD</b>
New REALTOR® Members	36	418
Reinstated REALTOR® Members	3	34
Resignations	23	409

<b>OABR - October 1</b>	<b>2018</b>	<b>2017</b>
Designated REALTORS®	200	197
REALTOR®	2558	2427
REALTOR® Emeritus	57	51
<b>TOTAL REALTORS®</b>	<b>2815</b>	<b>2675</b>
Institute Affiliate	65	64
Affiliate	356	409

<b>GPRMLS - October 1</b>	<b>2018</b>	<b>2017</b>
Participants (OABR)	197	189
Participants (MLS only)	77	69
Subscribers (OABR)	2574	2438
Subscribers (MLS only)	26	228
<b>TOTAL</b>	<b>2874</b>	<b>2924</b>

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## Health Insurance Update

In June 2018, the U.S. Department of Labor (DOL) issued a new rule opening the door for small employers and self-employed individuals, including real estate professionals, to participate in Association Health Plans (AHPs). AHPs are "large group" plans that often offer more coverage options at lower cost than the "individual" and "small group" insurance markets where many NAR members purchase their health coverage. NAR created the detailed plan of action outlined below to determine whether and how AHPs can offer health insurance solutions to members and their families under the rule. While NAR has made significant progress, there is still a number of concrete steps to take before finding workable solutions.

After the new rule was issued, more than a dozen states filed suit to overturn the rule or issued conflicting legal guidance that has created an uncertain legal landscape for insurance providers. As a result, at this time, no national carrier is offering a nationwide AHP option to any national trade association until the court weighs in or more states issue rules providing some certainty that expanded AHPs will be acceptable.

NAR remains committed to vigorously engaging insurers and pursuing nationwide and/or regional options that could offer additional health insurance options to members. There are also a number of state and local REALTOR® associations already pursuing health insurance solutions for members for which NAR could offer support based on what NAR has and continues to learn. Successful state and local implementation could serve as an example for insurers and set the stage for a national plan down the road.



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## *NAR Adopts Business-Oriented Strategic Framework*

This year at the National Convention, the NAR Board of Directors, led by 2018 President Elizabeth Mendenhall, adopted a five-year strategic framework to provide a more visionary, holistic, and business-oriented approach reflective of NAR's expanding role in technology and other arenas critical to real estate.

"The new strategic framework represents a common focus and direction for NAR leaders, volunteers, and staff," Heather Ozur, chair of the Strategic Thinking Advisory Committee, told the Board. "It provides clear answers to several fundamental questions: Where are we going? What do we stand for? How do we agree to operate? And it captures the essence of both who the organization is and who it seeks to become, and what unique, core value it delivers."

Also at the meeting, the Board approved policies supporting remote notarization, Opportunity Zones, and inflation indexing for capital assets. It also passed Core Standards changes for commercial boards, changes to enhance cooperation among brokers, and a rule change on evaluating ethics complaints while a criminal action is pending.

### **NAR Strategic Framework for 2019 - 2023**

The NAR Strategic Framework for 2019-2023 replaces the strategic plan launched in 2014. Among the framework's values:

- People have a right to safe, decent, and affordable housing.
- Thriving commercial and residential markets are critical economic engines of the country and key to healthy communities.
- Private property rights are foundational to the country.
- The opportunity for homeownership should be as broadly shared as possible.
- Entrepreneurs should have the freedom to pursue their business goals and succeed in creating the quality of life they desire.
- All REALTORS® ascribe to the highest standards of ethics and professionalism.

In 2019, NAR will develop a new vision statement.

The Board took a number of other actions to align the association with the challenges facing its members in the years ahead.

## **Broad Review of NAR Governance**

A new presidential advisory group (PAG) will look at what changes, if any, should be made to the structure of NAR's governance system. The PAG's work covers only governance at the national level and will not delve into state and local association governance.

NAR President Elizabeth Mendenhall established the Governance Game Changer Presidential Advisory Group (PAG) to ensure NAR retains its industry leadership position into its second century. More than 50 members and association executives have been appointed to look at the structure, process, people, resources, and operating environment of NAR's governance system.

The goal is to ensure NAR's structure supports the efficient, nimble, and transparent operation of the association; fully engages the experience, expertise, and talent of its members; and positions the association to act effectively in the years ahead.

"Governance is how NAR makes decisions," says Sharon Millett, former NAR president and chair of the PAG. "We need to ensure NAR has the right people at the table, with the right information, and working under the right process, so decisions are made that will help our members be successful at providing the best service to their clients."

NAR's 2019 President John Smaby, 2019 President-elect Vince Malta, and 2019 First Vice President Charlie Oppler will work with the PAG as it carries out its work.

### **Top-level Internet domains**

Ken Burlington, chief operating officer of REALTORS® Information Network, reported that NAR and Second Generation Ltd. have registered more than 13,000 .realestate addresses during the member pre-sale for the new top-level internet domain, which launched Sept. 18. Members of the general public will be able to purchase .realestate addresses beginning Nov. 26 through more than 30 registrars. Burlington also reported that more than 150,000 .realtor™ addresses have been registered since that top-level domain was launched.



NATIONAL  
ASSOCIATION of  
REALTORS®



## The Expo Experience

### *What REALTORS® said about the NAR Convention...*

**DENISE POPPEN** attended the 2018 National Convention, this year on behalf of the Women's Council of REALTORS® Omaha Chapter. "I learn so much at the conventions, it's a brain overload! I get so excited to come back to Omaha to start using the tools, techniques and knowledge that I have gained from attending."

This year, Denise enjoyed the lineup of speakers especially Mel Robbins, author of *The 5 Second Rule*. "Mel Robbins had me laughing and in tears. Her book will help me not only in my business, but my personal life as well."

To those who haven't attended, Denise insists you must go! "Being able to learn so much and see so many amazing speakers in one place is such a great opportunity and very worth your time. You will bring things back not only to improve your business, but to improve yourself."



**SUSAN CLARK** attended her fifth National Convention in 2018. She is always excited to find new tools to help her and her team get better. "There was a great energy everywhere this year. It is great to see REALTORS® there doing their part to help make a difference for all of us."

Susan was excited to learn about the National Association's new REALTOR® ad campaign coming out in 2019. "This campaign will be a great voice for REALTORS® and a great addition to their effort in the fight for REALTORS® to be viewed as professionals."

To those who haven't been before, Susan says it is worth going at least once even if it's just to see what it is all about. You can meet REALTORS® from other states, hear how they do what they do, and make connections for future referrals!

**BJ BURROWS** has attended two conferences and goes to gain recent and relevant industry knowledge. Said BJ, "The expo was amazing and overwhelming at the same time." BJ advises other REALTORS® who want to attend the conference next year, "Be prepared to have a lot of great learning opportunities, attend as many sessions as you can, and make some time to go tour the wonderful cities they are hosted in!"



**BILL SWANSON** has attended five of the last National Conferences. "I attend for several reasons. To learn how to be a better committee chair, director, or any other elected or appointed position representing my fellow REALTORS®. I want to bring back any information I can to help build our organizations, both local and state. I also attend to learn how to do my personal business more effectively and efficiently."

Bill is always impressed by the incredible amount of marketing and 'next level lead generation' classes and booths. What stood out most this year was the keynote conversation with Elizabeth Mendenhall and Mark Wahlberg. "Nearly everything he spoke of on how he has become the success he is can be directly applied to our industry, starting with incredible discipline and never straying from accomplishing your mandatory daily tasks."

Bill recommends going to attend the multiple sessions on every topic imaginable; from representation and marketing to lead generation and philanthropy, and everything in between. "You can come away with dozens of effective ideas to take your business to the next level, the trick is to concentrate on just a few to get started."

## *RealTrends Report on use of a Real Estate Agent*

A recent Harris Insights study shows that 90 percent of those who bought or sold a home in the first six months of 2018 used a real estate professional in their process. Most importantly, the usage rate of agents by consumers at 90 percent is the highest recorded in the 17 years since Harris first produced this study for REAL Trends. Further, there is little variance in this usage rate among different generations or income groups, dispelling the notion that Gen-X or Millennials are turning away from the use real estate professionals. A great deal of the findings of the research point to the importance of relationships, both in the selection of a real estate agent for the task of selling or buying a home and the importance consumers place on the delivery of personal service rather than the reliance on technology solutions.

### **Use of real estate agent growing!**

The usage of a real estate agent was at its highest level since Harris first did research of this kind in 2001. For the age groups 18-34 and 35-44, the usage rate was 91 percent and 94 percent respectively, which dispels the oft-quoted notion that younger generations are not using or will not use real estate professionals as frequently as their parents or older generations. In fact, the oldest generation segment in the study, 55+ years, had the lowest agent usage rate at 81 percent.

The more educated the consumer the higher the usage of real estate agents. Those with college degrees used real estate professionals at a 94 percent rate while those with only a high school degree had a usage rate of 83 percent.

### **Factors when selecting a real estate professional**

"Referrals from people I trust" garnered the highest response from consumers as to what was important in their selection of a real estate agent. Some 69 percent of all consumers said this factor was either extremely important or very important and 92 percent said it was important.

Next in importance was "findings agents who had listings like my home" (64%) followed by "looking at websites with ratings of agent's performances" (62%). In fourth place was "having a personal relationship with the agent." Interestingly, "belonging to a Realtor® organization" was right behind this factor at 52 percent.

Younger consumers rated the use of websites with ratings higher (66-67%) in terms of importance than did those older than 45 years (47%). However, when looking at income segments, those making less than \$75,000 per year rated the use of websites higher (67-68%) than those with higher incomes (57-58%).

### **Use of Websites**

Some 92 percent of all consumers looked at websites for information about real estate professionals. The figures were higher for younger persons, well-educated and those with higher incomes.

#### **The Importance of Services Provided**

Real estate professionals offer valuable services and those services are well-received by buyers and sellers. The service that received the highest marks was "assisted in negotiating the best price to buy or sell." Some 86 percent of all respondents rated this service as extremely or very important to them in the process of buying or selling a home.

### **Summary of Other Key Findings**

- 73% of consumers said that the agent's educational background was either extremely important, very important or important.
- 80% of those surveyed say they prefer to use a real estate agent because they are professionals.
- 47% agree that the services provided by real estate agents are less valuable now that the internet has all housing information available
- 80% say that buying or selling a home is a stressful process
- 71% of those surveyed said that they were either extremely likely or very likely to use a ratings website the next time they bought or sold a home (this is up significantly from similar Harris study in 2014)





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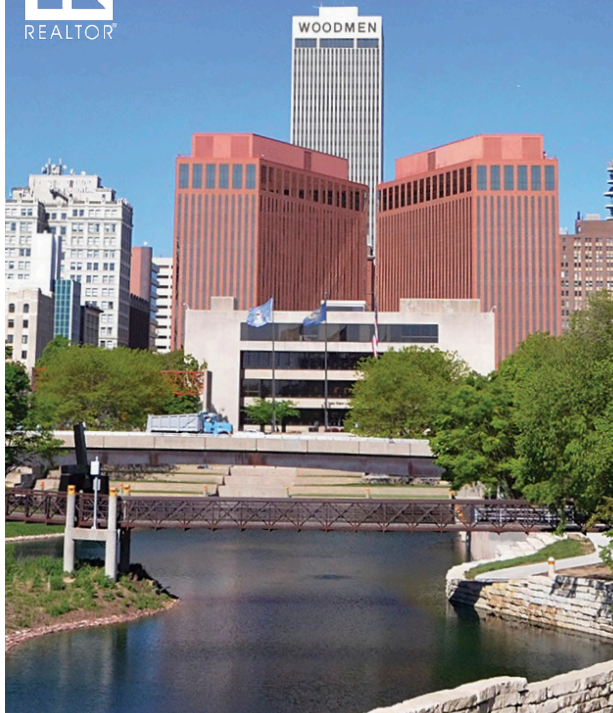


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