



OCTOBER 2019

# REview



## COMING UP

### EDUCATION COMMITTEE

October 9; 8:30 am  
OABR Boardroom

### SOCIAL EVENTS COMMITTEE

October 9; 10:00 am  
OABR Boardroom

### AFFILIATES COUNCIL

October 15; 9:00 am  
OABR Education Center

### GOVERNMENTAL AFFAIRS

October 16; 10:00 am  
OABR Boardroom

### YPN ADVISORY COMMITTEE

October 17; 1:30 pm  
OABR Boardroom

## EVENTS

### CAREER ENHANCEMENT DAY

October 10 @ Champions Run  
Fair Housing; 9:00 am - 12:00pm  
Social Media; 1:00 pm - 4:00 pm

### WAKE UP YPN

October 24; 8:00 am - 9:00 am  
OABR Education Center

### PARAGON MLS TRAINING

October 30 & 31  
SAC Museum

## The REALTOR® Voice is Being Heard on All Levels

*By Perre Neilan, Governmental Affairs Director*

A typical association can schedule a meeting with their elected leaders at the officials' office. They will meet with you, at some point in the future, when a spot opens up. A great association has elected leaders wanting to come to them!

The Omaha Area Board of REALTORS®, over the past month alone, has had our current U.S. Congressional Representative, U.S. Senator, and local Mayor all visit the OABR office to hear from us and share insights on the top issues impacting the real estate business.

Andy Alloway, our lead State coordinator for Congressman Bacon, requested he speak to our Government Affairs Committee on August 21. Rep. Bacon discussed the extension of the National Flood Insurance Program (NFIP), GSE Reform and modernizing our nation's infrastructure.

Most interestingly, Rep. Bacon spoke of his behind the scenes push with House leadership late into the night during budget negotiations to get full funding for repairs at Offutt Air Force Base following the devastating floods this spring. Studies have shown Offutt has a more than \$2.3 billion positive impact on the area. Housing is a major part of that. Rep. Bacon was able to secure more than \$1 billion in federal funding for rebuilding Offutt. This is great news for the local economy!

*Continued on page 4*



*Omaha Mayor Jean Stothert speaking with the Governmental Affairs Committee, discussing the politics behind the landlord registry, her \$1.1 billion budget, and her priorities looking ahead.*

## OCTOBER 2019

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[OmahaREALTORS.com/review-newsletter](http://OmahaREALTORS.com/review-newsletter)

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Susal Clark

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### Omaha Area Board of REALTORS®

11830 Nicholas Street

Omaha, NE 68154

402-619-5555 tel



# A MESSAGE FROM THE PRESIDENT

Susan Clark



## **SAFETY ALWAYS!**

We may be done with September, but that doesn't mean we are done with REALTOR® Safety. Every single month that we are REALTORS® we must conduct business as Safe REALTORS®. We see news from all over the country of REALTORS® being assaulted and it's easy to assume that we would never see this happen in Omaha and especially that nothing could happen to you.

I'm here to tell you that is simply not the case.

If it can happen to them, it could happen to you. NAR recently released their 2019 Safety Report. Their findings show at least one third of REALTORS® have experienced a situation that made them feel unsafe within the last year, regardless of their city size or urban area. Still don't think it could happen to you? Start asking around. It won't take you long to find an Omaha Realtor who has a story to tell.

It can not be said enough. Always use safe practices. There is no sale big enough to risk your safety.

The good news is that REALTORS® in Omaha (and all over the country) seem to value safe practices more than ever! Let's encourage each other to use safe practices and to make them the standard expectation across our city and state. The OABR Safety Committee is also committed to making safe practices become industry standard and will continue to provide you with as many classes and resources as possible to reach this goal. If you are passionate about safety or have ideas engaging others, check out their next meeting.

## **STATE PLAYS IMPORTANT ROLE**

The Nebraska REALTORS® Association held its fall meetings last month. Fall meetings are one of three opportunities each year (legislative days in January and convention in April being the other two) for REALTORS® from around the state to hold committee meetings, review current and past work, talk about legislative matters, and discuss issues that affect our members and the industry. The State Board of Directors also meets during these sessions to review and consider committee recommendations, legislative matters, and other Association business.

The State Association plays an important role. If you've ever wondered what they do for you, I encourage you to attend any of the State meetings. Trust me, it's worth it to learn and understand the ins and outs of your business... and it gets more fun the further you go!

## **NAR CONFERENCE NEXT MONTH!**

And if you're ready to go further, NAR is holding their annual conference November 6-11. If you've never attended a NAR event, this is a great place to be! I promise you'll walk away with a deeper understanding and a new appreciation of our industry. Even after 13 years in the business and attending multiple times, I still value each conference I attend!

As REALTORS®, we need to understand the industry beyond the brokerage, neighborhood streets, or personal marketing strategies. We provide the keys (quite literally!) to homeownership and the pursuit of the American Dream. This is a serious responsibility to hold and we can't take it lightly. Take the plunge! Get involved, learn about your industry, and proudly show the world THAT'S WHO WE R.

Best Regards,

**Susan Clark,**  
2020 President

Joe Gehrki hosted U.S. Senator Ben Sasse at the OABR office on August 27, with about 50 REALTORS® in attendance. Like Congressman Bacon, we also met with Sen. Sasse during the annual National Association of REALTORS® Legislative Meetings in May.



Sen. Sasse shared many of the same thoughts on the slow pace of progress in Washington but also expanded on international issues like the current trade tensions with China, looking at tariffs and the economic impact on Nebraska.

Sen. Sasse did not see a long-term extension of the NFIP; however, he has joined Rep. Bacon in calling for the Army Corps of Engineers to simplify the layers of government and make the Missouri River a priority.

Omaha Mayor Jean Stothert also asked to appear at our Government Affairs Committee on September 18. Mayor Stothert discussed the politics behind the landlord registry and housing inspector ordinance, noting the pressure from State lawmakers to impose an even stricter, costlier measure. She also reviewed her \$1.1 billion budget and priorities looking ahead.

The attention shown to the Omaha Area Board of REALTORS® from our elected decision makers doesn't just happen, and it certainly doesn't happen overnight. It comes from years of active engagement at all levels of government and from involvement in the community. Support from RPAC doesn't hurt either!

The REALTOR® Organization gains respect across a broad range of industries because of large membership numbers, a willingness to take action, and the relentless pursuit of promoting home ownership and private property rights for all.

# REcharge!

## NOMINATE A SPEAKER!

Would you or someone you know  
make a great speaker for our  
**2020 REcharge! event?**

Submit your nominations at:  
**REchargeOmaha.com**





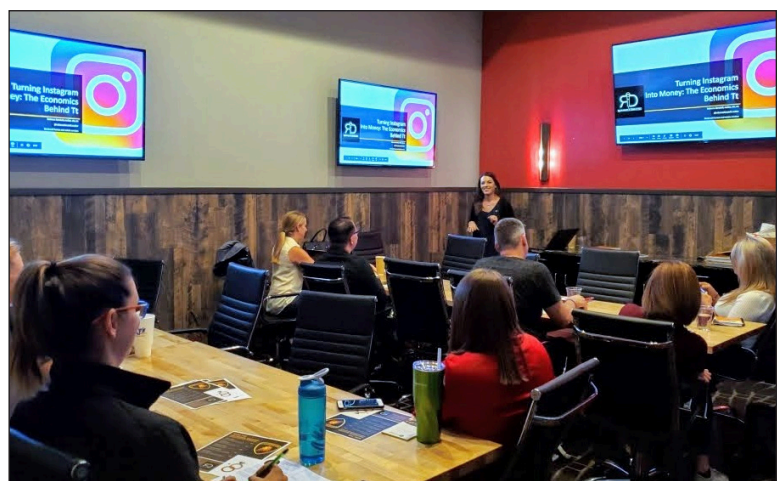
# Tech SUMMIT

FRIDAY, SEPTEMBER 13

THE MARK, ELKHORN

The YPN Tech Summit was a huge success! This year, YPN lead the way so attendees could conquer seven apps including Postagram, Ripl, bSafe, Facebook and Instagram.

Thank you to special guests Piper Knoll (NAR 2019 YPN Vice Chair) and Rebecca Donatelli (REALTOR® Magazine 2019 Class of 30 under 30).





# THANK YOU TO RPAC MAJOR INVESTORS!

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



Andy Alloway



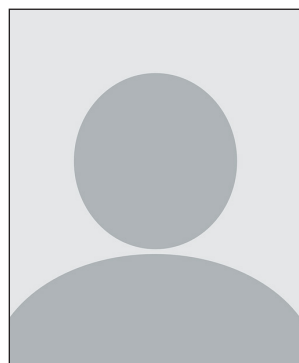
Henry Kammandel



Vince Lelsey



Matt Rasmussen



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



Dionne Housley



Karen Jennings



Mike Riedmann



Becky Sandiland



Kellie Konz Wieczorek

(Investors listed in blue text notes Affiliate members).

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



Jerry Ahlvers



Darla Bengtson



Cody Bousema



Angela Brant



Gary Carpenter



Charles Chadwick



Joni Craighead



Doug Dohse



Brandon Frans



Joe Gehrki



Gene Graves



Jack Harvey



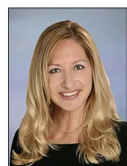
Sue Henson



Mindy Kidney



Lindsey Krenk



Monica Lang



Mark Leaders



Pat Lichter



Sherryl Longacre



Justin Lorimer



Ralph Marasco



Deda Myhre



Perre Neilan



Laura Osborn



Denise Poppen



Brent Rasmussen



Jeff Rensch



Lisa Richardson



Dennis Ritter



Lisa Ritter



Chris Rock



Susan Rauth



Doug Rotthaus



Jessica Sawyer



Kyle Schulze



Judy Smith



Julie Tartaglia



Dixie TenEyck



Dakotah Smith



Bill Swanson



Peter Katt



Denise Mecseji



Mark Wohner



Brian Wilson

AMOUNT COLLECTED:  
\$126,142  
as of 9/19/19

2019 RPAC GOAL:  
\$137,298  
by 12/31/19



# \$50+ RPAC INVESTORS

## AFFILIATE INVESTORS

### GOVERNOR'S CLUB (\$500+)

Adams, Kathryn  
Archer, Crystal  
Basye, Ryan  
Cherica, John  
Elliott, Teresa  
Gibson, Ryan  
Maloney, Margaret  
Meyer, Trudy  
Muckey-Shirk, Jeremy

### \$1-A-DAY CLUB

Anderson, Jill  
Barrera, Martha  
Bengtson, Megan  
Black, William  
Leach, Annali  
McNeel, Sarina  
Murford, Clayton  
Patrick, Jeanne  
Shipley, Donna  
Starks, Angel

### CAPITAL CLUB

Blackmon, Michael  
Bunde, Carmen  
Egger, Mary  
Maley, Michael

### SENATOR'S CLUB

Amick, Molly  
Burney, Charles  
Clochon, Trina  
Dole, Lynette  
Estey, Kathleen  
Gustafson, Debra  
Lee, Sean  
Leesley, Christy  
Maas, Carla  
Monjaras, Jennifer  
Morrison, James  
Moss, Tasha  
Novotny, Shelli  
Osterholm, Sandra  
Otto, Elizabeth  
Pruitt, Terri  
Roberts, Cynthia  
Shour, Christine  
Wempen, Marcy

### 99 CLUB

Alexander, Ivy  
Bane, Barbara  
Barnett, Paul  
Blythe, Brent  
Bresley, Mark  
Buckle, Ronald  
Buscher, Kelly  
Coenen, Denise  
Concannon, Charles  
Coover, David  
Deprez, Nicole  
Fricke, Bradley  
Horn, Aaron  
Jenkins, Michael  
Kesick, Carolyn  
Korthals, Maurice  
Langford, Rachel  
Levin, Derick  
Lubes, Michael  
Lube, Elizabeth  
Macatis, James  
Matney, David  
May, Angela  
McNally, Loretta  
Moy, Linda  
Neussendorfer, Robert  
Oberhauser, Erin  
Safarik, Duane  
Smith, Charlotte  
Sterns, Regina  
Sullivan, Duane  
Wallman, Beth  
Winters, Evan

### 50 CLUB

Aarhus, Lynn  
Abraham, Bruce  
Acker, Karen  
Adams, Daniel  
Afanasiev, Jamie  
Aguilar, Lina  
Ahlsater, Gertrude  
Ahlers, Raquel  
Alberts, Marla  
Allen, Earl  
Allen, Tonya  
Allison, Kendra  
Altman, Danielle  
Amos, Steven  
Amoura, Jo Anne  
Amoura, Medhet  
Anderson, Chris  
Anderson, David  
Anderson, Janet  
Andreasen, Kelly  
Andresen, Delten  
Andrew, Cynthia

Anson, Kaleen  
Anthony, Robert  
Anzalone, Antonio  
Atkinson, Billie  
Aulner, Aaron  
Aulner, Rhonda  
Austin, Michael  
Baack, Brittany  
Bacon, Angela  
Bak, Rich  
Baker, Aubri  
Ballard, Treasure  
Ballue, Lisa  
Bankson, Paige  
Baratta, Sandra  
Barr, Nancy  
Barrera, Oscar  
Barrett, Verla  
Barrett, Gregory  
Barrett, Amanda  
Barsell, Helen  
Bartel Bliss, Helen  
Bartling, Jill  
Battiato, Diane  
Bauer, Patrick  
Bauer, Eric  
Baumeister, Kevin  
Baumert, Gary  
Baxter, Melissa  
Beacom, Michael  
Beaton, Christopher  
Beck, Michelle  
Beckman, Kenneth  
Beers, Diane  
Beers, John  
Beers, Matthew  
Begley, John  
Beisheim, Kimberly  
Beltran, Alex  
Bennett, Jennifer  
Benson, Brandon  
Benson, Stacey  
Bergman, Mayce  
Billingsley, Mark  
Bingham, Teresa  
Birnstill, Jason  
Bitner, Patricia  
Blacketer, Linda  
Blackman, Catherine  
Blankenau, Mark  
Blinn, Ellen  
Blocker, Tanya  
Bloom, Sharon  
Bloomquist, Colleen  
Blythe, Chad  
Bober, Christopher  
Bober, Jennifer  
Bock, Andrew  
Boe, Nancy  
Boganowski, Deborah  
Bohnenkamp, Sharon  
Bollinghouse, Britney  
Borsheim, Victoria  
Bosman, Quint  
Boyce, Dawn  
Boyd, Clinton  
Bratetic, Michelle  
Braun, James  
Briggs, Diane  
Briley, Stacey  
Briley, Adam  
Broders, Carrie  
Broesch, John  
Brooks, John  
Brozki, Michelle  
Brown, Bradley  
Brown, Lamar  
Brown, Brian  
Brown, Ethan  
Brown, Austin  
Brown, Emily  
Brown, Justin  
Brown, Mary  
Brown, Kirstin  
Bruhn, Jennifer  
Brutsche, Timothy  
Bullington, Serina  
Burnsted, Justin  
Burger, Jessica  
Burke, Timothy  
Burkhardt, Tracy  
Burke, Sheryl  
Burns, Stephanie  
Butcher, Virgil  
Bybee, Miriam  
Cage, Rowena  
Cage, Deborah  
Cain, Anthony  
Cameron, Christine  
Carlin, Brian  
Carlson, Terri  
Carlson, Morgan  
Carlson, Ileana  
Casey, William  
Castro, Ricardo  
Cavanaugh, Andrea  
Cavender, April  
Champion, Jackie  
Chapman, Mary  
Choudhary, Ashima  
Christensen, Carrie

Christensen, Kellie  
Christian, Carl  
Christoffersen, Thomas  
Chu, Jeffrey  
Clochon, Mark  
Clochon-Lichter, Linda  
Clark, Susan  
Cleveland, Judith  
Coash, Patricia  
Cobb, James  
Coburn, James  
Cohen, Alan  
Cohen, Anne  
Cohen, Martin  
Cohen, Arlene  
Cohn, Jeffrey  
Cole, Carol  
Compton, Tyson  
Conway, Marianne  
Cook, Count  
Cooper, Aaron  
Cooper, Tabitha  
Copeland, Valery  
Correa-Cerrillo, Jose  
Domingo  
Correll, Robin  
Cosgrove, Carol  
Cox, Kathy  
Craig, Russell  
Creger, Kristi  
Crompton, Karl  
Cronin, Marisa  
Cunningham-Frey, Denise  
Curren, Kristi  
Daly, Sheri  
David, Julie  
Davis, Diane  
Dean, Thomas  
DeBruin, Hanna  
Deeb, Van  
Deprez, Brian  
Derr, Brenda  
DeTavernier, Brandi  
DeTavernier, Mitzi  
Diamantis, Nicolette  
DiBlase, Sharon  
Dickman, Alisha  
Digilio, Julie  
Di, Teia  
Dizona, Nicholas  
Dobson, Thomas  
Dobson Vanderloo, Diane  
Dolezal, Ashley  
Dollinger, Leslie  
Donaldson, Douglas  
Dooley, Roxanne  
Dotzler, Barbara  
Dougherty, Theresa  
Dougherty, Christine  
Douglas, William  
Downing, Michael  
Driscoll, Michael  
Dubuc Pedersen, Danielle  
Dudding, Kevin  
Eakin, Brian  
Eden, Gage  
Edwards, Richard  
Eggers, Sherri  
Ehlers, Lisa  
Ehlers, James  
Ehlers, Jacqueline  
Eisenmenger, Laura Jo  
Eisenmenger, Steven  
Elftmann, Karen  
Elliott, Sallie  
Elisbury, Jeffery  
Emrick, Shona  
English, Shawn  
Erb, Jeffrey  
Erickson, John  
Erickson, Julie  
Erickson, William  
Erickson, Jane  
Ernst, Mary  
Erwin, Thomas  
Evanch, Amy  
Evans, Andrea  
Evans, Rose  
Evans, Dianne  
Evans, Michael  
Evers, Jamie  
Fagan, Kyle  
Fagin, Abigail  
Fairbairn, Kelly  
Fairfield, Deanne  
Falcone, Brian  
Falcone, Shawn  
Farr, Morgan  
Farrell, Stephen  
Fastenau, Shelley  
Fastenau, Ernest  
Faulkner, Derek  
Faulkner, David  
Faulkner, Janice  
Fehrman, Daniel  
Feilmann, Andrea  
Felker, Tracy

Ferraguti, Michaela  
Fichadia, Foram  
Flairty, M Jo  
Flanagan, Jamie  
Flanagan, Mark  
Fleming, Colette  
Folda, Trish  
Fonda, Adrienne  
Ford, Deborah  
Forehead, Cynthia  
Forman, Terry  
Fosmer, Katrina  
Fredrickson, Julie  
Freeman, Alice  
Fries, Karen  
Fries, Dana  
Friesen, Andrew  
Frill, Marlene  
Frost, Ginny  
Fuller, Cory  
Fuller, Donald  
Gales, Neil  
Garcia, Jennifer  
Garden, Nicole  
Gates, Sheila  
Gehrman, Kim  
Gell, John  
Gell, Lisa  
Gerace, Cheryl  
Gibb, Richard  
Giles, Alicia  
Ginier, Jennifer  
Gish, Rosalia  
Karas, Margaret  
Karlott, Jill  
Karnish, Linda  
Kasper, Todd  
Kaufman, Carol  
Kaup, Timothy  
Kavan, Richard  
Kean, Nancy  
Keating, JoEllen  
Keenan, Joseph  
Keeton, Valerie  
Kehrl, Nancy  
Kellar, Cassandra  
Kellerman, James  
Kelly, Elizabeth  
Kelly, Sean  
Kelly-Maresh, April  
Kelner, George  
Kemp, Terence  
Kendall, Ronald  
Kennedy, Michael  
Kenney, Bernard  
Kermode, Virginia  
Kermode, William  
Ketcham, Aimee  
Kidney, Joshua  
Kinzey, Cynthia  
Kirk, Kelly  
Klemke, Rochelle  
Klug, Brett  
Knapp, Camilla  
Knudsen, J. Scott  
Knudsen, Sandra  
Knutson, Steven  
Kohlbeek, Brittany  
Kollman-Bhandari, Elizabeth  
Kontz, Kelly  
Kotz, John  
Kosiski, Trisha  
Kovar, Kenneth  
Kovar, Vicki  
Kraemer, Gregory  
Krambeck, Leon  
Krasne, Terri  
Krause, Korinne  
Kruze, Ashley  
Kuhl, Sue  
Kuklin, Kimberly  
Kully, Jennifer  
Kyes, Jordan  
Labs, Marsha  
Lamb, Scott  
Lampman, Ben  
Lane, Andrea  
Langendorfer, Dale  
Lapke, Robert  
LaPorte, Barbara  
Larsen, Steven  
Lasher, Laura  
Lauritsen, Julie  
Lawrence, Scott  
Learmen, John  
Leathers, Ted  
McCain, Chris  
Hodge, Tiffany  
Hodgson, Kristi  
Hoffert, April  
Hollandieck, Russell  
Horak, Savannah  
Horn-Kavan, Colleen  
Horton, Linda  
Houlihan, Anne  
Houlton, Amy  
Hourigan, Kayle  
Hrabik, Shelly  
Hromas, Kristen  
Hubschman, Lisa

Huestis, Peter  
Hughes, David  
Hughes, Diane  
Hunter, Gail  
Hutcherson, Tiffany  
Hynek, Justin  
Igo, Donald  
Ivory, James  
Iwansky, Amanda  
Jackson, Marnie  
Jackson, Todd  
Jackson, Joshua  
Jacobs, Megan  
Jacupke, Jenna  
James, Kevin  
Janda, Margaret  
Japp, Cheryl  
Jenkins, Vickie  
Jenson, Constance  
Johnson, Gregory  
Johnson, Carrie  
Johnson, Rusty  
Jones, Holly  
Jones, Jessica  
Jones, Cassandra  
Jonsson, Jasmijn  
Jordan, Karen  
Jungjohann, Craig  
Justice, B J  
Kaasch, Ted  
Kahnk, JoAnne  
Kanne, Ricky  
Karas, Margaret  
Karlott, Jill  
Karnish, Linda  
Kasper, Todd  
Kaufman, Carol  
Kaup, Timothy  
Kavan, Richard  
Kean, Nancy  
Keating, JoEllen  
Keenan, Joseph  
Keeton, Valerie  
Kehrl, Nancy  
Kellar, Cassandra  
Kellerman, James  
Kelly, Elizabeth  
Kelly, Sean  
Kelly-Maresh, April  
Kelner, George  
Kemp, Terence  
Kendall, Ronald  
Kennedy, Michael  
Kenney, Bernard  
Kermode, Virginia  
Kermode, William  
Ketcham, Aimee  
Kidney, Joshua  
Kinzey, Cynthia  
Kirk, Kelly  
Klemke, Rochelle  
Klug, Brett  
Knapp, Camilla  
Knudsen, J. Scott  
Knudsen, Sandra  
Knutson, Steven  
Kohlbeek, Brittany  
Kollman-Bhandari, Elizabeth  
Kontz, Kelly  
Kotz, John  
Kosiski, Trisha  
Kovar, Kenneth  
Kovar, Vicki  
Kraemer, Gregory  
Krambeck, Leon  
Krasne, Terri  
Krause, Korinne  
Kruze, Ashley  
Kuhl, Sue  
Kuklin, Kimberly  
Kully, Jennifer  
Kyes, Jordan  
Labs, Marsha  
Lamb, Scott  
Lampman, Ben  
Lane, Andrea  
Langendorfer, Dale  
Lapke, Robert  
LaPorte, Barbara  
Larsen, Steven  
Lasher, Laura  
Lauritsen, Julie  
Lawrence, Scott  
Learmen, John  
Leathers, Ted  
McCain, Chris  
Hodge, Tiffany  
Hodgson, Kristi  
Hoffert, April  
Hollandieck, Russell  
Horak, Savannah  
Horn-Kavan, Colleen  
Horton, Linda  
Houlihan, Anne  
Houlton, Amy  
Hourigan, Kayle  
Hrabik, Shelly  
Hromas, Kristen  
Hubschman, Lisa

McLemore, Shanel  
Meisinger, Joni  
Memije Gonzalez, Jose Abel  
Mertz, Pamela  
Meyers, Delores  
Meyers, Thomas  
Meyenburg, Courtney  
Michael, Brian  
Michael, Megan  
Mickellunas, Kelli  
Mielke, Lauren  
Milford, Karie  
Milford, Glenn  
Miller, Glenn  
Miller, Shaune  
Miller, Sheryl  
Miller, Christine  
Miller, Kathleen  
Mingus, Scott  
Mintum, Kyle  
Miralles, Rebecca  
Momsen, L Scott  
Mooberry, Janette  
Moon, Virginia  
Moore, Casey  
Moore, Tonya  
Moore, Tammy  
Mora, Mark  
Morgan, Jennifer  
Morgan, Tracy  
Morgan, Christina  
Moss, Todd  
Mueller, Staci  
Muller, Barbara  
Mumgaard, James  
Muniz, Vincent  
Munro, Crystal  
Murphy, Kellie  
Murray, Delores  
Murray, George  
Murray, Kenneth  
Murray, Slovenka  
Nearby, Michaela  
Nelson, Carole  
Nemetz, Marissa  
Nicholson, Rosemary  
Nicholson, Clayton  
Nicola, Tammy  
Nielsen, Janette  
Nieto, David  
Niewohner, Lonny  
Nitsch, Carl  
Nolan, William  
Nowatzke, Betsy  
Oberlies, Julie  
Ogle, Gina  
O'Leary, Timothy  
Olsen, Bridget  
Olson, Beth  
O'Neal, James  
Ortiz Origel, Victor  
O'Shea, Desiree  
Oster, Diane  
Otte, Marie  
Overfelt, James  
Owens, Megan  
Owens, Connie  
Oache, Diana  
Palermo, Jennifer  
Pan, Theodore  
Panebianco, Andrew  
Parker, Crystal  
Patton, John  
Paul, Lori  
Pauley-Kelly, Kerri  
Paulin, Cary  
Pearson, Alex  
Peffer, Walter  
Pekarek, Jenae  
Penke, Bryce  
Person, Graham  
Persson, Courtney  
Peters, Amber  
Petersen, Brenda  
Petersen, David  
Petersen, Cassandra  
Peterson, Jodi  
Pettit, Michael  
Pfeffer, Kurt  
Plaum, Kathryn  
Phillips, Kristina  
Phillips, Michaela  
Pineda Castillo, Elmer  
Platisha, Taylor  
Plebanek, Stanley  
Ploegman, Jane  
Podoli, Angie  
Pogge, Justin  
Pohlad, Julie  
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Conover, Lisa  
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Doll, Brande  
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Schneidewind, Holly  
Sederstrom, Charles  
Sladek, Mary  
Spaan, Joel  
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#0892RPM | 9:00 am - 12:00 pm

The Fair Housing Act might not have changed in the last decade, but real estate agents and consumers have. This course looks at recent technological developments in the real estate industry and their interplay with the Fair Housing Act as well as recent cases involving real estate professionals.

### Smart Phones, Smart Policies: Social Media Risk Management

#1149 | 1:00 pm - 4:00 pm

The statistics relating to social media are truly staggering. A well-written policies and procedures manual will address the use of social media by agents and will serve as a guide for agents when they create an online presence.

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Trista is a captivating speaker who brings every subject to life by mixing passion, humor, and her experience as an active REALTOR® and business leader in a fun and relatable way.

Register online at [ims.oabr.com](https://ims.oabr.com). Type in your ID and password, click on "Education Calendar," then on the specific event. *Payments must be made at time of reservation. 24 hours notice for refunds.*

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### ABR (Accredited Buyer Representative) Designation

Danielle Dubuc Pedersen of Coldwell Banker REA

## PERSONALS

**Condolences** to **Don Keeton** of RE/MAX The Producers on the recent loss of his sister.

*Have something you'd like to share?*

**Contact Diane Stevens at:**

[Diane@OmahaREALTORS.com](mailto:Diane@OmahaREALTORS.com) or 402-619-5557

## MEMBERSHIP REPORT

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

### AUGUST ACTIVITY

|                             | MO | YTD |
|-----------------------------|----|-----|
| New REALTOR® Members        | 41 | 343 |
| Reinstated REALTOR® Members | 0  | 35  |
| Resignations                | 68 | 262 |

### MEMBERSHIP

| (As of August 1)       | 2019        | 2018        |
|------------------------|-------------|-------------|
| Designated REALTORS®   | 194         | 202         |
| REALTOR®               | 2654        | 2580        |
| REALTOR® Emeritus      | 67          | 57          |
| <b>TOTAL REALTORS®</b> | <b>2915</b> | <b>2839</b> |
| Institute Affiliate    | 63          | 65          |
| Affiliate              | 207         | 313         |

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performed a peer  
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For questions or inquiries:  
Jon Vacha  
Tel: 402-660-6935  
Email: [jon@hsinspections.com](mailto:jon@hsinspections.com)



## Pound for pound, VA loans are the safest and most powerful home loan product on the market.

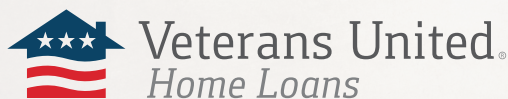
The VA loan allows Veterans and servicemembers to finance 100 percent of the purchase price without paying private mortgage insurance, offers more flexible and forgiving credit requirements, and has had the lowest average interest on the market for the past 62 consecutive months, according to Ellie Mae.

Now, with the passage of the Blue Water Navy Vietnam Veterans Act of 2019, many Veterans and servicemembers can purchase homes that are above their county loan limits without a need for a down payment.

Currently, VA loan limits follow the one-unit conforming loan limits set by Fannie Mae and Freddie Mac, which range between \$484,350 and \$726,525. These limits determine how much Veterans and servicemembers can borrow before needing a down payment at the closing table. Beginning January 1, 2020, Veterans and servicemembers will be able to borrow the full loan amount without needing to factor in a down payment.

In the wake of the housing crash in 2008, the VA Home Loan program has proven to be a model of stability for the mortgage industry. Despite being a zero-down loan product, VA loans have had the lowest foreclosure rates of any loan product for most of the past 12 years, according to the MBA. Since 2009, through the collective efforts of VA staff and private-sector loan servicers, more than 851,000 loans have been saved from foreclosure. Over the time period these efforts have saved the U.S. taxpayer nearly \$25.7 billion in claim costs.

The VA loan program has had record setting years in four of the past six years for VA loan volume. In federal fiscal year 2018, the VA guaranteed more than 610,000 home loans totaling more than \$161 billion. Fiscal year 2019 is on pace to be another record breaking year.



### Katie Lieffers

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## WHAT DIVORCE MEANS FOR YOUR HOME

BY BRENT RASMUSSEN, MORTGAGE SPECIALISTS



Divorce is never an easy time and as real estate professionals, it's our job to work together to provide a seamless experience for our clients that are going through divorces.

If your client is going through a divorce and looking to sell their home or buy a new one, you've become an important addition to their divorce team. Your knowledge of the housing industry will be added to the wealth of knowledge provided by their attorney, financial planner, and mortgage lender.

If your client is going through a divorce, they will either have to refinance or sell their family home. Are you unfamiliar with how the mortgage process may differ for someone going through a divorce? We encourage you to keep reading, as education is an integral aspect of the real estate industry.

### **If your client is refinancing...**

That means they're restructuring their current loan to allow one person to stay in the family home. Since they are your client, we're assuming they are planning to purchase a new home.

With divorcing clients, it's common for the spouse purchasing a new home to use the money they receive from the refinance as a down payment on their new home. While alimony and child support often factor into the mortgage your client can qualify for, there's no reason to wait until the divorce is finalized.

### **Encourage your client not to wait.**

Over the years, we've discovered that many divorcees are under the assumption that they have to wait until the divorce is finalized before sorting out their housing situation. This assumption is completely untrue. While not all lenders will work with clients before a divorce is finalized, primarily because factors like spousal support and alimony can impact the loan, there are lenders who will.

### **Your client can look into refinancing or purchasing in all of the following situations:**

- Before their divorce is filed
- While their divorce is pending
- After their divorce is finalized

Encouraging your clients to begin this process before their divorce is finalized can be beneficial for everyone involved. Your client will be able to have their housing situation figured out before or shortly after their divorce is complete. Lenders will have a longer timeframe to push the loan through the 45-60 day mortgage process. You'll have more time to show your client housing options, without the client in a rush to move out immediately.

If you ever have questions regarding the mortgage process, please feel free to give me a call at 402-991-5153. I enjoy collaborating with and helping to educate all of our industry partners to provide a seamless mortgage process for Omaha's buyers.





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## Expectations are Everything



**Steve Vacha**  
President

Many moons ago when I was a high school educator, a popular expression with us teachers was, "They will walk through the doors of your expectations".

Home buyers' expectations are shaped by the people, including agents, lenders and home inspectors that they are working with during the home buying process. If an agent tells their client, "Your home inspection will detail each and every imperfections of the house", then the buyer expects to have an extensive list of problems. They may also expect to have that list fully addressed before they take possession. This can be a recipe for complications.

Describing a home inspection as a way to protect against major structural and safety concerns is a much better and honest way of setting expectations for what a home inspection is.

I like to point out to my clients that virtually every home has minor irregularities and maintenance needs, "Even mine, just ask my wife." What we are trying to do is to help the client focus on the big picture, the true

value of the home, and not to get caught up with incidentals. We all know of sales that went south due to minor issues that caused conflict between the buyer and seller.

During a recent inspection on a 30 year old house there were some 30 year old house type maintenance issues, including a toilet that needed a new wax ring, and a dishwasher that was noisy. There were also some safety items including a jumper wire present at each outlet providing a false ground. A gas fireplace recently had a new damper installed at the top of the chimney which sealed very tightly when pulled shut with the chain that hangs down the inside of the chimney. While this is a good design for a wood burning fireplace, it is a real safety concern when gas is introduced (if the gas is accidentally left on or has even a minor leak, the chimney would fill with gas and literally create a bomb). After the walkthrough with the client, the minor maintenance issues



**Steve inspecting a gas fireplace and chimney**

were major sticking points for them. If there expectations prior to the inspection were to focus on the safety concerns they would have had an easier time doing that.

I suggest being honest with buyers by telling them maintenance is a part of home ownership. What the inspection is for is to help find any major structural or safety items. This information will help a buyer to make good decisions. Setting the proper expectations of what a home inspection is will help more houses sell and keep clients protected.



### 10th Annual Holiday Turkey Benefit Program

With each home inspection completed now through November 20, we will make a donation to Food Bank for the Heartland in the value of a turkey – which they distribute to families in need in our community.



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Online Hybrid | October 21–December 7

Learn to harness the power of conflict. Participants will gain a new appreciation of the dimensions of conflict, the key principles and skills of mediation and how those principles and skills can be applied to effectively manage conflict in the home, workplace or community spaces.

## **Drone Aviation**

Online Hybrid | January 2020

Add stunning aerial images to your listings with drone photography. In this course, you'll learn how to use drones safely and prepare for the FAA exam with unmatched online training and valuable in-person instruction. Registration opens soon for our January course.

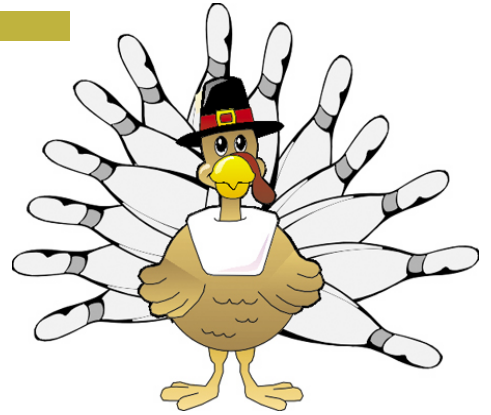
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# 2019 TURKEY BOWL & TOYS FOR TOTS



- Wednesday, Nov. 13
- Check-in: 11:00 am
- Bowling: 12:00 pm
- The MARK
- 20902 Cumberland Dr.
- Elkhorn, NE 68022
- \$30/Person  
(Includes lunch buffet and  
2 games with shoes)
- \$25 Spectator and/or lunch only

Bring *new, unwrapped toys* or *cash donations* for **Toys for Tots**

**Bowl 3 strikes in a row**, you'll be entered to win a *free turkey!*

*Join us after bowling for* **Awards & Networking!**

**Registration Opens September 1. Deadline is October 25.**  
(Once registration is full, please join the event as a spectator for \$25.)

Please send registrations to [Debbie@OmahaREALTORS.com](mailto:Debbie@OmahaREALTORS.com)

This event is for **REALTOR® & Affiliate members only!**

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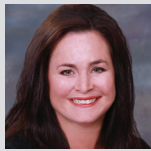
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Shelley Hourigan



Don Igo



Monica Lang



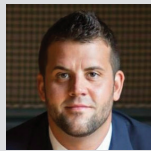
David Lee



Luke Lofgren



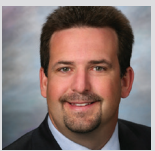
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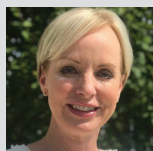
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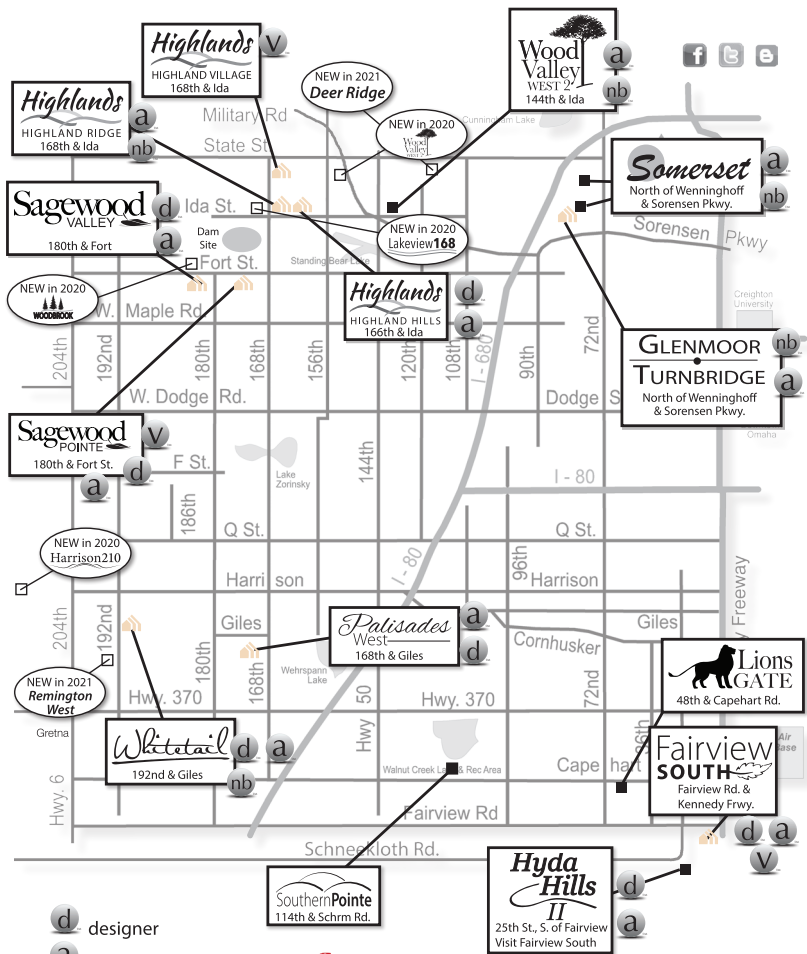
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Every day REALTORS® support the community of Greater Omaha. Helping others achieve the dream of homeownership is just the beginning.

The OABR Foundation exists to create a lasting impact and show the real impact REALTORS® have on the community of Greater Omaha. The OABR Foundation combines the efforts of every individual REALTORS® to provide financial assistance for:

**Real Estate Education**  
**Housing Assistance**  
**Community Needs**



**Because of the concerted efforts of Omaha REALTORS®, in 2019 alone the Foundation was able to support:**

- Abide Lighthouse Program
- The Builders Foundation
- REALTOR® Relief Foundation (*supporting Nebraska flood victims*)

**Through attendance and support of OABR fundraising events donations were also made to:**

- Foodbank for the Heartland
- The Salvation Army
- Toys for Tots

With the OABR Foundation, all administrative costs are paid directly by the Omaha Area Board of REALTORS®. This means 100% of donated funds are distributed directly to charitable organizations in the greater Omaha area.

The OABR Foundation provides another way to show REALTORS® are committed to growing and supporting Greater Omaha simply because **That's Who We R.**

The Omaha Area Board of REALTORS® Foundation is an IRS Section 501(c)(3) charitable organization that provides financial assistance for real estate education, housing, and general community needs in the greater Omaha area.



**Help create a lasting  
impact on the community!**

**Donate Online:**  
[OmahaREALTORS.com/  
oabrfoundation](https://OmahaREALTORS.com/oabrfoundation)

# REview

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