

# 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.*

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## Great Plains REALTORS® MLS, Inc 2020 Board of Directors

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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.



## NOMINATE A SPEAKER!

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

Submit your nominations at:  
[REchargeOmaha.com](http://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



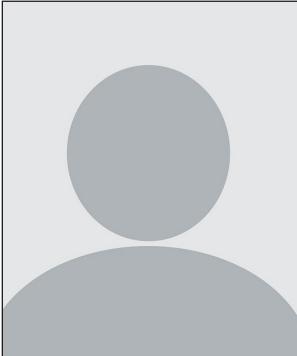
Henry Kammandel



Vince Leisey



Matt Rasmussen



**INVEST  
ONLINE!**

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



Dionne Housley



Karen Jennings



Mike Riedmann



Becky Sandiland



Kellie Konz Wieczorek

**OMAHA  
RPAC.COM**

**THIS COULD BE YOU!**

## 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



Sherry 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



Dakota Smith



Bill Swanson



Peter Katt



Denise Mecseji



Mark Wehner



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, Jerome

**51-A-DAY CLUB**  
Anderson, Jill  
Barrera, Martha  
Bengtson, Megan  
Black, William  
Leach, Annali  
McNeal, Sarina  
Mulford, Clayton  
Patrick, Jeanne  
Shipley, Donna  
Starks, Angel

**CAPITAL CLUB**  
Blackmon, Michael  
Bunde, Carmen  
Egger, Mary  
Maley, Michael

Amick, Molly	Beacon, Michael
Burney, Charles	Beaton, Christopher
Ciuchon, Trina	Beck, Michelle
Dole, Lynette	Beckman, Kenneth
Estey, Kathleen	Beers, Diane
Gustafson, Debra	Beers, John
Lee, Sean	Beers, Matthew
Leesley, Christy	Begley, John
Maas, Carla	Beisheim, Kimberly
Monjars, Jennifer	Beltran, Alex
Morrison, James	Bennett, Jennifer
Moss, Tasha	Benson, Brandon
Novotny, Shelli	Benson, Stacey
Osterholm, Sandra	Bergman, Mayce
Otto, Elizabeth	Billingstey, Mark
Pruitt, Terri	Bingham, Teresa
Robards, Cynthia	Birnстиhl, Jason
Shour, Christine	Bittner, Patricia
Wempen, Marcy	Blacketer, Linda
	Blackman, Catherine
	Blankenau, Mark
	Blinn, Filon

99 CLUB

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

ES CLUB

**50 CLUB**  
Aarhus, Lynn  
Abraham, Bruce  
Acker, Karen  
Adams, Daniel  
Afanasiev, Jamie  
Aguilar, Linda  
Ahlgren, Gertrude  
Ahlers, Raquel  
Alberts, Maria  
Allen, Earl  
Allen, Tony  
Allison, Kendra  
Altman, Daniella  
Amos, Steven  
Amoura, Jo Anne  
Amoura, Medhet  
Andersens, Cheri  
Anderson, David  
Anderson, Janet  
Andreasen, Kelly  
Andresen, Delten  
Andrew, Cynthia  
Bullington, Serina  
Bumsted, Justin  
Burger, Jessica  
Burke, Timothy  
Burkhardt, Tracy  
Bukle, Sheryl  
Burns, Stephanie  
Butcher, Virgil  
Bybee, Miriam  
Cage, Rowena  
Cage, Deborah  
Cain, Kathleen  
Cameron, Christine  
Carlin, Brian  
Carlson, Terri  
Carlson, Illeane  
Casey, William  
Castro, Ricardo  
Cavanaugh, Andrea  
Cavender, April  
Champion, Jackie  
Chapman, Mary  
Choudhary, Ashima  
Christensen, Carrie

Christensen, Kellie	Ferraguti, Michaela
Christian, Carl	Fichadia, Foram
Christoffersen, Thomas	Flairity, M Jo
Chu, Jeffrey	Flanagan, Jamie
Ciochon, Mark	Flanagan, Mary
Ciochon-Lichter, Linda	Fleming, Colette
Clark, Susan	Folda, Trish
Cleveland, Judith	Fonda, Adrienne
Coash, Patricia	Ford, Deborah
Cobb, James	Forehead, Cynthia
Coburn, James	Forman, Terry

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  
Dally, Sherri  
David, Julie  
Davis, Diane  
Dean, Thomas  
DeBruin, Hanna  
Deeb, Van  
Deprez, Brian  
Derr, Brenda  
DeTavernier, Brandi  
DeTavernier, Mitzi  
Diamantis, Nicolette  
DiBiase, Sharon  
Dickman, Alisha  
Digilio, Julie  
Dix, 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, Sandi  
Driscoll, Michael  
Dubuc Pedersen, Danielle  
Dudding, Kevin  
Eakin, Brian  
Eden, Gage  
Edwards, Richard  
Eggers, Sherri  
Ehlers, Lisa  
Ehlers, James  
Ehmke, Jacqueline  
Eisenmenger, Laura Jo  
Eisenmenger, Steven  
Eiflmann, Karen  
Elliott, Sallie  
Elbserry, Jeffery  
Emsick, Shona  
English, Shawn  
Erb, Jeffrey  
Erickson, John  
Erickson, Julie  
Erickson, William  
Erickson, Jane  
Ernst, Mary  
Erwin, Thomas  
Evanchik, Amy  
Evans, Andrea  
Evans, Rose  
Evans, Dianne  
Evans, Michael  
Evers, Jamie  
Fagan, Kyle  
Fagan, Abigail  
Fairbairn, Kyle  
Fairfield, Deanne  
Falcone, Brian  
Falcone, Shawna  
Farr, Morgan  
Farrell, Stephen  
Fastenau, Shelley  
Faubion, Ernest  
Faulkner, Derek  
Faulkner, David  
Faulkner, Janice  
Fehrmann, Daniel  
Feilmann, Adrea  
Felker, Stacy  
Fosmer, Katrina  
Fredrickson, Julie  
Freeman, Alice  
Fries, Karen  
Fries, Dana  
Friesen, Andrew  
Frill, Marlene  
Frost, Ginny  
Fuller, Cory  
Fuller, Donald  
Galas, Neil  
Garcia, Jennifer  
Garden, Nicole  
Gates, Sheila  
Gehrmann, Kim  
Gell, John  
Gell, Lisa  
Gerace, Cheryl  
Gibb, Richard  
Giles, Alicia  
Ginter, Jennifer  
Gish, Rosalia  
Gitt, Kelly  
Glassman, Sean  
Golda, Tracy  
Gomez, Ruben  
Gomez, Justin  
Goure, Michael  
Gray, Tiffany  
Greco, Emily  
Greenwaldt, Jasmin  
Griffey-Cobb, Lorrie  
Griffin, Betty  
Griffin, Mitchell  
Grimes, William  
Grimes, Kathryn  
Grimes, Charles  
Grimes, Eva  
Grimes, Sharon  
Grinshaw, Dawn  
Grover, Jeffrey  
Guy, Sarah  
Haeg, Jennifer  
Haffner, Lisa  
Haflett, Casey  
Hahn, Dale  
Hall, Gregory  
Halvorsen, Andrew  
Hamlin, Jennifer  
Hannay, Brett  
Hansen, Amy  
Hansen Mallette, Lor  
Hanson, Michael  
Harbin, Lisa  
Harman, Van  
Harrington, Nicole  
Hart, Mark  
Hartman, Douglas  
Hartzell, Cindy  
Hascall, Karen  
Haynes, Matt  
Hays, David  
Headlee, John  
Heck, Bradley  
Hefta, Carissa  
Heiden, Megan  
Heimann, Jordan  
Hellbusch, Andrew  
Hellbusch, Emily  
Helligo, Thomas  
Henderson, Monica  
Henry, Shawn  
Herbolzheimer, Ch  
Herfindahl, Cassan  
Hergert, Julie  
Hike, Leo  
Hill, Dustin  
Hill, Sara  
Hill, Janine  
Hinkel, Sherri  
Hinkle, Marcia  
Hinn, Marilyn  
Hinrichs, Mark  
Hirschman, Bill  
Hoback, Richard  
Hoch, Megan  
Hodge, Tiffany  
Hodgson, Kristi  
Hoffert, April  
Hollendeick, Russe  
Horak, Savannah  
Horn-Kavan, Colle  
Horton, Linda  
Houlihan, Anne  
Houlton, Amy  
Hourigan, Shelley  
Hrabik, Kyle  
Hromas, Kristen  
Hubschman, Lisa

Huestis, Peter	McLemore, Shana
Hughes, David	Meisinger, Joni
Hughes, Diane	Memije Gonzalez
Hunter, Gail	Jose Abel
Hutcherson, Tiffany	Mertz, Pamela
Hynek, Justin	Meyers, Delores
Igo, Donald	Meyers, Thomas
Ivory, James	Meysenburg, Cou
Iwansky, Amanda	Michael, Brian
Jackson, Mamie	Michael, Megan
Jackson, Todd	Mickelinus, Kelli

Jackson, Joshua Jacobs, Megan Jacobs, Calvin 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, Jasmin Jordan, Karen Jungjohann, Craig Justice, B J Kaasch, Ted Kahnk, JoAnne Kanne, Ricky Karas, Margaret Karloff, 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 Keltner, George Kemp, Terence Kendall, Ronald Kennedy, Michael Kenney, Bernard Kermoade, Virginia Kermoade, William Ketcham, Aimee Kidney, Joshua Kinzey, Cynthia Kirk, Kelly Klemke, Rochelle Klug, Brett Knapp, Camilla Knudsen, J. Scott Knudsen, Sandra Knutson, Steven Kohlbeck, Brittany Kollman-Bhandari, Elizabeth Kontz, Kelly Kortus, John Kosiski, Trisha Kovar, Kenneth Kovar, Vicki Kraemer, Gregory Krambeck, Leon Krasne, Terri Krause, Korinne Kruse, 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 Leamen, John Leathers, Ted McCain, Chris McCandless, Korene McCart, Kevin McClurkin, Hope McFarland, Gary McGill, Craig McGill, Kelly McGlynn, Michael McGowan, Nicki McGuire, Shawn McGuire, Linda McGuire, Dennis McLeay, Thomas

Mielke, Lauren Milczski, William Milford, Karie Miller, Glenn Miller, Shaune Miller, Sheryl Miller, Christine Miller, Kathleen Mingus, Scott Minturn, Kylie Miralles, Rebecca Monsen, L Scott Mooberry, Janette Moon, Virginia Moore, Casey Moore, Tonya Moos, Tammy Mora, Mark Morgan, Jennifer Morgan, Tracy Morris, Christine Moss, Todd Mueller, Staci Muller, Barbara Munguarda, Jane Muniz, Vincent Murillo, Crystal Murphy, Kellie Murray, Delores Murray, George Murray, Kenneth Leathers, Gayla LeBlanc, Jenny Lee, Richard Leesley, Devon Leffler, Rhonda Lehan, Carol Leisey, Jay Leisey, Shannon Lemieux, Anna Lemmer, Donna Lenczowski, Kath Lenser, Jeffrey Lerdahl, Jill Lessman, Matthe Lessmann, Judith Lethco, Tory Lind, Don Lindsay, Amy Link, Jillian Little, Brian Llewellyn, James Lockard, Emma Loos, Marina Lorenz, Michaela Lorenzen, Carl Lovell, Jerry Lovgren, William Lowndes, Elizabeth Lowndes, Brandon Ludwig, Stephan Luhrs, Megan Luhrs, Nicholas Lund, Vanita Mack, Kathryn Mack-Modlin, Lou Maher, Robert Maher, Cynthia Mahoney, Cody Mahoney, Jeary Main, Jean Main, Jeffery Manhart, Jennifer Manhart, Peter Manuel, Roland Marasco, Nico Marquis, Danelle Marriott, James Marriott, Marilyn Martin, Joseph Martinez, Arthur Martinez, Veronica Matney, Kimberly McAllister, Brittnie McCain, Chris McCandless, Karen McCart, Kevin McClurkin, Hope McFarland, Gary McGill, Craig McGill, Kelly McGlynn, Michael McGowan, Nicki McGuire, Linda McGuire, Dennis McLeay, Thomas McLemore, Shane Meisinger, Joni

Memije Gonzalez, Purvis, Edward  
Jose Abel Pusch, Daniel  
Mertz, Pamela Putnam, Anne  
Meyers, Delores Rader, Stephan  
Meyers, Thomas Ralston, Jaysa  
Meysenburg, Courtney Real, Julie  
Michael, Brian Reeder, Timothy  
ney Michael, Megan Reeker, Katherine  
Mickeluiunas, Kelli Reid, Stacey  
Mielke, Lauren Reinig, Christina  
Milczski, William Rensch, Mari

Sutmaier, Michael  
Sutton, Charles  
Svendgaard, Trine  
Swanson, Jan  
Swanson, Matt  
Swanson, Kim  
Sway, Amanda  
Tadic, Kristina  
Thiele, Adam  
Thiemann, Daniel  
Thomas, Sharlene

Thommi, Mary  
Thompson, Jennifer  
Thompson, By  
Thomsen, Nic  
Thornton, And  
Thorston, Julie  
Tichauer, Fred  
Timm, Cally  
Tindall, Becky  
Titus, Randy  
Toebben, Jen  
Torczon, Joann  
Townsend, Anna  
Turner, Sandra  
Turner, Melissa  
Tyler, Sherri  
Tynan, Samuel  
Ungard, Linda  
Vacanti, Courtney  
Vacek, Judy  
Van Moerleghen, Dennis  
Van Pelt, Mark  
VanArsdale, H  
Varner, Judy  
Vanteicher, Je  
Venuto, Bryn  
Villaflorite, Br  
Vo, To Anh  
Vogtman, David  
Vukov, Mark  
Wagner, Margaret  
Walkowiak, Barbara  
Walsh, Patrick  
Walter, Ricky  
Walz, John  
Ward, Stephen  
Washington, Fred  
Watson, Adam  
Waxberg, Jennifer  
Wear, Robert  
Wear, Christop  
Wehner, Therese  
Wehner Jacob  
Kristen  
Wehrer, Kerri  
Weinert, Cathie  
Welch, Wendy  
Wells, Mary  
Wellsand, Joann  
Wentz, Melody  
Werthheim, Rob  
Werthheim, And  
Westerhaus, J  
Westerlin, Dixie  
Whisler, Shirley  
Whitefoot, Doug  
Wichman, Connie  
Wickstrom, Karen  
Wiebusch, Vicki  
Wiens, Nicholas  
Wiese, Patricia  
Wilcox, Carey  
Wilder, Daniel  
Wilhelm, Char  
Wilhelm, Chen  
Willey, Damiana  
Williams, Rose  
Williams, April  
Williams, Jennifer  
Williams, Jacob  
Wilson, Mark  
Winge, Molly  
Wigres, Richard  
Witt, Bradley  
Wood, Sharon  
Wood, Warren  
Woodke, Cole  
Woozley, Cara  
Workman, Heidi  
Wurstner, Jacob  
Yost, Anton  
Younmans, Ervin  
Young, Jason  
Young, Mary  
Zach, Bradley  
Zach, Margaret  
Zach, Trevor  
Zahn, Richard  
Zechmann, Linda  
Zeller, Mary  
Zerse, Gerald  
Ziegler, Ian  
Zych, Brian  
Zych, Tracy

**CRYSTAL "R" CLUB**  
Sandiland, Becky

**STERLING "R" CLUB  
(\$1,000+)**  
Housema, Cody  
Katt, Peter  
Rasmussen Brent

**CAPITOL CLUB  
(\$250+)**

Eggenberg, Jan  
Vacha, Bridget

Kopun, Predrag  
Kottich, Paul  
Shafer, Kayla

**99 CLUB (\$99+)**

Byrnes, Mary  
Doeschot, Melanie  
Jensen, Co quette

### 50 CLUB (\$50+)

Andrews, Richard  
Beard, Brian  
Beisheim, Chad  
Berlin, Jeff  
Berry, Jerad  
Bozak, Lou  
Braun, Carl  
Catton, Chris  
Charvat, Amy  
Clure, Carrie  
Conover, Lisa  
Cooley, Liz  
Cooper, Ray  
Cryer, Dean  
Curfman, Jeanne  
Dobrovolny, Jeannie  
Doll, Brande  
Dombrosky, Brad  
Dorner, Mark  
Drittle, Amy  
Earl, Bradley  
Earl, Gregory  
Feurt, Catherine  
Hanika, Jessica  
Hitchcock, John  
Holmes, Jim  
Hull, Michael J., Jeff

Hudkins, Jeff  
Iaccheri, Joseph  
Irons, Tyler  
Isenberger, Steph  
James, Michael  
Johnson, Roger  
Kass, Kim  
Kephart, Harold  
Kinsler, Cindy  
Kollekowski, Gerald  
Kopun, Gabe  
Lamoureux, Jeanne  
Larsen, Rod  
Longo, Laura

Longo, Laura  
Lyons, Aaron  
Mainelis, Aaron  
Marten, Stephen  
Martin, Deb  
Martin, Brandon  
McGee, Mark  
McGuire, Marty  
Mick, Josh  
Moneto, Kimberly  
Mortensen, Andrew  
Nelson, Keith  
Onufrock, Aaron  
Paradis, Mia  
Petersen, TJ  
Petersen, Eric  
Pringle, Ken  
Protzman, Bart  
Richards, Van  
Ridgway, Kerry  
Sauv, John  
Schneidewind, Holly  
Sederstrom, Charles  
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Spana, Joel  
Spielman, Kate  
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Stuart, Brenda  
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Vacha, Jon  
Vacha, Steve  
Vocelka, James  
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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.

Contributions are not deductible for federal income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. The National Association of REALTORS® and its state and local associations will not favor or disadvantage any member because of the amount contributed or decision not to contribute. You may refuse to contribute without reprisal. 85% of each contribution 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.

Register online at [ims.oabr.com](http://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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SECOND MONDAY OF EACH MONTH  
2:00 PM - 3:00 PM  
OABR BOARDROOM



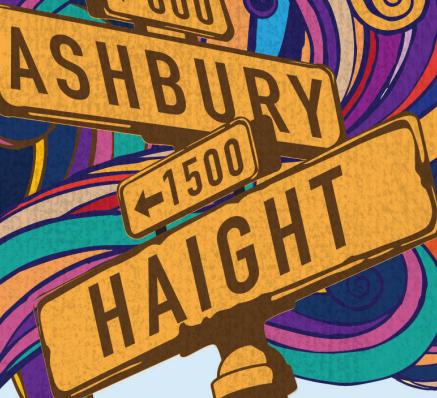
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### NAR Commitment to Excellence

Mindy Kidney – RE/MAX Results  
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Ivy Alexander – Nebraska Realty

### SRS (Seller Representative Specialist) Designation

Carmen Bunde with BHHS Ambassador Real Estate

### 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
TOTAL REALTORS®	2915	2839
Institute Affiliate	63	65
Affiliate	207	313

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- Career professionals who operate based on a shared value system of integrity and respect.

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exceeded the  
standards set  
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Greater Omaha Chapter

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.



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**Katie Lieffers**

*Dir. Of Business  
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(402) 291-3080 | OffuttPCS.com | 11507 S 42nd Street, Suite 107, Bellevue, NE 68123. Katie Lieffers, NMLS 1643272, Director of Business Development. Equal opportunity lender. Veterans United Home Loans is a VA approved lender; Not endorsed or sponsored by the Dept. of Veterans Affairs or any government agency. NMLS #1907 (nmlsconsumeraccess.org).

# 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.

**Brent Rasmussen**  
CMC, CRMS, CDLP, CVLS / NMLS #5918  
President and Owner  
8420 W Dodge Rd Ste 113  
Omaha, NE 68114  
[brent@mtg-specialists.com](mailto:brent@mtg-specialists.com)  
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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 | January 2020

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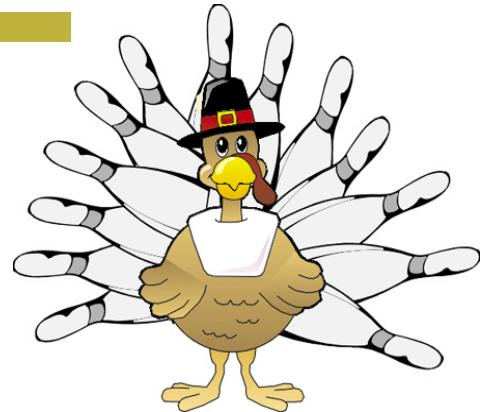
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**This Event is for REALTOR® & Full Affiliate Members ONLY**  
(eKey only members are not eligible)

# 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!**

*(eKey only members are not eligible)*

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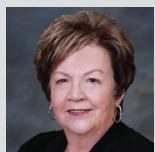


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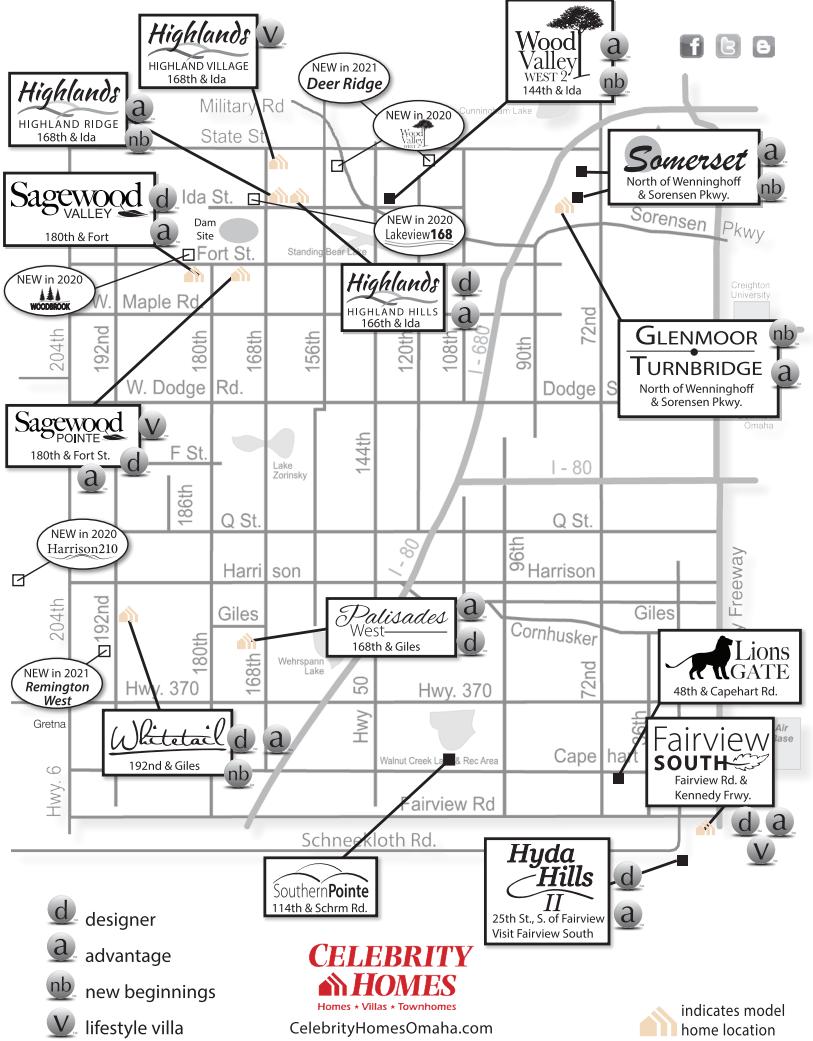
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**Housing Assistance**  
**Community Needs**



**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

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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.



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