

REview



COMING UP

DIVERSITY COMMITTEE

November 12; 11:00 am
OABR Education Center

EDUCATION COMMITTEE

November 13; 8:30 am
OABR Boardroom

AFFILIATES COUNCIL

November 19; 9:00 am
OABR Education Center

SOCIAL EVENTS COMMITTEE

November 20; 10:00 am
OABR Boardroom

GOVERNMENTAL AFFAIRS

November 20; 10:00 am
OABR Boardroom

MLS USERS GROUP

November 20; 10:00 am
Quarry Oaks

YPN ADVISORY COMMITTEE

November 21; 1:30 pm
OABR Boardroom

EVENTS

TURKEY BOWL & TOYS FOR TOTS

November 13; 11:00 am
The Mark, Elkhorn

Ignore the Noise

By Steve Murray, *REAL Trends*

I don't recall a time when there were more challenges to the residential brokerage industry, nor when more broadcasters were talking about them constantly. Among the big topics: The advance of technology and the massive amounts of capital flowing into real estate tech; the rise of the iBuyer phenomenon; the moves by Zillow and Realtor.com away from an ad-based revenue model to referral-fee based systems; litigation in the form of challenges to the 'cooperation and compensation system, as well as continued challenges to the independent contractor system for the employment of agents; the rapid growth of teams, and the challenges of low inventory and reduced affordability leading to declines in existing home sales.

In our 33 years of reporting on real estate brokerage industry trends and news, I don't recall this much noise all at once. Not that the noise is unimportant, for these issues are having impacts on the brokerage business, but it does seem that too many brokerage leaders are following that old maxim of "when all is said and done, more is said than done." There is too much talk and not enough focus on how to adapt to these challenges. *Continued on Page 4*

MLS: Making the Complete Connection



The first Complete Paragon Connection training course took place at the end of October at the SAC Museum in Ashland. This training was the first Great Plains Regional MLS (GPRMLS) event following its successful launch in March of this year.

The two-day event provided a complete collection of classes for every Paragon user, regardless of their experience with the MLS system or primary source of business. *Continued on Page 5*

NOVEMBER 2019

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A MESSAGE FROM THE PRESIDENT

Susan Clark, 2020 President



Real estate ownership holds a preferred place in society... but not by accident.

REALTOR® members at the national, state, and local level work every day to advocate for home ownership and the interests of the real estate industry. OABR, along with the Nebraska REALTORS® Association, constantly monitor issues through local municipalities and the state legislature. On staff, OABR has Governmental Affairs Director, Perre Neilan, who coordinates all things related to local politics. This includes monitoring all possible legislation that affects real estate, maintaining lists of local officials and potential candidates, setting up introductions between officeholders and association members. He staffs our Government Affairs Committee and is very active with our RPAC Fundraising Task Force.

OABR also has a Governmental Affairs Committee that helps monitor and discuss all local issues affecting OABR members. Anything at a local level that may require state legislation, OABR representatives collaborate with the state association for consideration and introduction of possible legislation if necessary.

I know you hear people like me talk about RPAC a lot. We encourage everyone to invest, as well as get involved at whatever level. It's important to me that we all understand why it gets this seemingly "excessive" promotion. RPAC has a direct impact on your business, your clients, and you personally. And YOU have the ability to positively influence the lives of hundreds of millions of people in our country. This only works because we have a very strong, large, organized, and passionate professional association... And that only comes from our members investing and being involved in the process.

I encourage everyone to help our industry by doing his or her part. Invest in RPAC, get involved, or both.

To be clear, 100% of your investment in RPAC supports the political campaigns of candidates who support real estate. In the Omaha area, 85 percent of RPAC investments stay at the local and state level. RPAC is not Democrat; RPAC is not Republican; RPAC NEVER engages in Presidential politics.

RPAC is the REALTOR® Party supporting pro-growth, pro-business candidates and your support is one of the best ways to further the issues that are important to you and ensure we have a powerful voice.

Those who have not invested or worked on a volunteer committee, I encourage you to try it. It is my experience that you will get out way more than you put in.

I would also like to recognize all members that have donated throughout the year. Their contributions help us elect REALTOR®-friendly candidates that support real property rights and issues important to REALTOR® members on the local, state, and national level.

Best Regards,

Susan

VOTE. ACT. INVEST.

Register and Vote!

**Respond to every
Call for Action!**

Invest in RPAC every year!

I have heard numerous experts who are far smarter than I share with audiences of brokerage leaders, agents, and teams, that the fundamentals haven't changed that much. From our research with Harris Insights, we know:

- Housing consumers still prefer using agents, even Millennials and Gen-X.
- The majority of housing consumers still find and select an agent based on a relationship, whether direct or via referral.
- Housing consumers respect the commission-based compensation system where everyone gets satisfied when a closing happens.
- Not all agents make their decision on where to work based on what the commission split or fee system is (otherwise they would all work for the lowest cost brokerage.)

We know all these things. What else have we observed? Based on the performance of brokerages ranked on the REAL Trends 500 and Up-and-Comers, we know:

- A majority grew their closed sides over the past five years above the rate of growth of existing home sales.
- Many did so organically—that is without an acquisition.
- Through our extensive valuation work, we know that, while brokerage gross margins have declined, they don't have much further to go downward.
- Profit margins have shrunk but remain positive for leading brokerage firms.

So, while the voices talk about all that is going on, leading brokerage firms, agents and teams are still growing their businesses, serving housing consumers in much the same way they always have and are adapting to the new challenges facing the brokerage industry.

While it's essential to pay attention to what's going on, for the most part, leaders need to ignore the noise and formulate their plans for remaining viable and competitive going forward.

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Complete CONNECTION

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SAC MUSEUM

Gary Arnett, a Black Knight instructor with 15+ years of Paragon MLS experience, taught seven different in-depth classes about the Paragon System, including:

- Preferences Wizard
- Searches, Mapping & Results
- Collab Center
- CMA Presentation Packet
- Paragon Connect
- Listing Input & Maintenance
- Appraisers & Paragon

All MLS users can find additional training on these subjects, and more, by clicking on the 'Help' button in Paragon. Paragon Support is also available for system questions or assistance at 877-657-4357 or paragonsupport@lpsvcs.com.

GPRMLS will continue to provide tools and enhanced features to match the needs of the complete range of users. Watch for more training opportunities, such as the Complete Paragon Connection, to help you become an expert user of every benefit your MLS has to offer.



This event brought in nearly 200 MLS Users.



*Black Knight/
Paragon Instructor,
Gary Arnett.*



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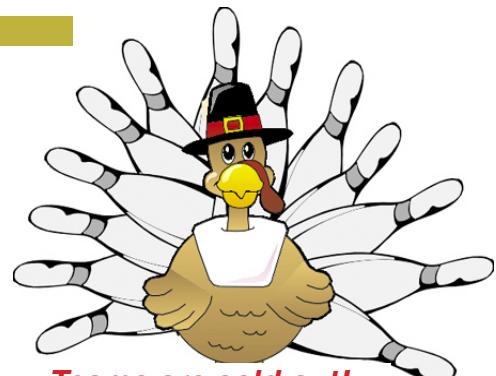


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(eKey only members are not eligible)



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- **Wednesday, Nov. 13**
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- **Bowling: 12:00 pm**
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Email: jon@hsinspections.com

DESIGNATIONS & CERTIFICATIONS

GRI (Graduate REALTOR Institute) Designation

Milton Schneider with Nebraska Realty
Laura Osborn with Nebraska Realty
Lori Ringle with Nebraska Realty

PSA (Pricing Strategy Advisor) Certification

Carmen Bunde with BHHS Ambassador Real Estate

PERSONALS

Condolences to the friends and family of **Barbara Baker-Fletcher** of BHHS Ambassador Real Estate, who recently passed away.

Condolences to **Helga Withem** of BHHS Ambassador Real Estate on the recent loss of her mother.

Condolences to **Jeanne McCue** of NP Dodge on the recent loss of her husband.

Have something you'd like to share?

Contact Diane Stevens at:

Diane@OmahaREALTORS.com or 402-619-5557

MEMBERSHIP REPORT

See the full membership report at:
OmahaREALTORS.com/membership-report

SEPTEMBER ACTIVITY	MO	YTD
New REALTOR® Members	38	381
Reinstated REALTOR® Members	5	40
Resignations	126	368

MEMBERSHIP

(As of September 1)	2019	2018
Designated REALTORS®	192	198
REALTOR®	2629	2550
REALTOR® Emeritus	67	57
TOTAL REALTORS®	2888	2805
Institute Affiliate	63	65
Affiliate	176	220
TOTAL AFFILIATES	239	285

ORIENTATION SPONSORS

Samantha Hamrick, Northwest Bank

Erin Trescott, First National Bank

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THE REAL CHANGE



OABR FOUNDATION

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, and Community Needs.

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.

Now we need you! Enhance the REALTOR® name, show Omaha you care, and make a genuine difference in your community by donating today!

The OABR Foundation accepts tax-deductible contributions at any time throughout the course of the year to help support local charities consistent with the Foundation's mission.

Consider the OABR Foundation for your year-end charitable donations:

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Questions?

Contact: 402-619-5557 or
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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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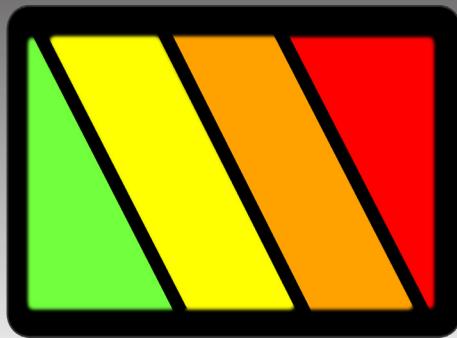
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Expectations are Everything



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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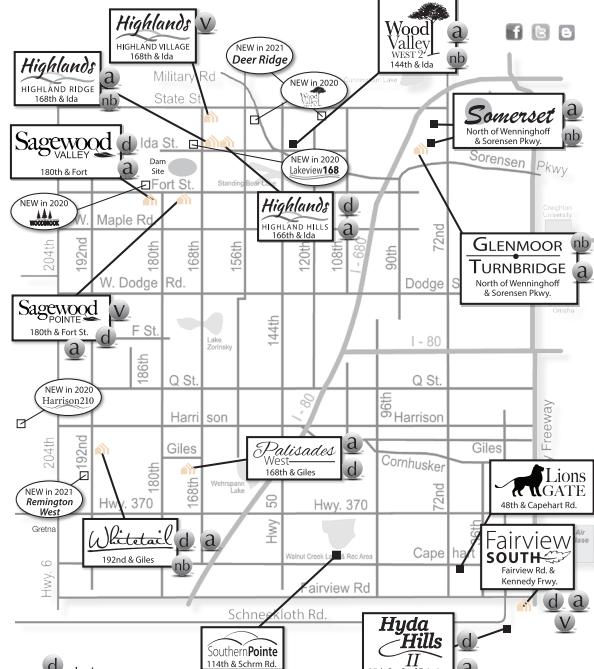
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Rich Bak (2)
Sandie Palmer (2)
Scott Schaefer (2)
Tina Rohl (2)
Tony Terp (2)
Vicki Kovar (2)

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Richard Colegrove
Robin Philips
Roxie Triplett
Ryann Kluthe
Sara Brader
Sara Storovich
Sarah Doty
Sarah Guy
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Shari Thomas
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Tammy Gaskin
Tammy Payne
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Theresa Thoma
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DO YOU HAVE ADEQUATE AUTO COVERAGE?

BY MARY SLADEK, MY INSURANCE



In Nebraska, the required liability limits for an auto insurance policy are 25/50/25. That's \$25,000 per person injured, \$50,000 max for all Personal Injuries and \$25,000 for all Property Damage.

A standard we see many people have is 100/300/100 coverage. Good coverage is 500/500/500 and you can protect yourself even more by adding an additional 1-5 Million **Liability Umbrella Policy**.

When reviewing clients' auto insurance policies, the first coverage that we look at is Property Damage liability. This is the type of claim that most often filed for auto accidents. According to NHTSA statistics, in 2015 there were 17,250 car accidents per day in the United States.

Here are some average new car prices to put those numbers into perspective:

- The average price of a new car in 2019 is \$37,285
- The average price of a 2019 Ford pickup is \$54,290
- The average price of a Mercedes-Benz G class is \$136,000
- The average price of a 2019 Ferrari is \$337,316

Nobody plans on having an accident. They also do not choose what kind of car they hit - or how many for that matter. Many cars are declared total losses due to the increasing cost of parts and repairs along with reluctance of body shops to repair structural damage due to liability concerns.

The at-fault driver is reliant upon their auto policy to pay for Personal Injuries and Property Damage that they cause or are responsible for in a collision - *they are personally and legally responsible for any amounts over their policy limits.



Do you have financial resources available or want to access those savings to cover additional costs associated with a high dollar claim?

The bottom line: not all accidents can be avoided. It may be a small fender bender or a multi car collision involving extensive damage and personal injuries. An Umbrella Policy with limits of at least \$1,000,000 is the easiest way to protect your financial security from the consequences of being underinsured in an automobile accident.

Remember you can be sued and any financial resources you may currently have as well as future income may be at risk!

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We Protect Your Ability to Do Business

REALTORS® make up the largest professional trade association in the world and, with one voice, REALTOR® association skilled lobbyists are hard at work on Capitol Hill every day protecting your livelihood by advocating for legislative and policy initiatives that promote and protect a dynamic U.S. real estate market. The nonpartisan REALTOR® Party backs national, state, and local candidates who have shown support for REALTOR® and homeownership issues. In 2018 NAR lobbied hard for the 20 percent deduction on qualified business income for pass-through business entities and sole proprietors, reauthorization of the National Flood Insurance Program, your access to affordable health plans, and much more. NAR is widely considered one of the most effective advocacy organizations in the country.

We Protect Homeowners' Rights

A sound and affordable housing market is key to your business success. That's why NAR works with local, state, and national lawmakers to ease property taxes and regulations, ensure the availability of affordable homeowners insurance and champion affordable housing, and a range of other policy initiatives that strengthen the ability of Americans to own, buy, and sell real property.

We Care for Your Community

Whether it's sending aid to hurricane-devastated areas, building homes for low-income families, or collecting clothes for a local shelter, caring for communities is an important part of the REALTOR® mission. Through the REALTORS® Relief Foundation, tens of millions of dollars in aid have poured into communities hit by wildfires, tornadoes, floods, and hurricanes.



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