



DECEMBER 2019

# Review



## COMING UP

### AFFILIATES COUNCIL

December 17; 9:00 am  
OABR Education Center

### OWNERS & MANAGERS FORUM

December 18; 8:30 am - 10:00 am  
OABR Education Center

## EVENTS

### REALTOR® RING DAY

December 6; 10:00 am - 4:00 pm  
Omaha Area

## HOLIDAY CLOSINGS

*The OABR Office will be closed the following days in observance of the holidays. We wish you and yours a very happy and successful holiday season!*

Tuesday, December 24 @ 12 pm

Wednesday, December 25

Tuesday, December 31 @ 12 pm

Wednesday, January 1

## NAR Clear Cooperation Policy Adopted

At the Fall 2019 National Association of REALTORS® (NAR) Conference, a vote over Policy 8.0, otherwise known as the Clear Cooperation Policy took place. After having been passed by the NAR MLS Policy Committee on Saturday November 9, 2019, the policy proceeded to the National Association of REALTORS® Board of Directors on Monday November 11, 2019 where it passed with overwhelming support in a 729 – 70 vote.

NAR's new mandatory policy 8.0 requires all Residential listings be input into the MLS system within one business day of the listing being marketed. The Great Plains Regional MLS Board of Directors adopted this policy as GPRMLS Rule 1.17(A) - 1.17(A)(1)(a) with a March 1, 2020 implementation. The policy as adopted is:

**A. Listing Submission:** *All Residential listings including new construction must be entered into the MLS within 2 days of the listing date unless marketed. 2/19*

*1. Within 1 day of marketing a property to the public, the listing broker must submit the listing to the MLS for cooperation with other MLS Participants. Public marketing includes, but is not limited to, flyers displayed in windows, yard signs, digital marketing on public facing websites, brokerage website displays (including IDX and VOW), digital communications marketing (email blasts), multi-brokerage listing sharing networks, and applications available to the general public. (NAR Policy Statement 8.0 11/19)*

*a. Office Exclusive listings where the listing is kept solely at the listing Firm and not marketed to any individual outside the listing Firm are not, for the purposes of Rule 1.17 (I)(A)(1), considered to be public marketing, and are not, therefore, required to be submitted to the MLS. If the listing is marketed to any individual outside the listing Firm the listing broker must submit the listing to the MLS for cooperation with other MLS Participants within one day.*

*Continued on page 4*



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# A MESSAGE FROM THE PRESIDENT

Susan Clark, 2020 President



One hot topic for REALTORS® today is the NAR Clear Cooperation Policy, sometimes referred to as the new 'Coming Soon' policy. I encourage everyone to thoroughly read the article featured in this newsletter, as well as NARs full policy and FAQ to get a better understanding of what this policy means for you and your clients.

When you boil it down, once you start marketing your listing, you have one day to get it in the MLS. There are exceptions to any rule, but the main message most REALTORS® need to hear is simply, "Put your listings in the MLS." Again, please read the articles for complete details.

GPRMLS users are encouraged to utilize the 'No Show' status when you have a listing agreement, but the property is not ready to be shown to the public yet. This will allow other GPRMLS users to view the listing, but will not go out to third party sites or accrue days on market. The days on market will begin when the listing changes to the 'Active' status. Again, you can read more about this policy in the featured article, by attending a GPRMLS Users Group meeting, or by calling any of the GPRMLS staff. I believe this is a great policy that will ultimately benefit you and your clients and our industry.

## Safety, Safety, and more Safety

It is worth saying again, please use safe practices in your work. On the OABR website, you can find great tools from the National and State Associations to help you learn tips, best practices, and safety devices available to help you improve your overall safety.

Remember, if you feel you are ever in immediate danger, or just uneasy about the situation you are in, call 911. If it's not an emergency, please contact the Omaha Police Department to report all incidents and safety concerns (402-444-4877 or <https://police.cityofomaha.org/incident-form>). When REALTORS® report incidents, the police are able to tie the reports together for possible violations or to identify the individuals involved. Without the report, they have nothing. Your reports are necessary and welcome. .



## Preparing Our 2020 Vision

This has been a busy year for Omaha REALTORS®! In 2019 we:

- Grew through 14+ classes, including the largest education event hosted by OABR (REcharge!)
- Hosted fundraising events to support our community through over \$90,000 in donations via the OABR Foundation
- Completed the placemaking project at Crosskey Villages Park
- Made a difference in our government by supporting RPAC and by getting involved in issues such as the Juvenile Justice Center and Landlord Registration
- Consolidated MLS systems with the REALTORS® Association of Lincoln, forming the Great Plains Regional MLS

Wishing you all Happy Holidays and see you next year!

Susan

# MLS CLEAR COOPERATION

*Continued from page 1*

Office Exclusive listings are vital for sellers concerned with privacy or over exposure of their property and are not prohibited with this policy, so long as they are kept within the listing firm and not marketed to any individual outside the listing firm. If a listing is marketed to any individual outside the listing firm the listing becomes subject to the rule above and must be input into the MLS. In a FAQ published by NAR, office exclusive listings are addressed as such: "In an office exclusive listing, direct promotion of the listing between the brokers and licensees affiliated with the listing brokerage, and one to one promotion between these licensees and their clients, is not considered public advertising." Under this policy listings are not required to be included in any IDX or VOW displays.

Agents will still have a maximum of two days from the list date on the listing agreement to input listings into the MLS unless the listing is marketed. If the property is marketed, the listing has to be input into the MLS within one day of marketing.

This policy does not limit the ability to market listings as "Coming Soon". Instead, it helps further promote a "Coming Soon" listing to fellow MLS agents in addition to any other marketing a seller authorizes. Listings can continue to be marketed as "Coming Soon" utilizing the existing "No Show" status in the MLS. In the "No Show" status the listing can be fully marketed, however the listing will not syndicate to any third-party or broker websites, and will not accumulate Days on Market until the listing status is changed to "New/Active". The "No Show" status is for any listing that is not ready or available for showings and can be used in a multitude of situations where a seller may not be ready to show their property or may have to temporarily halt showings. There is currently no maximum time frame surrounding how long a listing can be in the "No Show" status in the MLS.

The Nebraska Real Estate Commission (NREC) allows "Coming Soon" advertising only if the advertising is done with the knowledge and written consent of the owner, and the listing is in fact "Coming Soon" and is not currently being shown or marketed to a limited group only.

According to the NREC, the proper use of "Coming Soon" advertising would be a situation where a listing agreement has been entered into but the property or owner is not yet ready for showings. The improper use would be using "Coming Soon" advertising to limit the showing of the property to preferred buyers, or the exclusion of certain buyers, possibly leading to various violations of the license act.

Potential Fair Housing violations were among the many topics discussed at the National MLS Policy Committee Meeting and Forum on November 9 in relation to Off-MLS listings with concerns leading to the exclusion of certain individuals not included in private listing networks and marketing. Other concerns surrounded the seller's best interests, the listing broker's fiduciary duty, and the seller's "informed consent" decision.

The burden is always on the agent to place the seller's best interests above their own. Article 3 in the REALTOR® Code of Ethics clearly states that REALTORS® have a duty to cooperate with other agents by sharing information on listed properties except when such cooperation is not in the client's best interest. The rationale behind this policy is to encourage the spirit of REALTOR® cooperation that all brokers agree to when joining the MLS while maintaining a pro-consumer and pro-competitive market.

***"NAR's new mandatory policy 8.0 requires all Residential listings be input into the MLS system within one business day of the listing being marketed."***



# TURKEY BOWL & TOYS FOR TOTS



# \$50+ RPAC INVESTORS

# RPAC MAJOR INVESTORS - REALTORS®

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



Andy Alloway

Henry Kammandel

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Dionne Housley

Karen Jennings

Mike Riedman

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



# RPAC MAJOR INVESTORS - AFFILIATES



**Becky Sandiland**  
First National Bank  
Crystal 'R' \$2,500



**Cody Bousema**  
ServiceOne  
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**Peter Katt**  
Legacy Homes LLC  
Sterling 'R' \$1,000



**Brent Rasmussen**  
Mortgage Specialists LLC  
Sterling 'R' \$1,000



**Amy Dritley**  
Charter West Bank  
Capitol Club \$250



**Jan Eggenberg**  
SureHome Inspection Services  
Capitol Club \$250



**Misty Hemphill-Wilson**  
Charter West Bank  
Capitol Club \$250



**Eric Petersen**  
P & P Insurance Agency  
Capitol Club \$250



**Bridget Vacha**  
Home Standards Inspection  
Capitol Club \$250

## AFFILIATE INVESTORS

### CAPITAL CLUB (\$250+)

Dritley, Amy, Charter West Bank - Mtg Center  
Eggenberg, Jan, SureHome Inspection Co  
Petersen, Eric, P & P Insurance Agency  
Vacha, Bridget, Home Standards Inspection Serv

### SENATOR'S CLUB (\$150+)

Kopun, Predrag, Centris Federal Credit Union  
Kottich, Paul, Peoples Mortgage Company

### 99 CLUB (\$99+)

Bonnstetter, Lori, 2-10 Home Buyers Warranty  
Byrnes, Mary, Lincoln Federal Savings Bank  
Carlson, Brenda, First Bank  
Doeschot, Melanie, Ambassador Title Services  
Jensen, Co quette, Omaha National Title

### 50 CLUB (\$50+)

Andrews, Richard, Jerry's Basement Waterproofing  
Beard, Brian, First National Bank  
Biesheim, Chad, Straightup Home Inspections  
Berlin, Jeff, RE/MAX Central Inc  
Berry, Jerad, Centris Federal Credit Union  
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Charvat, Amy, Rearranged for Change  
Clure, Carrie, Ambassador Title Services  
Conover, Lisa, Rearranged for Change  
Cooley, Liz, Rearranged for Change  
Cooper, Ray, Roof Tech  
Cryer, Dean, Great Western Bank  
Curfman, Jeanne, Security National Bank  
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Doll, Brandy, Jerry's Basement Waterproofing  
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Holmes, Jim, Focus Printing  
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James, Michael, Charter West Bank  
Johnson, Roger, Johnson Services  
Kass, Kim, Metro Credit Union Mortgage  
Kephart, Harold, Gold Standard Home Inspection  
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Kollekowski, Gerald, Lien Termite And Pest Control  
Kopun, Gabe, First National Bank  
Lamoureux, Jeanne, Centris Federal Credit Union  
Larsen, Rod, Security National Bank  
Lieffers, Katie, Veterans United Home Loans  
Longo, Laura, Centris Federal Credit Union  
Lyons, Aaron, Jerry's Basement Waterproofing  
Mainelli, Aaron, Inspectix Home Inspections  
Marten, Stephen, Homespec Property Inspections  
Martin, Deb, Great Western Bank  
Martin, Brandon, First National Bank  
McGee, Mark, American National Bank  
McGuire, Marty, Blackstone Ins Grp/Mass Mutual  
Mick, Josh, Priority Termite & Pest Control  
Moneto, Kimberly, Nebraska Title Company  
Mortensen, Andrew, AmeriSpec Home Inspection  
Nelson, Keith, Inspectix Home Inspections  
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Petersen, TJ, TP3 Pest Management

Pringle, Ken, Plumbing Today LLC  
Protzman, Bart, Great Western Bank  
Richards, Van, Lien Termite And Pest Control  
Ridgway, Kerry, All Hands Waterproofing  
Saum, John, Cobalt Credit Union  
Schneidewind, Holly, Eagle Mortgage Inc  
Sederstrom, Charles, Nebraska Assoc of Mtg Brokers  
Seeger, Mia, Midwest Title  
Sladek, Mary, My Insurance LLC  
Spann, Joel, Wells Fargo Home Mortgage  
Spielman, Kate, Accurate Radon Testing Svcs  
Staab, Adam, Bulldog Professional Inspectio  
Stone, Sarah, Mortgage Specialists LLC  
Stuart, Brenda, ServiceOne Inc  
Thiel, Matthew, DRI Title & Escrow  
Vacha, Jon, Home Standards Inspection Serv  
Vacha, Steve, Home Standards Inspection Serv  
Vocelka, James, Jerry's Basement Waterproofing  
Wanninger, John, Inspectix Home Inspections  
Weeks, Heidi, Centris Federal Credit Union  
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Wilcher, Paula, Xcel Roofing  
Wilhelm, Jeremy, Caliber Home Loans  
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## Featured Speakers

Stefan Swanepoel  
Real Estate Visionary

Jodi Carpenter  
Real Estate Coach

Bonus Surprise Guest

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## Holiday Turkey Program a Wonderful Success

Thank You

For each home inspection we completed from October 1st through November 20th, we made a donation to Food Bank for the Heartland in the value of a turkey – which they distribute to families in need throughout our community.

Thank you to everyone who referred inspections to us and for all the support over the years. This season we presented a check to the nonprofit for \$2,320.00!



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Please consider the OABR Foundation for your year-end charitable donations.  
[OmahaREALTORS.com/oabrfoundation](http://OmahaREALTORS.com/oabrfoundation)

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 for the greater Omaha area.

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Mary Thommi of BHHS Ambassador Real Estate

### GRI (Graduate Realtor Institute) Designation

Robert Fusselman of Nebraska Realty  
Lisa Ritter of RE/MAX Results

## PERSONALS

**Congratulations** to **Katie Lieffers** of Veterans United Home Loans on the recent birth of her daughter Sunny, born on November 20.

**Condolences** to **Rachael Kies** of BHHS Ambassador Real Estate on the recent loss of her husband.

**Condolences** to **Del Murray** of American Realty on the recent loss of her sister.

**Condolences** to **Lori Bonnstetter** of 2-10 Home Warranty on the recent loss of her mother.

**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

OCTOBER ACTIVITY	MO	YTD
New REALTOR® Members	40	421
Reinstated REALTOR® Members	10	50
Resignations	14	402

### MEMBERSHIP

(As of October 1)	2019	2018
Designated REALTORS®	192	200
REALTOR®	2653	2558
REALTOR® Emeritus	67	57
<b>TOTAL REALTORS®</b>	<b>2912</b>	<b>2815</b>
Institute Affiliate	67	65
Affiliate	182	226
<b>TOTAL AFFILIATES</b>	<b>249</b>	<b>291</b>

## ORIENTATION SPONSORS

**Samantha Hamrick**, Northwest Bank

**Erin Trescott**, First National Bank

**Eric Petersen**, P & P Insurance



*Congratulations*



**LISA RITTER**

Governor Pete Ricketts has announced the appointment of Lisa Ritter as the broker member at large of the Nebraska Real Estate Commission.

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then collaborated  
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to write an  
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For questions or inquiries:  
Jon Vacha  
Tel: 402-660-6935  
Email: [jon@hsinspections.com](mailto:jon@hsinspections.com)

# YOUR BUYERS CAN GET \$5,000

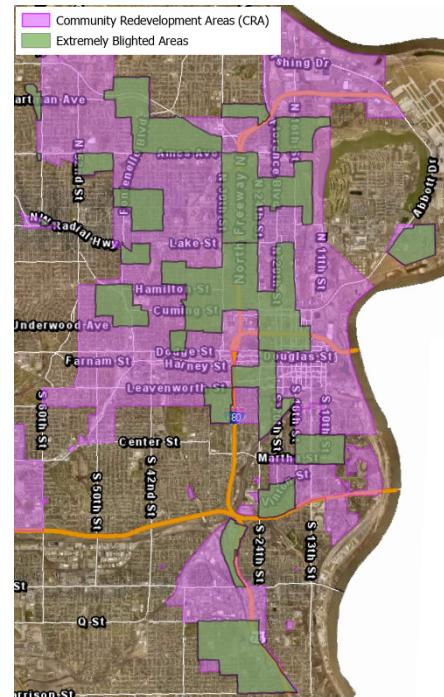
BY PERRE NEILAN, GOVERNMENTALS AFFAIRS DIRECTOR

Now your buyers can receive a \$5,000 nonrefundable income tax credit just for purchasing a house in certain parts of Omaha and using it as their primary residence. The City of Omaha has just identified those areas of Omaha that qualify as extremely blighted and eligible for the program.

The funding comes from the Affordable Housing Trust Fund as part of legislation passed by the Nebraska legislature earlier this year. The fund is used to increase the supply and improve the quality of the state's affordable housing stock.

State law defines an extremely blighted area as a census tract with an average unemployment rate that is at least 200 percent of the average state unemployment rate and an average poverty rate of more than 20 percent according to the most recent federal decennial census.

The credit is subject to recapture by the state Department of Revenue if the individual claiming the credit sells the residence or stops using it as his or her primary residence within five years.



THE WORLD-HERALD



Questions about  
**RPAC?**  
*Ask us!*

**Bill Swanson**

Bill.Swanson@BHHSamb.com

402-679-6566

**Doug Dohse**

Doug.Dohse@BHHSamb.com

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**Omaha Area Board of REALTORS®**  
Governmental Affairs Committee



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# What the Hail? Why are My Property Insurance Rates Going Up?

BY MARTY MC GUIRE, BLACKSTONE INSURANCE GROUP



First off, you should know that things are changing when it comes to insuring property. Why? In short, if it doesn't, insurance rates will continue to rise substantially. You have probably noticed the heavy rate increases on home and commercial property over the last several years. Unfortunately, we will likely see this trend continue for a while. Again, we ask why...

Are insurance companies just trying to squeeze us for more money? Well, sort of, but not because they are greedy. Industry profit margins have been trending downward. Historically low interest rates make it difficult for property insurers to use their investments to recoup losses. That said, rising rates are an attempt by insurers to hedge against future losses.

Is it climate change?! That's a firm "maybe". Weather patterns change over time. While the reporting of hail has increased, that doesn't necessarily mean there has been more hail. When I review studies on the subject, it seems the smart guys tend to shy away from drawing conclusions given the short period of time their algorithmic models have had to pan out. They simply need a larger sample size before they can conclusively determine whether large hail events are increasing.

One thing is clear, however: the average age of asphalt shingle roofs has decreased. This is happening primarily because people (more specifically roofing contractors) have figured out that it is economically advantageous to utilize their insurance contract.

When large wind and hailstorms strike a particular area, you'll soon notice several trucks with out-of-town license plates, or even local trucks with shiny new magnetic stickers on the door converging. All I can say is, I'm glad I have a very loud 120 lb. German Shepherd door greeter. For those homeowners that choose to answer the doorbell, they are soon "educated" about the dangers of not submitting a claim to their insurance company. Fears are stoked about water damage or possibly losing resale value on their home when they go to sell it. Additionally, homeowners learn that the economic benefit of having

their insurance policy buy them a new roof will outpace the resulting cost increase on their insurance premium. As it turns out- they've been right... Or WERE right...

Insurance companies, while slow to react, aren't going to just roll over and let this continue unchecked. Not only are they increasing rates, but they are implementing loss-prevention strategies to combat their extensive storm losses. One common practice is the use of inspections by the insurance company upon insuring the property to determine age and condition of a roof. If a roof is older or worn, likely it will be covered at actual cash value rather than full replacement cost. Actual Cash Value considers depreciation, so a 12-year-old roof may only get about half the settlement amount than a roof covered at full replacement cost would. The other most common change we are seeing is the implementation of a separate wind/hail deductibles. Insurance companies know you'll think twice about submitting a claim if you have to come out-of-pocket for a larger portion of the repair cost.

## Two pieces of advice:

1. Get an independent agent with access to multiple carriers. He or she can advise you on which companies are the best fit for your particular property, and can shop around for you if things change.
2. If you plan on owning a property for a long time, think about upgrading the roof to an impact-resistant shingle. While these shingles can increase the initial cost of replacing your roof by about 15-30%, you'll likely get an additional discount from your insurance company, and you won't have to worry as much about deductibles and depreciation.



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# Women's Council of REALTORS®

## We Are

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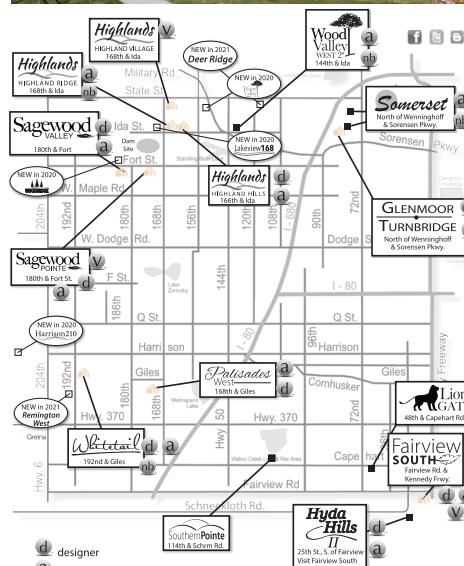
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