



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.

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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 NAR's 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

GOVERNOR'S CLUB (\$500+)

Adams, Kathryn
Archer, Crystal
Basye, Ryan
Cherica, John
Elliott, Teresa
Gibson, Ryan
Krause, Korinne
Maloney, Margaret
Meyer, Trudy
Mulford, Clayton

\$1-A-DAY CLUB

Anderson, Jill
Barrera, Martha
Bengston, Megan
Black, William
Leach, Annali
Longacre, Sherry
McNeel, Sarina
Shipley, Donna
Starks, Angel

CAPITAL CLUB

Blackmon, Michael
Bunde, Carmen
Ciochon, Trina
Commers, Paula
Egger, Mary
Henderson, Monica
Maley, Michael
Muckey-Shirk, Jeremy

SENATOR'S CLUB

Amick, Molly
Burney, Charles
Daly, Sherri
Deprez, Nicole
Dole, Lynette
Estey, Kathleen
Grimes, Sharon
Gustafson, Debra
Lee, Sean
Leesley, Christy
Maas, Carla
Main, Jean
Mertz, Pamela
Meyer, Deborah
Monjaras, Jennifer
Morrison, James
Moss, Tasha
Moy, Linda
Novotny, Shelli
Oberhauser, Erin
Osterholm, Sandra
Otto, Elizabeth
Peterson, Debbie
Pruitt, Terri
Reeker, Katherine
Shour, Christine
Turner, Sandra
Wempen, Marcy
Wichman, Connie

99 CLUB

Alexander, Ivy
Andrew, Cynthia
Bane, Barbara
Barnett, Paul
Bittner, Patricia
Blythe, Brent
Bresley, Mark
Burkle, Ronald
Buscher, Kelly
Cameron, Christine
Chu, Jeffrey
Coenen, Denise
Concannon, Charles
Coover, David
Fricke, Bradley
Gehrki, Karen
Haney, Diana
Horn, Aaron
Jenkins, Michael
Keeton, Donald
Kesick, Carolyn
Langford, Rachel
Lewin, Derick
Lewis, Michael
Lockard, Emma
Lube, Elizabeth
Ly, Thuan
Macaitis, James
Matney, David
May, Angela

McNally, Loretta
Neussendorfer, Robert
Reyneck, Jody
Safarik, Duane
Smith, Charlotte
Sterns, Regina
Sullivan, Duane
Wallman, Beth
Westerhaus, Joseph
Winters, Evan
Youmans, Ervin

50 CLUB

Aarhus, Lynn
Abraham, Bruce
Acker, Karen
Adams, Daniel
Afanasiev, Jamie
Aguilar, Lina
Ahlstrom, Gertrude
Ahlers, Raquel
Alberts, Marla
Allen, Earl
Allen, Tonya
Allison, Kendra
Altman, Danielle
Amos, Steven
Amoura, Jo Anne
Amoura, Medhet
Andersen, Cheri
Anderson, David
Anderson, Janet
Andreasen, Kelly
Andresen, Delten
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
Bar, Nancy
Barrera, Oscar
Barrett, Verla
Barrett, Amanda
Barrett, Gregory
Barsell, Helen
Bartel Bliss, Lisa
Bartling, Jill
Battiatto, Diane
Bauer, Eric
Bauer, Patrick
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
Bethel, Kathryn
Billingsley, Mark
Bingham, Teresa
Birnstihl, Jason
Blacketer, Linda
Blackman, Catherine
Blankenau, Mark
Blinn, Ellen
Blocker, Tanya
Bloom, Sharon
Bloomquist, Colleen
Blythe, Chad
Bober, Christopher
Bober, Jennifer
Bock, Andrew
Boe, Nancy
Bogowski, Mitzi
Deborah

Bohnenkamp, Sharon
Boltinghouse, Britney
Borsheim, Victoria
Bowsman, Quint
Boyce, Dawn
Boyd, Clinton
Bratetic, Michelle
Braun, James
Briggs, Diane
Briley, Adam
Briley, Stacey
Broders, Carrie
Broesch, John
Brooks, John
Brotski, Michelle
Brown, Bradly
Brown, Austin
Brown, Brian
Brown, Emily
Brown, Ethan
Brown, Justin
Brown, Kirstin
Brown, Lamar
Brown, Mary
Bruhn, Jennifer
Brutsche, Timothy
Bullington, Serina
Burnsted, Justin
Burger, Jessica
Burke, Timothy
Burkhardt, Tracy
Burke, Sheryl
Burns, Stephanie
Butcher, Virgil
Bybee, Miriam
Cage, Rowena
Casey, William
Castro, Ricardo
Cavanaugh, Andrea
Cavender, April
Champion, Jackie
Chapman, Mary
Choudhary, Ashima
Christensen, Carrie
Christensen, Kellie
Christian, Carl
Christoffersen, Thomas
Ciochon, Mark
Ciochon-Lichter, Linda
Cleveland, Judith
Coash, Patricia
Cobb, James
Coburn, James
Cohen, Alan
Cohen, Anne
Cohen, Arlene
Cohen, Martin
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
Cregar, Kristi
Crompton, Karl
Cronin, Marisa
Cunningham-Frey, Denise
Curren, Kristi
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, Christine
Dougherty, Theresa
Douglas, William
Downing, Sandi
Driscoll, Michael
Dubuc Pedersen, Danielle
Dudding, Kevin
Eakin, Brian
Eden, Gage
Edwards, Richard
Eggers, Sherri
Ehlers, James
Ehlers, Lisa
Ehmke, Jacqueline
Eisenmenger, Laura Jo
Eisenmenger, Steven
Elftmann, Karen
Elliott, Sallie
Elsberry, Jeffery
Emstick, Shona
English, Shawn
Erb, Jeffrey
Erickson, Jane
Erickson, John
Erickson, Julie
Erickson, William
Ernst, Mary
Erwin, Thomas
Evanich, Amy
Evans, Andrea
Evans, Dianne
Evans, Michael
Evans, Rose
Fagan, Kyle
Fagin, Abigail
Fairbairn, Kyle
Fairfield, Deanne
Falcone, Brian
Falcone, Shawn
Farr, Morgan
Farrell, Stephen
Fastenau, Shelley
Faubion, Ernest
Faulkner, David
Faulkner, Derek
Faulkner, Janice
Fehrman, Daniel
Feilmann, Andrea
Felker, Stacy
Ferraguti, Michaela
Fichadia, Forum
Flairty, M Jo
Flanagan, Jamie
Flanagan, Mary
Fleming, Colette
Folda, Trish
Fonda, Adrienne
Ford, Deborah
Forehead, Cynthia
Forman, Terry
Fosmer, Katrina
Fredrickson, Julie
Freeman, Alice
Fries, Dana
Fries, Karen
Friesen, Andrew
Frill, Marlene
Frost, Ginny
Fuller, Cory
Fuller, Donald
Galas, Neil
Garcia, Jennifer
Garden, Nicole
Gates, Sheila
Gehrman, Kim
Gell, John
Gell, Lisa
Gerace, Cheryl
Gibb, Richard

Giles, Alicia
Ginter, Jennifer
Gish, Rosalia
Gitt, Kelly
Glassman, Sean
Golda, Tracy
Gomez, Justin
Gomez, Ruben
Goure, Michael
Gray, Tiffany
Greco, Emily
Greenwaldt, Jasmine
Griffey-Cobb, Lorrie
Griffin, Betty
Griffin, Mitchell
Grimes, William
Grimes, Charles
Grimes, Eva
Grimes, Kathryn
Grimshaw, Dawn
Grove, Colleen
Grover, Jeffrey
Guy, Sarah
Haeg, Jennifer
Haffner, Lisa
Haffelt, Casey
Hahn, Dale
Hall, Gregory
Halvorson, Andrew
Hamlin, Jennifer
Hane, Brett
Hansen, Amy
Hansen Mallette, Lori
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
Heimann, Jordan
Hellbusch, Andrew
Hellbusch, Emily
Helligso, Thomas
Henry, Shawn
Herbolsheimer, Chad
Herfindahl, Cas-sandra
Hergert, Julie
Hike, Leo
Hill, Dustin
Hill, Janine
Hill, Sara
Hinkle, Marcia
Hinn, Marilyn
Hinrichs, Mark
Hirschman, Bill
Hoback, Richard
Hoch, Megan
Hodge, Tiffany
Hodgson, Kristi
Hoffert, April
Hollendieck, Russell
Horak, Savannah
Horn-Kavan, Colleen
Horton, Linda
Houlihan, Anne
Houlton, Amy
Hourigan, Shelley
Hrabik, Kyle
Hromas, Kristen
Hubschman, Lisa
Huestis, Peter
Hughes, David
Hughes, Diane
Hunter, Gail
Hutcherson, Tiffany
Hynek, Justin
Igo, Donald
Ivory, James
Iwansky, Amanda
Jackson, Joshua
Jackson, Marie
Jackson, Todd
Jacobs, Calvin
Jacobs, Megan
Jacupke, Jenna
James, Kevin

Janda, Margaret
Japp, Cheryl
Jenkins, Vickie
Jenson, Constance
Johnson, Gregory
Johnson, Carrie
Johnson, Rusty
Jones, Cassandra
Jones, Holly
Jones, Jessica
Jonsson, Jasmin
Jordan, Karen
Jungjohann, Craig
Justice, B J
Kaasch, Ted
Kahnk, JoAnne
Kanne, Ricky
Karas, Margaret
Karloff, Jill
Karnish, Linda
Kasper, Todd
Lund, Vanita
Kaup, Timothy
Kavan, Richard
Kean, Nancy
Keating, JoEllen
Keenan, Joseph
Keeton, Valerie
Kehrl, Nancy
Kellar, Cassandra
Kellerman, James
Kelly, Eileen
Kelly, Elizabeth
Kelly, Sean
Kelly-Maresh, April
Kelner, George
Kemp, Terence
Kendall, Ronald
Kennedy, Michael
Kenney, Bernard
Kermoade, Virginia
Kermoade, William
Ketcham, Aimee
Kidney, Joshua
Kinzey, Cynthia
Kirk, Kelly
Klemke, Rochelle
Klemmensen, Janice
Klug, Brett
Knapp, Camilla
Knudsen, J. Scott
Knudsen, Sandra
Knutson, Steven
Kohlbeck, Brittany
Kollman-Bhandari, Elizabeth
Kontz, Kelly
Konec Wiczorek, Kellie
Korthals, Maurice
Kortus, John
Kosiski, Trisha
Kovar, Kenneth
Kovar, Vicki
Kraemer, Gregory
Krambeck, Leon
Krasne, Terri
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
Leaman, John
Leathers, Gayla
Leathers, Ted
LeBlanc, Jenny
Lee, Richard
Leesley, Devon
Leffler, Rhonda
Lehan, Carol
Leibowitz, David
Leisey, Jay
Leisey, Shannon
Lemieux, Anna
Lemmer, Donna
Lenczowski, Kathryn
Lenser, Jeffrey

Lerdahl, Jill
Lessman, Matthew
Lessmann, Judith
Lethcoe, Tory
Lind, Don
Lindsay, Amy
Link, Jillian
Littler, Brian
Llewellyn, James
Lohr-Woodward, Julie
Loos, Marina
Lorenz, Michaela
Lorenzen, Carl
Lovell, Jerry
Lovgren, William
Lowndes, Brandon
Lowndes, Elizabeth
Ludwig, Stephanie
Luhrs, Megan
Luhns, Nicholas
Lund, Vanita
Mack, Kathryn
Mack-Modlin, Louella
Maher, Robert
Maher, Cynthia
Mahoney, Cody
Mahoney, Jean
Main, Jeffery
Manhart, Jennifer
Manhart, Peter
Manuel, Roland
Marasco, Nico
Marquiss, Danette
Marriott, James
Marriott, Marilyn
Martin, Joseph
Martinez, Arthur
Martinez, Veronica
Matney, Kimberly
McAllister, Brittney
McCain, Chris
McCandless, Korene
McCart, Kevin
McClurkin, Hope
McCue, Jeanne
McFarland, Gary
McGill, Craig
McGill, Kelly
McGlynn, Michael
McGowan, Nicki
McGuire, Shawn
McGuire, Dennis
McGuire, Linda
McLeay, Thomas
McLemore, Shanel
Meisinger, Joni
Mermie Gonzalez, Jose
Abel
Meyers, Delores
Meyers, Thomas
Meysenburg, Courtney
Michael, Brian
Michael, Megan
Mickeliunas, Kelli
Mielke, Lauren
Milczski, William
Milford, Karie
Miller, Glenn
Miller, Shaun
Miller, Christine
Miller, Kathleen
Miller, Sheryl
Mingus, Scott
Minturn, Kylie
Miralles, Rebecca
Morsen, L Scott
Mooberry, Janette
Moon, Virginia
Moore, Casey
Moore, Tonya
Moos, Tammy
Mora, Mark
Morgan, Jennifer
Morgan, Tracy
Morris, Christina
Moss, Todd
Mueller, Staci
Muller, Barbara
Mumgaard, James
Muniz, Vincent
Murillo, Crystal
Murphy, Kellie
Murray, Delores
Murray, George
Murray, Kenneth
Murray, Slovenka

Neary, Michaela
Nelson, Carole
Nelson, Michelle
Nemetz, Marissa
Nicholson, Rose-mary
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
Otis, Marie
Overfelt, James
Owens, Connie
Pache, Diana
Palermo, Jennifer
Panas, Theodore
Panebianco, Andrew
Parker, Crystal
Patton, John
Paul, Lori
Pauley-Kelly, Kerri
Paulin, Cary
Pearson, Alex
Peffer, Walter
Pekarek, Jennee
Penke, Bryce
Person, Graham
Persson, Courtney
Peters, Amber
Petersen, Brenda
Petersen, Cas-sandra
Petersen, David
Peterson, Jodi
Pettid, Michael
Pfeffer, Kurt
Pflaum, Kathryn
Philbin, Kristina
Phillips, Michaela
Pineda Castillo, Elmer
Platisha, Taylor
Plebanek, Stanley
Ploughman, Jane
Podoll, Angie
Pogge, Justin
Pohl, Julie
Pohl, Sara
Polinsky, Maria
Poole, Michael
Porter, Sarah
Porto, Hannah
Potinetti, Venu-gopala
Powell, Regi
Powers, Laura
Proctor, Benjamin
Pruess, Jeffrey
Pruess, Joann
Purvis, Edward
Pusch, Daniel
Putnam, Anne
Rader, Stephanie
Ragan, Michele
Ralston, Jaysa
Rau Gray, Debra
Real, Julie
Reeder, Timothy
Reid, Stacey
Reinig, Christina
Rensch, Mari
Reyes, Cesia
Rich, Sharon
Richard, Paul
Richardson, Jared
Richardson, Stacey
Riddle, Nicole
Riedmann, Coleen
Ringle, Lori
Robarge, Cindy
Robards, Cynthia
Robson, Jillian
Rogers, Michael
Rogers, Dianne
Rogers, Elizabeth
Rogers, Joseph

Rohan, Thomas
Rohlfis, Ronald
Rolf, Lona
Rongisch, Anna
Rooker, David
Rosen, Toni
Ross, Michael
Rosso, Larry
Roth, Paul
Rouch, Kathryn
Rowe, Jessica
Roxburgh, Lyn-nette
Roy, Michelle
Rubin, Ronald
Ruhl, Tina
Ruwe, Michelle
Ryan, Annette
Sacco, Samuel
Sadofsky, Paul
Sain, Rebecca
Saldi, Anthony
Saldi, James
Saldi, Nick
Salkin, Michael
Salomova, Manizha
Salvatori, Denise
Salzbrenner, Timothy
Samson, Benjamin
Samson, Chelsea
Sanchez, Seth
Satorie, Spencer
Saxton, Larry
Schade, Trevor
Schaefer, Scott
Scharp, Dennis
Schlickbernd, Jeri
Schmidt, Dawn
Schmitz, Vicki
Schnase, Eric
Schneckloth, Darrin
Schneider, Milton
Schram, Danielle
Schreiner, Rachael
Schrieber, Teri
Schroeder, Marie
Schulte, Ashley
Schwarz, Cynthia
Sedivy, Brenda
Selin-Kurtz, Chapin
Sequenzia, Stephen
Sgourakis, Kon-stantino
Sgourakis, Megan
Sharma, Rajeev
Sharples, Gavin
Shaw, Jacey
Shunk, Kathleen
Simmons, Tom
Simmons, Jennifer
Simon, Thomas
Skardski, Rachel
Skwarek, Patty
Sladdens, Gary
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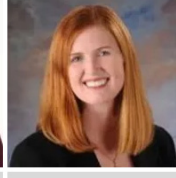


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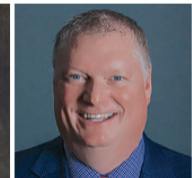
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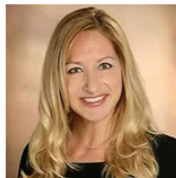
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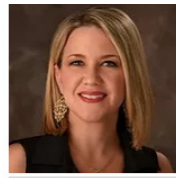
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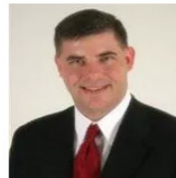
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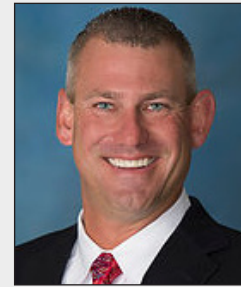
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Holiday Turkey Program a Wonderful Success

*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!

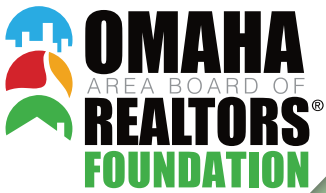
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SRES (Seniors Real Estate Specialist) Designation

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GRI (Graduate Realtor Institute) Designation

Robert Fusselman of Nebraska Realty

Lisa Ritter of RE/MAX Results

PERSONALS

Congratulations to **Katie Loeffers** 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:

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**THAT'S
WHO
WE**



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
TOTAL REALTORS®	2912	2815
Institute Affiliate	67	65
Affiliate	182	226
TOTAL AFFILIATES	249	291

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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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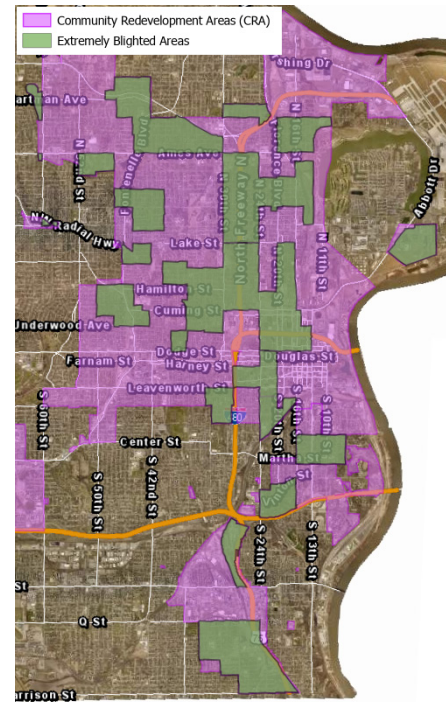
BY PERRE NEILAN, GOVERNMENTALS AFFAIRS DIRECTOR

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



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

BY MARTY MCGUIRE, 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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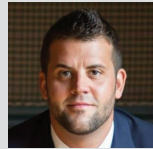
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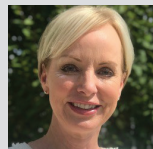
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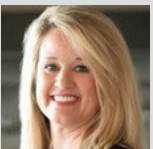
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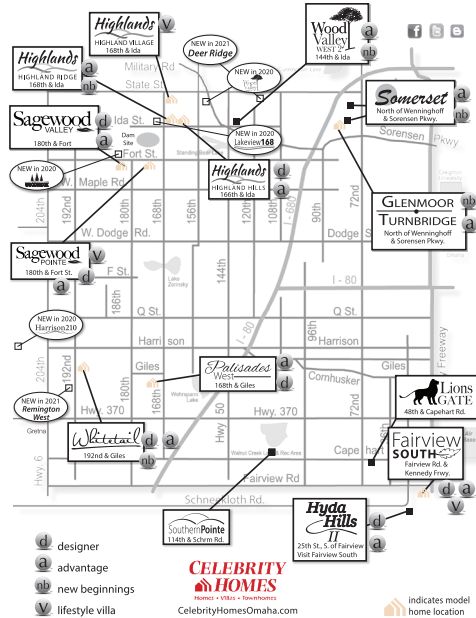
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Kim Fendrick
Kim Hoffart
Kim Stephens
Kim Swanson
Kyle Anderson
Laura Doocy
Laura Schwarz
Lauren Mielke
Lee Curtis
Leisia Nelson
Lesa Blythe
Linda McGuire
Linda Tran
Lindsay Hollingsworth
Lindsey Krenk
Lisa Haffner
Lisa Ritter
Liz Fossenbarger
Liz Kelly
Lori Hervert
Maria Andrade
Marie Otis
Marilyn Hinn
Marsha Labs
Marvene Vancil
Mary Beth Flanagan
Mary Chapman
Mary Rosenthal
Matt Beers
Megan Bengston
Melinda Jensen
Melisha Potter
Melissa Cartwright
Michael Hasty
Michael Shekhtman
Michael Sodoro
Mike Bjork
Mike McCawley
Milt Schneider
Mindy Dalrymple
Missy Turner
Nate Ostrand
Nick Nun
Nick Ragan
Nikki Thomsen
Pat Lichter
Patti Healy
Paul Hanson
Pete Jenkins
Rachel Leclair
Rachel Nun
Regina Kotchin
Renada Bakovich
Rich Edwards
Richard Colegrove
Robin Phillips
Roxie Triplett
Ryann Kluthe
Sara Brader
Sara Storovich
Sarah Doty
Sarah Guy

2019 Platinum Club Members

Deb Ellis (4)
Raj Acharya (4)
Emily Tietort (3)
Greg Kraemer (3)
Kathy Sledge (3)
Kristin Sterns (3)
Megan Sgourakis (3)
Michele Johnson (3)
Ann Townsend (2)
Carissa Ostiedt (2)
Chad Blythe (2)
Georgie Vint (2)
Govin Magar (2)
Greg Simons (2)
Jay Haning (2)
Justin Lorimer (2)
Keisha Davis (2)
Kristina Philbin (2)
Linda Moy (2)
Lisa Kelly (2)
Rachel Skradski (2)
Rachel Tiller (2)
Rich Bak (2)
Sandie Palmer (2)
Scott Schaefer (2)
Tina Ruhl (2)
Tony Terp (2)
Vicki Kovar (2)

Savannah Horak
Scott Daugherty
Shannon Bartling
Shannon Williams
Shari Thomas
Sharon Dixon
Sherri Burke
Sonia Herrera
Stephanie Ludwig
Steve Steager
Tammie Rheiner
Tammy Bennett
Tammy Gaskin
Tammy Payne
Tanya Foral
Taylor Platisha
Theresa Martin
Theresa Thoma
Thomas Berney
Tiffany Andersen
Tiffany Hodge
Tim Salzbrener
Toby Miller
Tom Dobson
Trac Burkhardt
Tracy Frans
Tracy Maldonado
Trevor Howard
Trish Folda
Trish Thompson
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Please prepare chili in advance. A second batch is
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Winners based on ballot vote by guest judges.



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