



JANUARY 2021

REview



COMING UP

OABR OFFICE CLOSED

January 1; All Day
January 18; All Day

INSTALLATION & AWARDS CEREMONY

January 5; 5:00 pm

EDUCATION COMMITTEE

January 7; 1:00 pm

RPAC FUNDRAISING TASK FORCE

January 11; 2:30 pm

DIVERSITY COMMITTEE

January 12; 1:00 am

SOCIAL EVENTS COMMITTEE

January 13; 10:00 am

GOVERNMENTAL AFFAIRS COMMITTEE

January 13; 11:00 am

YPN COMMITTEE

January 14; 1:00 pm

AFFILIATES COUNCIL

January 19; 9:00 am

SOCIAL EVENTS COMMITTEE

January 13; 10:00 am

SAFETY COMMITTEE

January 21; 2:00 pm

WHAT REAL ESTATE HAS TO BE GRATEFUL FOR IN 2020

No doubt, 2020 has been a uniquely challenging year. With unemployment still above pre-pandemic levels, the country coming to terms with longstanding racial inequities, Americans worrying about natural disasters and coming off a contentious national election, and the COVID-19 pandemic still raging, people are searching for reasons to feel gratitude. The housing market has emerged as an economic bright spot. While the nation continues to feel the widespread effects from 2020's turmoil, here are a few things the real estate industry can be grateful for this year.

1. Booming home sales. Overall, real estate professionals have been busy. Homebuying activity is at its highest level since 2006. Defying high unemployment and an economic recession, the housing market has surged during the COVID-19 pandemic. Existing-home sales in October were 27% higher than a year ago, new-home sales were 32% higher, and pending home sales or contract signings in September jumped 20.5% annually. "This winter may be one of the best winters for sales activity," Lawrence Yun, NAR's chief economist, said during the virtual 2020 REALTOR® Conference & Expo. "It won't match summer or spring sales numbers, but on a winter-to-winter comparison, this could be one of the best breakout years just based on the fact that pending contracts are at such a higher level." Mortgage applications, up 20% year over year, reflect buyers in the pipeline, ready to buy. The downside: Buyers are in a frenzy to compete for the limited housing stock; 72% of homes that sold in October were on the market for less than a month, NAR's data shows.

2. Record low mortgage rates. Home buyers are locking in some of the lowest mortgage rates ever in history. Last week, for the 13th time this year, the 30-year fixed-rate mortgage set a record low, averaging 2.72%, according to Freddie Mac. NAR's Yun predicts that mortgage rates will stay low into 2021, averaging 3.1% for all of next year. "These ultra-low mortgage rates significantly lower mortgage payments, making housing more affordable than a year earlier in many areas," even with prices rising, writes Nadia Evangelou, a research economist, on NAR's Economists' Outlook blog. For example, in the Washington, D.C., metro area, home prices have jumped nearly 12% compared to a year earlier, Evangelou notes. However, the monthly payment on a 30-year fixed-rate mortgage is lower than a year ago, averaging \$1,820.

3. Seller equity. Home sellers are getting a boost financially from housing appreciation. The median existing-home price for all housing types was \$313,000 in October—a 16% increase from a year ago. Sixty-five percent of 181 metro areas NAR recently tracked have reported double-digit price gains compared to a year ago. That means home owners who haven't taken a financial hit from the pandemic are feeling richer. In the third quarter, 16.7 million residential properties in the U.S., or 28.3% overall, were considered "equity rich," according to a report from ATTOM Data Solutions, a real estate research data firm. A property is considered equity rich when the property owner has at least 50% equity in the home. "Homeowner equity in the third quarter added another

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Read the REview online!

OmahaREALTORS.com/news

A MESSAGE FROM THE PRESIDENT

Bill Swanson, 2021 President



HAPPY NEW YEAR... AND I MEAN IT!

After a year like none other in recent history, here we are in 2021 with 2020 now just the wreck on the side of the road we have passed by. What are you going to do to make this year a genuinely happy year? Are we poised to do our best?

What is our best? When we reply "well, I did my best"… Can we really say we did? I would propose that in most cases we did not. Could you have stretched just a bit farther? Stayed up a bit later? Gotten up a bit earlier? Of course, we all could have in all manner of situations. It does not mean we didn't do well, exceptional even. Coming through last year in an exceptional manner is a feat to be proud of.

This is the year when we really and truly must do what it takes to do the best we can. Our business needs it. Our families and communities need it. Individually, we all need it

In speaking with other agents who are having great years amidst the turmoil, I asked for words of wisdom to help make days better, be more productive, to... do your best...

Mindset came up a lot. Setting up your day the night before. Starting your day with meditation or prayer. Watching or listening to a motivational video every morning. Affirmations. Setting a morning routine is paramount in having a great day, great week, and a great year.

Exercising the body to flood the endorphins throughout the system. This is not new info but sometimes it needs to be pounded into our brains, well, my brain...

To be as productive throughout the day as possible do not be afraid to lean on technology. You have it in the palm of your hand so use it! Use apps to your advantage. There are hundreds of time saving and productivity apps that help us through the day. A few examples are Pomodoro, IFTTT, Trello, Asana, Evernote, Wunderlist, Loop...

Get a good CRM and stick with it. Take the time to manage your database properly and it will be worth it ten times over. There are several excellent CRMs as well. Agents who spend just a few minutes a day updating and managing their databases see significantly less production slip through their fingers for lack of contact or follow up. Significantly less... as in millions...

Make sure you have a good support system. Have someone you can call to tell them your good news! When you have listed or sold a house, it's great to let someone know who is truly happy for your success. Conversely, it's nice to have someone to call when it's not so good news.

Take advantage of every education opportunity your company has as well as OABR. The Education Committee spends countless hours making classes and workshops available to help your business. Make sure you read your weekly emails from OABR and stay informed! Oh, and sign up for those classes and workshops right away and schedule it so you don't double book!

Some of you are reading this quarantined at home having recently been exposed or tested positive. Many of you have been positive and gotten through it with little or no lasting ill effects. Some are still battling those effects after weeks or months of fatigue or worse. Many of us are grieving losses still hard to comprehend.

But we are here now. We are standing on edge of tomorrow, on the threshold of a brand-new year with the wreck called 2020 firmly in our rear-view mirror. It's time to shine and like they say in the army commercials, be all we can be. And when you are trying to do your best, do not be afraid to stretch a bit and be a little bit better. It will be worth it.

Happy New Year, my friends.

pebble to the pile of markers showing that the U.S. housing market continues to defy the broad downturn in the economy this year," said Todd Teta, chief product and technology officer for ATTOM Data Solutions. "Home prices keep rising, boosting the balance sheets of homeowners throughout most of the country. The market is strong and homeowners remain in a position to benefit."

4. Technology. With people forced to keep their distance during the pandemic, technology became real estate pros' ally in keeping transactions moving. Nick Bailey, chief customer officer at RE/MAX LLC, said during the 2020 REALTOR® Conference & Expo that the average real estate transaction takes 181 steps from beginning to end, and technology has increasingly responded to those steps. During state shutdowns earlier this year, real estate professionals increasingly relied on virtual and 3D tours, videoconferencing, augmented reality, automation, artificial intelligence, and remote online notarizations, Jeb Griffin, NAR's director of strategy and innovation, said during the conference. "Technology is playing a more active role through the buying and selling cycle, and agents are playing an even bigger role to consumers who [have] less access to homes in person [due to the pandemic]," Griffin said. The future now requires "taking the traditional way of doing business and augmenting it with new ways that will allow you to serve customers in a variety of ways—and on their terms," added Andy Ambrose, DocuSign practice lead director at DocuSign Notary.

5. New priorities. "The coronavirus without a doubt led home buyers to reassess their housing situations and even reconsider home sizes and destinations," Jessica Lautz, vice president of demographics and behavioral insights for NAR, said about recent findings from the "2020 Profile of Home Buyers and Sellers." "Buyers sought housing with more rooms, more square footage, and more yard space, as they may have desired a home office or home gym. They also shopped for larger homes because extra space would allow households to better accommodate older adult relatives or young adults that are now living within the residence."

6. Affirmation of your value. As Americans reevaluated what they wanted from a home, they increasingly relied on real estate agents to guide them through purchase and sales transactions. Eighty-eight percent of buyers reported using an agent to purchase their home, and 89% of sellers used an agent to help with their sale, according to NAR's survey. "We are all in unknown territory with this pandemic, so it's no surprise that more buyers than ever turned to agents to help them navigate through some of the uncertainties and one of the most complex, competitive markets any of us have ever seen," said NAR's immediate past president Vince Malta when the Home Buyer and Seller Profile was released.

7. The sanctity of home. "Nothing feels more precious this year than the safety of our homes," Shannon McGahn, NAR's chief advocacy officer, told REALTOR® Magazine in addressing advocacy efforts of the association this year, "and we believe all Americans should have equal opportunity to a home of their own."

NAR, REALTOR® Magazine, 11-25-20

INSPECTOR SPOTLIGHT



Jessie Fisher

Home Inspector & certified Home Energy Score™ Assessor

Jessie has been with Home Standards since 2017 and quickly became a highly requested inspector. We asked Jessie some questions:

Tell us about your family.

I have an 8 year old son. He's in second grade this year, is very adventurous and loves going on nature hikes. We live in midtown and are very involved in neighborhood activities.

What do you like to do for relaxation or fun?

When the weather is good you'll often find me in my own garden or volunteering with one of several community gardens. I am an artist working in a variety of mediums including painting, printmaking, and ceramics. I help run an art space/art studio in my neighborhood and enjoy both spending time in the studio and organizing art events for other featured artists.

How does your background or past experiences help you excel as a home inspector?

I grew up on a farm in rural south central Nebraska and learned basic mechanical and construction skills at a very young age. Since moving to Omaha I worked in construction for 6 years. I also have a background in education and was a public school teacher for 3 years. I enjoyed my time teaching greatly and believe it helped me learn how to simplify and communicate detailed information in a way that is engaging and easy to follow. This skill has helped me excel as

a home inspector as much as my mechanical and construction knowledge.

What do you enjoy about home inspecting?

I love that every day home inspecting is something new. There is always more to learn, and mysteries to solve. I'm very focused on visual details by nature and enjoy the process of noticing things that are often overlooked. I particularly enjoy working with first time homeowners, and being able to ensure they feel comfortable in their new home having been shown how everything works.

HOME ENERGY SCORE PROGRAM

Like a miles-per-gallon rating for a car, the Home Energy Score is a rating that helps homeowners and buyers gain useful information about a home's energy performance. In a recent survey, 71% believe promoting a property's energy efficiency is valuable when selling a property. Call Home Standards to learn more!



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REALTOR® RING DAY



FRIDAY,
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All the red kettles have been collected and, even in the midst of this pandemic, members of the Omaha Area Board of REALTORS® raised over \$9,500 for the Salvation Army -- the highest amount since 2014! Even more impressive is OABR's ten-year total, \$94,447!

Great job OABR Members!



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Thank you to all who donated to Toys for Tots this year and/or participated in the Split-The-Pot fundraiser! The grand total raised was \$17,639.71 + 20 bikes and helmets! Thank you to all the sponsors below for their donations.

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Thank you to **Lee Krambeck** for his donation of 20 bikes and helmets to Toys for Tots.



Thank you to **Veterans United**, 2020 King Pin Sponsor, for donating \$2,500 to Toys for Tots.

TOTAL RAISED
\$17,639.71
+
20 Bikes & Helmets

THANK YOU!



Thank you to all of our 2020 sponsors for their donations including those not pictured in the photo above.



Thank you to **US Bank**, 2020 King Pin Sponsor, for donating \$2,500 to Toys for Tots.

CERTIFICATIONS

Kellie Christensen, Nebraska Realty - Commitment to Excellence (C2EX)

Darla Bengtson, Better Homes and Gardens - Commitment to Excellence (C2EX)

Angela Peters, Realty ONE Group Sterling - Commitment to Excellence (C2EX)

PERSONALS

Congratulations to:

- **Clayton Mulford** of kwELITE Omaha on being elected to the Sarpy County Chamber of Commerce board of directors
- **Anna Scott** of Nebraska Realty on her new baby daughter
- **Joe Finlay** of NP Dodge on his new baby daughter, Eleanor

Condolences to:

- **Henry Kammandel** of NextHome Signature Real Estate on the recent passing of his sister
- **Aaron Horn** of BHHS Ambassador Real Estate on the recent passing of his father
- **Jennifer Zanker** of Better Homes and Gardens on the recent passing of her father
- **Tom Helligso** and **Trish Helligso** of NP Dodge on the passing of their mother/grandmother
- **Tina Ruhl** of Nebraska Realty on the recent passing of her mother
- **Mark Taylor** of Nebraska Realty on the recent passing of his mother

MEMBERSHIP REPORT

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

NOVEMBER ACTIVITY

	MO	YTD
New REALTOR® Members	26	373
Resignations	12	239

MEMBERSHIP (As of Dec. 1)

	2020	2019
Designated REALTORS®	203	197
REALTOR®	2867	2689
REALTOR® Emeritus	74	68
TOTAL REALTORS®	3144	2954
Institute Affiliate	69	67
Affiliate Full Members	162	186
Affiliate eKey Only	163	155
TOTAL AFFILIATES	404	418



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Attend 2 Education Courses
(Sponsored by the OABR Education Committee's OABR Academy)

1 _____
2 _____

Attend 2 Committee Meetings
(Diversity, Education, Governmental Affairs, RPAC, Safety, Social Events, YPN)

1 _____
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Deadline for Passport Submission is December 15, 2021. Qualifications for passport to be completed in the same year application submitted.

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AFFILIATE SPOTLIGHT

HOW TO CHOOSE A HOME INSPECTOR

BY JAN EGGENBERG, SUREHOME INSPECTION SERVICES

There are many home inspectors to choose from in the Omaha/Council Bluffs and surrounding areas. How do you choose the one that is right for you?

A few things to consider...

It's a good idea to refer to your local Omaha Area Board of REALTORS® for a list of home inspectors. In order to get a lockbox key, they are required to provide proof of insurance. It is important that the home inspector you choose has insurance. Don't assume that they all do. Also look for what type of certification do they have? The most well-known is the American Society of Home Inspectors (ASHI). Here is some information about ASHI and how an ASHI Inspector is certified.

The American Society of Home Inspectors (ASHI) is the national organization for professionals practicing home inspection. ASHI is dedicated to the advancement of the home inspection industry, to the professional growth of its members, and to the education of consumers about home ownership and safety.

It is critical to find a quality home inspector to understand the condition of the property before making the important investment of purchasing a home.

Knowledge and experience are crucial in an occupation such as home inspection. Each home is different and requires the home inspector to adapt to and analyze every situation they encounter. Homebuyers may choose to look for seasoned inspectors with years of experience under their belt. However, experience comes in different forms in addition to the number of inspections conducted.

Communication is an important part of the home inspection process. As homebuyers contact candidates, they will get a sense of how the inspectors communicate

with their clients. The homebuyer will want to find candidates that they communicate well with, in order to get the most out of their inspection and report.

ASHI offers board certification as a Certified Inspector.

Board certification is granted in recognition of an applicant's documented experience and successful completion of the National Home Inspector Examination (NHIE).

The ASHI Certified Inspector (ACI) program promotes excellence within the home inspector profession as well as continual improvement of ACI's services to the public. The ASHI certification program establishes a minimum and uniform standard of practice for home inspectors practicing in the United States and Canada. Home inspection professionals offer a vital service to the public in evaluating the condition of a prospective home. Home Inspections performed to ASHI Standards of Practice are intended to provide the client with objective information regarding the condition of the systems and components of the home as inspected at the time of the home inspection.

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- Have inspection reports successfully verified for compliance with ASHI's Standard of Practice
- Submit valid proof of at least 250 fee-paid home inspections that meet or exceed ASHI Standard of Practice

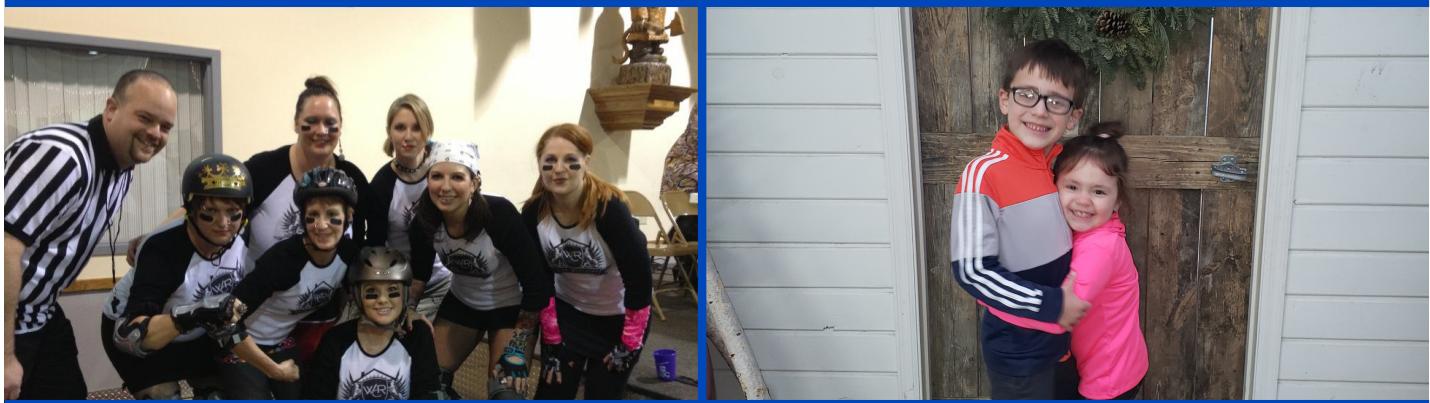


JAN EGGENBERG

(402) 616-9250

eggenbergj76@gmail.com





Who is Jen Monjara? Hmmm. That's a tough one, but an easy answer is - she's the President for Women's Council of REALTORS® Omaha for 2021! I got hooked on Women's Council 8 years ago before I was even a REALTOR®! During a not so great job experience, I walked into a networking group and was quickly taken in. During my 8 month stint in this group, I was introduced to the Women's Council Spring Trivia Event. (I LOVE trivia...well pop culture trivia anyway.) We dressed up as a roller derby team-roller skates and all (top left). From this night on I was hooked! Yep, that's me with my eyes closed- still as photogenic as ever! I got my real estate license in 2014 when I was 5 months pregnant with my first child, Larsen. I actually called Susan Clark and told her before anyone else that I was pregnant and asked if she still wanted me to be a part of her team. Why that would have made her not want me - have no idea. But here I am 2 kids later (top right), as a REALTOR® and still a part of Women's Council.

I hate public speaking. I have such anxiety about speaking in front of people, so you all are in for a real treat in 2021! Luckily for me and especially for you, I have a fabulous team behind me (below) who can share in the speaking moments so I don't scare you all away. Looking ahead at 2021, we really aren't sure what to expect. I hope to be able to meet in person more often, but we will continue to provide options and roll with the punches thrown to ensure our members get as much out of their membership as possible. I have come to meet some of the most amazing people within this organization and I can't wait to see what we all do in the upcoming year! Cheers!

- Jen Monjara



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2021 REcharge!

ANNOUNCEMENT COMING SOON...

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GO-ASHI Greater Omaha Chapter American Society of Home Inspectors

The Mission of ASHI is to set and promote standards for property inspections and to provide the educational programs needed to achieve excellence in the profession. The members of GO-ASHI promote this mission through continued education provided at our monthly meetings.



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Steve Marten ACI (Treasurer) - Homespec Property Inspections
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NAR BENEFIT

100 DAYS TO GREATNESS® PROGRAM

Buffini's new agent training program, a 14-week program, provides a step-by-step approach to building a successful real estate business. The program is aimed at newer agents looking for a firm foundation and those returning to the business after a hiatus—but the program will also serve those looking to take their business to the next level.

Exclusive Member Benefit: NAR Members receive a benefit of \$100 off the 100 Days to Greatness Program. Brokers can offer 100 Days to Greatness as a companion program to their onboarding processes to help give agents a strong foundation in their business.

How to Obtain This Offer: Secure your spot! The first online course is set to open January 11, 2021.

Individual Agents

Visit buffiniandcompany.com/100DaysNAR to sign up and create an account. Make sure to have your NRDS number handy (NAR Membership ID number). You will be notified when your program kit is mailed to you and when access to the online course is live.

Mentors and Facilitators If you're a broker-owner interested in leading your agents through the program and want to participate as a program mentor or facilitator, visit buffiniandcompany.com/Certified100DaysNAR.

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Young Professionals Network

ypn.realtor



YPN SPOTLIGHT

ASHLEY KUHN
NEBRASKA REALTY

How do the values and mission of YPN contribute to how you do business? Their mission is what makes me successful in my business - connect, develop and empower! People are what make my business strong and I find the most joy in helping to develop and empower people.

What is the best advice you have ever been given? Who gave it to you? In the digital age where emails and texts are taking over, its far more effective, meaningful and impactful to pick up a phone to talk to someone, meet a person in person and hand write personal notes. Don't exchange human contact with convenient technology. (Retired Mentor)

SAM HAMRICK
NORTHWEST BANK

What is the last book you read? Love anything written by Kristin Hannah. Also, Power Questions- Build Relationships, Win New Business and Influence Others was a great recommendation by a previous grad school professor!

How have you given back to your community or industry? I spent several years fundraising for the American Cancer Society. I have really enjoyed helping with the planning of past Spring and Fall events for Women's Council of REALTORS®!

If you could give your younger self one piece of advice, what would it be? Be involved and always keep learning!

WANT TO NOMINATE AN AFFILIATE OR AGENT YOU THINK DESERVES THE SPOTLIGHT? Visit: <https://bit.ly/35s0uRV0>

REALTOR® REVIEW

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Visit: OmahaREALTORS.com/YPN

The Omaha Area Board of REALTORS® Young Professionals Network

connects, develops, and empowers young professionals by creating a nurturing community of focused, ambitious, and diverse professionals that network with one another for success and personal and professional growth.

The Mission of YPN is to become an active and visible part of the community by setting a high level of REALTOR® professionalism and volunteering for causes that YPN feels passionate about.

Get in the SPOTLIGHT!

Omaha Area Board of REALTORS® YPN Committee is looking for Young Professionals to Spotlight! We want to show everyone how you are setting a high level of REALTOR® professionalism and giving back to the community! Nominate yourself or a fellow OABR member and your photo and quick bio could be featured on our OABR YPN Facebook page and in the REview magazine!

Join us via Zoom for one of our monthly committee meetings to see what YPN is all about!

January 14 | 1:30 pm - 2:30 pm

February 11 | 1:30 pm - 2:30 pm

March 11 | 1:30 pm - 2:30 pm



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