



MAY 2021

REview



COMING UP

CROSSKEY VILLAGES PARK CLEANUP

May 1; 9:00 am - 10:30 am

NAR LEGISLATIVE GOVERNANCE MEETINGS

May 3 - May 14

CODE OF ETHICS TRAINING COURSE

May 7; 8:30 am

RPAC FUNDRAISING TASK FORCE

May 10; 2:30 pm

YPN COMMITTEE

May 13; 1:30 pm

AFFILIATES COUNCIL

May 18; 9:00 am

GOVERNMENTAL AFFAIRS

May 19; 10:00 am

REALTOR® SAFETY: WHY SAFETY MUST BE TOP OF MIND FOR BOTH YOU AND YOUR CLIENTS

May 20; 10:00 am

CMA. BPO. APPRAISAL. WHAT'S THE DIFFERENCE?

May 25; 9:00 am

OABR DIRECTORS MEETING

May 26; 10:00 am

OABR CLOSED

May 31; All Day

WHERE HAVE ALL THE LISTINGS GONE?

BY DENISE MECSEJI, GREAT PLAINS REGIONAL MLS MANAGER

"My REALTOR® told me, if I am lucky enough to find a property, I should be prepared to make an offer above list price, I ought to consider removing inspections and appraisal requirements, and I should let the seller pick the possession date, just to be competitive with the other offers that will be made on the same property... today! That can't be right, is it?"

Similar remarks from consumers are being echoed across the metro. REALTORS® know the drill because it is their reality; however, if you're not familiar with the Omaha market, you might find the numbers a bit overwhelming.

In March, buyer demand continued largely unabated in the face of rising home prices. Existing home listings and new home construction remain below the levels necessary to match demand, pointing to a competitive buyer-market during the coming months.

In the Omaha-Lincoln region, the number of new listings processed in the MLS during the first three months of the year decreased 10.8 percent for new homes and 20.9 percent for existing homes when compared to March 2020 (the month we started taking cover from the pandemic). This year, during the same time, pending home sales increased 23.4 percent for new construction but fell 9.7 percent for existing homes due to low inventory. As of March 31, 2021, the number of new homes on the market decreased 44.3 percent, while existing homes available for sale dropped 56.9 percent. Only 1,440 residential properties were listed as active-status in the regional multiple listing service, a historic low.

The year-to-date median price (for closed sales) increased 7.8 percent to \$354,900 for new homes in the Omaha area and rose 14.3 percent to \$220,000 for existing homes. The average number of days an existing home is on the market (until an offer is accepted) is now only 13 days, down from 25 days a year ago. The current inventory now represents a 15-day supply.

Looking specifically at Douglas and Sarpy Counties, a mid-April search for detached, single-family homes revealed 688 active listings for sale (not indicated as contract-pending). Of that total, 233 were new homes at various stages of construction, and 455 were existing properties available for sale. There are approximately 3,100 REALTORS® across the Omaha metro area.

MAY 2021

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Omaha, NE 68154

Read the REview online!

OmahaREALTORS.com/news



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A MESSAGE FROM THE PRESIDENT

Bill Swanson, 2021 President



WE NEED YOU... YES YOU... I AM TALKING ABOUT YOU!

When you embark for a day of Real Estate, do you ever wonder what goes on behind the scenes that enables you to serve your clients? How did the tools come to be that allow you to look up houses for buyers and comps for sellers? Who decided we needed electronic keyboxes? And what brand? Who helps stave off harmful laws to our industry and our clients? The answer to those questions and others likely started in a committee or task force at the OABR office. Many of those meetings and decisions were decades ago and decades in the making.

Our organization is run by those that show up. It always has been and always will be. I spent the first 20 years of my career about as uninvolved as one could be. I always knew there were good volunteers, and I trusted them at the helm. I later chose to get involved because it was my turn; I wanted to start giving back to the business that I love. Now, we need YOU to get involved... It's your turn. We need good volunteers like you to move and guide OABR into the future. Start by attending a committee meeting, see what it's about, and see if you are interested in being involved.

Want to know what's happening in our area that will affect you and your clients? Join Chair **Joe Gehrki** at the next **Governmental Affairs Committee** meeting for the latest info on our vibrant community.

Like to plan parties? Like to have fun? The **Social Events Committee**, chaired by **Kate Reeker**, is the place to be! This committee is rumored by volunteers to be the most fun.

Young and Professional? Maybe Chair **Angel Starks** and the **Young Professionals Network** can turn your head. Rumor has it that the YPN Network is stiff competition in the fun department.

Chair **Mike McGlynn** and the **Education Committee** determine what course offerings OABR has for its monthly OABR Academy series and other education and training events. They are always looking for instructors too!

When working in Paragon, do you have ideas to improve the system? Attend the next **Regional MLS Users Group** and be part of the solution with Chair **Ashley Livengood** and the group.

Safety should be on the mind of every REALTOR® every single day. Chair **Deda Myhre** could use more REALTORS® on the **Safety Committee** helping to create the safest environment possible for all members.

Chair **Ervin Youmans** leads a fantastic team of agents on the **Diversity Committee**, helping keep our industry on track with inclusion and fair housing issues. The committee has a long-standing minority scholarship program that requires volunteers to review applicants. Maybe you can even become a mentor to a new agent.

Working closely with the GA Committee is the **RPAC Fundraising Task Force**, chaired by **Doug Dohse** and myself. As the name implies, we raise money to support candidates who support our industry. We look at issues and track legislation that impacts the pocketbooks of you and your clients.

Monthly lunches, seminars, expert panels, and fun events are just the start for President **Jen Monjaras** and her leadership team at the **Omaha Women's Council of REALTORS®**. And by the way... us menfolk are welcome as well.

Are you aware of the **OABR Foundation**? The charity organization provides financial assistance for real estate education, worthy charities and causes across the greater Omaha area, and housing-related efforts. Chair **Susan Clark** can tell you more about their efforts and how you can help.

Last but not least are the great people of our **Affiliate Council**. Affiliate members should reach out to President **Eric Petersen** to learn more about all the great things they do for REALTORS® and the networking opportunities they provide.

Undoubtedly, we have awesome people at the helm of our working committees. We want you to join them and become involved, helping decide how to best move our business forward.

By the way, there are some fantastic benefits for being involved. Because of my involvement in our industry, I have been able to do some amazing things and more importantly interact and get to know other members which can be beneficial when working together in the future. I consider myself fortunate to have experienced this leadership path, and want you to participate as well. Start small with a committee and see where it goes. What really matters are the volunteers that shape the direction of our industry. I guarantee it will be worth your investment of time. Thank you in advance! I look forward to seeing you soon.

Bill



9999T

REALTOR® SAFETY:

**WHY SAFETY MUST BE
— TOP OF MIND —
FOR YOU AND YOUR CLIENTS**

EARN 1 HOUR OF COMMISSION APPROVED TRAINING

Thursday, May 20, 2021

10 AM - 11 AM

Give yourself the tools and knowledge to safely conduct your daily business and the confidence and skillset to keep yourself safe on and off the job. Be able to easily recognize the warning signs of danger or attack to protect yourself in the field. You will also learn how vital it is to understand the importance of helping your clients understand their role in keeping everyone safe and why and how you put safety measures in place.

OMAHAREALTORS.COM/2021-SAFETY



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PRESENTS:
BOOST YOUR
BUSINESS WITH RPR!

Tuesday May 18, 2021
10:30 AM CST

REGISTER NOW!
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**IN HONOR OF
MEMORIAL DAY, THE
OABR OFFICE WILL BE
CLOSED ON MONDAY,
MAY 31.**



NEW! GPRMLS PURCHASE AGREEMENT ADDENDA

On April 1, 2021, two new uniform addenda to the GPRMLS Uniform Purchase Agreement were successfully circulated on GPRMLS and association platforms including the GPRMLS dotloop and zipForms libraries.

The new addenda that were released on April 1st are:

- Great Plains Regional MLS LLC Inspection Notice Addendum – Form 217
- Great Plains Regional MLS LLC Rejection Notice Addendum – Form 217A



ACCESS THE NEW FORMS ONLINE

www.gprmls.com/mlslistinginputforms



#1118R

CMA. BPO. APPRAISAL.

WHAT IS THE DIFFERENCE?!

EARN 3 HOURS OF INTERMEDIATE CREDIT TOWARD
SALESPERSON AND BROKER CONTINUING EDUCATION

Tuesday, May 25, 2021 | 9 AM - 12 PM

\$25 | Proceeds go to RPAC

Join John Bredemeyer and Roger Morrissey from Realcorp Inc. for this continuing education seminar to help you understand the differences! You will learn how to develop more accurate price opinions which will benefit your seller or buyer. You will also have an opportunity to ask an appraiser questions regarding the appraisal process and challenges.

REGISTER NOW!
OMAHAREALTORS.COM/LOGIN

Investments are not deductible for federal income tax purposes. Investments to RPAC are voluntary and are used for political purposes. The amounts indicated are merely guidelines and you may invest more or less than the suggested amounts. The National Association of REALTORS® and its state and local associations will not favor or disadvantage any member because of the amount invested or decision not to invest. You may refuse to invest without reprisal. 85% of each investment is used by your state RPAC to support state and local political candidates; 15% is sent to National RPAC to support federal candidates and is charged against your limits under 52 U.S.C. 30116.

SUPRA KEYBOXES

reminder

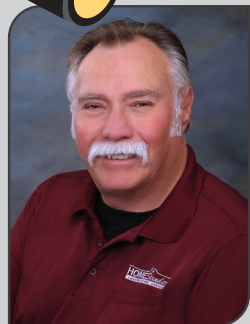
Thank you for ordering keyboxes in advance! Order during business hours, then pick up 24/7 at our front door.

Thank you!



FOR MORE INFORMATION VISIT OMAHAREALTORS.COM/SUPRA

INSPECTOR SPOTLIGHT



Forrest Ruel
ASHI certified &
InterNachi certified
Home Inspector



Forrest has been with Home Standards since 2017 and has quickly become one of our most requested inspectors. We asked Forrest some questions:

Tell us about your family.

I have been married 27 years, have six children, 12 grandchildren, four great grandchildren, and two dogs (Auggie and Jax).

What do you like to do for relaxation or fun?

In my free time, I like camping and fishing with the family and friends. I also like watching a good movie.

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

Working in the home and commercial industry with roofing installation and repair,

electrical, plumbing, building construction, remodeling, repairing of residential and Commercial Properties has given me a solid foundation of understanding of the building components and installation.

Being an ASHI and InterNachi certified inspector is a benefit for me professionally, by giving me the knowledge that keeps me sharp through the continued education. A home buyer benefits from knowing continued education is a strong part of the ability to perform a quality inspection.

What do you enjoy about home inspecting?

I really enjoy helping potential buyers make an informed decision based on the findings of the home inspection.



RECENT REVIEW

"I needed to get an inspection done on a house that I am purchasing. I have never bought a home before. Forrest was very patient and took the time to explain everything to me but never in a way that belittled me. I cannot say enough wonderful things about him! Thank you for making this process very smooth! I appreciate it!!"

– Chelsea C

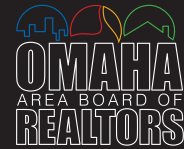


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Open positions include:

Two (2) officer seats and two (2) director seats

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Questions? Contact Donna Shipley
Donna@OmahaREALTORS.com or 402-619-5551



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CERTIFICATIONS

Deda Myhre, Nebraska Realty - Commitment to Excellence (C2EX)

Kevin Story, Realty ONE Group Sterling - Commitment to Excellence (C2EX)

Jill Bobenhouse Tesar, Nebraska Realty - Commitment to Excellence (C2EX)

Molly Amick, Nebraska Realty - Commitment to Excellence (C2EX) & Military Relocation Profession (MRP)

Carmen Bunde, BHHS Ambassador Real Estate - At Home With Diversity (AHWD)

Pamela Stander, Nebraska Realty - e-Pro®

PERSONALS

Condolences to:

- **Foram Fichadia**, Nebraska Realty on the recent passing of her mother
- **Jeremy Shirk**, Nebraska Realty on the recent passing of his father

MEMBERSHIP REPORT

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

MARCH ACTIVITY	MO	YTD
New REALTOR® Members	38	104
Resignations	14	51

MEMBERSHIP (As of April 1)	2021	2020
Designated REALTORS®	210	200
REALTOR®	2919	2810
REALTOR® Emeritus	62	73
TOTAL REALTORS®	3191	3083
Institute Affiliate	71	69
Affiliate Full Members	171	187
Affiliate eKey Only	161	158
TOTAL AFFILIATES	413	424



**HAVE SOMETHING YOU
WOULD LIKE TO SHARE?**

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Jodi@OmahaREALTORS.com

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DIVERSITY SCHOLARSHIP RECIPIENT

CONGRATULATIONS, ROBERTO VILLEGAS

The Diversity Committee would like to share with you a past recipient who has made a commitment to be successful; Roberto Villegas of Nebraska Realty.

Where did you grow up?

I was born in Luvianos Mexico (in the state of Mexico, think New York, New York). My parents immigrated the states in 92 and brought us over. That forced us to learn Spanish and English. We first arrived in South Lake Tahoe, California. As my fellow agents may realize, California is not cheap to live in. My aunt lived in Omaha and raved about the economic opportunity here, along with the low unemployment rates. We have been here since 1998!

What Brokerage do you work for and are you a member of any other organizations in your community or networking groups?

I have just hung up my license with Nebraska Realty. I love my community and volunteer at organizations when I can such as Habitat for Humanity, The Heartland Food Bank, and the Hope Center for Kids. I look forward to collaborating with fellow Real Estate professionals on volunteer opportunities to drive meaningful impact in our community.



Roberto Villegas

What did you do before you became a REALTOR®?

I currently work as a Customer Success Manager at Buildertrend a construction management software. My day to day consists of meeting with home builders around the world over Zoom, figuring out their processes from lead capture to final walk through of new homes they are building along with job costing and profit and loss. It really has helped me understand the New Construction business.

When did you get your license and what inspired you to become a REALTOR®?

I became officially licensed just this month! I have been wanting to work in real estate since 2015 but never got around to actually doing it. I am incredibly happy that I am here and again, looking forward to collaborating with my fellow professionals. I have a deep belief in providing value and helping our community and giving back, much like what has been given to me. (Paying it forward)



JOIN US!

May 11, 2021 @ 11 am - 12 pm
July 13, 2021 @ 11 am - 12 pm
August 10, 2021 @ 11 am - 12 pm

**OMAHAREALTORS.COM/
DIVERSITY**

What is the most rewarding part of your job as a REALTOR®?

I am still relatively new to this industry but even now, I enjoy answering my friend's questions about the market, their homes (and the crazy equity building up) and being a potential resource to my sphere.

What else would you like us to know about you?

I am incredibly grateful for this opportunity and for what has been afforded to me throughout my life's journey. I was born in a small town in Mexico, without documentation to come to the US and now I am a U.S. Citizen, and a Licensed Realtor, I was able to obtain an education, have a family and build my home from scratch. I am motivated by not only where I came from, but where I can continue to grow from here. Please reach out to me if I can ever be of any assistance or if you ever want to bounce ideas off me (digital marketing, RE, New Construction, LinkedIn, etc.)

Cheers!



Charleston
Homes

Happy Spring!

*Welcome to Our
New Sales Agent*

Courtney Stodola

Courtney.Stodola@charlestonhomesomaha.com

 @realtorstodola



Visit Our Models:

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52nd & Capehart

Arbor View

(1/2 mile north of 204th & Maple)

Pebblebrooke

173rd & Hwy 370

Mon-Thurs: 2-6pm • Fri-Sun: 12-5pm

CharlestonHomesOmaha.com

AFFILIATE SPOTLIGHT

HOMEBUYING PREPAREDNESS IN TODAY'S HOT MARKET

BY MARY BYRNES, LINCOLN FEDERAL SAVINGS BANK

Calls are rolling in from agents and borrowers who are looking for ways to purchase a home with financing options that fit their needs. In this ever-changing market, agents are urging borrowers to be confident when putting in an offer – being prepared with funds to close is key. We will explore options that are available for first-time homebuyers, new construction borrowers and buyers who currently own a home and want to purchase and close before their home sells.

Every first-time homebuyer comes with a unique scenario. In most situations, the buyer is confident in their credit score, but they aren't sure how they will fund the down payment and closing costs.

In the past, it was not unusual to have an offer come in where it is written into the contract that the seller will pay up to a certain amount of the buyers closing costs; but in this market, that seems to be less of an option. So, how can we help buyers secure the funding that they need?

Participating lenders can help through the Nebraska Investment Finance Authority (NIFA). They offer assistance for qualified first-time homebuyers by way of down-payment assistance and resources for purchasing a home. The Home Buyers Assistance program also provides a wonderful grant program for qualified buyers.

Participating banks with qualified borrowers may have access to the Federal Home Loan Bank (FHLB) that offers a grant of up to \$5,000 through the Homeownership Set-Aside Program. These are funds that do not have to be

paid back if you live in the home for a set length of time.

For all buyers, options can be gifts from qualified family members, a 401K program that allows for a withdrawal or loan against it for a home purchase. Couples planning a wedding can set up savings as a gift registry.

For buyers who are building the home of their dreams but need the construction deposit, lenders can bridge the gap by utilizing the equity in their home until the new home is built and their current home sells. This applies even if the construction loan is secured by the builder.

Bridge loans are a great option for homeowners who would like to purchase a new home but are worried their existing home may not sell in time to close on their new purchase. The funds the borrower would use for their purchase can be borrowed on a short-term basis based on their home equity. They can move into the new home and close later on the sale of their current home.

Today's market is hot, inventory is low, and homes are selling faster than ever before! Work with local lenders who can provide unique financing options for your clients!

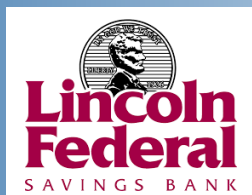
Lincoln Federal Savings Bank is an Equal Housing Lender. Member FDIC.



MARY BYRNES

(402) 493-5599

mbyrnes@lincolnfed.com



TRIVIA
Night
ANYTHING GOES!



Looking forward to "seeing" everyone in 2021

We are excited for the upcoming "normal" events happening in the Women's Council world.

Though our Trivia Night is usually in March we pushed it back to May and can't wait to celebrate with everyone for our first *Virtual* Trivia Night. After the year that was 2020, this year's theme of **Anything Goes!** allows us to celebrate with more freedom than we have ever had!! So grab your team and join us on May 13th.

Register today at wcromaha.com

I am also happy to announce our Charity of the Year, Women's Center for Advancement. Women's Center for Advancement offers services to victims of domestic violence and sexual assault completely free of charge. Services provided but not limited to: therapists, attorneys, coaches, advocates and peer support to help those in need of assistance. Check out their website wcaomaha.org for more information and details on how you can help out WCA. **#WCRforWCA**

Both Trivia and Golf (in July) are a way for us to support our Charity of the Year. We'd love for you to help us help the Women's Center for Advancement. Reach out to me or anyone on the board to get involved!

- Jen Monjaras, President

May 13th: Trivia Night

It may be a virtual event, but there are still bragging rights to be won!

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Florence

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.



Current Membership

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Tim Krof ACI (Vice President) - Home Standards Inspection Services
Steve Marten ACI (Treasurer) - Homespec Property Inspections
Mike Frerichs ACI (Secretary) - Home Buyers Protection Co
Ahlers, Chad ACI - Cornerstone Property Inspections
Byrd, Mark ACI - Accurate Building Inspection
Carney, Dominic - Home Buyers Protection Co
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Duckett, Steve - Midwest Inspection & Testing, LLC
Eggenburg, John, ACI Surehome Inspection Services
Fisher, Jessie - Home Standards Inspection Services
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Pachunka, Paul - Home Standards Inspection Services
Petersen, Bret ACI - Home Buyers Protection Co
Ruel, Forrest - Home Standards Inspection Services
Simmernan, Brent ACI - Midlands Home Inspections, Inc
Vacha, Steve ACI - Home Standards Inspection Services
Les Wallace - Advanced Building Inspections

Check out our website! www.ASHIomaha.com

*ACI denotes ASHI Certified Inspector

NRA SCHOLARSHIP OPPORTUNITY

Do you have a family member pursuing a degree in Business Administration or Construction Management? Are they a student at UNK, UNL or UNO? If so, they are eligible to apply for the **Nebraska REALTORS® Association Past President's Scholarship!**

Qualification Criteria

- A college junior or senior in good standing for the academic year scholarship is received. - or - A post-graduate student in good standing seeking an advanced degree.
- If a college junior or senior undergraduate: Enrolled as a full-time student at one of the University of Nebraska campuses.
- Working toward a degree in Business Administration or Construction Management.

Additionally, all finalists are required to attend a personal interview as part of the selection process.

Apply online by May 31, 2021 at
NebraskaREALTORS.com.



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Questions about
RPAC?
Ask us!

Bill Swanson
402-679-6566
Bill.Swanson@BHHSamb.com

Doug Dohse
402-598-0420
Doug.Dohse@BHHSamb.com

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SERRANO



BILL SWANSON



DIXIE TENEYCK



STEVE VACHA



MARK WEHNER

GET INVOLVED WITH



DIVERSITY COMMITTEE

The Diversity Committee promotes equal opportunity in housing and diversity within the real estate industry. It encourages diversity in the real estate industry with the Ethnic Minority Outreach Scholarship Program, promotes OABR activities to heighten the awareness of diversity within the real estate profession, identifies the equal opportunity and cultural diversity concerns and needs of OABR members and makes recommendations to the OABR Board of Directors regarding those concerns and needs.

Next Meeting: Tuesday, May 11 at 11:00 am
Staff Liaison: Donna Shipley, donna@omaharealtors.com



EDUCATION COMMITTEE

The Education Committee is committed to providing quality education and training opportunities for its members in order to promote success in every aspect of their business. The committee oversees OABR Academy, its courses, and NAR'S REBAC classes that enable our members to earn certifications and designations locally & economically. The committee also oversees New Member Orientation, the OABR instructors, and our member's compliance with the Code of Ethics.

Next Meeting: Thursday, May 6 at 1:00 pm
Staff Liaison: Donna Shipley, donna@omaharealtors.com



GOVERNMENTAL AFFAIRS COMMITTEE

The Governmental Affairs Committee monitors governmental entities impacting the real estate industry in the Omaha area, interviews political candidates and makes recommendations for Nebraska RPAC contributions, and organizes RPAC fundraising efforts. At the direction of the Board of Directors, the committee participates in grassroots lobbying efforts.

Next Meeting: Wednesday, May 19 at 10:00 am
Staff Liaison: Donna Shipley, donna@omaharealtors.com



REGIONAL MLS USERS GROUP

The MLS Users Group monitors and makes recommendations to the Great Plains Regional Multiple Listing Service Board of Directors regarding the use and functionality of the MLS system.

Next Meeting: Wednesday, May 5 at 10:00 am
Staff Liaison: Tomi Coffey, tomi@lincolnrealtors.com

YOUR ASSOCIATION!

RPAC FUNDRAISING TASK FORCE



RPAC Fundraising Task Force works in conjunction with the Governmental Affairs Committee coordinating local efforts to raise funds for the Nebraska REALTORS® Political Action Committee (RPAC). The organization has two primary objectives: to advocate for rights of all real estate owners, and to promote the best interests of REALTORS®. In conjunction with the Nebraska REALTORS® Association and the National Association of REALTORS®, RPAC is the leading voice for all things real estate; in Omaha, in Nebraska, and across the Nation.

Next Meeting: Monday, May 10 at 2:30 pm
Staff Liaison: Donna Shipley, donna@omaharealtors.com

REALTOR® SAFETY TASK FORCE



The Omaha Area Board of REALTORS® provides members with access to the latest safety information. Our goal is to keep REALTORS® safe, following safety guidelines and using good judgement when meeting with unknown individuals.

It's true: REALTORS® face more on-the-job risks than most other business professions. Be safe.

Next Meeting: Thursday, July 15 at 2:00 pm
Staff Liaison: Donna Shipley, donna@omaharealtors.com

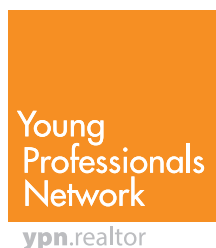
SOCIAL EVENTS COMMITTEE



The Social Events Committee plans and implements member and/or family-friendly networking social events and implements community projects to enhance the image of REALTORS® in the community.

Next Meeting: Wednesday, May 12 at 10:00 am
Staff Liaison: Donna Shipley, donna@omaharealtors.com

YOUNG PROFESSIONALS NETWORK COMMITTEE



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.

Next Meeting: Thursday, May 13 at 1:30 pm
Staff Liaison: Jodi Carper, jodi@omaharealtors.com

VIRTUAL



FOOD DRIVE

The COVID-19 pandemic continues to test our strength and resilience, but our community remains committed to helping our struggling neighbors. The need is greater than ever, and Food Bank for the Heartland is adjusting to meet the increased demand while prioritizing health and safety.

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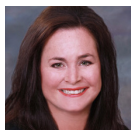
Homes ★ Villas ★ Townhomes



Sherri Daly



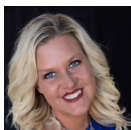
Ericka Heidvogel



Shelley Hourigan



Don Igo



Brooke Johnson



Monica Lang



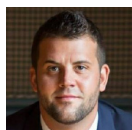
David Lee



Luke Lofgren



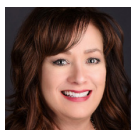
Leslie Petersen



Kurt Pfeffer



Jane Ploughman



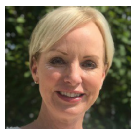
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