



REview



COMING UP

OABR OFFICE CLOSED

July 5; All Day

EDUCATION COMMITTEE

July 8; 1:00 pm - 2:00 pm

YPN COMMITTEE

July 8; 1:30 pm - 3:00 pm

RECHARGE TASK FORCE

July 12; 1:00 pm - 2:00 pm

RPAC FUNDRAISING TASK FORCE

July 12; 2:30 pm - 3:30 pm

DIVERSITY COMMITTEE

July 13; 11:00 am - 12:00 pm

SOCIAL EVENTS COMMITTEE

July 14; 10:00 am - 11:00 am

REALTOR® SAFETY TASK FORCE

July 15; 2:00 pm - 3:00 pm

RPAC EVENT OF THE YEAR AT RIVER CITY STAR

July 15; 5:00 pm - 8:00 pm

GPRMLS TRAINING DOJO SESSION

July 22; 11:00 am - 12:00 pm

OABR DIRECTORS MEETING

July 28; 10:00 am - 11:00 am

OABR FAMILY FUN DAY AT FUN-PLEX

July 30; 3:00 pm - 8:00 pm

NAR REPORT: HOUSING IS CRITICAL INFRASTRUCTURE

Decades of underinvestment and underbuilding have created a shortage of housing in America that is more dire than previously expected and will require a concerted, long-term nationwide commitment to overcome, according to a recent report by the National Association of REALTORS®.

The recently released report highlights the vast underbuilding gap in the U.S. and the consequences of underinvesting in housing. Following decades of underbuilding and underinvestment, the U.S. faces an acute shortage of available housing, an ever-worsening affordability crisis, and an existing housing stock that is aging and increasingly in need of repair—all to the detriment of the health of the public and the economy.

The scale of underbuilding and the existing demand-supply gap is enormous and will require a major national commitment to build more housing of all types by expanding resources, addressing barriers to new development and making new housing construction an integral part of a national infrastructure strategy

Policy Considerations

Measurable progress will require strategies that support housing of all shapes and sizes across the full income spectrum. Housing infrastructure investments should seek to:

- Address large shortages in capital and lending for the development of affordable housing by expanding resources and maximizing the potential of existing programs.
- Incentivize shifts in local zoning and regulatory environments to substantially increase the quantity and density of developable residential space. Additional recommendations for zoning and permitting policy reform can be found in a separate study unveiled by NAR earlier this year, *State and Local Policy Strategies to Advance Housing Affordability*.
- Increase housing supply by promoting conversions of older or underutilized commercial space.
- Expand capacity for residential construction by applying federal resources to help address construction capacity challenges such as rising construction costs and labor and materials shortages.
- Perhaps most importantly, addressing the national underbuilding gap will require a coordinated approach to planning, funding and development of all forms of infrastructure to not only build more housing, but also build better housing that will be more inclusive and well-integrated into local communities

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JULY 2021

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AFFILIATE SPOTLIGHT	Page 15	GREAT PLAINS REALTORS® MLS, INC 2021 BOARD OF DIRECTORS	GREAT PLAINS REGIONAL MLS STAFF
JUDI ANDING SCHOLARSHIP	Page 17	Chair Jennifer Bixby	MLS Manager Denise Mecseji
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RPAC RIVER CITY STAR	Page 19	Secretary/Treasurer John Cherica	
		Directors Andy Alloway Susan Clark Scott Vogt Herb Freeman	OMAHA AREA BOARD OF REALTORS® 11830 Nicholas Street Omaha, NE 68154

Read the REview online!

OmahaREALTORS.com/news

A MESSAGE FROM THE PRESIDENT

Bill Swanson, 2021 President



SHARPEN YOUR AXE

As a relatively new agent, I heard the following story many years ago, and it has stuck with me ever since.

Once upon a time, a young man asked for a job with a timber merchant. The young man was determined to do his best, to learn to be the best lumberjack he could be. His boss gave him a brand new axe and showed him the area of forest where he was to work. On the first day, he felled 18 trees. "Congratulations," the boss said. "You will make a great lumberjack!" Motivated by the boss' words, the woodcutter tried harder the next day, but he could only bring down 15 trees. The third day he tried even harder, but he could only manage ten trees. Day after day, he finished with fewer trees. "I must be losing my strength," the woodcutter thought. He went to the boss and apologized, saying that he could not understand what was going on. "When was the last time you sharpened your axe?" the boss asked. "Sharpen? I've been too busy cutting trees to sharpen my axe!"

Are you too busy listing and selling to sharpen your axe? What if the class you skipped to show a house, instead of scheduling around it, was the class you needed to learn a new multiple-offer technique? Or to understand the latest knowledge on contract law to keep you out of trouble? Or to discover the best verbiage to get that listing you were competing for?

A few years ago, teaching a class about using Paragon-MLS to create a CMA, I walked past a student playing solitaire on his computer. At the end of the course, he was still playing solitaire. I didn't take it personally, but what stands out is that he called me the next day in a panic to knowhow to create a CMA for an appointment that night. Please, don't be that guy. Take EVERY opportunity to learn; whether it's free or not, take advantage of it.

We have so many learning resources available at OABR and the State and National associations. If you pay attention, you can take the course offerings for little or no cost. You should never needto scramble at the end of your education cycle to gather the required CE hours.

It's also important you don't just go to classes for the CE credits. If you are, you miss out on helping your career and better serving your clients.

I had an agent brag to me that they could go online and finish a three-hour CE course in under a half-hour. I will let you be the judge of whether you think that is a good practice or not. We will soon see plenty of CE offered in the fall, don't wait until the last minute. Be proactive. Go to the Nebraska Real Estate Commission Website (nrec.nebraska.gov) and see what you need if this is your education-cycle year. Even if it's not your year, take classes to learn, and all of a sudden, you may find yourself with 30 or 40 CE hours and a whole lotta knowledge! And as a result, more real estate production!

Locally, read about **REcharge 2022** coming in February! It will be the best one yet! Save \$20 with early bird tickets on sale now through July at <https://www.REchargeNebraska.com>.

The Nebraska REALTORS® Association offers many learning opportunities, like Toolkit Tuesdays! Go to <https://nebraskarealtors.com> or watch for several learning opportunities at the NRA Fall Meetings at the end of August. Watch for the sign-up coming soon!

Nationally, if you can make it – or not -- to National Convention this year in San Diego, I promise you won't regret it. Step up your game in person or online. Go to <https://conference.realtor>.

Let me conclude by saying I hope to see you in an education venue soon! One of my favorite quotes about learning is by Oliver Wendell Holmes, who said, "Man's mind, once stretched by a new idea, never regains its original dimensions."

Keep learning, my friends.

- Bill Swanson



Continued from Page 1

The report asserts that the state of America's housing stock is dire, with a chronic shortage of affordable and available homes needed to support the nation's population. A severe lack of new construction and prolonged underinvestment has led to an acute shortage of available housing, to the detriment of the health of the public and the economy.

The scale of underbuilding and the existing demand-supply gap is enormous and will require a major national commitment to build more housing of all types.

Growth in America's housing inventory has slowed significantly since the turn of the century, particularly over the past decade. This trend affects every region of the country, creating what the NAR report calls an "underbuilding gap" of 5.5 to 6.8 million housing units since 2001.

There is a strong desire for homeownership across this country, but the lack of supply is preventing too many Americans from achieving that dream. It's clear from the findings of this report and from the conditions we've observed in the market over the past few years that we'll need to do something dramatic to close this gap.

-Lawrence Yun, Chief Economist, NAR

Among other, more specific policy recommendations, the report argues that lawmakers must work to expand access to resources, remove barriers to and incentivize new development, and make housing construction an integral part of a national infrastructure strategy.

The June report comes on the heels of a separate report unveiled by NAR earlier this year. State and Local Policy Strategies to Advance Housing Affordability recommended that lawmakers pursue solutions through financial policy measures, policies aimed at increasing the supply of housing and zoning, and permitting policy reform.

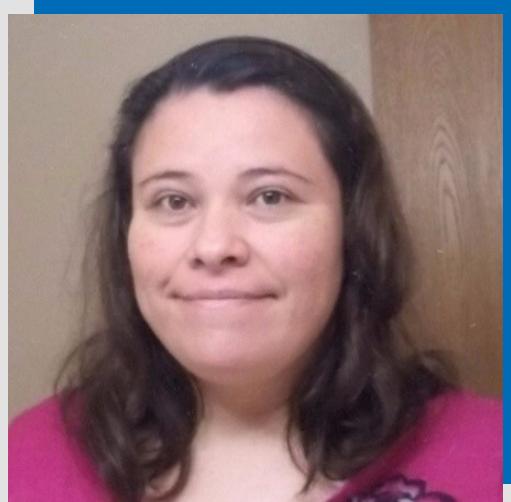
WELCOME ABOARD, JULISSA!

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our new Keybox System
Manager, Julissa Gonzalez!**

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IT'S TIME TO PAY ANNUAL DUES! Due August 15



Dues statements for the 2021 fiscal year are now being mailed. Member dues must be paid by August 15, 2021 or a 10% late payment fee will be assessed. Payments can be made online at OmahaREALTORS.com by using your MLS login ID and password. Specific instructions are located on the back side of the dues statement. REALTOR® dues are collected for all three levels of the REALTOR® organization.

OMAHAREALTORS.COM

NOTICE OF ELECTION

The Omaha Area Board of REALTORS® Nominating Task Force hereby submits to all REALTOR® members the following slate of candidates for open positions* on the OABR Board of Directors for 2022:



President-Elect
Crystal Archer



Secretary-Treasurer
Denise Poppen



2024 Director
Jill Anderson



2024 Director
Ashley Livengood



2024 Director
Dakotah Smith

The following individuals will continue their terms of service on the 2022 Board of Directors, or will be appointed by virtue of their current positions:

2022 President Megan Bengtson
2022 Director Brad Fricke
2022 Director Angel Starks
2023 Director Denise Poppen
2023 Director Jessica Sawyer

2022 Immediate Past President Bill Swanson
2022 GPRMLS, Inc. Chair Dakotah Smith
2022 Affiliate Council Chair Jonathan Jameson
2022 WCR Omaha Chapter President Chrissy Cameron

* Additional candidates for the open positions may be placed in nomination by petition signed by at least ten percent of the REALTOR® members and filed with the Omaha Area Board of REALTORS® office by July 14, 2021, for election. If the open positions are uncontested, the published slate will take office September 1, 2021.

VOTE. ACT. INVEST.

THANK YOU TO RPAC MAJOR INVESTORS!

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HENRY
KAMMANDEL



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MATT
RASMUSSEN

CRYSTAL 'R' INVESTORS \$2,500+



JENNIFER BIXBY



DIONNE HOUSLEY



KAREN JENNINGS



DEDA MYHRE



MIKE RIEDMANN



BECKY SANDILAND

Questions about
RPAC?
Ask us!

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

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

STERLING 'R' INVESTORS \$1,000+



JERRY AHLVERS



RYAN BASYE



DARLA
BENGTSON



MEGAN
BENGTSON



CODY BOUSEMA



DIANE BRIGGS



CHARLES CHADWICK



SUSAN CLARK



JONI CRAIGHEAD



DOUG DOHSE



TRACY FRANS



BRAD FRICKE



JOE GEHRKI



MINDY KIDNEY



MONICA LANG



MARK LEADERS



LORETTA MCNALLY



SARINA MCNEEL



RJ NEARY



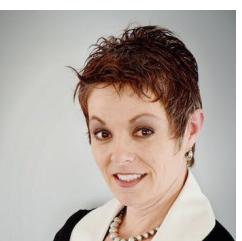
PERRE NEILAN



LAURA OSBORN



JEANNE PATRICK



ANGELA PETERS



RACHEL PIERCE



BRENT RASMUSSEN



SUSAN RAUTH



DOUG ROTTHAUS



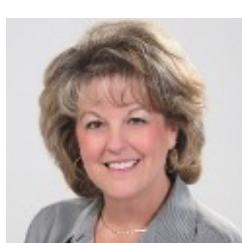
JESSICA SAWYER



FRANCISCO SERRANO



BILL SWANSON



DIXIE TENEYCK



STEVE VACHA



MARK WEHNER



JOIN US FOR THE 136TH
OMAHA AREA BOARD OF REALTORS®

INSTALLATION & AWARDS BANQUET

IN HONOR OF
INCOMING 2022 PRESIDENT

MEGAN BENGTON

SEPT 9 2021

5:30 PM - CASH BAR & HORS D'OEUVRES
7:00 PM - PROGRAM

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OMAHAREALTORS.COM/INSTALLATION

CONGRATS TO MARK OF EXCELLENCE MEMBERS!

Congratulations to the OABR members who earned their Mark of Excellence in 2020. Applications for the 2021 Mark of Excellence are due December 10.



Molly Amick*



Cindy Andrew*



Mandy Aufenkamp



Megan Bengtson**



Darla Bengtson



Jennifer Bixby



Carmen Bunde



Chrissy Cameron



Susan Clark**



Doug Dohse



Brandon Frans



Tracy Frans



Brad Fricke



Cheryl Gerace



Henry Kammandel**



Carolyn Kesick



Mindy Kidney



Lindsey Krenk



Monica Lang



Mark Leaders



Sean Lee*



Sherry Longacre



Justin Lorimer



Michael McGlynn



Linda Moy



Deda Myhre



Laura Osborn



Angela Peters*



Mike Riedmann*



Dennis Ritter*



Lisa Ritter*



Jessica Sawyer



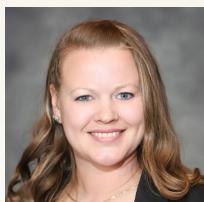
Kyle Schulze



Bill Swanson



Dixie TenEyck



Janelle Tierney

* Denotes 5-year recipients

** Denotes 10-year recipients.

CERTIFICATIONS

Angela Peters, Realty ONE Group Sterling - Short Sales & Foreclosure Resource (SFR®)

Susan Rauth, NextHome Signature Real Estate - Military Relocation Professional (MRP)

Jay Svoboda, NextHome Signature Real Estate - Military Relocation Professional (MRP)

Mark Leaders, BHHS Ambassador Real Estate - At Home With Diversity (ATWD)

PERSONALS

Condolences to:

- **Joe Vampola**, Nebraska Realty, on the recent passing of his mother
- **Christy Leesley**, Nebraska Realty, on the recent passing of her grandmother
- **Justin Lorimer**, RE/MAX Results, on the recent passing of his father

Congratulations to:

- **Jenna Friesen**, Nebraska Realty, on the recent birth of her baby girl
- **Reve Behren**, Nebraska Realty, on the recent birth of her baby girl
- **Carrington Cusick**, Nebraska Realty, on the recent birth of his baby girl



HAVE SOMETHING YOU WOULD LIKE TO SHARE?

Contact us at:

Jodi@OmahaREALTORS.com



Ericka Heidvogel
New Home Consultant

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Fax: (402) 934-4973
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MEMBERSHIP REPORT

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

MAY ACTIVITY	MO	YTD
New REALTOR® Members	39	143
Resignations	10	61

MEMBERSHIP (As of June 1)	2021	2020
Designated REALTORS®	213	202
REALTOR®	2989	2816
REALTOR® Emeritus	60	74
TOTAL REALTORS®	3262	3092
Institute Affiliate	70	69
Affiliate Full Members	172	188
Affiliate eKey Only	161	162
TOTAL AFFILIATES	414	429



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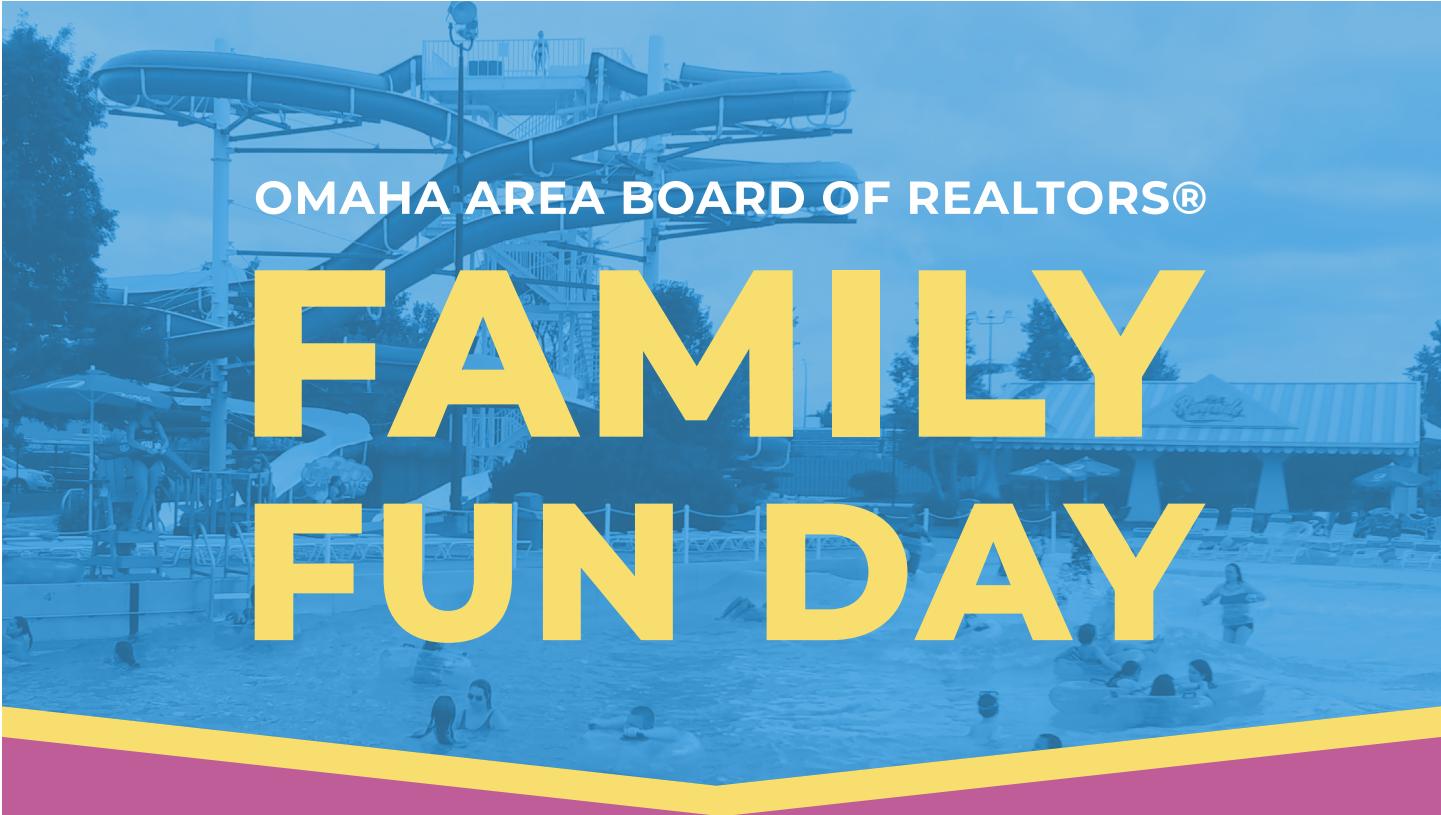
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OMAHA AREA BOARD OF REALTORS®

FAMILY FUN DAY

FRIDAY, JULY 30

3:00 PM - 8:00 PM

FUN-PLEX WATERPARK & RIDES

\$15/PERSON (AGES 2 & UNDER FREE)

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Fun-Plex
Waterpark & Rides

2022 RECHARGE



GET YOUR EARLY BIRD TICKETS!

02.16.22

EMBASSY SUITES LAVISTA

Register for the 2022 REcharge before August 2, 2021 and save \$20! On August 2nd, the keynote speaker announcement will be made and ticket prices will go up! There's only 500 tickets, so don't delay!



Breakout Sessions



Breakfast & Lunch



Keynote Speakers



All-Day Coffee & Water



After Party + Drink Ticket



CAT Hours, SWAG Bag, & More!

IN YOUR TICKET:



REcharge is back! Plug in for the most energized real estate event of the year on February 16, 2022. REALTORS® come from across Nebraska and Iowa to charge their real estate business back to 100%!

RECHARGENEBRASKA.COM



THANK YOU

To these Realtors® for Selling Our Homes so far this Year!

Jason Birnstihl	Berkshire Hathaway	Riley Lebbert	Better Homes & Gardens	Teri & Sara Dennhardt	Nebraska Realty
Mary Thommi	Berkshire Hathaway	Mary Livingston	Better Homes & Gardens	Venu Potineni (2)	Nebraska Realty
Mike Buckley	Berkshire Hathaway	Jenn Tucker	Better Homes & Gardens	Erin Schumacher	Nebraska Realty
Colleen Horn-Kavan	Berkshire Hathaway	Ashley Livengood Burrows Tracks Real Estate		John Lorkovic	Nebraska Realty
Heather Starmer	Berkshire Hathaway	Bob Lewis	Century 21	Tom Meyers	Nebraska Realty
LeAnne Sotak (2)	Berkshire Hathaway	DeeAnn Roundy (2)	Coldwell Banker	Angela Coleman	Nebraska Realty
Liz Kelly	Berkshire Hathaway	Christina O'Donnell (2)	Coldwell Banker	Anita St. Onge	Nebraska Realty
Nicole Mattson	Berkshire Hathaway	Rachel Langford	Coldwell Banker	David Potter	Nebraska Realty
Theresa Thoma	Berkshire Hathaway	Sara Harvey	DVG Realty	Cheryl Gerace	Nebraska Realty
Chelsea Mollak (2)	Berkshire Hathaway	Gary Baumert	EXP Realty	Jenn Cerio	Nebraska Realty
Sharon DiBiase	Berkshire Hathaway	Nicole Headen	EXP Realty	Ricky Newton	Next Home Signature RE
Brandon Robben	Berkshire Hathaway	Trevor Howard	Keller Williams	Diane Johnson	NP Dodge
Tim McGee	Berkshire Hathaway	Tyson Compton	Keller Williams	Kris Nelson	NP Dodge
Amanda Sway	Berkshire Hathaway	Bud Thomsen	Keller Williams	Ram Kallepalli (6)	NP Dodge
Deb Ellis	Berkshire Hathaway	Kyle Anderson	Keller Williams	Maria Polinsky	NP Dodge
Megan Owens	Berkshire Hathaway	Rachel Tiller	Keller Williams	Melisha Potter	NP Dodge
Mike Miller	Berkshire Hathaway	Karen Kisicki	Keller Williams	Casey Haflett	NP Dodge
Travis Jelken	Berkshire Hathaway	Steve Minino	Keller Williams	John Lytle	NP Dodge
Dione Housley	Berkshire Hathaway	Jenna Jacupke	Keller Williams	Casey Haflett	NP Dodge
Deb Ellis	Berkshire Hathaway	Gavin Utesch	Keller Williams	Bill Black	NP Dodge
Diane Briggs	Berkshire Hathaway	Shawn Maloy	Maloy Real Estate	Lisa Jansen-Bartholow (2)	NP Dodge
Lori Paul	Berkshire Hathaway	Andrew Perez	Milford Real Estate	Kristen Wehner Jacobsen	NP Dodge
Cassie Petersen	Berkshire Hathaway	Mark Taylor	Nebraska Realty	Lashell Johnson	NP Dodge
Jonie Sturek	Better Homes & Gardens	Kelly Andreasen (2)	Nebraska Realty	Tiffany Gray	NP Dodge
Sarina McNeil	Better Homes & Gardens	Kellie Konz Wieczorek (2)	Nebraska Realty	Govin Magar (2)	NP Dodge
Jennifer Kully	Better Homes & Gardens	Jake Romero	Nebraska Realty	Kail Walker	PJ Morgan
April Tucker	Better Homes & Gardens			Leah Mancuso	REMAX Results
Tracy Maldonado	Better Homes & Gardens			Brian Schamp	Schamp Residential
Dawn Grimshaw	Better Homes & Gardens			Tyler Reynolds	Woods Bros Realty
April Tucker	Better Homes & Gardens				



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AFFILIATE SPOTLIGHT

BUSTING MORTGAGE MYTHS

BY ERIN TRECOTT, FIRST NATIONAL BANK OF OMAHA

MYTH: Buyers need 20% Down to Purchase A Home

Many people believe that if you don't have at least 20% down, you can't buy a home. Did you know...if your buyers do a conventional loan, they can buy a home with as little as 3% down payment. Some types of government-backed loans (such as VA loans) even have 0% down payment requirements.

The 20% myth comes from mortgage lenders' private mortgage insurance requirement. PMI is a type of protection that compensates the mortgage lender if they stop paying their mortgage loan. Let's say you have a conventional loan and you have less than 20% down. Your lender will require you to pay PMI. Keep in mind that if they do buy a home with PMI, they can cancel their payments once they reach 20% equity position in the property. Other types of loans (like VA loans and USDA loans) don't require PMI but may require another type of insurance or funding fee.

MYTH: Their Down Payment Covers the Closing Costs

When most people think about buying a home, their first thought is their down payment. The down payment is usually the largest payment they'll make when they invest in a home, but they also need to pay closing costs.

Help to prepare your buyer for closing costs. Relay that this will include your lender's fees along with title fees and recording all the items with the county to transfer the property to them. The other portion of closing costs are prepaid expenses. These include their homeowner's insurance on their new home and property taxes to set up their escrow account. It may help to explain what an escrow account is for your buyers. It holds money for your insurance and property taxes to pay out when they are due.



ERIN TRECOTT

MORTGAGE LOAN ADVISOR, NMLS #457124

402-981-2011

etrescott@fnni.com

MYTH: The Only Way to Get Equity from your Current Home is Through a Bridge Loan

When your buyers are anticipating a move and already own a home, they may think that the only way to pull money out of a home is through a bridge loan. Bridge loans can help pull equity when needed and can be a good option but if you are working and preparing your buyers, have them look into a home equity line of credit to have their equity accessible for their new home. This must be done earlier in the process and cannot be completed if their home is already listed for sale.

MYTH: FHA Home Loans are For Buyers with No Money and Poor Credit

Popular among first-time home buyers, an FHA home loan is insured by the Federal Housing Administration. FHA loans are a great option for borrowers who don't have a significant down payment and lower credit, but other borrowers may also want to take advantage of an FHA loan because the interest rate is often lower than other options.

MYTH: Only Income Determines How Much You Can Borrow

While how much income a potential buyer makes is important, other factors such as student loan and credit debt, credit scores, and down payment percentage can impact how much a homebuyer can borrow. Start by talking to a Mortgage Lender like myself about their unique financial situation to come up with a realistic amount before they start shopping for their dream home.





6 Months in and We Are Still Rockin'!

June was a fabulous month for us as a Network. We were lucky enough to have 2 speakers turn our June lunch into an informative and an eye opening event!

Gregg Mitchell with Mitchell Appraisals educated us on all things Appraisals. From tips on how to prepare for an appraisal, and appraisal appeal, he injected humor into a subject that is hitting all of us in this industry. If you haven't had the chance to listen to Gregg I'd encourage you to reach out to him!

Our 2nd speaker was Jannette Taylor, CEO of our charity of the year - Women's Center for Advancement (WCA). We love to give back to the community and getting insight into who we are supporting can be so dynamic and introduce our members to an organization that's been right under our nose.

Their Mission: Assisting victims of domestic violence, sexual assault, human trafficking and stalking and their children to achieve safety and empowering them to lead self-determined lives.

Join us in support of the Women's Center of Advancement next month at our Golf Tournament July 22nd at Tiburon. Can't make the golf tournament? No worries, you can still help! Reach out to Jannette at 402.345.6555 ext 306, jannettet@wcaomaha.org, or go to wcaomaha.org to find out how you can support this amazing organization.

Thank you to all our members for your support and engagement in all things Women's Council.

- Jen Monjas, President

July 22nd: Golf Tournament at Tiburon

THANKS TO OUR DOUBLE DIAMOND SPONSORS FOR YOUR SUPPORT



CONGRATULATIONS!

**Congratulations to Gillian Hanus,
recipient of the Judi Anding Scholarship!**

REALTOR® members of the Omaha Area Board of REALTORS® are eligible to apply for a tuition scholarship for Designation and Certification Courses that are recognized by the National Association of REALTORS®. Up to five scholarships are given out per year.



JUDI ANDING SCHOLARSHIP

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

Jon Vacha ACI (President) - Home Standards Inspection Services
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
Crnkovich, Rick ACI - Heritage Home Services, Inc
Duckett, Steve - Midwest Inspection & Testing, LLC
Eggenburg, John, ACI Surehome Inspection Services
Fisher, Jessie - Home Standards Inspection Services
Gaskin, Paul, ACI - Gaskin Property Inspections
Pachunka, Paul - Home Standards Inspection Services
Petersen, Bret ACI - Home Buyers Protection Co
Ruel, Forrest - Home Standards Inspection Services
Simmerman, Brent ACI - Midlands Home Inspections, Inc
Vacha, Steve ACI - Home Standards Inspection Services
Les Wallace - Advanced Building Inspections

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GET YOUR MARK OF EXCELLENCE IN 2021

The **Mark of Excellence**'s goal is to promote professionalism in the industry by recognizing members for their participation at the local, state, and national levels of the REALTOR® organization.

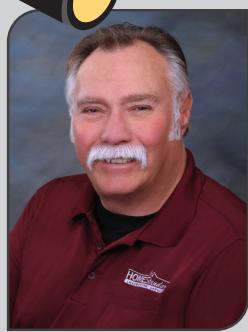
The Mark of Excellence Application must be completed every year.



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www.nebraskarealtors.com/images//Member_Services/Mark-of-Excellence/2021_MOE_Application.pdf

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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REALTORS® RELIEF FOUNDATION ANNOUNCES 20TH ANNIVERSARY CAMPAIGN

JUNE 28, 2021

The REALTORS® Relief Foundation was created in the immediate aftermath of September 11, 2001, with the belief that no American should be left homeless because of a terrorist attack or natural disaster. Realtors® raised \$8.4 million within 100 days of the attacks, and in the years since have raised and disbursed tens of millions in additional funds to the victims of hurricanes, floods, wildfires and other disasters. As the nation marks two decades since 9/11, RRF is commemorating its 20th anniversary by launching Hope Rising, a campaign designed to ensure the Foundation can respond to disasters as quickly and effectively as possible.

"Today, almost 20 years after its founding, the REALTORS® Relief Foundation continues to respond to the nation's biggest disasters, ensuring Americans have a roof over their heads and a place they can call home even in the worst of times," said NAR President Charlie Oppler, a Realtor® from Franklin Lakes, N.J., and the CEO of Prominent Properties Sotheby's International. "RRF embodies a history of giving back and a future of paying it forward, and as it is called upon with increasing frequency to respond to natural disasters, the role it plays becomes even more critical."

With major natural disasters in the U.S. becoming more common, RRF has been forced to intensify its focus on sustainability for the years ahead, particularly as it is currently distributing funds almost as quickly as they are received. Hope Rising is part of a deliberate effort to better position RRF for the next 20 years, formally shifting its fundraising efforts to a more proactive model.

When a major disaster occurs, RRF mobilizes its outreach efforts and turns to NAR members and other constituents for support. New goals set as part of Hope Rising will help maximize the impact the Foundation can have on communities and people in need by ensuring it

has the resources it needs to respond to any disaster at a moment's notice.

"As we commemorate the RRF's 20th anniversary, we have a bold vision to 'never say no' to a victim in need," said RRF President Michael Ford, who noted the Foundation has already raised more than \$4 million of its \$8.5 million campaign goal. "The goal of our 20th Anniversary Campaign is to ensure that we are able to immediately respond and protect people in a time of need, and I'm confident that we'll be successful."

Realtor.com®, which is a Founders Club-level supporter of the Foundation's 20th Anniversary Campaign, was RRF's first corporate investor in the real estate industry. "At realtor.com®, home means everything," its CMO Mickey Neuberger said. "We express that value in our site experience through tools like Flood Factor™ that help people better assess flood risks to neighborhoods and homes, and by supporting programs like the REALTORS® Relief Foundation, which sends hope and help to those in need during times of crisis. Recent crises like the winter storm in Texas and flooding in Tennessee underscore the need to help communities and homeowners get back on their feet after these life-changing events, and we are proud to stand with NAR, its members and the REALTORS® Relief Foundation as part of our ongoing commitment to bringing people home."

With 100% of its administrative costs covered by NAR, every dollar donated to RRF goes directly to disaster relief efforts. To date, funds have been used in response to some 105 events across 40 U.S. states and territories, helping 17,000 families with housing-related financial assistance.



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