



NOVEMBER 2021



REview



COMING UP

EDUCATION COMMITTEE

Nov 4; 9:00 am - 10:00 am

CODE OF ETHICS TRAINING COURSE

Nov 5; 8:30 am - 12:00 pm

RECHARGE TASK FORCE

Nov 9; 9:00 am - 10:00 am

RPAC FUNDRAISING TASK FORCE

Nov 9; 3:30 pm - 4:30 pm

NAR ANNUAL GOVERNANCE MEETINGS

Nov 10 - Nov 15

SOCIAL EVENTS COMMITTEE

Nov 10; 10:00 am - 11:00 am

AFFILIATES COUNCIL MEETING

Nov 16; 9:00 am - 10:00 am

OABR ANNUAL TURKEY BOWL

Nov 17; 11:00 am - 5:00 pm

AT HOME WITH DIVERSITY CLASS

Nov 18; 8:30 am - 12:00 pm

YPN COMMITTEE

Nov 18; 1:30 pm - 3:00 pm

OABR DIRECTORS MEETING

Nov 24; 10:00 am - 11:00 am

OABR CLOSED

Nov 25 - Nov 26

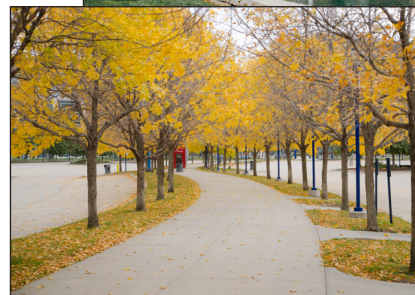
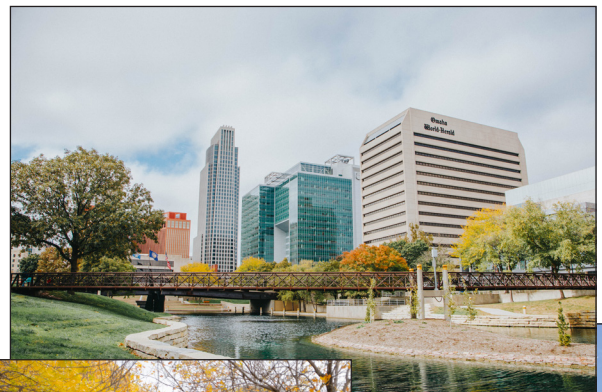
OMAHA RANKS IN THE TOP 20 PLACES TO LIVE IN 2021

Millions of people are reevaluating where they want to live as remote work options grow and the pandemic prompts lifestyle changes. Livability.com analyzed more than 1,000 small to mid-sized cities while factoring in safety, affordability, economic stability, outdoor recreation, accessibility, community engagement, and more.

The cities that topped this year's list "offer the exact things so many of us are craving right now: connection, affordability, and the space and opportunity to grow," according to Livability.com.

The 20 places that topped Livability's list for 2021 are:

1. Madison, Wis.
2. Ann Arbor, Mich.
3. Overland Park, Kan.
4. Frederick, Md.
5. Charlottesville, Va.
6. Quincy, Mass.
7. Hillsboro, Ore.
8. Roseville, Calif.
9. Colorado Springs, Colo.
10. Vancouver, Wash.
11. Corvallis, Ore.
12. Raleigh, N.C.
13. Omaha, Neb.
14. Rochester, Minn.
15. Columbia, Md.
16. Franklin, Tenn.
17. Plano, Texas
18. Lincoln, Neb.
19. Asheville, N.C.
20. Sioux Falls, S.D.



View the full list of the top 100 at [Livability.com](https://www.livability.com).

NOVEMBER 2021

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**OMAHA AREA BOARD
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11830 Nicholas Street
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Read the REview online!

OmahaREALTORS.com/news



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A MESSAGE FROM THE PRESIDENT

Megan Bengtson, 2022 President



THINK AFFILIATES FIRST

In our fast-paced and busy business, there are so many moving parts in each and every transaction. If you think about it, it's amazing how many different entities touch one transaction to ensure properties are successfully closed. REALTORS® understand the importance of having a solid agent-to-agent relationship, but that also goes for all the ancillary services we work with every day. That's why it's important to **THINK AFFILIATES FIRST**.

OABR Affiliate Members are dedicated professionals in their field who are here to support REALTORS® and their clients. Affiliate members commit to six Standards of Excellence:

1. Affiliates shall remain informed and conduct their business in accordance with all applicable laws, governmental regulations, and public policy.
2. Affiliates shall promote their business in a positive and professional manner.
3. Affiliates shall not attempt to gain an unfair advantage over competitors by making false or misleading statements about competitors, REALTOR® Members, or Affiliate Members.
4. Affiliates shall respect the "Privileges and Obligations" afforded in the Affiliates Constitution and Bylaws and shall aspire to follow the Code of Ethics of the National Association of REALTORS®.
5. Affiliates shall provide information, warranties, reports, data, and services using professionally accepted guidelines and procedures.
6. Affiliates share a commitment to operate with integrity and stay current with new advances and policies that will further define them as leaders within their industry.

Our Affiliates are an essential part of our businesses and our professional association. Many of our Affiliate members invest in RPAC and understand the importance of protecting homeowner rights and supporting candidates who support the real estate industry.

Affiliate members also sponsor events, support our causes, and rise to the occasion when called to do so. They also create some incredible REALTOR® events like this year's Affiliate Golf Tournament held at The Club at Indian Creek.

On November 17, the Affiliates are hosting the Annual Turkey Bowl at The Mark in Elkhorn. This significant event is a successful fundraiser for the U.S. Marine Corps Toys for Tots program. The OABR Affiliates and the University of Nebraska-Lincoln have been the two largest donors to Toys for Tots for the past several years.

Participation in this year's event is sold out; however, spectator passes are available at OmahaRealtors.com. It's fun to see everyone, and it is encouraging to know that many boys and girls in the Omaha area will be positively impacted by the lobby full of toys and bicycles.

We are better because of those who support us. Affiliate members are industry leaders that do so much to support the REALTOR® community. There is an Affiliate Member search featured on the OmahaRealtors.com website. I ask that you **THINK AFFILIATES FIRST** for assistance with your next transaction.

- Megan Bengtson, 2022 OABR President

GOLF OUTING

HOSTED BY THE AFFILIATES COUNCIL

On Wednesday, September 29, REALTOR® and Affiliate members joined together for the annual 2021 OABR Golf Outing hosted by the Affiliates Council at Indian Creek Golf Course. Teams enjoyed a delicious hamburger and hot dog lunch, waited out a few raindrops, and had fun golfing and networking!





ANNUAL 2021 REALTOR® RING DAY REGISTER TO RING!

WE NEED YOU TO MAKE THE
11TH ANNUAL REALTOR® RING DAY
A HUGE SUCCESS!

WHEN:

FRIDAY, DECEMBER 3, 2021
SLOTS AVAILABLE FROM 10 AM - 4 PM

WHERE:

FIND YOUR COMPANY NAME
TO FIND WHERE TO RING!

WHO:

OPEN TO ALL OABR MEMBERS

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OABRRingDay.com



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CERTIFICATIONS & DESIGNATIONS

Kelcie Swede, PJ Morgan Real Estate - Military Relocation Professional (MRP)

James Schneider, Nebraska Realty - Short Sales & Foreclosure Resource (SFR)

Pam Stander, Nebraska Realty - Short Sales & Foreclosure Resource (SFR)

Gina Todero, Century 21 Century - Military Relocation Professional (MRP)

Kellie Murphy, NextHome Signature Real Estate - At Home With Diversity (AHWD)

PERSONALS

Condolences to:

- **Nikki Gradoville**, PJ Morgan Real Estate, on the recent passing of her husband
- **Julie Hergert**, NP Dodge, on the recent passing of her father
- **Jill Wilson**, Nebraska Realty, on the recent passing of her husband

Congratulations to:

- **Laura Osborn**, Better Homes and Gardens, on being named to the Springfield Community Foundation Board of Directors
- **Todd Taylor**, Focus Printing, on coming in first place in the National Homerun Derby contest



MEMBERSHIP REPORT

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

SEPTEMBER ACTIVITY	MO	YTD
New REALTOR® Members	45	316
Resignations	107	284

MEMBERSHIP (As of Oct 1)	2021	2020
Designated REALTORS®	205	202
REALTOR®	2942	2827
REALTOR® Emeritus	65	77
TOTAL REALTORS®	3212	3106

Institute Affiliate	71	69
Affiliate Full Members	153	158
Affiliate eKey Only	143	158
TOTAL AFFILIATES	377	395

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OABR FOUNDATION

Creating a lasting impact on the community

ABOUT THE FOUNDATION

The Omaha Area Board of REALTORS® Foundation is an IRS Section 501(c)(3) charitable organization that provides financial assistance for real estate education, general community needs across the greater Omaha area, and housing efforts. All administrative costs are paid directly by the Omaha Area Board of REALTORS®, meaning that 100 percent of all donated funds go directly to the charitable effort being supported.

In addition, the fundraising efforts of local REALTORS® participating in OABR councils, committees, forums and task forces are channelled through the Foundation so the cumulative impact of REALTORS® in the community can be maximized.

WHO DOES THE FOUNDATION SUPPORT?

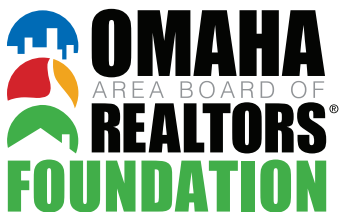
The Omaha Area Board of REALTORS® Foundation is an approach to annual giving that allows you to make contributions to priority funds supporting real estate education, housing assistance, and community needs.

Currently, the OABR Foundation is supporting three charities consistent with Foundation mission: housing assistance; local community needs including housing shelters or housing provider-organizations, and real estate education including UNO scholarships for students in the real estate department and support to the Diversity Committee's Ethnic Minority Outreach Scholarship Program helping to defray the costs of getting into the real estate business for minority candidates.

The Foundation has also supported the REALTOR® Relief Foundation for victims of natural disasters to assist with immediate housing expenses (9-11-01). The RRF also supported victims in the Nebraska flooding last year.

HOW TO GET INVOLVED

1. Easy... **Donate!** The OABR Foundation, for example, has supported four local charities in the past that benefit our community: ABIDE, Hope Center for Kids, Holy Name Housing, and the UNO Estate Scholarship Program.
2. All OABR Members are welcome and encouraged to sit in on an OABR Foundation Meeting! Meeting times are listed below and on the OABR Calendar.



LEARN MORE

OMAHAREALTORS.COM/FOUNDATION

DONATE TODAY!

OABRDOCS.COM/FOUNDATIONSUPPORT.PDF

DIVERSITY SCHOLARSHIP RECIPIENT

CONGRATULATIONS, ELVIN TORRES

The Diversity Committee would like to share with you a past recipient who has made a commitment to be successful; Elvin Torres of BHHS Ambassador Real Estate.

Where did you grow up?

I grew up in NYC, moving to Omaha (Boys Town) when I was 16 years old.

What Brokerage do you work for?

I am with BHHS Ambassador Real Estate.

What did you do before you became a REALTOR®?

I am a pastor with an Omaha church called Citylight Benson Church. We are currently starting a new church in South Omaha too. Pastoral work allows me the flexibility to pursue my goals as a Real Estate agent. So its a win-win for me. I get to pursue two things I get excited about.

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

I got my license in late July. My friend, Raquel Horton, is the one who convinced me that becoming a Realtor is right up my alley and is something I can be very good at. She is also with BHHS Ambassador and also works with me at Citylight Benson. I have always thought about pursuing my license, but she's the one that really convinced me to go for it.

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

So far I have really enjoyed helping families make their home/house goals or dreams a reality. Its been fun so far. But I'm still pursuing my first listing.

What else would you like us to know about you?

Here is pic of my family. I've been married for 22+ years. We have 4 children ranging in age from 12 to 22.



JOIN US!

November 9, 2021 @ 11 am - 12 pm
December 14, 2021 @ 11 am - 12 pm
January 11, 2022 @ 11 am - 12 pm

**OMAHAREALTORS.COM/
DIVERSITY**



NATIONAL ASSOCIATION of REALTORS®

Social media usage has an impact on your safety. Carefully consider each item you share, and be aware that old posts, even if they've been deleted, may be copied or saved.



For more safety tips from NAR, visit [NAR.realtor/safety](https://www.nar.realtor/safety)



Steve Vacha
President

Like many other industries, the home inspection companies were caught off guard by the pandemic and all that transpired because of it. We did not have in place inspection as many options as we do now to help buyers and sellers due to lack of inventory and high demand from buyers.

The Real Estate market in our area has never seen such a sellers' market. Some people believe "When sellers have multiple offers to choose from, why choose one with a home inspection?"

New Inspection Options

I would like to address this question. Inspections bring clarity to the sale for both the seller and buyer. It is obvious why the buyer would want clarity, but what about the seller?

Sellers's Pre-listing Inspections really help them to sell a property for the best price in a bidding market. A pre-listing inspection enables buyers to make their best offer, not having to hold back for fear of the unforeseen. Also, being proactive with a pre-listing inspection, a seller can complete some repairs themselves or at least gather estimates for repair or replacement so buyers do not overestimate the cost of discovered deficiencies.

Some sellers are afraid of being "nickel-and-dimed" for re-

pairs. For these sellers we have developed the **Pre-listing Major Components Inspection**. This inspection only covers the major systems of the house – reducing the chance of buyers focusing on the minor issues.

Pre-listing inspections limit the chance of lawsuits down the road brought by the buyer against the seller. (Presently we are getting a large number of calls from buyers wanting us to inspect or provide consul for an upcoming lawsuit.)

For buyers in this very competitive market we offer a **Walk-through Consultation** if they think asking for an inspection puts them at a disadvantage. We did not invent this process and it

is being completed in many other markets across the country. Basically, an inspector will accompany a buyer during a showing. There is no written inspection report completed, but the buyer has a trained consultant with them to view the property. There are many agents who can advise their client on the condition of the property, but hesitate to do so for many good reasons, except in general terms.

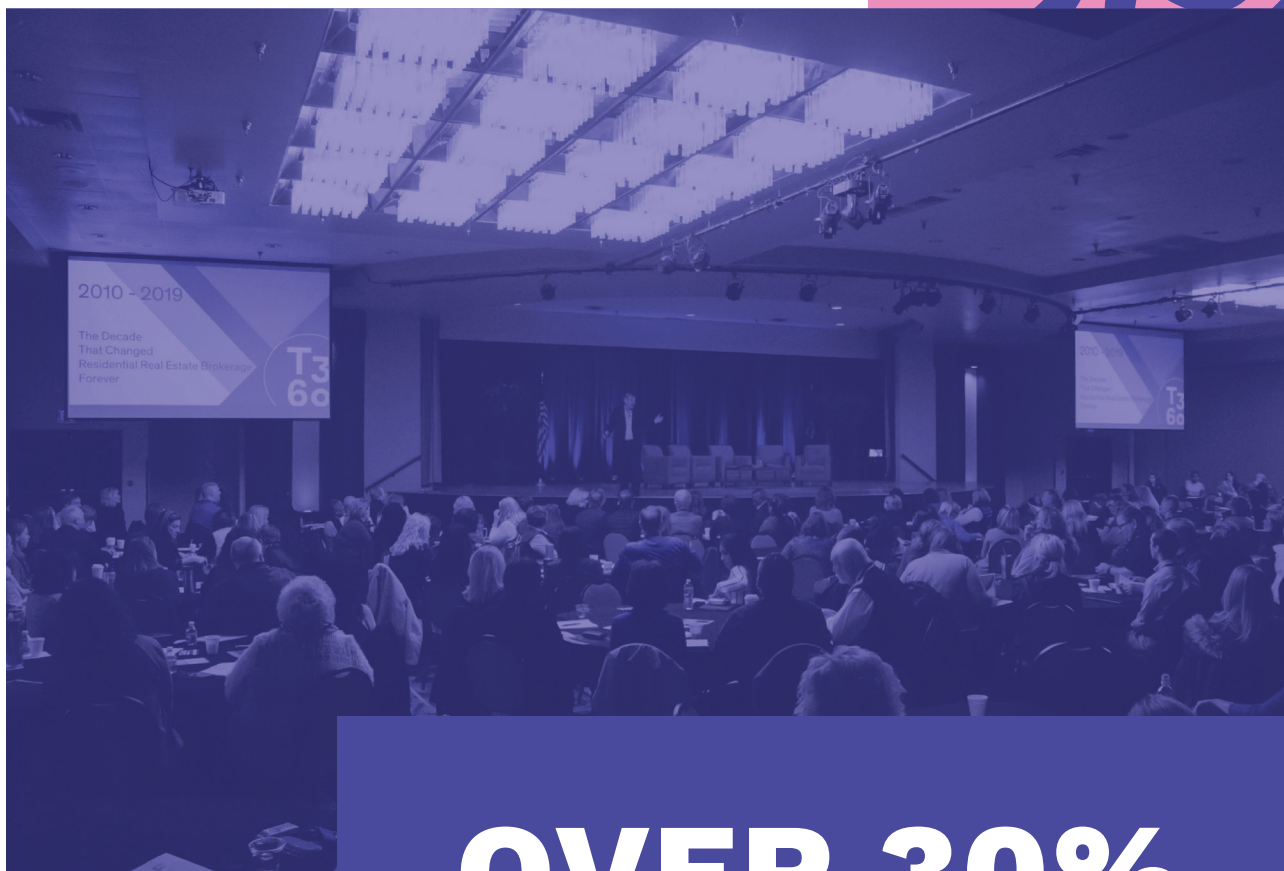
Experienced agents I have spoken with through this time are very uncomfortable with their buyers skipping the inspection process. They understand potential complications that can arise if significant issues are found after the sale. They also realize their buyer is not getting the information they need to make an informed decision that will ultimately create a happy client. Happy clients are, of course, essential for good business.



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2022 RECHARGE



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02.16.22

EMBASSY SUITES LAVISTA

There's only 500 tickets for the 2022 REcharge and over 30% of them are SOLD OUT! This is going to be the biggest and best REcharge you've seen yet, so don't delay... Get your tickets now!

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KATIE LANCE

Katie is the CEO and Co-Founder of Katie Lance Consulting. For the past 10 years, Katie has been working with real estate agents and brokers to help them get smarter about how to use social media to grow their business. She is the author of the best-selling book, #GetSocialSmart and the founder of #GetSocialSmart Academy. Katie has been named one of the most 100 influential people in real estate by Inman News and is frequent contributor to The Huffington Post.

9:00 am - 9:50 am | The Art of Social Media Storytelling

GUS GUSTAFSON

Gus had dreams of being the next Nebraska Husker I back and then on to the NFL. Then, came a tragedy. He suffered a horrible farm accident at the age of 9. The question was "How would he respond?" Gus has since started three companies, bought a company and turned it around, and spent his last 20 years traveling North America sharing his passion for people and life. His love for life, passion for people, and determination to make a difference will be evident.

12:30 pm - 1:20 pm | Turn Your Setbacks into Comebacks



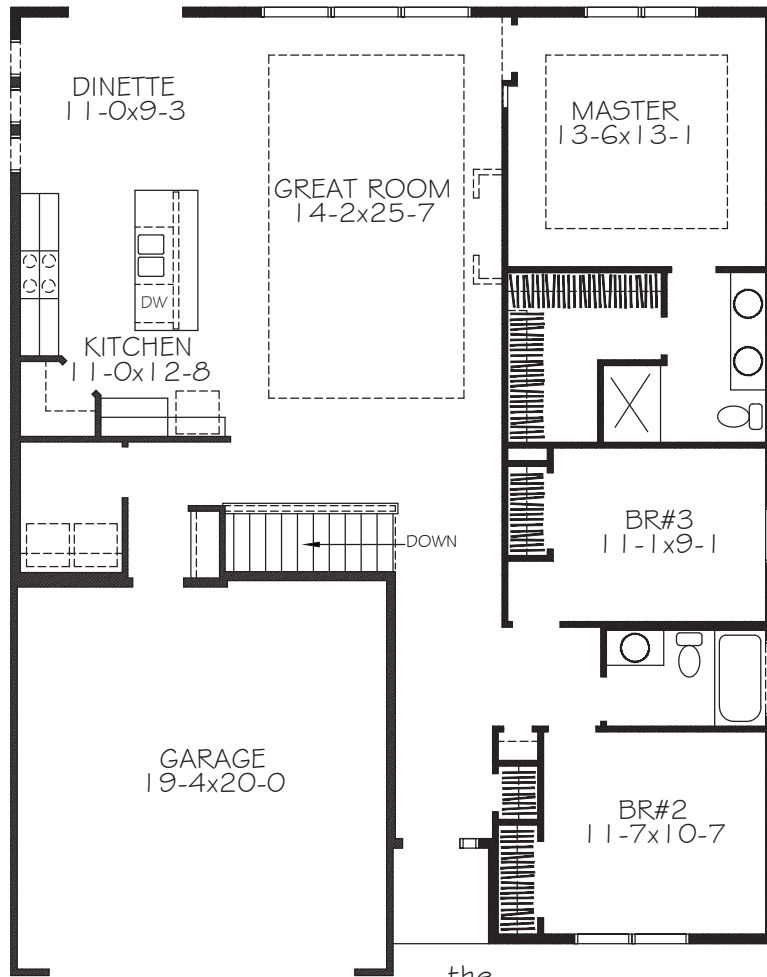
DARRYL DAVIS

Darryl entered into real estate part-time at the age of 19. He went on to become a Top Producing Salesperson averaging six transactions per month. Later, he became a licensed broker, and as a manager, Darryl had the #1 listing and selling office within its first six months of operation. Darryl founded The Power Program®: a real estate coaching and marketing platform to help agents transform their careers, succeed with more ease, and average an increase of more than \$33,000 in revenue.

3:30 pm - 4:30 pm | How To Design a Career & Life Worth Smiling About



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AFFILIATE SPOTLIGHT

IS A HOME WARRANTY SOMETHING THAT PUZZLES YOU?

BY LORI BONNSTETTER, 2-10 HOME BUYERS WARRANTY

Is a Home Warranty something that puzzles you? Most likely you are not alone! Let me share some information with you about 2-10 Home Buyers Warranty.

First of all, let's remember: "Buying a home is, most likely, the most significant investment you will ever make. So, let's protect this investment as well as your budget.

Did you know: 7 out of 10 homeowners will experience a System or Appliance failure within that first year!

What is actually eligible for coverage? For 2-10 Home Buyers Warranty, buyers will receive coverage for:

- Kitchen Appliances, installed in the main kitchen of the home
- Heating and Cooling (HVAC) for up to two systems (two heat and two AC)
- Washer/Dryer
- Water Heaters (Yes, more than one!)
- Plumbing
- Electrical (including the mechanism installed in an attached garage, for up three doors)

For us in Nebraska and Iowa, we can enjoy a one coverage plan. This way, we know the above coverages will always apply. No need for guess work here! Supreme is always included for buyer coverage.

2 extras that are included:

- Unlimited refrigerant for the AC... Huge savings!
- You are able to go online and register for a free Rekey, change out locks or install new hardware for your door. Send in you receipt for up to \$100 reimbursement. No extra cost.

Contractors are not employed by 2-10 Home Buyers Warranty. They have their own businesses. They are checked for BBB ratings as well as identifiable clothing or vehicle, prior to being able for us to have them as contractors.

Remember warranties are like apples... they vary. Look them over closely!

I am here to help with questions when you have them.



LORI BONNSTETTER

2-10 HOME BUYERS WARRANTY

(402) 536-0234

lbonnstetter@2-10.com





Rolling with the Punches!

Thank you to all of those that were able to celebrate with us at our Member Appreciation. It was a FANTASTIC time! A huge thank you to those that participated in with the hypnotist- it was such a fun addition to the event!

The past 2 years have been a wild, unpredictable rollercoaster - to say the least - and our event for October was no different! Our speaker came down with COVID and was no longer able to travel, so we had to cancel our CAT class and speaker for the 2nd time!! While we hate to miss out on an opportunity to network with our members, we've learned that we have to roll with the punches. We wish Charles a speedy recovery and look forward to seeing you all at the next 2 events!

Another thing we can't predict are elections!! Of course I'm not going to get into politics, but I do get to share the results of the Women's Council of REALTORS® Omaha 2022 elections for President-Elect and Treasurer! You've seen these faces this year and lucky for you, you'll get to see them next year as well, please congratulate:

2022 President Elect - Liz Otto with Peterson Bros Realty (above middle)

2022 Treasurer - Jeanne Lamoureux with Centris Federal Credit Union (above right)

Chrissy Cameron has been busy compiling the rest of the team - keep an eye out for the announcement of the upcoming 2022 Board. I'm so excited for what's to come in the next year! Thank you to all our candidates and to all of the members that have reached out to get more involved in Women's Council for 2022!

- Jen Monjaras, President

November 18th, 11am-1pm | Diane Battiato, Douglas County Assessor
December 9th, 4pm | Holiday Installation & Awards

THANKS TO OUR DOUBLE DIAMOND SPONSORS FOR YOUR SUPPORT



FULFILL YOUR CODE OF ETHICS REQUIREMENT!

The National Association
of REALTORS® requires
completion of ethics training by
all members every two years.

**The next deadline is
December 31, 2021.**



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REALTORS
TO 30644**



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
Ahlvers, 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

Check out our website! www.ASHIomaha.com

*ACI denotes ASHI Certified Inspector



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THANK YOU TO RPAC MAJOR INVESTORS!

GOLDEN 'R' INVESTORS \$5,000+



ANDY ALLOWAY



HENRY
KAMMANDEL



VINCE LEISEY



MATT
RASMUSSEN

Questions about
RPAC?
Ask us!

Charles Chadwick
402-575-0803
Charles.Chadwick@thecncteam.com

Darla Bengtson
402-676-2842
Darla.Bengtson@yahoo.com

CRYSTAL 'R' INVESTORS \$2,500+



JENNIFER BIXBY



DIONNE HOUSLEY



KAREN JENNINGS



DEDA MYHRE

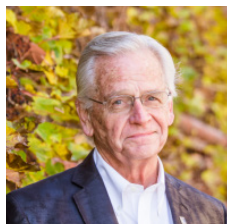


MIKE RIEDMANN

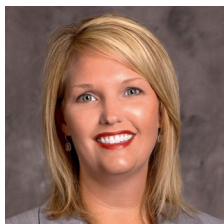


BECKY
SANDILAND

STERLING 'R' INVESTORS \$1,000+



JERRY AHLVERS



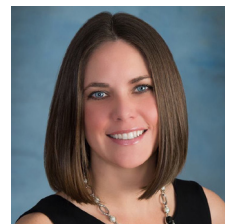
JILL ANDERSON



RYAN BASYE



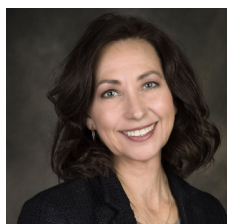
DARLA
BENGTON



MEGAN
BENGTON



CODY BOUSEMA



DIANE BRIGGS



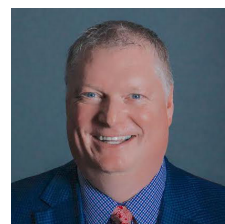
CHARLES
CHADWICK



SUSAN CLARK



JONI CRAIGHEAD



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GENE GRAVES



SHERRI GRIGGS



JACK HARVEY



SUE HENSON



PETER KATT



MINDY KIDNEY



CAMILLA KNAPP



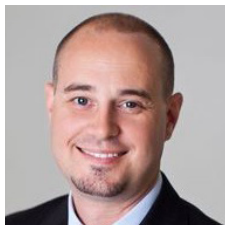
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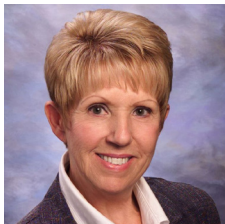
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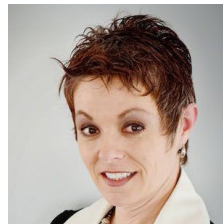
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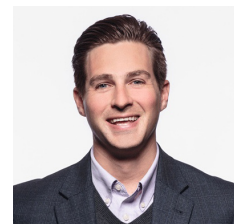
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Q&A CORNER: 2021 REAL ESTATE IN A DIGITAL AGE REPORT

As technology evolves, so do the ways in which we use it. Whether it makes our lives easier, improves our productivity, or opens new opportunities and communication, technology has become a staple in our daily lives, and it is no different in the world of real estate. With social distancing and health guidelines coming from the COVID-19 pandemic, technology has played an even larger role in the buying and selling of homes. In the 2021 Real Estate in a Digital Age report, we take a look at how technology is used in the home search, by real estate firms, and by REALTOR® members, and how social media and other trends are shaping real estate moving forward.

Matt Christopherson, Research Analyst, was one of the lead authors of the report. In this conversational Q&A, he provided perspectives on how to use the report, insights into the data and the results he found to be most interesting.

Q: What questions is this report trying to answer?

Matt Christopherson: We realize that technology is a part of our daily lives and plays a vital role in the ever-evolving real estate industry. There is a wealth of information related to tech tools and trends, so we created this report to combine much of our technology-related data in one place. We created a one-stop shop on an overview of tech use by REALTORS®, firms, and homebuyers, as well as trends looking forward.

Q: What important trend does this report reflect?

Matt Christopherson: This report clearly shows the prominent and important role that technology plays in nearly every single aspect of real estate. It also further demonstrates how utilization of tech tools only increases. With constant innovations and improvements in tech, one can either fall behind or stay competitive by keeping up with trends. This report helps aim REALTORS® in the right direction to stay in touch with tech usage and trends.

Q: Have there been any notable changes since the last report?

Matt Christopherson: A few noticeable differences have undoubtedly come about from the COVID-19 pandemic. As a result of social distancing and other various guidelines, REALTORS® and home buyers are utilizing technology even more. They are viewing more homes solely online, utilizing e-signature tech to complete the purchase, and communicating virtually at a higher rate.

Additionally, in the 2019 report, the area of highest concern to REALTORS® was keeping up with technology. In this hot market, firms view maintaining sufficient inventory and housing affordability as their biggest challenges looking forward.

Q: What aspects of this report do you find most interesting or surprising?

Matt Christopherson: I believe in general this report shows just how agile our REALTOR® members are. Not only do they constantly evolve the tools they use themselves to stay up to date with trends, statistics, and competition, but they also must know the tech and communication preferences of their clients.

Q: How can our members use this data?

Matt Christopherson: Members can use this report as a go-to resource for technology-related information. REALTORS® can use this report to stay up to date on how buyers are using technology in their home search and what tech tools their peers are using. Brokers can also use this report to see what tools other brokerages are offering their agents as well as what tools are most desired, to stay competitive and attractive to prospective employees.

See Full Digital Age Report at <https://www.nar.realtor/research-and-statistics/research-reports/real-estate-in-a-digital-age>

CELEBRITY HOMES

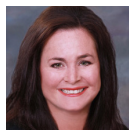
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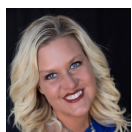
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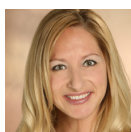
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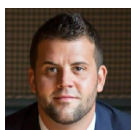
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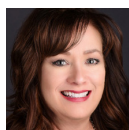
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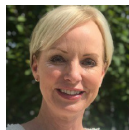
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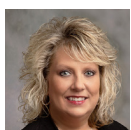
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NAR PRESIDENT ISSUES STATEMENT FOLLOWING WHITE HOUSE MEETING ON DEBT CEILING

OCTOBER 6, 2021

National Association of REALTORS®, President Charlie Oppler issued the following statement Wednesday regarding his meeting at the White House with President Biden and other business leaders on the debt ceiling:

“NAR is encouraged Congressional leaders are working on a short-term debt ceiling extension following our meeting.

“With more than \$8 trillion in mortgage debt backed by the federal government, the real estate sector is highly susceptible to market instability. A debt default would unleash unnecessary and unknown harm on the economy and our 1.5 million members, most of whom are small business owners. And rising interest rates would serve a devastating blow to the homeownership dreams of countless American families.

“We encourage Congress to keep working on a long-term debt ceiling solution to maintain stability and faith in the American economy.”



NAR 2020 President Charlie Oppler, at right, participating in a White House meeting on the debt ceiling on October 6, 2021.



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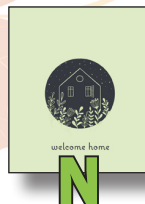
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