

Review



COMING UP

YPN COMMITTEE AT DJ'S DUGOUT

Dec 9; 1:30 pm - 3:00 pm

CODE OF ETHICS TRAINING COURSE

Dec 10; 8:30 am - 12:00 pm

RECHARGE TASK FORCE

Dec 14; 9:00 am - 10:00 am

RPAC THANK-A-THON

Dec 14; 12:00 pm - 5:00 pm

OABR FOUNDATION MEETING

Dec 15; 9:00 am - 10:00 am

AFFILIATES COUNCIL

Dec 21; 9:00 am - 10:00 am

OABR CLOSED

Dec 24; All Day

OABR DIRECTORS MEETING

Dec 29; 10:00 am - 11:00 am

OABR CLOSED

Dec 31; All Day

EDUCATION COMMITTEE

Jan 6; 9:00 am - 10:00 am

DIVERSITY COMMITTEE

Jan 11; 11:00 am - 12:00 pm

RPAC FUNDRAISING TASK FORCE

Jan 11; 3:30 pm - 4:30 pm

2021 TURKEY BOWL HOSTED BY THE AFFILIATES COUNCIL

The annual OABR Turkey Bowl hosted by the Affiliates Council took place on November 17, 2021. The sold-out event held 40 bowling teams and lots of other Affiliate and REALTOR members came to spectate and enjoy the show! A split-the-pot raffle raised over \$1,500 for Toys for Tots, with Mia Seeger winning the other half! Congratulations, Mia, and thank you to all who attended! See more photos on page 10.



DECEMBER 2021

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Read the REview online!

OmahaREALTORS.com/news

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A MESSAGE FROM THE PRESIDENT

Megan Bengtson, 2022 President



MASTER, MENTOR, MAKE A DIFFERENCE!

Inspired, motivated, growth, and leadership are just a few words that come to mind after I attended the National Association of REALTORS® Convention in November. Each time I return from a NAR conference, I am in awe of how impactful the REALTOR® organization is! I also gain motivation from some great speakers!

We all get focused on our day-to-day lives, and sometimes we lose sight that we are part of America's largest professional association with over 1.5 million members! Attending these remarkable events is always an incredible experience, but there was amazing energy being back in person this year!

Former NFL Quarterback Drew Brees was the keynote speaker for the convention's General Session. His story of how and why he ended up in New Orleans was incredible, becoming a pillar for that community. He started the BreesDream Foundation to help rebuild New Orleans after hurricane Katrina. The foundation focused on housing, families, food availability, and working with the city to help them with what they felt their greatest needs were.

I fell in love with his statement, Master, Mentor, Make a Difference. You spend the first part of your life trying to master it. You start by building a base of experience, knowledge, and wisdom. You then take all your experience and apply it to become a mentor to others. Finally, you transition all of that into making a difference, building a legacy, and leaving things better than how you found them.

On top of that, I would not miss a chance to see Brian Buffini. He has an incredible message with a realistic outlook on the real estate industry, as many of you know. We are in an intense and fast-paced market. He reminded REALTORS® that conditions ebb and flow, and you will be involved in many different markets if you stay in real estate long enough. It always comes down to having a solid foundation and doing the basics in any market. Professionalism, skill development, and good customer service will get you through. But, he also highlighted the importance of self-care. This business can be all-consuming, and all of us need to make sure we are caring for ourselves both mentally and physically. Enjoying sunny San Diego helped me renew!

We are now in the time of year to reflect on where we've been and examine our future goals. This year, write out how you will Master, Mentor, and Make a Difference. Also, improve on the fundamentals and create a successful 2022. Finally, be present while with family and friends over the holiday season.

I wish you a very merry holiday season and a happy new year! Cheers!

- Megan Bengtson, 2022 OABR President

RPAC

Hall of Fame

On October 27, 2021, the first-ever Omaha Area Board of REALTORS® RPAC Hall of Fame event took place. Forty-two members with lifetime investments over \$5,000 were inducted. Each received an award and their names were inscribed on the new Hall of Fame wall in the entryway of the OABR office. Other RPAC investors and elected officials attended the evening event at Happy Hollow Country Club. RPAC Fundraising co-chairs Doug Dohse and Bill Swanson were given special recognition for their decade of service to OABR, raising over \$1 Million during the last ten years. Congratulations to all members supporting RPAC!





HALL OF FAME INDUCTEES

JERRY AHLVERS
ANDY ALLOWAY
JILL ANDERSON
DARLA BENTGSON
JONI CRAIGHEAD
NATE DODGE
DOUG DOHSE
BRANDON FRANS
TRACY FRANS
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MONICA LANG
MARK LEADERS
VINCE LEISEY
PAT LICHTER
RALPH MARASCO *(Honored Posthumously)*

DAVID MATNEY
DEDA MYHRE
PERRE NEILAN
JEANNE PATRICK
DENISE POPPEN
BRENT RASMUSSEN
MATT RASMUSSEN
SUSAN RAUTH
MIKE RIEDMANN
DENNIS RITTER
LISA RITTER
DOUG ROTTHAUS
BECKY SANDILAND
JESSICA SAWYER
KYLE SCHULZE
BILL SWANSON
JULIE TARTAGLIA
DIXIE TENEYCK
MARK WEHNER

GOVERNMENTAL AFFAIRS



Newly elected **Omaha City Council representative Juanita Johnson** spoke to the OABR Governmental Affairs Committee at their September meeting. Above, Councilperson Johnson, poses in the OABR Ed Center with members, Bill Swanson, Doug Dohse, Joe Gehrki, Megan Bengtson, Sarina McNeil, Charles Chadwick, Darla Bengtson, and Paul Kottich.

Curious about OABR's public policy efforts? Positions are published once approved by the OABR Board of Directors. Go to www.OABRdocs.com/PublicPolicy.pdf.



REALTORS® CONFERENCE & EXPO



The National Association of REALTORS® annual conference was held November 12 - 15. Over 60 Nebraska REALTORS® traveled to San Diego, CA, to represent the state. OABR Officers and Directors were engaged in the policy-making governance meetings, helping to guide the 1.5 million member National Association of REALTORS®.

There are literally days of educational offerings and some opportunities for a bit of networking and fun! Are you interested in attending the 2022 event in Orlando, Florida? Watch for details from NAR!



CERTIFICATIONS & DESIGNATIONS

Danette Duffy, Nebraska Realty - Graduate REALTOR® Institute (GRI)

Kristin Sterns, NP Dodge - Military Relocation Professional (MRP)

Stephanie Burns, BHHS Ambassador Real Estate - Military Relocation Professional (MRP)

Carol Kaufman, eXp Realty - Military Relocation Professional (MRP)

Matt Circo, BHHS Ambassador Real Estate - Military Relocation Professional (MRP)

Keith Kaufman, eXp Realty - Military Relocation Professional (MRP)

James Schneider, PJ Morgan Real Estate - Short Sales & Foreclosure Resource (SFR)

Donna Shipley, Omaha Area Board of REALTORS® - At Home With Diversity (AHWD)

Sarina McNeel, Better Homes & Gardens - Commitment to Excellence (C2EX)

Dakota Ghegan, Omaha Area Board of REALTORS® - At Home With Diversity (AHWD)

PERSONALS

Condolences to:

- **Mike Salkin**, BHHS Ambassador Real Estate, on the recent passing of his wife
- **Marla Alberts**, BHHS Ambassador Real Estate, on the recent passing of her father
- **Lisa Ritter**, RE/MAX Results, on the recent passing of her brother
- the friends and family of **Jan Anderson**, NP Dodge, on her recent passing
- **Deda Myhre**, Nebraska Realty, on the recent passing of her father
- the friends and family of **Melissa Jarecke**, NP Dodge, on her recent passing
- **Diane Battiato**, Battiato Real Estate, on the recent loss of her mother
- **Summer Franco**, U.S. Bank, on the recent passing of her mother
- **Deb Martin**, Great Western Bank, on the recent passing of her husband, former REALTOR® Mickey Martin

MEMBERSHIP REPORT

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

OCTOBER ACTIVITY	MO	YTD
New REALTOR® Members	24	340
Resignations	5	289
MEMBERSHIP (As of Nov 1)	2021	2020
Designated REALTORS®	207	204
REALTOR®	2970	2858
REALTOR® Emeritus	65	76
TOTAL REALTORS®	3242	3138
Institute Affiliate	71	69
Affiliate Full Members	158	162
Affiliate eKey Only	146	162
TOTAL AFFILIATES	385	403

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'TIS THE SEASON FOR CHARITABLE GIVING



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.)

"Pre-listing inspections limit the chance of lawsuits down the road"

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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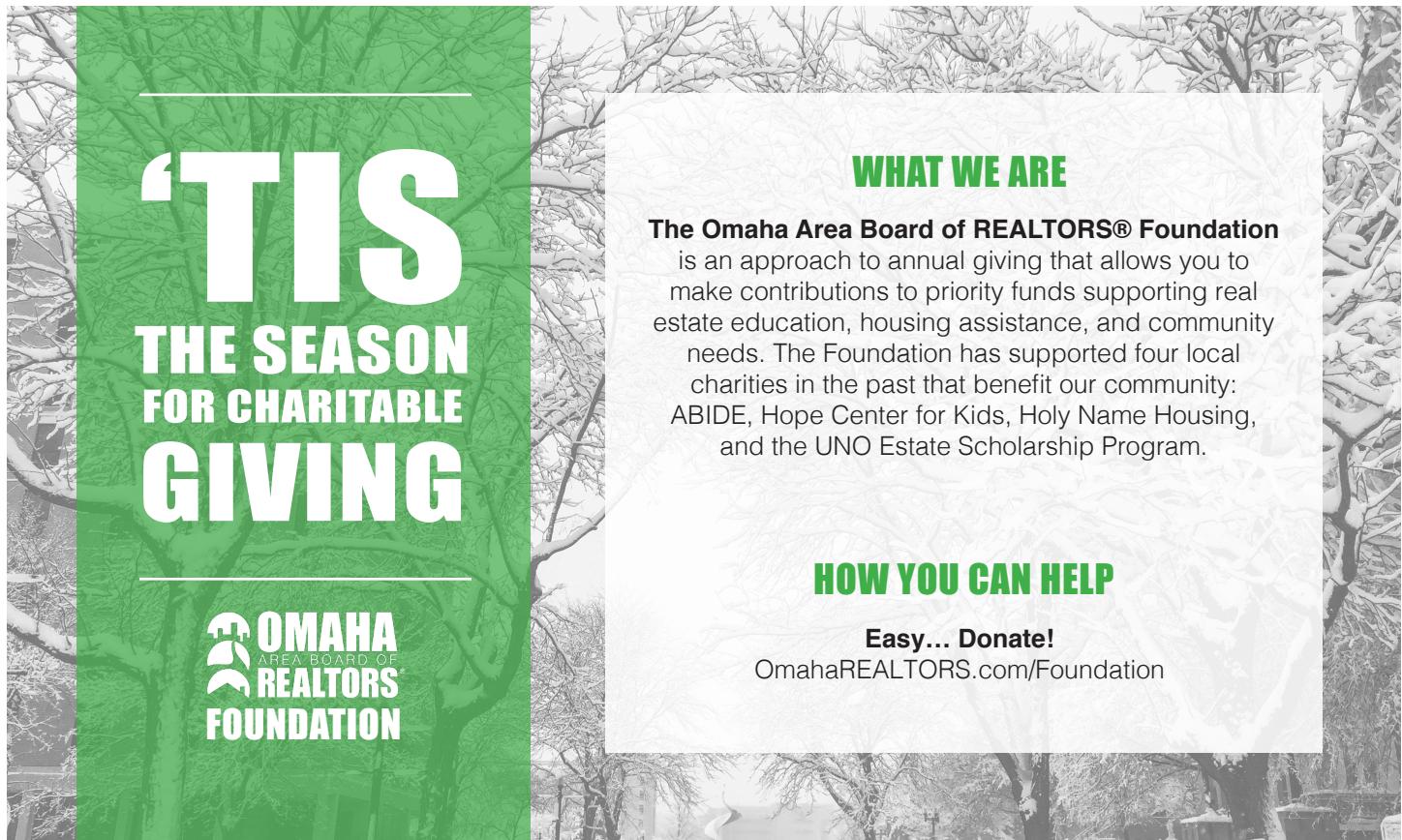


WHAT WE ARE

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. The Foundation 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.

HOW YOU CAN HELP

Easy... Donate!
OmahaREALTORS.com/Foundation



REALTOR® REview 9

— 2021 AFFILIATES COUNCIL —

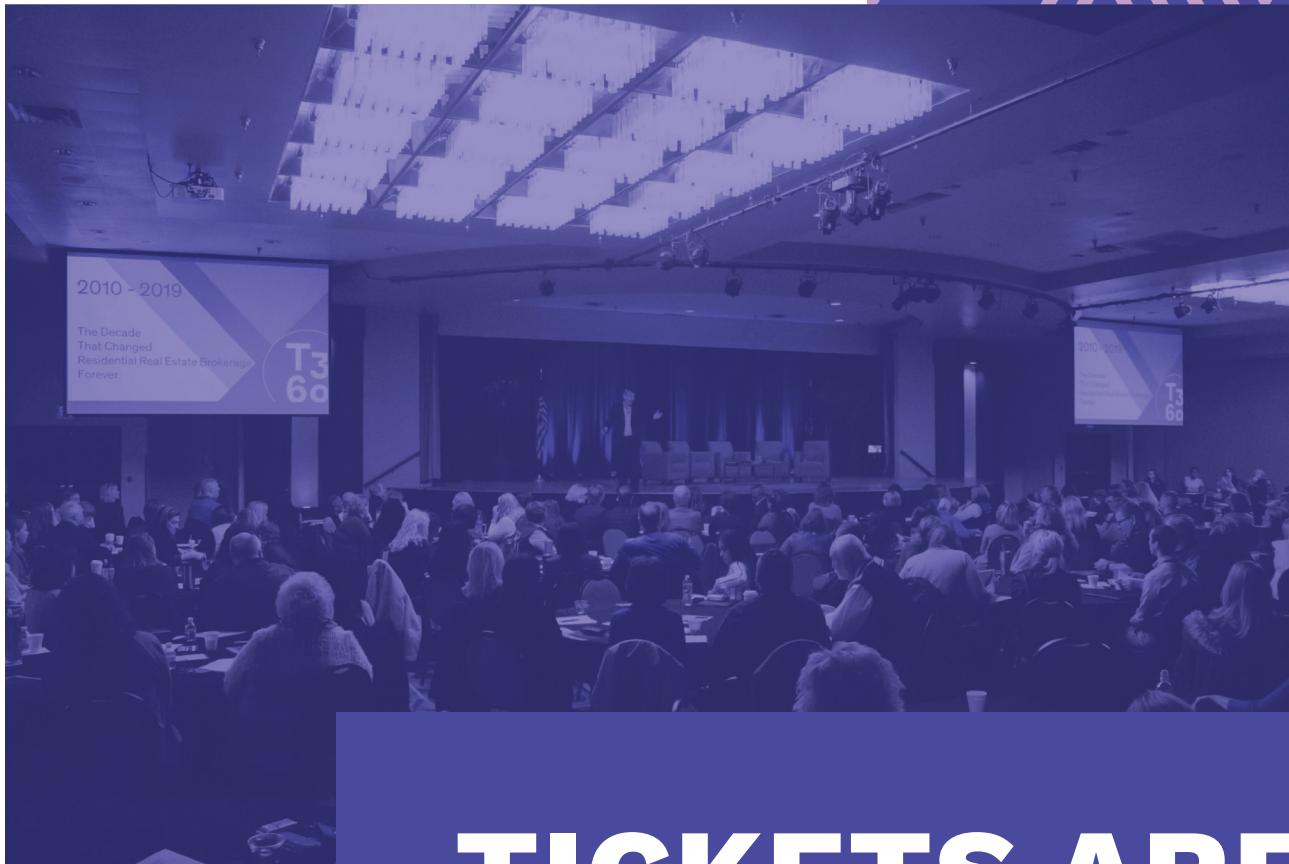
TURKEY BOWL

TOYS FOR TOTS®





2022 RECHARGE



TICKETS ARE SELLING OUT!

02.16.22

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THE SCHEDULE:

8:00 am	Check-In & Breakfast Begins
8:50 am	Welcome
9:00 am	The Art of Social Media Storytelling
10:00 am	Breakout Session 1
11:00 am	Breakout Session 2
12:00 pm	Lunch Begins
12:30 pm	Turn Your Setbacks into Comebacks
1:30 pm	Breakout Session 3
2:30 pm	Breakout Session 4
3:30 pm	How To Design A Career & Life Worth Smiling About
4:30 pm	After Party Begins

IN YOUR TICKET:



Breakout Sessions



Breakfast & Lunch



Keynote Speakers



All-Day Coffee & Water



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AFFILIATE SPOTLIGHT

WHAT YOU NEED TO KNOW ABOUT PROPERTY TAXES

BY JONATHAN JAMESON, MORTGAGE SPECIALISTS

Here at Mortgage Specialists, we've been fielding more and more questions about property taxes than in recent years. I understand why - it's because many Omaha homes have been significantly going up in value over the last year or two, which has a direct impact on property taxes and homeowners' monthly mortgage payments.

What Are Property Taxes?

Property taxes are collected on every property - whether it is just land, a family home, or an abandoned building. These taxes are used by both local and state governments to fund services that benefit the public like education, parks, libraries, transportation, and more.

How Are Property Taxes Calculated?

All across the nation, each area determines its own tax rate. Then, once that's determined, property taxes are calculated by taking the assessed value of a property and multiplying it by the tax rate.

So, how is the assessed value determined? Here in Nebraska, properties are assessed at market rates as of the assessment date of January 1 each year. According to the Douglas County Assessor/Register of Deeds, "By law, residential and commercial properties must be valued at actual (market) value, the likely price a property would sell for in the current real estate market. In Nebraska, the acceptable ranges for commercial and residential properties countywide is 92% -100%."

It is important to note that home assessments and home appraisals are two completely different things. In fact, the county cannot see what a recently sold home was appraised for.

Property Taxes in the Omaha Metro

Another thing I'd like to note about property taxes is that here in the Omaha metro, we do things a little differently than other parts of the country. In both Douglas County and Sarpy County, property taxes are collected in arrears. This means that at closing, more money is collected for taxes than in other parts of Nebraska and the rest of the country.

Property Taxes and Property Values

Since property taxes are based largely on a property's assessed value, it's safe to say that as a home's value increases, the property taxes will too. It's inevitable that property taxes will increase over the years. This has always been the case, but with the housing market the way it is right now, homeowners are becoming increasingly aware of this fact as their property values continue to appreciate so quickly.

While the assessed value of a home can increase due to improvements to the property, positive or adverse outside influences, or an order for value increases mandated by the state government, the most significant change often comes after the sale of the home. The recent sale of a home can affect the formula that assessors use to determine assessed values and lead to an increased valuation.



JONATHAN JAMESON

MORTGAGE SPECIALISTS

402-991-5153

jonathan@mtg-specialists.com





I Got Off the Plane...

You couldn't BE any more wrong, if you didn't think I'd make a FRIENDS reference (or two) for my last REview article!

As I got off the plane just before midnight on November 14th, I was able to finally breathe from a whirlwind trip to San Diego for the National Conference for Women's Council and NAR. In the last two years, this is the only trip we have been able to take as a board. While the entire board wasn't able to attend, those of us that did were able to take it all in - the beautiful scenery (on a sailboat), the amazing food on the waterfront patios, the networking and educational events that only a national conference can put on, and lots and lots of time together. :) When we travel, that's where we get to really bond and learn more about each other and how we can help each other grow as women, realtors, and leaders.

As I reflect on this past year, and really my entire time on the board it's hard to put into words what it's done for me. I spoke in front of a room full of people - multiple times - which I swore I'd never do! Thanks for not judging me (out loud) as I read like Ross Gellar rehearsing his lecture. I helped make decisions for the betterment of our Network and was able to meet so many new people and strengthen bonds with others. Of course there were lows - trying to navigate our network as we were coming out a pandemic definitely had it's challenges! I had some of the worst times in my personal life when I lost my dad unexpectedly while I was on the board in 2019. The way that these women and the entire network showed up for me - is something few people have experienced, and I am so appreciative.

I didn't accomplish even a fraction of what I wanted to do in 2021, but I hope I taught our members at least one thing in the past year that they didn't know about Women's Council. I'm also so pumped to see what Chrissy and Liz and the rest of the board does in the upcoming years. Thank you to the current and past boards I have been a part of. Thank you to the OABR Leadership and staff for understanding the importance of what we do. And a BIG Thank you to our past presidents for shaping our Network and allowing me to be a part of something so special! #LeadersMadeHere

- Jen Monjas, President

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education provided at our monthly meetings.



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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
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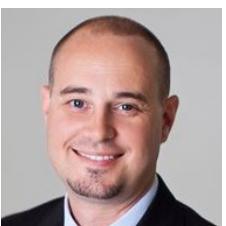
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Questions about **RPAC?**

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NAR'S YUN SAYS HOUSING MARKET DOING WELL, MAY NORMALIZE IN 2022

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The outlook for the residential real estate market, which performed exceptionally well during the height of the pandemic, continues to be promising, according to NAR Chief Economist Lawrence Yun.

Yun delivered the assessment yesterday morning at the National Association of Realtors® 2021 REALTORS® Conference & Expo(link is external) in San Diego, California.

"All markets are seeing strong conditions and home sales are the best they have been in 15 years, Yun said. "The housing sector's success will continue, but I don't expect next year's performance to exceed this year's."

An unknown, he said, is how remote work opportunities will play out in the future and advised that the industry keep that in mind.

"We are only in the first innings of work-from-home options," Yun said. "People have not fully digested the work-from-home-flexibility model yet in determining home size and locational choice."

Yun said even though there may be a decline in sales in 2022, he still forecasts home sales will outdo pre-pandemic levels. His prediction, he noted, is based on an anticipation of more inventory in the coming months. That supply will be generated, in part, from new housing construction – already underway – as well as from the conclusion of the mortgage forbearance program, which in turn will cause a number of homeowners to sell.

"With more housing inventory to hit the market, the intense multiple offers will start to ease," Yun said. "Home prices will continue to rise but at a slower pace."

The job market naturally struggled during the pandemic, however, it has turned a corner and continues to make incremental progress, Yun explained. Since the nation emerged from lockdown, 18 million jobs have been created. The unemployment rate at 4.6% implies the U.S. economy should be back to normal, however,

the country is still facing an employment shortage, he clarified. There are 4 million fewer jobs now than the number of jobs prior to the arrival of COVID-19.

Yun noted that some areas in the nation are thriving and are already fully recovered. This is the case for the respective job markets in places like Idaho and Utah. Both states have reported currently having more jobs now than at the beginning of the pandemic.

While real estate has thrived, Yun says there are signs that a more normal and predictable market is on the horizon. Home sales have surged over the past year in an uncharacteristic manner, many receiving multiple bids after only being on the market for a short period. However, the housing sector will settle down but at above pre-pandemic levels.

Yun projected that mortgage rates, which are currently at 3.0%, will see an increase of 3.7% in the coming months, a rise he attributes to persistent high inflation. Home prices rose by 12% on average in 2020 and 2021, while inflation rose 3%.

"Rising rents will continue to place upward pressures on inflation," he said. "Nevertheless, real estate is a great hedge against inflation."

The National Association of Realtors® is America's largest trade association, representing more than 1.5 million members involved in all aspects of the residential and commercial real estate industries.



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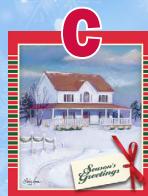
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