

REVIEW



COMING UP

OABR OFFICE CLOSED

July 4; All Day

THINK AFFILIATES FIRST

July 5; 10:00 am - 11:00 am

RECHARGE TASK FORCE

July 7; 10:00 am - 11:00 am

NEW MEMBER ORIENTATION

July 12; 8:30 am - 4:00 pm

July 13; 8:30 am - 11:30 am

WOMEN'S COUNCIL GOLF FUNDRAISER

July 14

RPAC FAMILY DAY AT THE ZOO

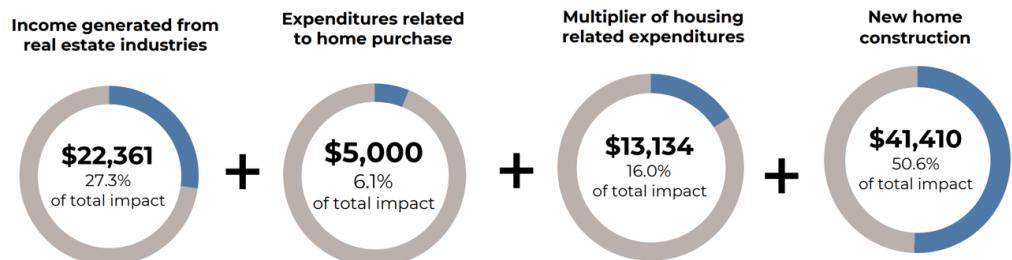
July 28; 9:00 am - 5:00 pm

OABR OFFICE CLOSED

July 28; 12:00 pm - 5:00 pm

HOME SWEET HOME SALES

In Nebraska, the real estate industry accounted for \$19.7 billion, or 13.1 percent, of the gross state product in 2021. A report assembled by the National Association of REALTORS® indicates the positive economic impact of a typical home sale in Nebraska now equals \$81,900. That is the added economic boost of the expenditures related to a single home sale:

TOTAL ECONOMIC IMPACT**\$81,900**

- The report indicates the real estate industry directly generates \$23,361, or about nine percent of the median home price. This number reflects real estate commissions, moving expenses, title insurance fees, and other direct revenue from the purchase.
- According to the National Association of Homebuilders, home buyers outspend similar homeowners who do not move. Spending on furniture, appliances, and property alterations typically equals another \$5,000. The NAHB report indicates about 75 percent of that increased spending is in the first year after the sale.

Continued on Page 4

JULY 2022

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		Directors Andy Alloway Jill Anderson Susan Clark Henry Kammandel	

Read the REview online!

OmahaREALTORS.com/news

A MESSAGE FROM THE PRESIDENT

Megan Bengtson, 2022 President



TAKE ADVANTAGE OF YOUR REALTOR® BENEFITS

I hope everyone is having a wonderful and prosperous summer! We are in full swing of the summer market, and the end of June marked the end of the second quarter. It's an excellent time to reflect on how the year has gone and how you plan to finish your year to hit your goals. Are you planning improvements or making changes to your business plan? I want to make sure that all of you are aware of the extra benefits of your membership in the Omaha Area Board of REALTORS® (OABR), the Nebraska REALTORS® Association (NRA), and the National Association of REALTORS® (NAR) truly provide you.

When you joined OABR as a REALTOR® member, you automatically became a member of NRA and NAR. When you pay your 2023 annual dues, you'll notice the breakdown of how much goes to each level of the REALTOR® organization. Less than 30 percent of all dues revenue stays at the local level.

OABR provides a local resource to get answers and a great place to get involved. Benefits at the local level include a wide array of educational opportunities to help with personal and professional growth and development, plus an abundance of different ways to network with your peers and get involved. If that sounds good, you won't want to miss REcharge 2023! OABR also provides local advocacy, professional standards, and access to the Regional MLS services. You can access OABR room rentals at member rates. Focus Printing and Mailing – the OABR Print Shop – is your one-stop resource with affordable pricing and quick turnaround times. The local staff is always accessible and eager to make your business more profitable. Visit www.omaharealtors.com.

NRA offers many additional services that are extremely helpful in our everyday business. The state association is terrific at organizing its Annual Convention, which includes more networking opportunities and nine hours of continuing education each year. They have a legal hotline for you and your broker to utilize for advice on real estate-related matters. All Nebraska REALTORS® have access to FOREWARN, the safety app. You can get discounts on office supplies, save tax dollars with MidasIQ (formerly Taxbox), and get preferred rates on health insurance. For more information on these benefits, go to www.nebraskarealtors.com.

NAR has a massive Rolodex of business partners they have teamed up with to provide custom products and services with exclusive member pricing. Benefits range from personal insurance, electronics, travel, automotive, educational tools, office supplies, marketing resources, and computers, to name a few categories. Within each category, they offer several vendors they work with to provide members discounted rates: travel and automotive offers car rental and travel discounts. The home and lifestyle category offers vendors who do junk removal, appliance shopping site, insurance, etc. For a more comprehensive list and detailed information on who these vendors are and what discounts they provide, go to www.nar.realtor/realtor-benefits-program.

One invaluable benefit of REALTOR® membership at all three levels is advocacy. Association leadership works closely with lobbyists to monitor legislation and provide regulatory alerts. By working closely with our elected officials, we stay true to our mission of advocating for the rights of all real estate owners and promoting the best interests of REALTORS®.

I encourage you to investigate all the additional benefits you can get with your membership. I've scratched the surface here, but the savings you earn from these benefits can quickly pay your yearly dues. Agents utilizing these benefits are finding incredible value, and they have been able to grow their real estate business while saving money both personally and professionally.

- Megan Bengtson, 2022 President

Continued from Page 1

- Economists have long pointed out that additional spending generates even more spending. The multiplier effect is where other sectors of the economy enjoy a secondary benefit from the original sale. A simple example might be carpeting. The purchase of carpeting is part of the increased spending described above; however, the revenue earned by the carpet layer, the distributor, and the retailer, for example, are paid out for transportation, materials, tools, and wages. Wages, in turn, generate restaurant spending, car sales, and everything from A to Z, all benefiting the local economy. This multiplier effect adds an estimated \$13,134 to the total benefit of a typical home sale.
- Over 50 percent of the total economic benefit to Nebraska's economy comes from new home construction. Studies indicate that existing home sales generate new home starts. For every six home sales in Nebraska, there is one new home sale. The six-to-one ratio accounts for \$41,410 of the total benefit.

The positive economic impact of the real estate industry on the Nebraska economy is enormous. Local home sales are the economic engine for the nation's economy. Expenditures resulting from a single home sale – in addition to the direct benefits for real estate brokerage, mortgage lending, and insurance – are massive.

The Omaha Area Board of REALTORS® has organized the local real estate market since 1866, and the real estate industry continues to drive the local economy and job growth. Homeownership is the cornerstone of the quality of life in Nebraska.



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



Dues statements for the 2023 fiscal year are now being mailed. Member dues must be paid by August 15, 2022 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

Making it a Wonderful Day in the Real Estate Neighborhood

Prior to Covid, the Real Estate market was a relatively safe place for many to do business.

During these several years of Covid many homeowners have hesitated and decided not to sell their house. Very savvy investors recognized this backlog of sellers. Some of these out of state investors heavily marketed a message that real estate agents were not needed, and people could sell for top dollar without a home inspection.

These investors purchased many homes, convincing the sellers they were getting top dollar, then turning around and re-selling the home for large profits. Also, there are always desperate buyers who need a

home quickly. They too purchased in this market.

Many homeowners see a market with out inspections as not being a safe place to do business, they have stayed on the sidelines during this time.

To address this situation, agents and the real estate Association have countered this message by stressing Agents advocate for sellers. A few agents have always stressed to their sellers the value of a Pre-sale Inspection. More and more agents now see it is to the seller's advantage to have the inspection on the seller's side. Clean sales result as many buyer's contingency periods are waved since the home has already been inspected. Also, buyers

are now comfortable to offer more on homes marketed with objective information.

Home Standards' Pre-Sale inspections rate has grown by 490%, this year and we are only half way through the year! More and more agents and even whole brokerages now encourage these Pre-Sale inspections.

The Real Estate Neighborhood is a safer place with agents who advocate and when inspections are completed. It is a better place to be an agent, when this information is out front and disclosed, removing the tense renegotiation period of the buyer's contingency. We are getting back to a safer Real Estate Neighborhood.



We are invested in this message!

[ABOVE] Home Standards' president Steve Vacha in front of our newest billboard in Omaha.

Pre-Sale Inspections have transformed the industry as savvy sellers are seeing the small investment in having these paid off at the time of sale.



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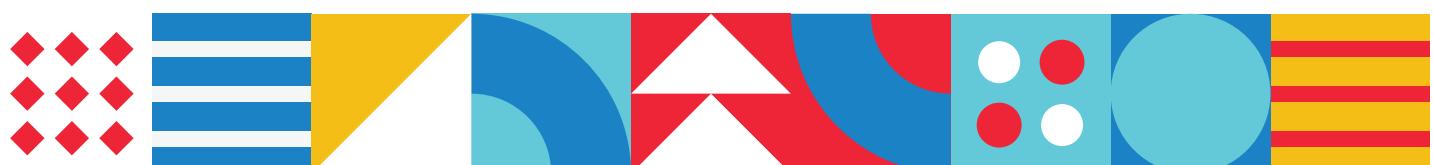


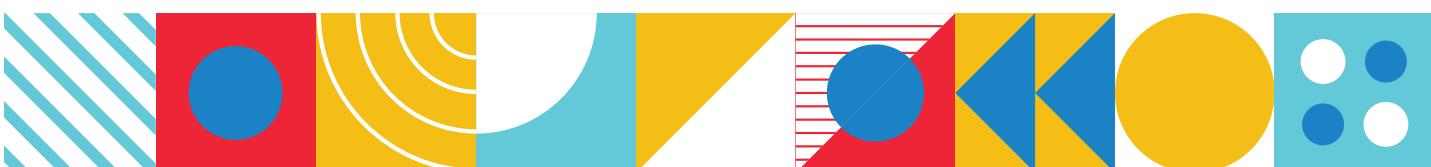


REALTOR® PALOOZA

On Friday, June 10th, the Omaha Area Board of REALTORS® and REALTORS® Association of Lincoln collaborated for a family day at Mahoney State Park!

Thanks to all the sponsors: CharterWest Mortgage Center, Stewart Title, US Bank, Nebraska Title Company, Nebraska Bank of Commerce, Custom Blinds & Design, and Farm Bureau Financial Services





CERTIFICATIONS & DESIGNATIONS

Lesley Clark, BHHS Ambassador Real Estate - Graduate REALTOR® Institute (GRI)

Henry Kammandel, NextHome Signature Real Estate - Seniors Real Estate Specialist (SRES®)

Michelle Brotzski, Better Homes and Gardens, - Military Relocation Profession (MRP)

Jay Svoboda, NextHome Signature Real Estate - At Home With Diversity (AHWD)

Kellie Christensen, Nebraska Realty - Accredited Buyer Representative



The Omaha Area Board of REALTORS® Office will be closed on July 4, 2022 in observance of Independence Day.



HAVE SOMETHING YOU WOULD LIKE TO SHARE?

Contact us at:
Jodi@OmahaREALTORS.com

MEMBERSHIP REPORT

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

MAY ACTIVITY	MO	YTD
New REALTOR® Members	42	158
Resignations	8	94

MEMBERSHIP (As of June 1)	2022	2021
Designated REALTORS®	203	213
REALTOR®	3059	2989
REALTOR® Emeritus	65	60
TOTAL REALTORS®	3283	3235
Institute Affiliate	73	70
Affiliate Full Members	173	172
Affiliate eKey Only	147	161
TOTAL AFFILIATES	403	414

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Installation & Awards Banquet

IN HONOR OF
INCOMING 2023 PRESIDENT

Crystal Archer

AUG 24 2022

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

THE BARN AT ACKERHURST DAIRY FARM
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OMAHAREALTORS.COM/INSTALLATION

2023 RECHARGE



GET YOUR
EARLY BIRD
TICKETS!

02.15.23

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Register for the 2023 REcharge before September 30, 2022 and save \$20! On October 1, the keynote speaker announcement will be made and ticket prices will go up! There's only 500 tickets, so don't delay!



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OABR ZOO DAY

THURSDAY, JULY 28

ALL DAY ZOO ACCESS!

FISHERMAN'S LANDING PICNIC PAVILION

The Fisherman's Landing Picnic Pavilion near the carousel will be accessible for OABR members from 3 pm - 6 pm. Join us from 4:30 pm - 5:15 pm for your free dinner and an up-close animal experience!

\$25 ADULT / \$15 CHILD

** Proceeds Benefit RPAC

EVERY TICKET INCLUDES:

- All-Day Zoo Admission
- Lozier Theatre Admission
- Unlimited Carousel, Train, Tram, & Skyfari
- Dinner (Join us at 4:30 pm!)
- Up-Close Animal Experience

OMAHAREALTORS.COM/ZOO-DAY



Contributions are not deductible for federal income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. The National Association of REALTORS® and its state and local associations will not favor or disadvantage any member because of the amount contributed or decision not to contribute. You may refuse to contribute without reprisal. 85% of each contribution 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.

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 2023:



President-Elect
Denise Poppen



Secretary-Treasurer
Jessica Sawyer



2025 Director
Brad Fricke



2025 Director
Angel Starks

The following individuals will continue their terms of service on the 2023 Board of Directors, or will be appointed by virtue of their current positions:

2023 President Crystal Archer
2023 Director Denise Poppen
2023 Director Jessica Sawyer
2024 Director Jill Anderson
2024 Director Ashley Livengood
2024 Director Dakotah Smith

2023 Immediate Past President Megan Bengtson
2023 GPRMLS, Inc. Chair John Cherrica
2023 Affiliate Council Chair Katie Lieffers
2023 WCR Omaha Chapter President Liz Otto

* 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, 2022, for election. If the open positions are uncontested, the published slate will take office September 1, 2022.

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AFFILIATE SPOTLIGHT

MORTGAGE LOAN CO-SIGNING

BY JONATHAN JAMESON, MORTGAGE SPECIALISTS, LLC

In today's environment, with rising interest rates and home prices, we are often asked "what if I have my (fill in the blank here) co-sign for me?" While this does work, it is vital to understand what you are signing up for when co-signing on a mortgage loan.

First, for a mortgage loan, everyone is a borrower or co-borrower. When asking "What if I have my (fill in the blank here) co-sign for me?", the borrower is actually trying to ask, "What if I have my family member added to the loan as a non-occupying co-borrower?" - this means that the person's income, assets, and credit (debt load) are also added to the loan application, typically, to assist in payments that are too high and/or the borrower's credit score is too low to become approved on their own. By adding the income, as well as the debt, a borrower might be able to get approved to buy a home, where before that borrower's debt ratio was too high.

When a person agrees to co-sign on a loan it means that person is taking responsibility for the loan if the original borrower is unable to pay as agreed. This will show up and impact the person's credit. To avoid complications down the road, there should be careful planning and discussion between the borrower and the person that is soon to become a co-signer.

There are positives and negatives to this strategy.

Positives:

- The borrower can qualify for a larger house/

mortgage payment with the help of the co-signer, often a family member.

- On-time mortgage payments can help build or reinforce credit

Negatives:

- It could limit the borrowing power of the co-signer. If the co-signer wants to purchase a new home or a second home, among other situations, the payment may be included in their own debt ratio, unless they can document certain items showing someone else makes on-time payments for at least 12 months.
- It could affect credit scores and history. If the primary borrower misses a payment (s) it will show on the co-signer's credit. Even worse, if something happened where the home had to become foreclosed upon, it would show up on the co-signer's credit and effect their ability to purchase other homes.
- It could damage the relationship between the borrower and co-signer. All individuals on the loan will be responsible for repayment if the primary borrower has difficulties. As complications arise, the relationship could suffer.

Co-signing a mortgage loan is something that should be given a great deal of thought and while it can help a borrower, there are many things to think about before agreeing to this major financial obligation.



JONATHAN JAMESON

MORTGAGE SPECIALISTS, LLC

(402) 505-6258

JONATHAN@MTG-SPECIALISTS.COM





#LeadersMadeHere



YOUTH
EMERGENCY
SERVICES

YES, Let's talk about our Charity Partner of the Year...

It's my honor, on behalf of our executive leadership board, to share our support of YES (Youth Emergency Services). It's our goal to help raise awareness of this local organization and the important work that they do our community.

This past winter, our Executive Board had the opportunity to tour the YES Outreach Center in downtown Omaha. It was eye opening to learn that hundreds of youth are homeless every night in Omaha. Many of them have suffered abuse making it unsafe to return home. And many others are facing different challenges and have no guidance. These adolescents have a greater chance of continuing the cycle of homelessness as adults. Youth Emergency Services was created in 1974 with the goal to help these kids turn their lives around and assist them in doing so by providing food, shelter, clothing, and a safe environment.

Take a look at the statistics per their website, www.yesomaha.org:

- * An estimated 1.6 million youth are homeless each year in the United States.
- * Nearly 50% of homeless youth have been physically or sexually abused.
- * 1 in 4 youth have traded sex for means of survival such as shelter, food, or clothing.

Youth Emergency Services are consistently in need of meals and hygiene items to assist the hundreds of youth experiencing homelessness in the Omaha area. To find out more about how you can support YES, please consider sponsoring a meal or a donation at www.yesomaha.org. And, please join us on July 14th for our golf event where a portion of our proceeds will benefit Youth Emergency Services.

We're also thrilled to support YES' 13th Annual Dance for a Chance: Disco Nights Fundraiser on October 13th at the Omaha Design Center. I've been invited to participate as a dancer and would love your support! Please stay tuned to our social media pages for more information on how you can support YES and their mission.

- Chrissy Cameron, President

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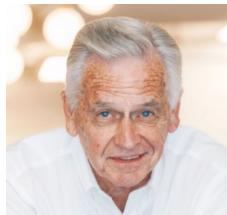


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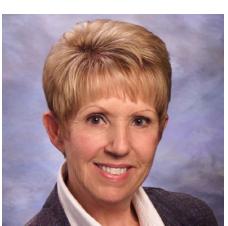
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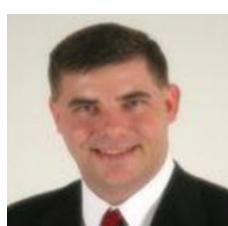
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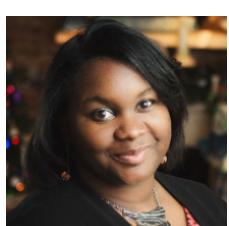
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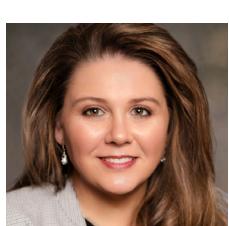
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Questions about RPAC?

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Charles.Chadwick@thecnteam.com

Darla Bengtson

2022 RPAC Vice Chair
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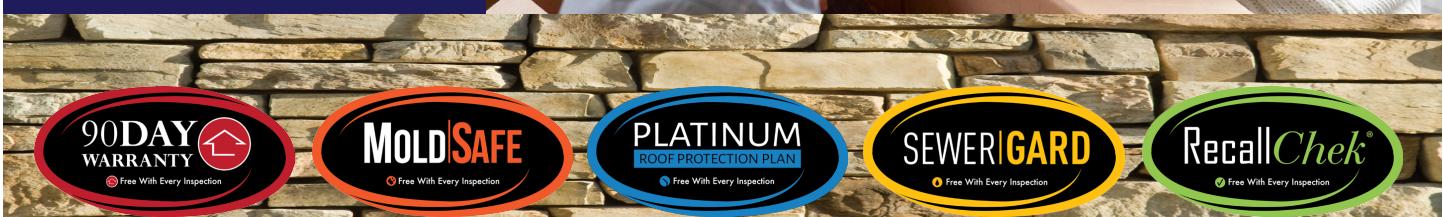
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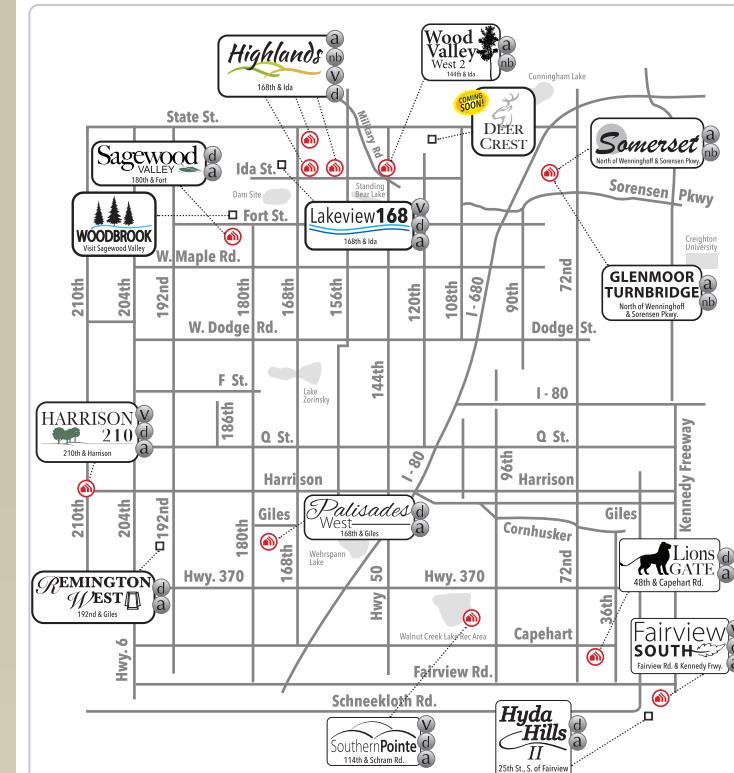
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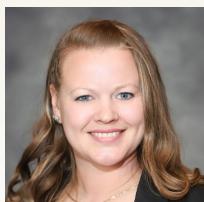
Kyle Schulze



Bill Swanson



Dixie TenEyck



Janelle Tierney

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Sep. 7	at Colorado	Boulder, CO
Sep. 14	NORTHERN ILLINOIS	Lincoln, NE
Sep. 21	at Illinois	Champaign, IL
Sep. 28	OHIO STATE	Lincoln, NE
Oct. 5	NORTHWESTERN	Lincoln, NE
Oct. 12	at Minnesota	Minneapolis, MN
Oct. 26	INDIANA	West Lafayette, IN
Nov. 2	at Purdue	West Lafayette, IN
Nov. 16	WISCONSIN	Madison, WI
Nov. 23	at Maryland	College Park, MD
Nov. 29	IOWA	Lincoln, NE

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