

August 2023

OMAHA  
AREA BOARD OF  
REALTORS® 

# REVIEW

Omaha Area Board of REALTORS®



# REVIEW

A MESSAGE FROM THE PRESIDENT

## SUMMER FAREWELL

Every year, I'm amazed at how fast August flies by! Kids dust off their backpacks and fill shopping carts with notebooks, pens, and folders through store aisles. Everyone is getting ready to return to school, anticipating a new schedule while trying to squeeze in the last bit of summer fun before it's over. Knowing change is on the way can be both terrifying and inspiring; John Maxwell has said, "Change is inevitable, growth is optional."

Our industry has experienced a great deal of change in recent months. One of the best ways to grow through that change is to stay plugged in. When you keep moving forward, that feeling of being stuck ceases. I encourage you to visit the OABR Calendar at [www.omaharealtors.com/calendar](http://www.omaharealtors.com/calendar). You'll find a diverse list of opportunities for the coming months. Take advantage of everything you can to help keep learning and connecting with others!

**On Thursday, August 17th, we have a morning event at the Alamo Drafthouse.** Our annual business meeting will include a hot breakfast and an informative panel. The panel will examine real estate development in Greater Omaha: New, existing, and what's to come. Learn from developers who know what's going on. The information you receive will be valuable to our clients and will set you apart as an expert!

August marks the final month of my OABR Presidency. It has been my honor to serve in the REALTOR® organization. Thank you for allowing me to represent and lead the Omaha Area REALTORS®! It has been a year of unforgettable experiences, events, and truly incredible people!

**On Tuesday evening, August 22nd, I will pass the torch to Denise Poppen,** someone who has worked in the industry for two decades. Denise is an energetic leader with innovative ideas; it will be a fresh season full of exciting changes and new adventures! I'm anxious to see all the amazing things she will accomplish in 2024!

The Best Time For New Beginnings is Now.

Best regards,  
Crystal Archer,  
2023 OABR President



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#### ON THE COVER

Memorial Park  
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PHOTOGRAPH BY SHUTTERSTOCK

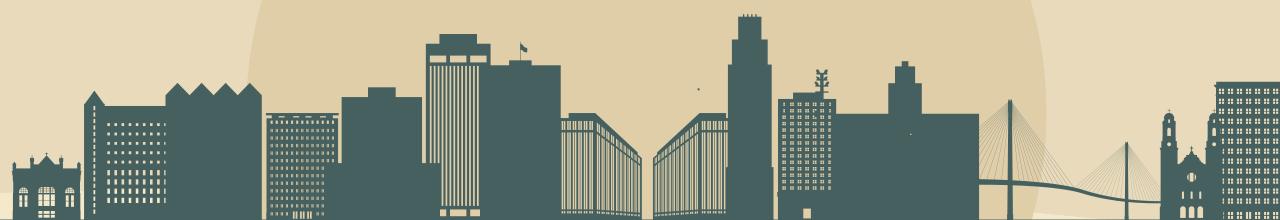
**\$25**  
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**08/17/23**

9:00 AM Registration and Hot Breakfast  
10:00 AM Program

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# GREATER OMAHA DEVELOPMENT

NEW, EXISTING AND WHAT'S TO COME (9999T)

This is an opportunity to gain knowledge from "Field Experts" to share with your current and future clients. Some areas of discussion will include but not limited to:

- Understand the current challenges facing developers in the area included government regulations, land scarcity and land use
- How tightened lending requirements are restricting developers access to money for developments
- How affordable housing initiatives and partnerships can effect the future of real estate
- Development projects that failures and successes

#### LOCAL FIELD EXPERTS

- Jason Thielen - CEO E & A Consulting Group, Inc and President of the Welcome Home Coalitions
- Jeff Beals - Co-Founder of Grown Omaha and a National Speaker and Author
- Jim O'Neal - Director of Builders Services at Nebraska Realty
- Jennifer Taylor - Senior Attorney of the City of Omaha

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## TIF: REBUILDING COMMUNITIES TODAY FOR A FISCALLY VIBRANT TOMORROW

BY MELISSA MCELROY

**T**ax Increment Financing (TIF) is a critically important development tool used by the City of Omaha for the economic and community revitalization of blighted, disadvantaged, and underdeveloped parts of the city. TIF is used to help privately finance redevelopment projects in substandard areas, typically in older, economically weakened neighborhoods.

TIF facilitates public-private partnerships to incentivize development. Investing in underdeveloped, disadvantaged areas enhances the tax base of the city. Increasing property value increases the property taxes collected, which benefits the City of Omaha and the public school system. It bolsters a more robust local economy as redevelopment and revitalization spur additional activity in the immediate area.

According to the City of Omaha, in 2022, \$159 million in TIF financing was approved, leveraging \$1.3 billion in total project investments – eight times the original TIF amount. Eighteen TIF projects matured in 2022. The paid-off projects increased the assessed valuations and property tax revenues by a whopping 1,511 percent, as opposed to the 36 percent it would have generated without TIF. It amounted to \$5.6 million in new property tax revenues with TIF versus the \$131,000 without it.

TIF financing is funded by a private lender, not the city. The future increased property taxes are used by a property owner to repay the lender; however, the current property taxes continue to be paid during the 15- to 20-year TIF term. TIF gives developers access to funding that makes development possible that otherwise would not happen without TIF.

The acid test for TIF is a “but-for” argument – but for TIF, the proposed real estate development would not move forward, and everything would stay status quo. If TIF is approved, and a redevelopment project moves forward when it otherwise would not have, the “but-for” test passes. If the project is good for the local community, everyone wins.

Once a TIF project is complete, the property owner pays the full amount of the annual property taxes, which are then split into two buckets. The money from the base value continues to pay the local taxes, which benefit the taxing entities such as schools. The additional tax collected from the resulting increased assessed valuation repays the development funding for infrastructure-related expenditures. That money does not exist without the project. It is not funded by taxes or taken from the city.

According to local elected officials well-versed in TIF, several misconceptions about TIF linger, which often clouds the public's perception of the program. Douglas County Assessor, Walt Peffer, said that one of those

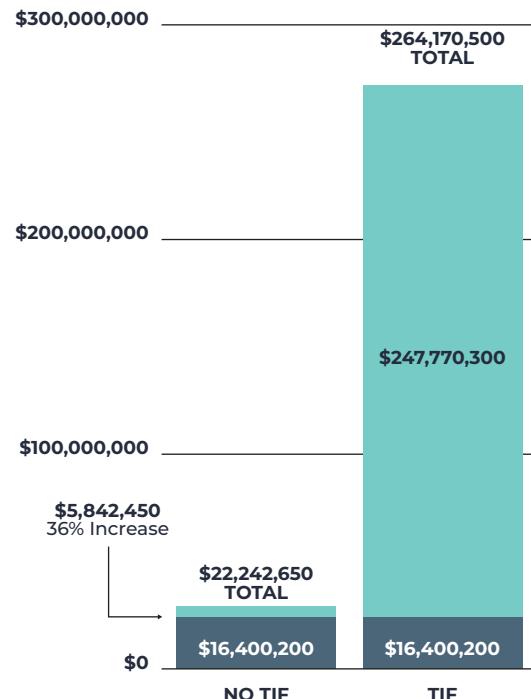
misconceptions is that schools get less money because of TIF. "The lion's share of property tax revenue goes to the school district. Schools don't lose tax revenues because of a TIF project."

Omaha City Council Member Aimee Melton said, "One big misconception about TIF is that it's a direct loan from the city to the TIF projects. It is funded through a private lender based on the future tax revenue generated after the project is completed. The developer assumes the risk and the cost of the project."

Greater Omaha Chamber Urban Core Manager Kristin Broyhill said, "Tax Increment Financing is a tool used by communities across the country to assist in developing or

## GROWTH OVER BASE VALUATIONS

PROJECTS PAID OR MATURED IN 2022



Source: cityofomaha.org

TIF PROJECTS PAID OR 15-YEAR TERM EXPIRED IN 2022	FINAL BASE VALUES	FINAL EXCESS VALUES	FINAL TOTAL VALUES
RIVER CITY LODGING (FAIRFIELD INN)	\$45,100	\$8,847,700	\$8,892,800
THE HILL CONDO	\$603,000	\$1,772,400	\$2,375,400
NORTH CENTRAL GROUP PHASE 2 (HOMEWOOD SUITES)	\$149,600	\$9,530,200	\$9,679,800
18TH STREET ROW HOUSE - DEEL INVESTMENTS	\$26,600	\$ -	\$26,600
KIMBALL LOFTS	\$314,000	\$8,129,300	\$8,443,300
JAMES TINSLEY VILLAS	\$23,000	\$447,400	\$470,400
ZONE 3 COMMONS (AKSARBEN VILLAGE)	\$859,600	\$3,531,300	\$4,390,900
S&S PROPERTIES LLC	\$100,300	\$1,226,400	\$1,326,700
RHW MANAGEMENT	\$669,600	\$8,646,600	\$9,316,200
GRAHAM ICE CREAM BUILDING	\$167,400	\$2,897,300	\$3,064,700
GIOVANNA TOWNHOMES - GIOVANNA ROWS	\$139,700	\$1,970,300	\$2,110,000
ANZALDO SECOND EDITION	\$16,700	\$680,100	\$696,800
CANIGLIA LITTLE ITALY	\$564,600	\$9,121,800	\$9,686,400
S&R DEVELOPMENT LLC	\$274,600	\$680,100	\$954,700
EAST CAMPUS REALTY LLC	\$10,990,900	\$171,508,000	\$182,498,900
JAY INCONTRO - SHEPARD HEIGHTS	\$319,400	\$2,717,500	\$3,036,900
CREIGHTON UNIVERSITY	\$653,800	\$12,049,300	\$12,703,100
LOFTS AT 14TH & LEAVENWORTH	\$482,300	\$4,014,600	\$4,496,900
<b>TOTALS</b>	<b>\$16,400,200</b>	<b>\$247,770,300</b>	<b>\$264,170,500</b>

Source: cityofomaha.org

YEAR	TOTAL INITIAL PROJECTED VALUATION	TOTAL INITIAL PROJECTED VALUATION	JANUARY 1, 2023 TOTAL ASSESSED VALUATION	JANUARY 1, 2023 TOTAL ASSESSED VALUATION	ANNUAL VALUATION ATTAINMENT%	CUMULATIVE ATTAINMENT SUBTOTALS %
		CUMULATIVE SUBTOTALS		CUMULATIVE SUBTOTALS		
2005	\$30,556,438	\$30,556,438	\$22,235,200	\$22,235,200	73%	73%
2006	\$128,965,700	\$159,522,138	\$107,426,000	\$129,661,200	83%	81%
2007	\$119,342,366	\$278,864,504	\$105,852,400	\$235,513,600	89%	84%
2008	\$34,662,993	\$313,527,497	\$32,928,200	\$268,441,800	95%	86%
2009	\$15,439,090	\$328,966,587	\$11,517,000	\$279,958,800	75%	85%
2010	\$28,580,188	\$357,546,775	\$34,173,500	\$314,132,300	120%	88%
2011	\$132,148,414	\$489,695,189	\$123,394,500	\$437,526,800	93%	89%
2012	\$121,267,148	\$610,962,337	\$114,872,300	\$552,399,100	95%	90%
2013	\$165,068,364	\$776,030,701	\$163,326,400	\$715,725,500	99%	92%
2014	\$124,913,840	\$900,944,541	\$113,851,125	\$829,576,625	91%	92%
2015	\$233,918,642	\$1,134,863,183	\$196,183,800	\$1,025,760,425	84%	90%
2016	\$339,373,567	\$1,474,236,750	\$279,326,820	\$1,305,086,725	82%	89%
2017	\$337,800,940	\$1,812,037,690	\$326,820,200	\$1,631,906,925	97%	90%
2018	\$163,728,858	\$1,975,766,548	\$128,505,100	\$1,760,412,025	78%	89%
2019	\$150,459,659	\$2,126,226,207	\$121,248,800	\$1,881,660,825	81%	88%
2020	\$171,931,217	\$2,298,157,424	\$84,846,600	\$1,966,507,425	49%	86%
2021	\$345,795,500	\$2,643,952,924	\$60,746,200	\$2,027,253,625	18%	77%
<b>Total</b>	<b>\$2,643,952,500</b>		<b>\$2,027,253,625</b>			<b>77%</b>

Source: cityofomaha.org

redeveloping outdated and under-utilized properties. TIF is a great tool, and often the only tool, to help spur economic activity in that area, creating a more desirable community for residents to live, work, and play."

Broyhill added, "The advantage of utilizing TIF for development is that the division of existing taxes paid on a property does not change; those taxing entities still receive those dollars just as before. However, the difference between the pre- and post-project taxation values, for a time, is diverted back into the project to help cover qualified expenditures, such as developer costs for related infrastructure improvements. Therefore, TIF projects create value for both the community and taxing entities; a win-win for

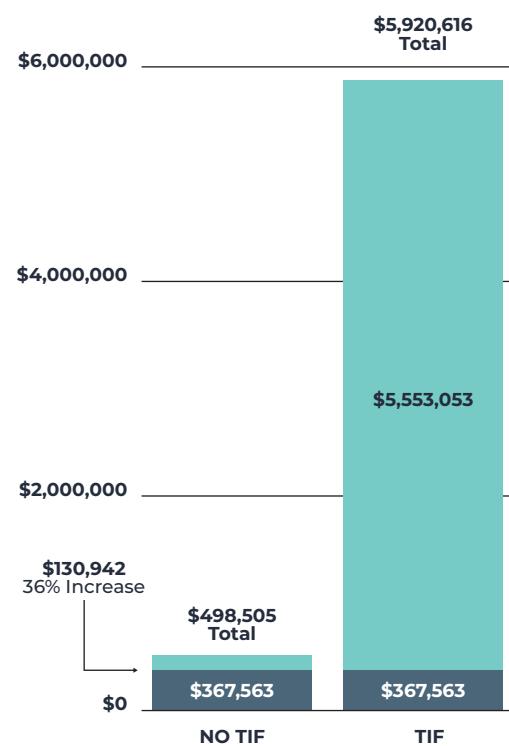
all involved."

Bridget Hadley, Economic Development Manager from the City of Omaha Planning Department, said an essential thing to keep in mind about TIF; while a developer might have forged ahead on a project without TIF, having that financing tool gives the city leverage. "The city can push for better urban design guidelines and better building materials on a TIF project. Without that, the developer can strive for merely building to code."

Hadley described the lengthy process of approving a TIF project. She recommends that developers reach out to their council member representative and have conversations upfront, and work to get feedback and support from the neighborhood

## GROWTH OVER BASE REVENUES

PROJECTS PAID OR MATURED IN 2022

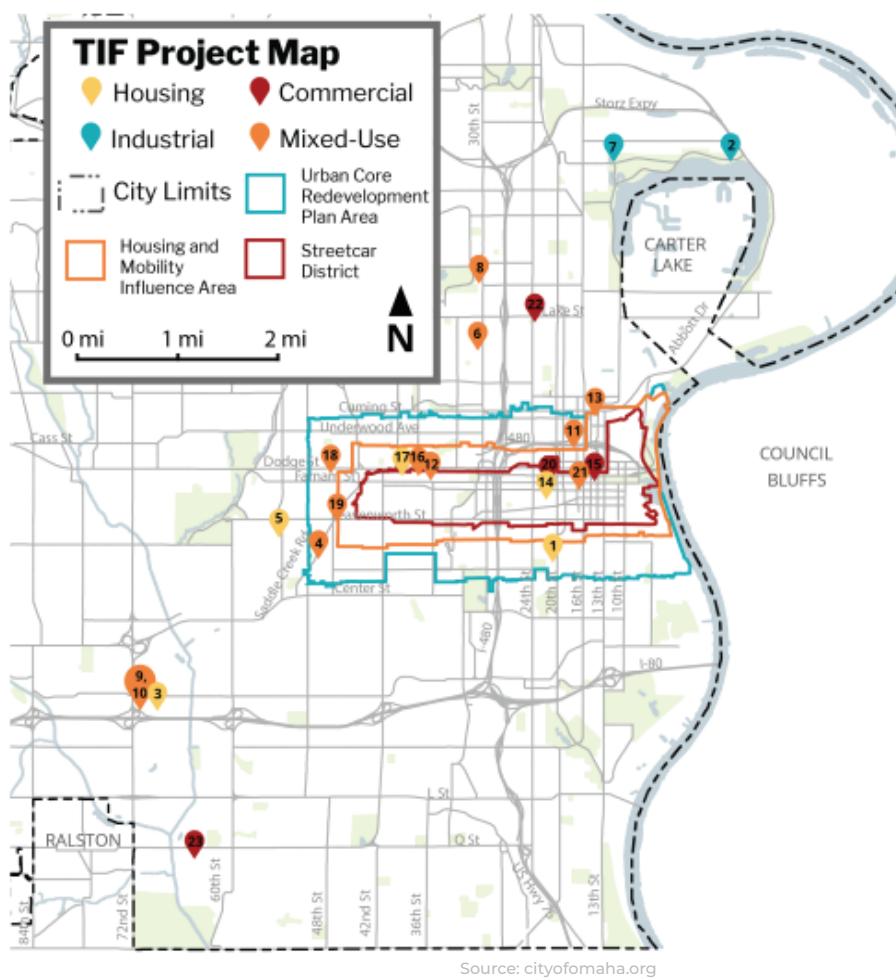


Source: cityofomaha.org

before submitting the TIF application. She added that once a project is approved, the clock starts ticking. The developer would need to move forward on a project within a set time frame after a plan is approved, usually 6 to 9 months, "because information gets old."

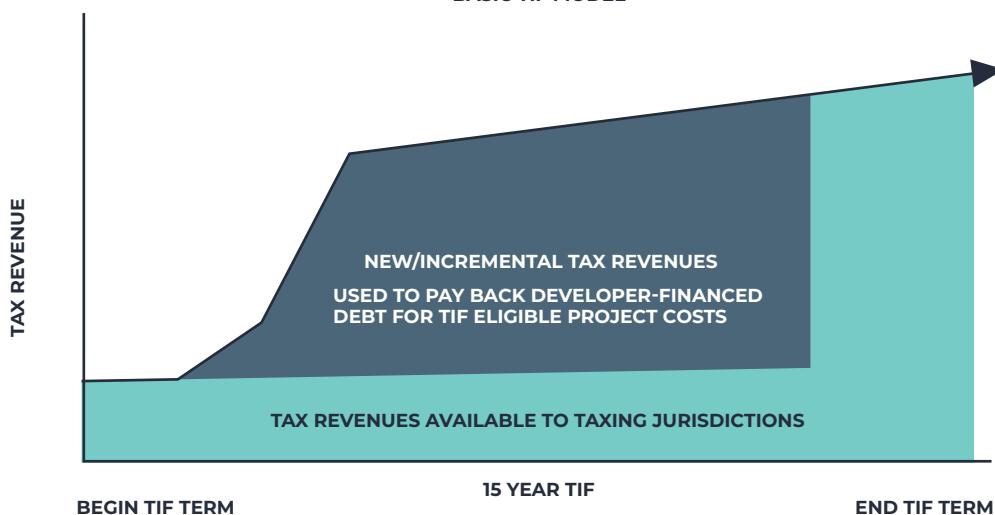
The Midtown Crossing project is an example of a TIF project. The TIF approval process took 150 to 180 days. Hadley said mixed-use property and condos were great ways to get "more bang for the buck." Having a large number of dwelling units clustered together is a great way to keep building costs per home down and get the maximum results.

Project Beacon, the upcoming 44-story skyscraper and future Mutual of Omaha headquarters, is a TIF project slated for downtown Omaha that would not occur but for TIF. The projected cost jumped from \$443 million to \$600 million due to inflation and supply chain shortages. The Omaha-based developer overseeing the project, Lanoha Real Estate Company, will receive \$68 million in TIF funds for the project, which is expected to be completed in 2026.



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# A STORM IS BREWING

The REALTOR® crowd cheered on their favorite Minor League team from the stands of Werner Park, as The Omaha Storm Chasers battled it out against the Iowa Cubs on Friday, June 30th. The game played on despite storm clouds overhead, with the Iowa Cubs squeaking out a late inning victory 6-5.

The Social Events Committee and Young Professionals Network hosted the REALTOR® Night with the Storm Chasers, presented by Omaha Area Board of REALTORS®. The ticket included a picnic of burgers and hotdogs and a post-game firework show. The rockets' red glare started the Fourth of July festivities with a bang!



Photo credits: <https://www.facebook.com/omahastormchasers>

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# 2024 RECHARGE

## FLY THE EARLY BIRD DEAL

Before September ends, you'll want to register for REcharge 2024! The REcharge Task Force will announce three popular keynote speakers on October 1, and the price will increase by \$20. We're expecting a sellout this year, so take advantage of our guaranteed low price!



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# MANAV NIRMALRAJ

As Diversity Scholarship Committee's Scholarship Winner!



**Where did you grow up (if not from the Omaha, what were the circumstances that brought you to Omaha and how long have you lived here)?**

I actually am born and raised in Omaha, and have lived here the majority of my life. I grew up in the Ralston and central Omaha areas. After high school, I moved to Lincoln for 4 years to attend UNL, after which I returned to Omaha and began working.

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

I recently joined Berkshire Hathaway and am beyond excited to begin my Real Estate journey. I am involved with a number of other organizations at UNO and elsewhere in Omaha, mostly about entrepreneurship or photography (a hobby and freelance of mine).

**What did you do before you became a REALTOR®?**

Before Real Estate, I worked in healthcare research for a few years, with the ultimate goal of becoming a physician. However, a few years ago, I switched to technology, where I earned a Masters in Management Information Systems at UNO. This brought me into the field of Data Science within the architecture and design industry, which I continue to work in full time. I also do freelance photography on the side and as a hobby. Most of my photography centers around architecture, design, street, and travel. In addition to selling houses, I hope to also get involved with Real Estate photography! Ultimately, I would love to find connections and push new boundaries between all of these fields, especially technology and Real Estate.

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

I received my license just last week! What really inspired me was my search for my own home (which I am still looking for). Over the last year or two, I have seen a number of houses and been fascinated with the process. With home purchasing being one of, if not the biggest, financial decisions of one's life, I was eager to learn as much as I could to not only better inform my decision on my future home purchase, but to also help those less fortunate who are struggling with it. In addition, I also hope to get involved with commercial real estate and/or real estate investment in the future.

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

While I still feel like I have a lot to learn about Real Estate, the most rewarding part so far has been the sheer number of people I have gotten the opportunity to connect with as well as the abundance of resources out there for learning about anything finance related. People and knowledge are really what makes this industry so invigorating to me.

**What else would you like us to know about you?**

For anyone reading this and interested in connecting, feel free to reach out to me any time! Whether it's about Real Estate itself, Data Science and technology, architecture and design, photography and entrepreneurship, or anything else, I'm always happy to meet like-minded individuals!

Learn more about the Diversity Scholarship Committee at [omaharealtors.com/diversity](http://omaharealtors.com/diversity).



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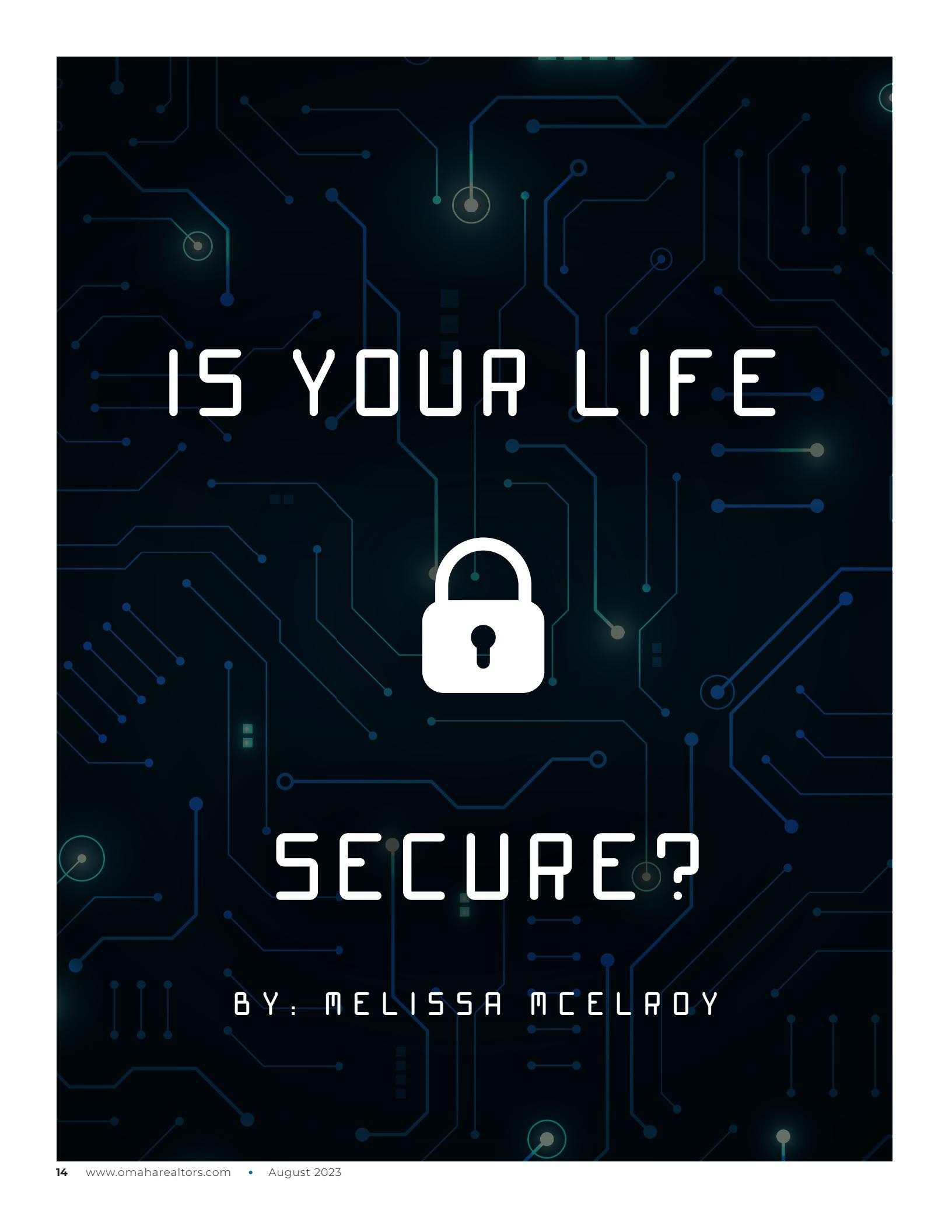
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A dark blue background featuring a complex network of light blue circuit board traces and component pads, creating a high-tech, digital feel.

# IS YOUR LIFE



# SECURE?

BY: MELISSA MCELROY

In the blink of an eye, you can shop, pay bills, and check your accounts online. Technology has changed the way we live. The shortcuts that make tasks easier also put us at higher risk for a cyber-attack.

If you're using the same password on multiple sites, you're in great danger of having your identity stolen and putting your finances at risk. Each online account needs to have a unique password to be secure. It's one thing if you're hacked on one account – it's another if you lose control of all your accounts. For example, don't use the same password for Amazon, your email, your bank, and the MLS system! Don't use birthdates, anniversaries, home addresses, family names, and other easy-to-remember passwords. Try instead, db4HcrZK\$&b – it's easier than you think.

According to a recent NAR article, a NordPass study found that real estate professionals often pick common passwords that are easy to remember – and to hack! Common passwords listed: password, 123456, default, or the company's name. According to the article, "many tech experts believe passwords will ultimately fade away since they have become so vulnerable to cybersecurity breaches." Authentication that relies on biometrics, such as a fingerprint or facial recognition, is the way of the future.

## HOW SAFE IS YOUR PASSWORD?

Time it would take a computer to crack a password with the following parameters

Number of characters	Lowercase letters only	At least one uppercase letter	At least one uppercase letter & number	At least one uppercase letter, number, & symbol
1	INSTANTLY	INSTANTLY		
2	INSTANTLY	INSTANTLY	INSTANTLY	
3	INSTANTLY	INSTANTLY	INSTANTLY	INSTANTLY
4	INSTANTLY	INSTANTLY	INSTANTLY	INSTANTLY
5	INSTANTLY	INSTANTLY	INSTANTLY	INSTANTLY
6	INSTANTLY	INSTANTLY	INSTANTLY	INSTANTLY
7	INSTANTLY	INSTANTLY	1 MINUTE	6 MINUTES
8	INSTANTLY	22 MINUTES	1 HOUR	8 HOURS
9	2 MINUTES	19 HOURS	3 DAYS	3 WEEKS
10	1 HOUR	1 MONTH	7 MONTHS	5 YEARS
11	1 DAY	5 YEARS	41 YEARS	400 YEARS
12	3 WEEKS	300 YEARS	2,000 YEARS	34,000 YEARS

Source: security.org

Ken Pennington of Ken's PC Repair said that it's essential to have a robust and complex password with a mix of numbers, upper- and lower-case letters, and special characters; have different passwords for different accounts and change them often. Password managers like LastPass or RoboForm can help keep passwords for all your accounts safely stored without compromising your security.

"Email is still the most often way to get hacked," the PC Repair pro said. "Verify the sender's identity. Check the email address of the sender to ensure it matches the official email address of the organization they claim to represent. An email from your financial institution wouldn't be sent from a Gmail address." He urged people to rely on other verification methods as well. Two-factor authentication is an extra step that could save you from a hacking fiasco. Deleting your browser history and keeping up with software updates will help keep you further protected. Software updates often have security updates.

Pennington said, "Avoid providing personal information: Be cautious about sharing personal or sensitive information through email. Legitimate organizations generally don't request sensitive information via email. If in doubt, contact the organization directly through their official website or phone number. Be cautious with attachments: Avoid opening email attachments unless you are expecting them and trust the source. Malicious attachments can contain malware or viruses that can compromise your security."

He suggested everyone learn how to spot a phishing attack. It's critical that you think twice before clicking on a link in an email. Anyone can fall for a phishing scam. There's often an urgent message from someone claiming to be a boss demanding an immediate response.

Other common scams in the office include urgent emails from a coworker or some imposter Microsoft or the internet service provider you use. Again, always think before you click. Watch for the pop-up warning, often with blaring alarms, that your security has been compromised, and you must click here to see the problem. Please don't do it.

You can further protect yourself with encrypted messaging services, such as Signal and WhatsApp, installing a good firewall, using robust antivirus software, and running scans often. Set your computer's firewall program and Bluetooth function to only allow trusted connections access to your computer. Use only secured wireless networks. For example, your mobile phone network is secure, but the public Wi-Fi in the coffee shop or hotel is usually unsafe. Only download programs from reputable sites and learn to recognize fake websites. Avoid sites without "HTTPS" and the padlock icon next to the URL. One phishing scam is for a scam site to masquerade as a known site – only shop on secure sites.

Finally, your phone. How easy would it be for someone to access your accounts if they could access your smartphone? Your phone's network is secure; how about the device?

Hackers always think of new and creative ways to scam people, but being on your game will help prevent a cyber-attack.

# THE TRENCHES

Written by **Melissa McElroy**

*Being a REALTOR® is one of the most satisfying careers. It's also one of the most challenging.*

## MILITANT CLIENT

REALTOR® Angela Peters' story began when she kidnapped a high-ranking military member.

Her client, a weapons expert, was on the hunt for the perfect home: an early 20th century, craftsman bungalow with hardwood floors. The problem was the client insisted the house had to be in Millard. She was adamant about it because of what others outside the industry had told her. This client, trained in hand-to-hand combat, and employed in one of the most perilous professions on the planet, was convinced that living elsewhere was dangerous.

Finding a bungalow in Millard, in a sea of split-entries and ranch-style homes, would prove to be Mission Impossible. After showing her a plethora of houses, Angela pleaded with her client to reconsider her criteria since there were no turn-of-the-century bungalows available in Millard, but it was to no avail. The real estate pro was going to have to get creative.

Angela built a rapport with her. They shared the same plucky sense of humor. One day, she picked up the 'craftsman seeker' to show her homes, something she had done countless times before. When the client sat down in the passenger seat, she asked, "Why are you wearing a ski mask?" Angela said, "Because I'm kidnapping you." Then shot her in the face execution style... with a Nerf gun. "But first, we need Starbucks." She pulled into her favorite coffee shop, something she did daily. Her favorite barista asked her, "What's with the ski mask, Angela?" She joked, "I'm kidnapping my client," tongue firmly in cheek. It should be noted that it's not legally kidnapping if the person willingly goes with you and your weapon of choice is a Nerf gun.

They made their way to the eastern part of the metro, so far east it was right next to the river. "I'm not living in this

neighborhood!" the stubborn client protested. They drove over a hill to an idyllic, tree-lined street and pulled up to a charming, turn-of-the-century bungalow.

Her client, who initially wouldn't even consider a property east of 120th Street, bought that house. Angela presented the Nerf gun as a closing gift.

## ELVIS HAS LEFT THE BUILDING

REALTOR® Camilla Knapp encountered the King of Rock himself, or at least some of his avid fans. The calm and collected real estate pro lived in South Carolina at the time when she helped three siblings who inherited an estate.

During the course of events, an Elvis Presley collectible plate went missing. The clients falsely accused Camilla of stealing it. Insulted, she wanted to scream, "I don't even listen to Elvis Presley!" but worried she might offend them further. In an attempt to appease the clients, she offered to write a check for the missing item while assuring them she had no idea where it could possibly be. Flustered, Camilla couldn't wait to flee the misguided accusers, but as luck would have it, when she hopped in her car and turned the ignition key, the radio started blaring Elvis' "Jailhouse Rock." The three siblings glared at her. Perhaps a more appropriate tune would have been "Suspicious Minds." They stared her down like she was a devil in disguise.

After the incident, a relative of the estate admitted to taking the plate. Camilla was never offered an apology and the whole experience left her "All Shook Up."

Whether kidnapping clients with a Nerf gun, or fighting false accusations from unhinged Elvis fans, it's all in a day's work when you're a REALTOR® soldiering on every day in the trenches. ■

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# WHAT'S THE BUZZ ABOUT CHATGPT?

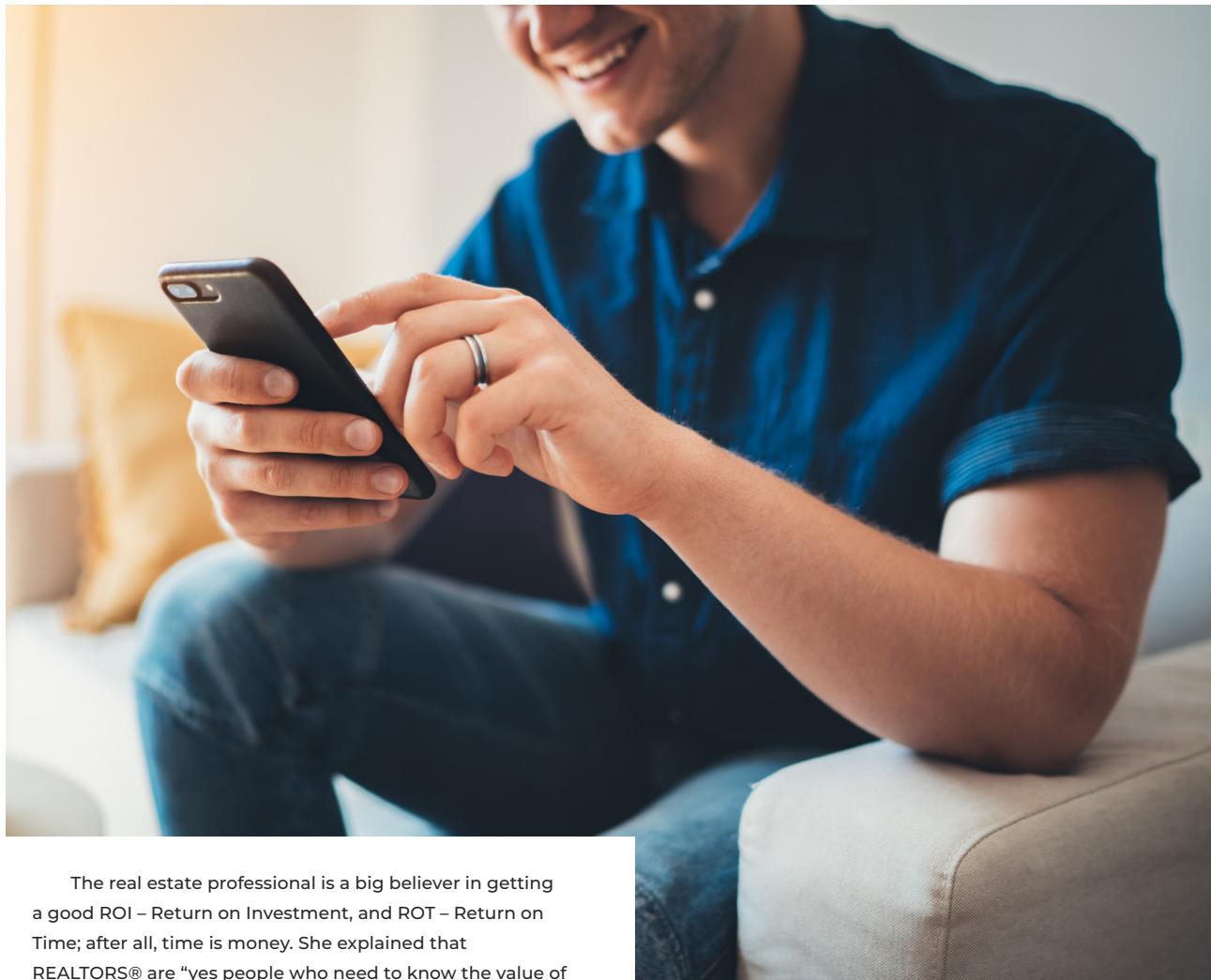
WRITTEN BY MELISSA MCELROY

ChatGPT, the fastest-growing tool in internet history, has been spreading like wildfire, attracting a million users within five days of its launch in November 2022. The language processing tool now boasts over 100 million users since its inception and is available in over 160 countries worldwide.

The artificial intelligence research laboratory company OpenAI owns the app and currently offers a free version, ChatGPT 3.5; ChatGPT 4.0 is \$20 per month and offers additional features. Experts speculate that the free version will eventually end, and a tiered pricing system for different plans will likely be rolled out in the near future.

Licensed Broker, REALTOR®, author, and industry speaker Marki Lemons Ryhal, recently weighed in on ChatGPT in an online seminar, describing the app as a game changer that will revolutionize how we do business. She said the paid version of the app is well worth the \$20 monthly cost.

Ryhal said it was essential to create a business plan and have standard operating procedures for your business. Having the basics down will allow you to reap the maximum benefits from this new technology. She speaks with the authority of someone with over 25 years of marketing experience.



The real estate professional is a big believer in getting a good ROI – Return on Investment, and ROT – Return on Time; after all, time is money. She explained that REALTORS® are “yes people who need to know the value of their time.” According to her, ChatGPT will save time on everything from writing listings to emails to social media.

There are just a few key things to keep in mind. Number one, always thoroughly read the terms of service and copyright agreements. Second, keep your target audience in mind and adjust your tone accordingly. Third, always thoroughly proofread the product that it produces. It is a helpful tool, but it isn’t foolproof. It’s essential to make sure copy is accurate, in accordance with the rules, and protects clients’ privacy.

Mastering writing prompts will help you master the app. For example, you can ask it to write ten potential Facebook posts about real estate. You can ask it to rewrite something in a different tone and ask it to sound more formal or add humor. The better the prompts, the better the results. Producing more in less time to reach the maximum number of prospective clients is about working smarter, not harder.

**Interested?** Get started by going to [chat.openai.com](https://chat.openai.com). You’ll need to create an account on the OpenAI website to access ChatGPT, but it is free. OpenAI requires your phone number for security.

## YOU MIGHT TRY CHATGPT FOR

- WRITING COPY FOR SOCIAL MEDIA POSTS
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- BLOGS
- COLD CALL SCRIPTS & DOOR KNOCKING SCRIPTS

## OABR COMMITTEE MEMBERS VOLUNTEER AT FOOD BANK FOR THE HEARTLAND

BY: MELISSA MCELROY

It looked like an ordinary warehouse. Dim fluorescent lighting revealed plain, beige walls. But this warehouse was extraordinary. It had the power to change lives. One in ten people across the Heartland struggle with food insecurity. Every day, volunteers at Heartland Food Bank suit up in that ordinary warehouse to battle in the war against hunger.

On a balmy, July afternoon the OABR Social Events Committee volunteered at Heartland. Some volunteers rocked hairnets and plastic gloves as they prepped food for distribution. The "hairnet look" might not grace the covers of *Vogue*, but that food will grace dinner tables across the community.

Volunteering is a noble civic duty. Pressed for time? You can donate at [foodbankheartland.org](http://foodbankheartland.org). A dollar can provide up to 4 meals. Heartland distributes food to other organizations: food pantries, schools, and churches. Whether you're donating time or money, your contribution makes a difference to those in need.



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## OMAHA LAND BANK

# TURNING LIABILITIES INTO ASSETS

BY MELISSA MCELROY

**S**ince 2014, The Omaha Municipal Land Bank has worked diligently to serve the most underfunded, blighted neighborhoods by acquiring dilapidated homes and vacant lots to transform them into valuable spaces that benefit the whole community.

The quasi-governmental, 501(c)3 nonprofit partners with the City of Omaha and Douglas County to facilitate the transformation of properties in highly blighted areas. This agreement grants them unique property-related powers through legislation and agreements with the city and county. It's a public corporation acting in a governmental capacity governed by a board of directors appointed by the mayor and confirmed by a two-thirds vote of the city council.

The Omaha Land Bank's board

consists of seven voting members. Board members are required to have at least one or more of the following qualifications: are a REALTOR®, have experience in real estate development, have experience in banking, a member of the chamber of commerce, have a nonprofit or affordable housing background, or have large-scale residential or commercial property rental experience. Each individual voting member can satisfy more than one of the requirements.

The new Executive Director Leslie Smith, who accepted her new role in March, said, "I feel like I hit the ground running," describing her first few months in her role. "It feels good to be in a position to serve the community and get to meet the people of our community."

The Memphis native, who has previous Land Bank experience working

in Memphis, is passionate about closing the racial wealth gap through housing and is dedicated to helping all Americans achieve homeownership. She wants to help minorities achieve generational wealth.

Smith said while each region is a little different, the affordable housing issue is universal. According to the Executive Director, raising awareness, encouraging community involvement, and gaining access to capital are critical to achieving the organization's goals.

"We facilitate land but are not developers," Smith explained. "There's a level of responsibility with this land." She added that taking on the legal liability of neglected property makes a property marketable again when the open market had previously rejected it. They partner with organizations such as Holy Name and Habitat for Humanity. They are also a

member of the National Land Bank Network.

The self-described "plan-oriented" leader credited her predecessor for the strategic planning and work that laid a great foundation. Smith is working to build on that legacy by building relationships, being transparent about the organization's goals, and being strategic in property acquisition to support generational wealth. She emphasized the importance of everyone working as a team to build or rebuild communities.

Most of the Omaha Land Bank's hundreds of properties are in Northeast Omaha. "There has to be some acknowledgment of where we came from," Smith said. The aftershocks of the redlining policies of yesterday are still felt by the underfunded communities of today. Smith strives to bridge the racial gap in homeownership and believes that knowledge is power, so OMLB will be teaching a workshop on how to be a successful homebuyer and purchase property from the land bank. It's an effort to empower more people in the community, especially people of color, to achieve their own American Dream of



MIKE RIEDMANN



LESLIE SMITH

homeownership and be able to pass on their wealth to future generations.

"We're looking to do an ambassador program and a series of classes, a deep dive into everyday challenges."

According to Smith, building community comes down to building relationships with the people in the community, some of whom harbor mistrust and anger. She builds relationships by building trust. "I truly want to see people succeed." She shows this in her actions, not just her words, by showing up every day to do the work. She said she wanted to focus her efforts on Northeast Omaha for the first year of her tenure and then expand to other regions like South Omaha.

REALTOR® and Omaha Municipal Land Bank Board member, Mike Riedmann, said "For years, neglected, abandoned properties continued to accumulate without the means or tools to put the land to better use."

Riedmann, who has been a Board member since the organization's inception, said that the lack of resources meant that neighborhoods started to deteriorate. In a time where there is a housing shortage, particularly for affordable housing, it was squandering resources. Once legal entanglements have been properly sorted, such as tax liens, it makes it possible for prospective buyers to purchase a property and fix it up. Riedmann echoed Smith's point: "Land Bank isn't a Developer. It's a facilitator that helps developers."

The OMLB Board member said that once one property is fixed up, it inspires the surrounding homes to fix up their homes, creating a positive domino effect that increases the value of the neighborhood. As they focus their efforts in Northeast Omaha, they strive to help more people become homeowners and increase the value of the properties and the community.

Riedmann said there have been three Directors in the last decade and that Leslie Smith was the first one who had experience running a Land Bank. "We're very excited to have Leslie as our Director. It is another great step forward."



**AFFILIATE SPOTLIGHT PRESENTS**

# UNDERSTANDING THE TITLE COMMITMENT

Here's a quick and basic overview of the three schedules on a Commitment for Title Insurance. In general, a title commitment is a commitment made by the title company to insure the property and issue a title policy if conditions in the Commitment are met.

Please contact your escrow closer at Nebraska Title Company with any questions about a particular title commitment or transaction.

## **SCHEDULE A**

Schedule A is for Actual Facts, in other words, the details of the transaction - Who, What, Where, and How Much. You'll see the names of the seller and buyer, the types of policies to be issued, a description of the property, the sales price, and the name of the lender, if any.

## **SCHEDULE B1**

Schedule B1 lists the Requirements. These items must be resolved in order to insure clear title to the property. Examples include requiring approval of a bankruptcy trustee, requiring other persons - such as an heir or former spouse - to execute closing documents, or requiring the release of various types of liens.

## **SCHEDULE BII**

Schedule BII covers Exceptions from Coverage - areas where other parties have some interest or control of the use of property. An example would be a utility easement, where the city would have a part of the land reserved for their use, or covenants that may limit or restrict how the homeowner may use the property.

**Kim Moneto**  
Nebraska Title Company



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Michael Chapman CPA

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- Liz Otto, President

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In support of our 2023 Charity Partner, Project Intentional, Inc. we invite you to engage in opportunities to support their mission at each of our events this year!

Giving back to our community and supporting locally are a top priority of our network!

Thank you for participating.

### ROCK THE DRIVE -N- ROLL THE PUTT 2023



## MEMBERSHIP REPORT

June Activity	MO	YTD
New REALTOR® Members	28	163
Resignations	20	99
<b>Membership (As of June 30)</b>	<b>2023</b>	<b>2022</b>
Designated REALTORS®	216	203
REALTOR®	3140	3073
REALTOR® Emeritus	92	65
<b>TOTAL REALTORS®</b>	<b>3448</b>	<b>3341</b>
Institute Affiliate	73	73
Affiliate Members	164	176
Key-Only Affiliates	142	146

See the full membership report at: [OmahaREALTORS.com/membership-report](http://OmahaREALTORS.com/membership-report)

## DESIGNATIONS

### Certified Residential Specialist (CRS)

- Lisa Richardson, BHHS Ambassador Real Estate

### NAR's GREEN Designation (GREEN)

- Suzanne Reed, eXp Realty LLC

### Seniors Real Estate Specialist® (SRES®)

- Linda Carpenter, BHHS Ambassador Real Estate

## PERSONALS

### Condolences to:

- Colleen Bloomquist, Better Homes and Gardens Real Estate on the loss of her daughter  
- Dixie Westerlin-Bednar, BHHS Ambassador Real Estate on the loss of her husband



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### ✓ URGENT HOUSING NEEDS AND OTHER SHELTER-RELATED NECESSITIES IN THE COMMUNITY

### ✓ SCHOLARSHIPS FOR:

- Post-secondary students pursuing a construction trade
- Minorities working toward licensure and a career in real estate
- UNO real estate students
- Newer OABR members seeking a REALTOR® Designation or Certification



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## THIS MONTH IN HISTORY

# AUGUST



World War I began as Britain declared war on Germany in support of France and Belgium.



President Richard M. Nixon becomes the first and only president to resign while in office because of his attempt to cover up the Watergate scandal.



## 1914

## 1804

Lewis & Clark traveled along the banks of the Missouri and camped in North Omaha near Dodge Park.

## 1974

## 1983

The Nebraska Legislature passed the Nebraska Condominium Act to accommodate a growing trend across the nation. In August 2020 new provisions were added to increase the rate of condo development.



## 1945

Emperor Hirohito announced the Empire of Japan had surrendered, ending World War II.



## Beware Scammers



**Steve Vacha**  
President

Recently I had a family member who was being scammed into selling their home.

Definition of Scamming: "A scam is a deceptive scheme or trick used to cheat someone out of something, especially money."

We are all hearing of folks getting scammed one way or the other. Personally, was scammed about 20 years ago, when I received a phone call telling me I was one of the few contractors in Omaha being notified about an exclusive dealership for an amaz-

ing breakthrough product called "Liquid Genie" that increased milage for diesel engines.

Scammers often utilize several malicious tactics to trick people. One is a **get-rich-quick scheme**, which I fell for with my Liquid Genie product. The scammer said it was a sure-fire product, tested and ready for quick distribution, and that I could be the sole distributor for this product throughout the state of Nebraska.

Another scam tactic is to **create urgency**. I was told I must commit to the distributorship before anyone else accepted it. When I wanted more information, I was given the number of "another distributor" in another state, who, of course, gave them rave reviews.

I paid several thousand dollars for this distributorship and some products. Anyone want to buy my

Liquid Genie? I might still have some left. Just kidding, of course. I did receive my product – cases of diesel treatment and I excitedly tried it in my diesel engine car. It made no difference. Liquid Genie turned out to be nicely packaged kerosene. After contacting the FBI, I filed a report and (to date) have received about \$30 back.

Back to scammers and homes... Scammers utilize a form of get-rich scheme where they claim sellers can save thousands due to lack of expensive real estate agent fees, and still get market value. Creating Urgency they stress quick sale, no inspections, no strangers walking through home. My family member signed a purchase agreement selling their home for \$100,000 under present market value. They were scammed.

To help sellers avoid falling for scammers, we are introducing a new service: **Sellers Pre-Sale**



**Consultations.** These are designed for people like my family who was being scammed. Sellers get:

- Third party written report on issues of concern
- Rough estimate on potential cost of repair
- Designed for agents, to help their clients.
- Consultation Report can later be turned into a Pre-Sale inspection report, with repairs removed.

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**09:00AM - 12:00PM**

# PAST PRESIDENT'S CORNER

## LISA RITTER, 2012 PRESIDENT

### What was the housing market like the year you were the OABR President?

Interest rates were 7 – 7.5 percent. Buyers were sometimes competing for homes, but not at the extreme levels that we have seen for much of the last three years. Sellers were sometimes paying some closing costs.

### What is one of your most rewarding experiences while being President?

I loved that our Omaha RPAC investments went up significantly, in large part thanks to the leadership efforts of Bill Swanson and Doug Dohse, who I had asked to head the committee. It is my belief that since we reap the benefits from the laws and regulations that make homeownership so widely available in this country, that we should support the organization that works so hard

to ensure the continuation of these economic policies.

### How has being involved with OABR helped you grow professionally?

Leading a large group of volunteers, you can become a better version of yourself. The experience, the education, and the relationships gained from working with other like-minded professionals has made a significant, positive impact on my career.

### Tell us about you. What are some of your hobbies/interests?

I have been married to the love of my life, Dennis, for 30 years this June. My two sons have grown into amazing, young men. Daniel, my oldest, is a cybersecurity engineer, and my youngest, Dylan, will be starting law school this fall. I have a huge passion for travel. I just got back from Antarctica in February, and a whale went under our zodiac and then right on the side of us so close that it literally spouted in my face. It was funny/not funny and an adventure I will never forget.

### What attracted you to a career in real estate?

Initially, it was my attraction to homes and the idea of "helping people shop" for homes. Then I quickly learned that was just a small portion of what we do. I have stayed in the industry because, on most days, it is very emotionally and financially rewarding. There is a ton of variety in the tasks and people, and I appreciate the creative freedom that I am able to enjoy.

### Any words of wisdom for new agents?

Do what you say you are going to do. Be authentic. Expect great things of yourself, others, and all that life has to offer.



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FOOTBALL SCHEDULE		
DATE	OPPONENT	LOCATION
Aug. 31	SOUTH ALABAMA	Lincoln, NE
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	NORTH	Lincoln, NE
Oct. 12	MINNESOTA	Minneapolis, MN
Oct. 26	INDIANA	Lincoln, NE
Nov. 2	at Purdue	West Lafayette, IN
Nov. 9	WISCONSIN	Lincoln, NE
Nov. 16	at Maryland	College Park, MD
Nov. 23	IOWA	Lincoln, NE
Nov. 29		

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