

REVIEW

Omaha Area Board of REALTORS®



A MESSAGE FROM THE PRESIDENT

A SEPTEMBER TO REMEMBER

September ushers in the start of a new year for The Omaha Area Board of REALTORS®! I feel it's an honor to be your 138th OABR President! There are some big shoes to fill, following so many amazing professionals that have made OABR what it is today. A special thank you and congratulations to Crystal Archer, who led us in 2023 with great success! Crystal, you're a great leader, mentor, and asset for our industry!

When I began my real estate career in 2000, I knew little about OABR, the Nebraska REALTORS® Association, or the National Association of REALTORS® – much less how they'd play an essential role in my career. I took classes and attended events and conventions in the past, but I never thought about all the work behind the scenes with committees and the Board of Directors. It never occurred to me that I might be involved until 2009 when Doug Dohse & Brenda Stuart asked me to go to a Social Events Committee meeting. They told me it was the "fun committee." I like to have fun, so why not? I soon found myself helping to plan OABR events.

Shortly after that involvement, I was asked to be part of the RPAC Fundraising Task Force. I said, "I don't want to do that; that's boring!" Doug then explained RPAC to me at a level I better understood – how it helps everyone connected to the real estate industry and our community. RPAC plays a significant role in protecting property rights and our business; I encourage everyone to invest in RPAC, then attend the Nebraska REALTORS® Fall Meetings this month in Lincoln. It is an incredible learning experience and a great way to let your voice be heard. Being involved has helped me grow and form so many great relationships.

Another hard-working committee that deserves a shout-out is the Professional Development Committee. They have a heightened focus on REALTOR® Safety in September. They remind us how critical it is to be cautious when working and how September is an excellent time to review your safety practices.

Being involved in the Women's Council of REALTORS® organization has also been a rewarding experience propelling me professionally. I learned much about myself being the 2019 WCR Omaha Chapter President, which made me stronger! The WCR mission is to be a network of successful REALTORS®, advancing women as industry and community business leaders.

When I started my real estate journey over 20 years ago, I would never have seen myself here today. Still, with a little bit of convincing, bravery, believing in myself, challenging myself, wanting to improve myself, and helping make the real estate community better, I'm here to embrace this role! I care and feel fortunate to have such a supportive real estate family that believes in me and what we do!

Relationships are essential in this business, whether you're a REALTOR®, Affiliate member, or Association staff! REALTORS® run our association, and the association belongs to its members! Moving forward, I challenge you to become a bigger part of it! If you want to have a voice and get involved, we have a place for you! The inspirational Helen Keller once communicated: "Alone, we can do so little; together, we can do so much!"

So many fantastic events are coming up this Fall! "Blockchain Technology in Real Estate" is an engaging and informative class on September 28th. The Annual Chili Cook-Off takes place on October 11th. You can win some really cool prizes, and all proceeds benefit the Food Bank for the Heartland! Not to brag, but this OABR President makes a mean pot of chili!

Let's make this a September to remember! I look forward to seeing you at OABR events!

Best Wishes!
Denise Poppen,
2024 OABR President



ON THE COVER

Cars Parked Diagonally, November 1938
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PHOTOGRAPH BY SHUTTERSTOCK

REVIEW

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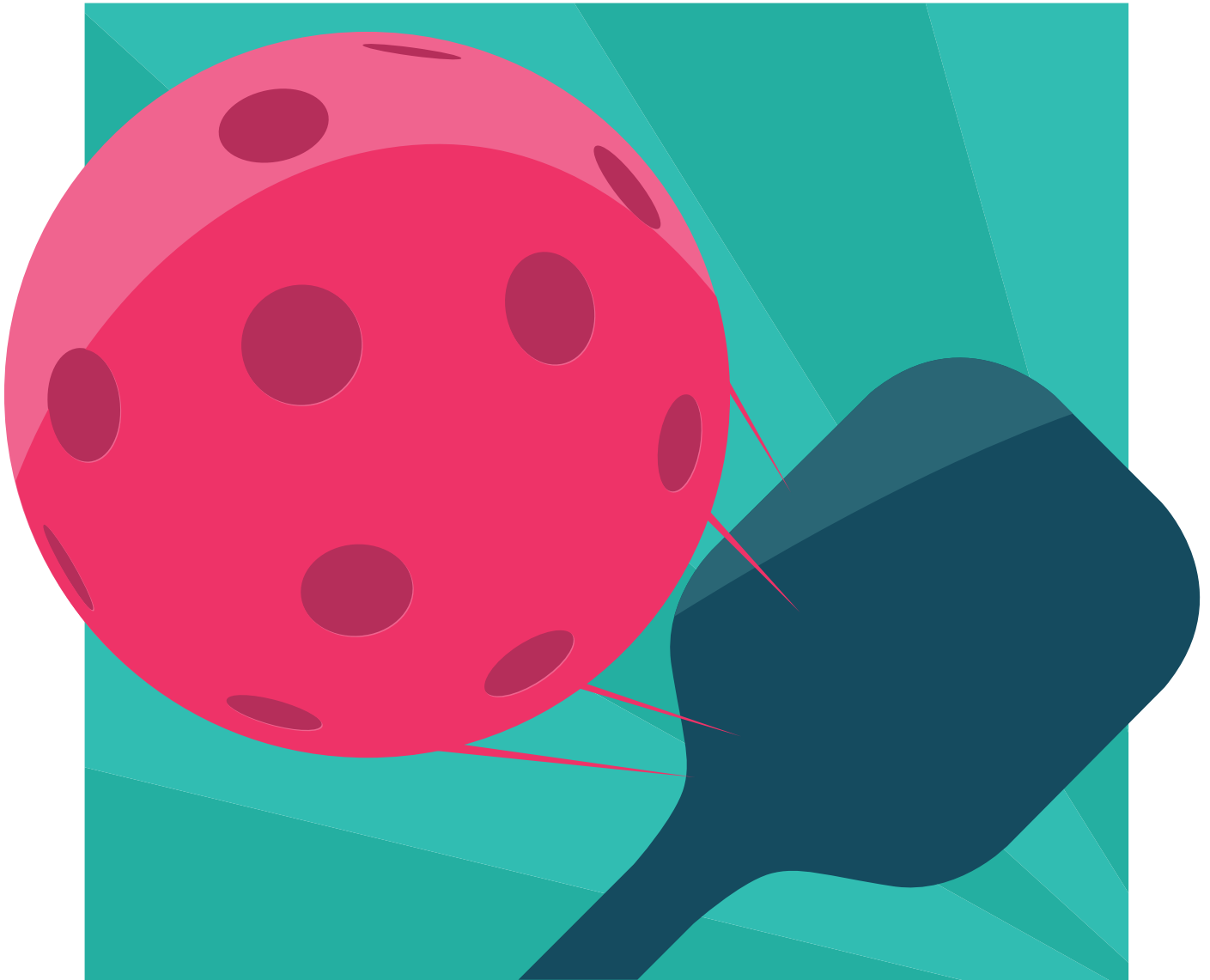
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It Shouldn't Take a Tragedy

Written by Melissa McElroy

Every September ushers in REALTOR® Safety Month, a yearly campaign dedicated to combating the unique dangers REALTORS® face on the job. Considering a career in real estate entails meeting strangers almost every day, it serves as an essential reminder.

According to Omaha Area Board of REALTORS® Safety Subcommittee Chair Deda Myhre, even some seasoned agents have a devil-may-care attitude towards personal safety. For many in the industry, there's often a mistaken belief that terrible things only happen to others. She said, "It shouldn't take a tragedy, especially one close to home, to force you to analyze how you go about being safe in your business, but that is often the case."

Common sense precautions can protect you from predators. However, according to Myhre, there are more than potential physical threats to protect yourself against. "Safety is about so much more than just your physical protection. It is cyber-security, data safety, weather-related preparedness, office safety, and more. Your continued planning and practice to be prepared to protect yourself physically should be a part of your goals and a topic of discussion continuously, no matter how long you have been in the industry."

According to Brad Fricke, Chair of OABR's Professional Development Committee, which encases the safety effort of Myhre's subcommittee, "Safety starts from the first contact, not the first time you meet in person. I learned from a safety class we had. A predator wants to control everything, starting with the first call."

Simply put, predators are seeking a target. Fricke added, "An important tip would be you pick the time or adjust the time a little to maintain control. Also, tell them you will be in the area with your lender or another person so they don't think you will be alone."

REALTORS® face more potential risks on the job than most other professions. When in doubt, the safety experts say that you should listen to your gut if something feels off. Following safety tips will help everyone stay safe and prevent being targeted, not only in September but year-round.

Members can attend a free Safety Month Live Webinar on September 13, at Noon, geared towards identifying potential threats and practicing situational awareness. For more information, visit the website nar.realtor/safety.

Safety Tips

- 1 Show Properties before dark. If you must show a property after dark, turn on all the lights as you go through the home, don't draw curtains or blinds.
- 2 Have your new client stop by your office and complete a Prospect Identification Form (available online at www.nar.realtor/safety). Photocopy their driver's license and retain information at your office. Remember to properly discard when you no longer need it.

- 3 Limit the personal information you share, in-person and on social media. That info could make you a target. Don't use provocative photos in any advertising or on business cards.
- 4 Share your schedule with someone you trust. Make sure someone knows where you're going, when you'll be back, who you are meeting, and the name and number of the client you are meeting.
- 5 Open House Safety: Arrive early to the house to familiarize yourself with the home, search it thoroughly, know where the exits are, and have an exit strategy in place. Check all the rooms and the backyard before the open house and then again before locking up afterward. Be prepared to defend yourself if necessary. Check your car before getting in, and don't idle. Scrolling through your phone as you sit in your car makes you an easier target.
- 6 Consider taking someone with you to an open house, such as a lending partner; not being alone makes you less likely to be targeted.
- 7 Make sure your phone is fully charged and check your service before an open house. If you are leaving an open house alone, make a phone call as you walk to your car.
- 8 Always let your client walk in front of you. Never turn your back to a prospective buyer or walk into confined spaces such as attics, closets, or bathrooms.
- 9 Consider taking a self-defense class. Also consider carrying pepper spray or a taser.
- 10 Drive your own vehicle. Lock the door. Park on the street or back into the drive. Park in a well-lit area. Don't allow yourself to be blocked in just in case you need to quickly exit. Do not drive clients to showings. It's not only a security risk; it's also a potential insurance issue.
- 11 Never use the word "vacant" in a listing.
- 12 Be aware of phishing tactics, suspicious emails/ links (www.ftc.gov/bcp/menu-internet.htm). Be aware of adware and malware. Don't send private information via email.
- 13 Use your FOREWARN app to vet prospects and do additional research. FOREWARN is provided free as a member benefit to all OABR REALTORS® and Affiliates.
- 14 Tell clients to secure valuables before a showing and not leave out bills or personal information. They should also secure spare keys and prescription drugs. Tell your clients not to show their homes themselves and to refer all inquiries to you.
- 15 Lock valuables in your car before a showing, except your phone. Don't wear expensive jewelry.

- 16 Secure the client's keys in the lockbox immediately after exiting the property. Use the proper protocol to secure the property to protect your client, the property, and yourself. If someone shows up late to a showing as you're locking up, don't let them in. It could be a predator targeting you, knowing the home will be empty.
- 17 Be extra vigilant in rural areas. Only show properties during the day. Make sure you have adequate cell phone coverage. Bring someone with you, such as a lending partner or another agent.

A recent article published by NAR (nar.realtor) aimed to dispel some safety myths:

Meeting at the Office. While it's a good idea to have clients go to the office or a neutral place before showing them homes, it won't guarantee your safety. You can't base your judgment on their appearance or behavior. The solution is to ask for a prospect's ID and mortgage approval letter, as well as do a background check.

Online. Google, FOREWARN, Anywho.com, and Spokeo.com, can give you additional info, but it's not 100%. You still need to follow safety protocols to protect yourself on the job. Forewarn has some helpful features, such as a Deceased Indicator, to help users assess whether a prospect is using the identity of a deceased person. It can give you access to foreclosures, liens, and judgments, which can help you better understand and address their needs. Forewarn users can instantly email a prospect report PDF to reference later. FOREWARN is a free member benefit to all OABR REALTORS® and Affiliates; however, it's important not to rely solely on apps!

Code words seemed like a great idea initially, but asking a colleague for the "red file" will likely alert a potential criminal, and using more subtle code words relies on the person on the phone to know the code word and take the appropriate steps. You'd be better off calling 911 in an emergency or if you feel uneasy in a situation.

Avoiding "bad areas" will not safeguard against an attack. Crime happens everywhere. While some areas might have less crime, you need to be alert wherever you go. Many criminals target high-end areas. You can't judge people or neighborhoods by their appearance. The article noted how the serial killer Ted Bundy looked polished, but the billionaire who owned Walmart dressed in overalls. Crime can happen anywhere to anyone. Always remain vigilant on the job, follow safety policies consistently, and always listen to your gut. It will protect you.

Source: www.NAR.REALTOR



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WHERE WERE YOU 40 YEARS AGO?

Written by Melissa McElroy

There are those exceptional people in the world who make a difference every day. They suit up for battle, day in and day out, without much fanfare. They're the glue of the organization who holds everything together, who make things run smoothly and appear effortless; however, without them, the place would descend into chaos. Donna Shipley is the embodiment of OABR's glue. After 40 years, it is little wonder that she plays a critical role in making the OABR office run like a well-oiled machine.

She began her tenure in August 1983, in an era of feathered bangs and legwarmers. Interest rates had dropped to 11 percent, the average home was about \$70,000, and a new Ford Mustang would set you back \$6,500.

Fresh out of high school, Donna had a job at Montgomery Ward,

but her former employer was skimping on her hours. By chance, she learned about an office job opening at OABR. Montgomery Ward's loss was OABR's gain. It's worth pointing out that Montgomery Ward is no longer in business. It surely couldn't have helped losing such a valuable employee.

Aristotle said, "We are what we repeatedly do. Excellence, then, is not an act but a habit." In the 40 years of service, she has made excellence a habit. Thank you, Donna, for all you've done and will continue to do. Everyone at OABR wishes you well and hopes you never quit. We all know what happened to your last employer.

Thank you, Donna.

Installation

2 0 2 4 O A B R P R E S I D E N T D E N I S E P O P P E N

Written by Melissa McElroy



It was a night of celebration at The Players Club on August 22nd as Denise Poppen was sworn in as the 138th Omaha Area Board of REALTORS® President by 2011 OABR President Vince Leisey. Past Presidents Bill Swanson and Doug Dohse emceed the ceremony on a sweltering summer night. 2023 OABR President Crystal Archer presented achievement awards to individuals for excellence and service to the real estate industry.

The newly sworn-in President shared her real estate journey in a moving speech detailing her 24 years in the industry. The theme of her acceptance speech was clear: Believe in yourself, push yourself, and boldly pursue your dreams along the way. Serving as the 2019 Omaha Chapter President of the Women's Council of REALTORS®, being an active OABR committee volunteer, and serving on the OABR Board of Directors helped to shape her leadership skills and career path.

REALTOR®-OF-THE-YEAR

Megan Bengston was honored as the 2023 REALTOR®-of-the-Year. The real estate professional has been involved in the industry since 2005 and has worked as a residential agent for 13 years.

OUTSTANDING AFFILIATE

Jonathan Jameson earned the 2023 Outstanding Affiliate Award. Jameson has 20 years of experience in real estate finance and has served as the OABR Affiliate Council President for the past two years.

CRYSTAL ACHIEVEMENT AWARDS

Charles Chadwich, Brad Fricke, and Ervin Youmans were awarded CRYSTAL ACHIEVEMENT AWARDS for their exemplary service during President Archer's tenure.

DISTINGUISHED ADVOCATE AWARD

Donna Shipley received special recognition with a Distinguished Advocate Award, recognizing her exemplary service at the Omaha Area Board of REALTORS® over the past 40 years.



2024 RECHARGE

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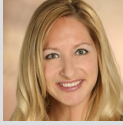
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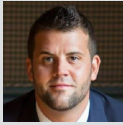
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NRA BROKER'S SUMMIT 2023

Written By Melissa McElroy

The Nebraska Innovation Campus in Lincoln welcomed real estate professionals from around the region for the first Nebraska REALTORS® Association Broker's Summit on Tuesday, July 18th.

"I really enjoyed the Broker Summit. It was a great reminder of all the tools at our disposal. State Association Lobbyist Korby Gilbertson did a great segment on the Nebraska Legislature and reviewed legislation tracked for Nebraska REALTORS® as well as bills initiated by the Nebraska Real Estate Commission. Overall, a very well run, educational experience," REALTOR® Joe Gehrki said.

Omaha REALTOR® and featured speaker at the Summit, Jessica Sawyer, echoed Gehrki's impression and felt that the Summit effectively conveyed the value of REALTORS®. She explained the event's importance to her personally, "It's important to me to participate in my industry of real estate by leading and that my children see that, so they have the confidence to stand up and lead themselves. I've learned from many greats in my 14 years, and the journey continues!"

REALTOR® Kyle Schulze said, "Leighun's (Brabec) CE class was phenomenal and interactive. It is also nice to have National leadership visit Nebraska for updates and initiatives at the national level. I also learned about many resources available to members I didn't know existed."

Nebraska REALTORS® Association President, Doug Dohse, said the Summit was successful, and they plan on making it an annual event. "Laws and regulations are always changing. It's a great way to learn about new legislation." Dohse also urged people to attend the 2023 NRA Fall Meetings, which is September 11th through the 14th at the Cornhusker Marriott Hotel in Lincoln.





RPAC & SOARING WINGS

PARTNERS IN WINE

Written by Melissa McElroy

People mingled and sipped their favorite varietal at Soaring Wings on a scorching summer night. The rolling countryside provided the perfect backdrop for the 2023 RPAC event on Thursday, July 27th, as attendees nibbled on appetizers catered by Mangia Italiana and enjoyed live music by Evans and More.

The event spurred RPAC investments, which fund the fight for REALTORS® every day. Platinum “R” Investor Kyle Schulze, who was in attendance, was recognized for his 2023 major investment. Charles Chadwick and Darla Bengtson congratulated Schulze for his top-tier investment of \$10,000.

“Seeing such a strong commitment to the RPAC effort is refreshing. Hats off to Kyle for his dedication to the REALTOR® Party in support of local, state, and national candidates who support our industry,” said Chadwick.

It stands to Riesling, er reason, that contributing to RPAC is a smart investment in your business. Doing so while relaxing with great music in a beautiful location while sipping a crisp chardonnay? Wine not?

2024
RECHARGE

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THE TRENCHES

Written by **Melissa McElroy**

Being a REALTOR® can be one of the most rewarding jobs out there. It can also be one of the most unpredictable.

RELENTLESS ROBOCALL

Bill Swanson's client, "from many moons ago," was a man who invented ad personalization for Robocall. The clever communications wiz client thought using a personalized Robocall message would be a brilliant way to get the word out about his home for sale. He told Bill he would program a pre-recorded message about the listing to go out to residents in the area. It was set to dial out between Noon and 4 p.m. on the Saturday before the next day's open house.

Bill arrived at the Sunday showing to discover a large group of people waiting outside the home. "Wow, people must be really pumped about the listing!" he excitedly thought when he pulled up. Instead, he was accosted by an angry mob before he could even step foot inside. The Robocall worked! Kind of. Except it dialed people between midnight and 4 a.m. every hour on the hour. "It's amazing they didn't show up with pitchforks and torches!" Bill chuckled. "The worst part? Nobody even looked at the house!"

IN THE DOGHOUSE

JoEllen Keating's tale of woe began innocently enough. Her clients bought a home, and things quickly went to the dogs.

After closing, the purchasers arrived at their new home to find the sellers were still moving out. Fortunately, they

weren't planning on moving in immediately. So, much later that day, the pregnant wife went to her new home while her husband was at work. She arrived and discovered a large Rottweiler in the front yard. The dog looked scared and confused. Did the sellers leave him behind? It was unclear what had happened. She wondered, were they coming back for the dog?

JoEllen's client called her, unsure of what to do. She watched the dog from a safe distance while JoEllen hurried over to the property and called the seller's agent. She informed the listing agent that the seller did not clean up the property, there were still belongings in the house, and this large dog was in the front yard, looking despondent, waiting for his family to return.

Everyone was worried about the dog's safety since the home was near a busy street. The listing agent was stunned, having covered every detail, including moving everything out before closing. When the listing agent reached out to the sellers, they claimed they left the dog behind intentionally because the dog refused to get in the car.

The seller provided contact information for the dog's breeder, who promptly came over and tried to coax the dog into his car, but the dog was stubborn and still refused to leave. Eventually, they located a slobbery, chewed-up dog toy and were able to coax the Rottweiler to go with the breeder, who pledged to relocate the dog to good people who would not abandon him.

Whether fighting off verbal assaults from an angry mob or wrangling with a dog, it's all in a day's work when you are a REALTOR® working in the trenches of real estate.

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FACE THE REALTORS®:

EXPERT PANEL EXPLORES PROPERTY TAX RELIEF

Written by Melissa McElroy

Taxes. The topic provokes about as much trepidation as an impending root canal. However, three local experts braved a room of REALTORS® to discuss the contentious issue of property taxes in a special "Face the REALTORS®" panel held in the OABR Education Room on August 16th.

The panel included: Walt Pepper, Douglas County Assessor and Register of Deeds; Mike Friend, Douglas County Commissioner; and Doug Kagan, Chairman of Nebraska Taxpayers for Freedom; Joe Gehrki, OABR Governmental Affairs Chair, moderated the panel. Each panelist provided their expert perspective to shed light on property tax valuations, the law, and the budget impacts of local government.

Gehrki said even though tax rates may remain the same, increased valuations can create windfall revenue. He said there was a need for common sense budgeting to ward off unnecessary, increased spending, and if a reduction in

property taxes were to happen, it needs to happen at the local level.

Walt Pepper explained how the law dictates his work and that valuations must match fair market value, currently at 92% to 100% overall. According to Pepper, there are multiple proposals the Nebraska Legislature could consider that would have a significant impact on the current valuation process. One recommendation is to lower the market value to 70 to 80 percent overall. Another suggestion would be to put a cap of three to five percent increase each year. Another proposal would provide a tax break for seniors: a senior taxpayer's property tax would be lowered with the public school portion no longer being charged at age 65, provided the owner lived in the home for at least the last ten years; the senior would earn a total exemption from property taxes beginning at age 70.

Mike Friend said, "Setting property taxes is an extremely complex process; as revenues have increased, so has the cost of doing business." Since the Nebraska constitution dictates how property taxes are determined, anything outside those parameters would require changes to the constitution. Friend also said that many state and federal mandated services are currently funded by property taxes, such as Corrections, 911 Emergency Services, the Sheriff's Department, Roads, and Community Mental Health. Not following the mandate could jeopardize public safety.

Doug Kagan agreed with the other panelists and said he

LOW HOUSING INVENTORY NEEDS TO BE ADDRESSED

Written by Melissa McElroy

NAR Chief Economist Dr. Lawrence Yun, and NAR Deputy Chief Economist and Vice President of Research, Dr. Jessica Lautz discussed current housing market conditions in an online "Real Estate Forecast Summit: Residential Update" on Wednesday, August 2nd.

Yun expressed concern over the inventory shortage and the government borrowing rate. He said it was a wake-up call to people in Washington to focus on debt issues and lowering borrowing costs, adding that the current rates are pricing some potential buyers out of the market.

He referenced the Fed's recent one-quarter percentage point rate increase on July 26th, which marks the 11th rate hike since March 2022, putting interest rates at the highest level in over 22 years. Fed Chair Jerome Powell explained the decision in a July 26th press conference. "My colleagues and I remain squarely focused on our dual mandate to promote maximum employment and stable prices for the American people. We understand the hardship that high inflation is causing and remain strongly committed to bringing inflation back down to our 2% goal."

Yun said there was a 50/50 chance of the Fed increasing the rate again in the September meeting, depending on data collected on employment rates and the GDP growth rate between the July and late September meetings.

He pointed to several factors that contributed to post-pandemic price surges, including the trade worker shortage, labor shortage, and rising fuel prices, which have come down this year but remain higher than the pre-pandemic rate. He said recent numbers may indicate that we turned a corner and will start seeing rent deceleration.

Yun said the low housing inventory needs to be addressed; adding tax incentives and capital gains relief could provide timely

wanted to take a holistic approach to address tax valuations, comparing tax relief to cutting down dandelions, likening temporary tax relief measures to cutting the weed off at the stem while failing to get to the root of the problem. He saw cutting the taxable percentage of valuations as a more substantive way to provide more effective relief. He would like to move away from relying so heavily on property taxes and shift towards consumption taxes, which could be modeled after other states.

The largest spender of property tax dollars is your local school district. Their spending, combined with City and County governments, SIDs, Natural Resources Districts, and other taxing entities, determine the total amount of money that property taxes must raise.

Peffer said voters, more often than not, vote to pass bond issues in special elections but later complain about the level of taxes required to cover the cost. He added, "Zero-based budgeting might be ideal but doesn't account for crime spikes or emergencies."

As the panel continued, the complexity of property tax became evident. Gehrki, as moderator, reminded those in attendance that the Omaha housing market is supported by good public schools, which are essential, and over half of the property taxes collected in Douglas County fund those schools. There was a consensus that it is the responsibility of all citizens to watch how tax dollars are spent and question whether the expense is warranted for improved education or other public needs.



relief. Building more homes and converting unused office space into dwelling units would combat the housing shortage but will take longer. The economist doesn't anticipate a spike in distressed properties and believes "rents will calm down." He also believes the Fed will cut rates in the foreseeable future once costs decline, providing a healthy recovery in 2024.

Dr. Jessica Lautz said we need to "Go beyond the headlines" and "Look further into data," referring to some recent financial reporting predicting a bleak outlook.

Lautz echoed Yun's assessment that there wouldn't likely be an uptick in distressed home sales due to tighter regulations after the 2008 crash and the average homeowner's large amount of home equity. Average homeowners who have lived in their homes for ten years have an average of \$200k in home equity, equity they could use during a financial hardship.

There's a surge of cash buyers, making up one-fourth of today's market. These cash buyers are retirees with resources, people moving to a more affordable market, and investors. Life changes such as a job change, marriage, divorce, or retirement affect consumers' housing decisions. Another critical factor is the uptick in remote workers. As more and more people work

from home, they move greater distances, whether closer to family or to live in a cheaper market. Lautz said more employers requiring workers to work on-site more often might affect the housing market.

A competitive, multiple-offer market means more potential out-of-state buyers will make purchase offers before ever stepping onto a property. It's changing the way real estate agents conduct business, making it essential to keep up to date on technology to do virtual showings. Data shows that people moving a greater distance are using an agent at a higher rate and finding that agent online. A solid online presence with accurate, updated information will be more critical than ever.



DR. LAWRENCE YUN



DR. JESSICA LAUTZ



GREATER OMAHA DEVELOPMENT: “NEW, EXISTING, WHAT’S TO COME”

Written by Melissa McElroy

Omaha REALTORS® gathered at the Alamo Drafthouse on August 17th for the OABR Annual Membership Breakfast.

The event boasted a panel of local experts who discussed current challenges in the Greater Omaha real estate market.

Professional Development Chair, Brad Fricke, moderated a four-person panel that included the President of the Welcome Home Coalition and CEO of E&A Consulting Group, Jason Thiellen; National speaker, author, cofounder of Grow Omaha Media, and local commercial broker Jeff Beals; Director of Builder Services at Nebraska Realty, Jim O’Neal; and Senior Attorney with the City of Omaha, Jennifer Taylor.

Jason Thiellen said increased lot prices and a lack of housing density drive home prices up. The Welcome Home Coalition President called for impractical or outdated zoning codes to be questioned and eliminated if no longer necessary. Additionally, he cautioned that policymakers needed to be mindful of how small expenses start to add up: a \$500 regulation cost here, and another \$1,000 regulatory cost there, quickly rack up the cost of housing. According to him, carefully considering the cost versus benefit of different regulations is essential. Each additional cost prices prospective homebuyers out of the market.

Jeff Beals said labor shortages and the lack of skilled tradespeople have detrimental effects on real estate. Jim O’Neal said, “Costs are still not down where people think or want them to be.” O’Neal participates with organizations like Metro Omaha Builders Association and The Builders of the Future to combat the trade shortage, which helps the real estate

community.

Jennifer Taylor said Omaha promoted urban sprawl with the 1987 Suburban Development urban code. She noted that the city is overhauling zoning codes to create more density and affordable housing. She said it was essential to “make good development work within the law” and to “look at why regulations exist in the first place.” According to Taylor, laws often were made with good reason to ensure safety. She said there are often hidden costs with redevelopment projects in older parts of the city. Aging infrastructure, such as the cost of sewer services, electrical, and gas lines, drives up costs for redeveloping older neighborhoods.

Thiellen said it’s crucial to get builders to step outside their comfort zone and step away from building \$500k homes, which he said is not sustainable. He said builders must be willing to try something new, like exploring “missing middle” options to bridge the housing shortage gap. He also wanted to cut back on building rental properties. “We’re headed for a community of renters when we need more homeowners because homeownership creates people invested in the community.”

Beals expressed enthusiasm about all the recent development projects, such as the Riverfront, Project NEXT/ UNMC, the Streetcar, and the \$600 million Eppley Airport expansion. The local philanthropic community and \$75 million from HUD helped fund various projects in the Omaha Metro area. He didn’t seem too concerned about a decline in commercial property demand due to increased work-from-home workers. He pointed to the \$600 million Mutual of Omaha tower as evidence that employers still require commercial workspace.

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AFFILIATE SPOTLIGHT PRESENTS

KEEP COOL: MAKE HOMEBUYING A BREEZE FOR YOUR BUYERS

Buying a home can be one of the most exciting purchases someone will make in their life. However, that doesn't mean feelings of frustration or uncertainty won't occur. That's completely natural when making a six-figure transaction! While you can't anticipate everything that may happen during your clients homebuying journey, my homebuying team and I have assembled a few tips to help them "keep cool"!

Ensure they have a preapproval letter. Don't put the cart before the horse! Your buyer should do this before beginning the home search. This will give them a clear sense of their purchasing power and will show sellers they're a serious candidate.

Go Local!

Katie and her team are available for you or your buyers' needs day/night or on the weekend. We're located just right down the street, 42nd & 370. Come visit, anytime!

Help them stay organized.

Tax returns, pay stubs and W-2s -- oh my! There are a lot of financial documents that go into the homebuying process. Ensure your buyer stays on top of everything by utilizing a filing cabinet or downloading an app on their phone.

Don't make other major purchases.

That new sectional with built-in speakers would definitely make your buyer's new home feel complete, but they shouldn't click 'buy now' just yet. Large purchases can negatively impact their credit score and debt-to-income ratio. They will want to keep their credit and finances stable until they close on their home.

Clear communication between the loan officer, real estate agent and buyer also goes a long way in ensuring a smoother homebuying experience. If you or your buyer have any questions, please reach out!

Katie Loeffers
Veterans United Home Loans



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ELECTION MONTH

WE WANT YOU!



GET INVOLVED AND MAKE THE MOST OF YOUR MEMBERSHIP!

In August, we learned of the national changes to our election process for the upcoming governing board! The previously appointed positions are now ALL elected by our REALTOR® members, and we think it's great!!
The call to get involved was sent out and BOY did you all answer! We had so many great candidates step forward. We are also very excited to see how many of our newer members expressed an interest in getting more involved with project teams!

Congratulations to our Scholarship Winner

Holly Lombardo- Guild Mortgage

Holly will be joining our governing board in
Anaheim for the National Conference in November!

August 24th Meeting was a great interactive discussion with Michael Chapman CPA!
Our members had a chance to get some common misconceptions resolved. We also learned about some great ways to help us both organize and prepare for tax season a little more efficiently!

Next we look forward to hearing from our September Guests!

We are very lucky to have Tammy Noll-Adams, our Women's Council 2024 President-Elect will be joining us with her husband Oliver as our Guest Speaker!

Don't Miss this one!!!

September 21st- Champions Run 11am-1pm

"Power2Live"

Oliver Adams, MBA - Coach, REALTOR® Broker GRI
Motivation | Coaching | Real Estate John Maxwell Certified Coach, Speaker, and Trainer

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!**

**IF YOU DON'T ALREADY FOLLOW US ON SOCIAL MEDIA FOLLOW THE LINKS BELOW
FOR UP TO DATE INFORMATION ON ALL WE DO!**

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- Liz Otto, President

HOW TO HATE TAX SEASON LESS



MEMBERSHIP REPORT

June Activity

	MO	YTD
New REALTOR® Members	20	183
Resignations	26	125

Membership (As of July 30)

	2023	2022
Designated REALTORS®	217	201
REALTOR®	3138	3057
REALTOR® Emeritus	92	65
TOTAL REALTORS®	3447	3323

Institute Affiliate	74	73
Affiliate Members	163	172
Key-Only Affiliates	143	144

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

DESIGNATIONS

Accredited Buyer's Representative (ABR®)

- Danielle Hutchison, Don Peterson & Associates

Certified Residential Specialists (CRS)

- Dana Butler, Dream Realty
- Katrina Fosmer, Nebraska Realty
- John Hammon, The Hammon Company

CERTIFICATIONS

Pricing Strategy Advisor (PSA)

- Ashley Kruse, WC Real Estate

ENDORSEMENTS

Commitment to Excellence (C2EX)

- Ashley Kruse, WC Real Estate

PERSONALS

Condolences to:

- Joann and Jeff Pruess of Nebraska Realty on the loss of her/his mother-in-law



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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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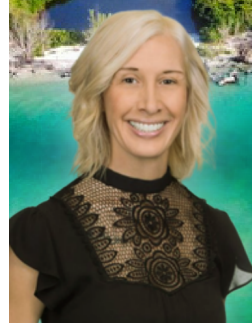
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THIS MONTH IN HISTORY SEPTEMBER



The worst natural disaster in the U.S. occurred when a forceful hurricane struck Galveston, Texas killing 8,000 persons, and destroying 2,500 buildings.

1900



The first-ever televised presidential debate occurred between presidential candidates John F. Kennedy and Richard M. Nixon.

1960



Lehman Brothers filed bankruptcy contributing to the financial crisis and great depression when over 10 million Americans lost their homes by foreclosure.

2008

1883

Three years before the Omaha Real Estate Board was formed, the Northern Pacific Railroad across the U.S. was completed.

1939

Great Britain and France declared war on Nazi Germany after its invasion of Poland two days earlier, starting 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 mileage 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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OCTOBER 11



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PAST PRESIDENT'S CORNER

JERRY AHLVERS, 2003 PRESIDENT

What was the market like when you were the President?

In 2003 we were gaining momentum after the 2000 dot-com bubble. Our rates were about 6 percent and there were lots of listings on the market – over 3,500 single-family homes with new construction starting to gain momentum. The average sale price was around \$190,000 and, although I was not aware of it at the time, I think it was the beginning of the 2008 housing crisis. Primarily due to the relaxed qualifications for obtaining a loan. It was more a Buyers' market with much longer market times for listings.

What is a notable experience when you were the OABR President?

I would say the opportunity to not only travel throughout Nebraska and meet other agents but also to attend National Association of REALTORS® meetings. You meet a lot of

other people who have the same problems as you.

Tell us about your career in Real Estate.

I have been a REALTOR® since 1972, and a Broker since 1974. I got involved with the association and became an OABR Director in 1995, OABR REALTOR®-of-the-Year in 1996, and OABR President in 2003. At the same time, I was a State Director, and in 2004 President of the Nebraska REALTORS® Association and received the NRA Outstanding Service Award in 2007. Along the way, I got involved nationally as a committee member, and in 2010 served as the National Association of REALTORS® Region 8 Vice President.

How has being involved with OABR helped your career?

Getting involved in local, state, and national level, as well as the political arena makes you a better REALTOR®. It really is a great industry. You can work when you want. I used to work with my wife, who passed, and I now work with my daughter – it's a great business!

What are some of your hobbies or interests?

Boating – it's a great family sport, and water skiing. If I could give up boats and cars, I could retire (said with a chuckle). Love to travel. I'm a widower, my wife

Hedy, who used to sell real estate passed in 2017. I have 3 grown children. My daughter Raquel works in real estate with me.

What is your advice for new agents?

Give back to your industry. The rewards are repaid many times over. RPAC is very important to our Industry. Know who your members are. It's a relationship-based business. Don't forget to put your clients first and treat them as the most important part of the transaction. If you do that the commissions will come for a long time. We are entering the age of Technology and it is changing our industry. We need to embrace it and use it to our advantage. It is amazing how technology has changed our industry today.



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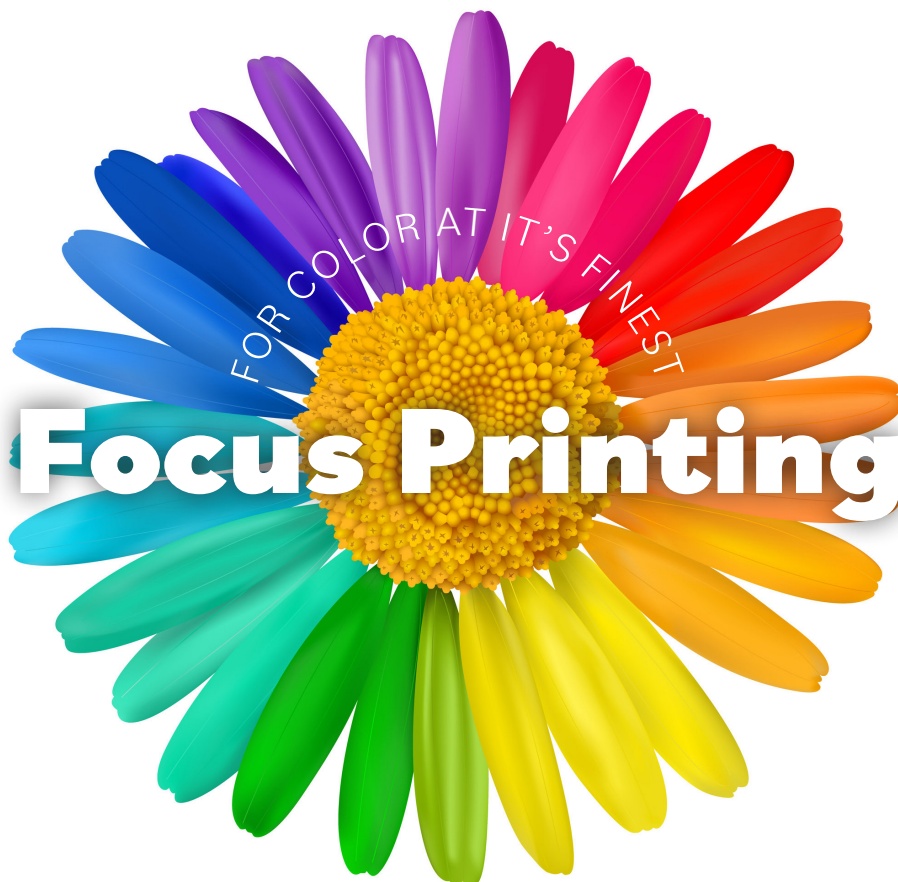
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