

REVIEW

Omaha Area Board of REALTORS®



REVIEW

A MESSAGE FROM THE PRESIDENT

SPRING IS NEAR!

Spring, a season ripe with possibilities and new beginnings, officially begins on March 19th. It's a time of renewal and rebirth. We see longer days, warmer temperatures, and plants starting to blossom.

I'm feeling renewed after attending **REcharge 2024** in February. The OABR staff and REcharge Task Force work year-round to bring the event to fruition, attracting outstanding national speakers and cultivating valuable breakout sessions, resulting in an incredible real estate event that leaves you feeling – you guessed it – recharged! If you did not get a chance to attend last month, I hope you will be there next year. You'll be glad you did!

OABR provides other great educational opportunities throughout the year. Something new, beginning in March, is **MLS Tuesday!** Great Plains Regional MLS Trainer Jaycee Miller will be at the OABR Education Center at 1:00 p.m., typically on the first or second Tuesday of each month. The MLS Tuesday training is open to all MLS Users and will cover a different feature of the Paragon MLS system each month. This class will include approximately 60 minutes of instruction followed by 30 minutes of Q&A and individual assistance as time allows.

Other learning opportunities for March include **Brent and Brad's Excellent VA and FHA Adventure.** in the Education Center on March 21st. Also, catch **An Agent's Advantage** at the Popup Commons, 2522 South 132nd Court, on March 26th. Check the OABR Events online calendar for dates of all classes, events, and meetings. <https://www.omaharealtors.com/>

How about starting your week with a jolt of caffeine? On the third Monday each month, YPN hosts **Monday Morning Grind**, a casual, drop-in event from 8:30 to 10:30 a.m. at Stories Coffee near 114th & Dodge. On March 18th, you can grow your network and enjoy a complimentary beverage. Monday Morning Grind is open to all OABR members. Drop in and give it a try!

The **Nebraska REALTORS® Association's 107th Annual Convention & Expo** is right around the corner. The event is at the La Vista Conference Center, April 8 -10. This is another excellent opportunity to grow your network, pick up some CE, visit with real estate exhibitors, and take in an event or two. There is so much going on! Check out <https://nebraskarealtors.com/convention-expo> for information.

Happy St. Patrick's Day!
Denise Poppen,
OABR 2024 President



ON THE COVER

Front Doors of Omaha Union Station
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PHOTOGRAPH BY SHUTTERSTOCK

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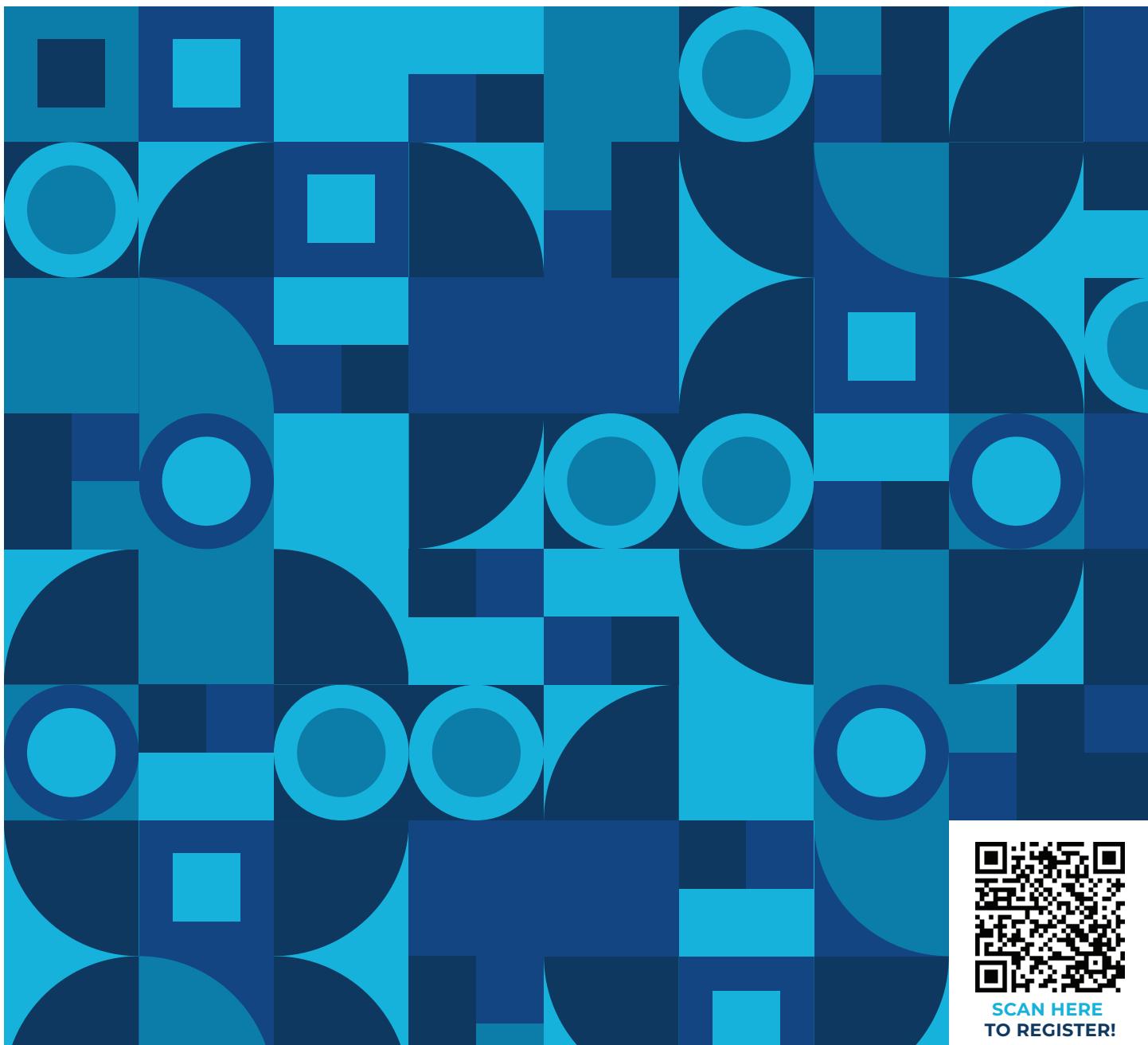
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26
MARCH

AN AGENT'S ADVANTAGE

WINNING TIPS FOR PERSONAL AND PROFESSIONAL SUCCESS

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NO SHORTAGE OF IDEAS TO TAX REAL ESTATE IN NEBRASKA

Written by **Melissa McElroy**

Every winter, real estate professionals from across the region journey to Lincoln for the Nebraska REALTORS® Association's Political Action Days to bolster their industry knowledge, engage in the political process, and interact directly with elected officials.

OABR President-Elect Jessica Sawyer said, "This year's Political Action Days was impactful for me. Learning more about opposing the EPIC (eliminate property, income, and corporate tax) Tax proposal while keeping an eye on other legislative bills to protect our industry is important to me. Political Action Days increases our knowledge and allows us to interact with lawmakers as professionals for the good of the industry."

Nebraska REALTORS® Lobbyist Korby Gilbertson broke down the EPIC tax bill in Monday's leadership meeting. Gilbertson argued that it would be enormously detrimental to Nebraska's economy for various reasons. It sounds great, but it would be replaced by a consumption tax that would have to be about three times what is proposed – in the 21 percent range if you want to continue to fund local schools, county offices, and other public services. It's apparent the new proposal would be an epic failure for Nebraska citizens.

Omaha Area Board of REALTORS® Governmental Affairs Director, Perre Neilan of Neilan Strategy Group said, "We learned there is no shortage of ideas to tax real estate. EPIC would single-handedly tax every portion of a real estate transaction. Not just the new construction but everything from commissions to inspections and all points in between.

RPAC helps REALTORS® gain a seat at the educational table to make sure legislators understand we need to make housing more affordable, not less."

In other business, Ann Post, Nebraska REALTORS® Association legal counsel, provided a review of lawsuits being fought by REALTORS® and MLS operations across the country. The consensus seemed to be that the legal process could be drawn out over several years. None of the lawsuits currently plaguing the industry have been filed in Nebraska.

Sawyer added that, "Monday's training session wrapped up with Shannon Buss from Rhode Island, who was an instructor for the NRA Leadership Academy that was held in conjunction with the Political Action Days. For me, she was a familiar leader from my earlier involvement with the Women's Council of REALTORS®."

Sawyer explained the impact that Buss had on her personally and professionally. "She brought so many reminders of many things we as leaders have heard throughout the years. Like making sure we don't isolate ourselves as REALTORS® and how people are silently looking for community after coming out of the Covid pandemic. This reminded me of how important committee involvement is. I know personally being involved has kept me sane and in the industry for 14 years."



**Jessica
Sawyer**



**Korby
Gilbertson**

Political Action Days presents opportunities to meet and network with REALTORS® from around Nebraska. She said these REALTORS® are community leaders who take great care of referrals when you need someone reliable from a different market area. In addition, Nebraska Governor Pillen addressed a group of REALTORS® during the RPAC dinner.

BILLS OF INTEREST

LB842

Changes provisions relating to affordable housing under the Municipal Density and Missing Middle Housing Act, the Nebraska Affordable Housing Act, and the Nebraska Housing Agency Act.

LB843

Changes provisions of the Middle-Income Workforce Housing Investment Act. Increases maximum grants from \$5 million-\$10 million.

LB845

Prohibits eviction of certain tenants during the school year, and the tenant is any of the following: a child; a person having legal custody of a child; excludes eviction for criminal activity.

LB947

Bill would authorize virtual inspections for certain building permits and make certain inspection records be made available to the public under the Building Construction Act. Could lead to legal issues relying on video or photo evidence that could be questionable.

LB1043

Requires a nonprofit economic development corporation that owns or acquires underutilized tax-exempt property within a high-poverty area shall develop such property within two years or risk losing tax-exempt status.

LB1379

Creates the Housing Aid Fund. The purpose of the Housing Aid Fund is to provide down payment assistance to financially qualified individuals for the purchase of owner-occupied housing. When the house purchased using grant money from the fund is sold, the grant amount is repaid to the granting organization from the proceeds of the sale. To qualify for aid the applicant's household income must be equal to or less than 150% of area median income. The amount of the aid cannot exceed \$35,000. The fund will be financed through a \$0.25 increase in the Doc stamp tax.

LB1384

Provides for grants to cities and villages from the Affordable Housing Trust Fund, appropriates \$10 million to DED.

LB1405

Prohibits the purchase of single-family housing by certain entities.

The full text of all bills and other information is available online at www.nebraskalegislature.gov.

Sawyer said, "These meetings are for every REALTOR® in Nebraska, not just those in leadership positions. I don't consider myself a political junkie, but I know that I learn so much by attending." According to her, all REALTORS® could benefit from NRA events such as Political Action Days. "The State Association does a tremendous job putting these events together, and more members should take advantage."

Omaha Area Board of REALTORS® Governmental Affairs Chair Joe Gehrki said that Political Action Days presents a yearly opportunity to review the many legislative bills impacting the real estate industry and homeownership.

He said, "Once again this year, the most important issue is property taxes. Simply stated, we have good services in Nebraska, but we don't have a high population to pay for them. So, when comparing states with higher populations or tourism income, our property taxes seem extremely high. Many also argue there is a taxing disparity between agriculture and urban."

He added, "The Nebraska REALTORS® Association fights for equitable taxation throughout Nebraska. We want to be able to attract industry to our cities and have a thriving agricultural business climate. The REALTOR® organization endeavors to build relationships with our State Senators to relay opinions on taxes from all points of view. We use grassroots efforts to tell the story from homeowners and farmers alike."



**Joe
Gehrki**

Gehrki also highlighted the focus on Leadership Training at Political Action Days, stating, "It is vital that our message is relayed to policymakers clearly at all levels. Developing future REALTOR® leaders ensures the future of our industry for generations to come."

All REALTORS® in Nebraska are invited to attend the NRA Annual Convention and Expo

in early April at the La Vista Conference Center. The annual conference features educational opportunities, governance meetings, and networking events for all. Go to nebraskarealtors.com to learn more.



A charge of excitement pulsed through the air in the La Vista Convention Center on February 21st. REcharge 2024 ignited with an electrifying spark!

The event boasted an impressive lineup of national keynote speakers. Acclaimed economist, **Dr. Elliot Eisenberg**, aka the Bowtie Economist opened the action-packed day. The renowned financial expert, whose research has been featured in Bloomberg, Business Week, and Forbes, delved into the latest trends in the housing market in his trademark humorous, but accessible way. He discussed the economic realities of living with a “post-Covid hangover,” and how supply chain shortages, labor shortages, global conflicts, and politics impact the economy.

Beth Z., aka Your Nerdy Best Friend, the go-to tech queen, known for her plucky and innovative presentation style, used humor to make learning about tech not only informative, but



also highly engaging. The charming, self-described “nerd” extolled the magnificence of artificial intelligence (AI) and ChatGPT and how tech makes even mundane tasks easier and more time efficient. She also cautioned everyone about cyber security, the importance of using strong passwords for accounts, and different passwords for each account. The most important security precaution? Use long passwords! A seven-character complex password can be cracked by a computer in under one minute; a fourteen-character complex password takes one million years!

Terry Watson, the energetic strategist, aka “The AHA Guy,” closed the day with a dynamic and inspirational presentation. He provided the audience with food for thought on how they can do business differently in the future using his distinct brand



of comedy. His key takeaway, the secret sauce, was simple, but profound. Most professionals focus on providing service to clients. He urged everyone to move away from that mindset and instead provide an excellent experience. Clients want to walk away feeling good. Find out what is most important to them and cater the experience around that key element. According to the expert, top producers focus on providing value.

Twelve incredible breakout sessions included: Emerging Technology From NAR, REALTOR.com, ChatGPT, Branding Yourself as a Real Estate Expert, Canva panel, Rising Stars, Evolve or Evaporate, Seven Characteristics of Top Producers, Using Outlook to Manage Time & Projects, Finding an Extra Hour Every Day: Time Management Tricks & Tips, and Ask the Psychiatrist Anonymously, And Building Your Brand-The Power of the Profile.

REcharge 2024 was an excellent event thanks to the REcharge Task Force and the OABR staff, who work year-round to make it possible. See you next year at REcharge 2025!





Ericka Heidvogel Shelley Hourigan Don Igo



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LEADER OF GREATER OMAHA CHAMBER FACE THE REALTORS®

Written by: **Melissa McElroy**



The Omaha Area Board of REALTORS® Education Center was packed on Valentine's Day as the President and Chief Executive Officer of the Greater Omaha Chamber of Commerce, Heath Mello, had a rendezvous with the REALTORS®.

Mello received a warm welcome when introduced by OABR Government Affairs Chair Joe Gehrki, who emceed the event. Mello, a former Nebraska State Senator, stepped into his current position last August. The Omaha native highlighted the history of the Greater Omaha Chamber of Commerce, which was developed 130 years ago by local business leaders focusing on the economic interests of a growing city.

The top Chamber position was notably held by David Brown for nearly two decades. During that time, the local GDP grew 88 percent, and the region's economic development efforts secured over 920 projects, generated nearly 47,000 jobs, and sparked over \$12 billion in capital investment.

Mello picks up that baton as he forges ahead to promote even more regional economic development and growth. Helping the chamber's 3,000 members navigate business opportunities to help the entire community grow.

"It's an exciting time to be in Omaha," Mello said, marveling at where we've been and where we are heading. He added,

"Douglas County had the fastest growing GDP in the last five years for all counties in the US with a population of over 500,000 residents."

Competition is the driving force for the current Chamber President. He touted \$7 billion in development completed or under construction across the region, the \$1 billion airport remodel, the ongoing Urban Core project, the Crossroads project, the new library, The Heartwood Preserve, and Avenue One, a \$1.2 billion mixed-use development located near 192nd and Dodge, to name a few. The underlying objective is to make our city an inviting place to conduct business and entice future businesses to move to Omaha.

"We're in a very enviable position compared to other regions," the CEO confidently said, noting that the region is ripe for public and private development. The local economy is always evolving in a post-Covid economic reality while navigating changing technologies and global challenges. He said that future sustainability drives decision-making. Climate change concerns influence business decisions, and considering energy efficiency will make the market more competitive.

For all of Omaha's notable victories, he believes we should continually evaluate how we can better compete. If we want to stand out to future businesses – who might also consider moving to other nearby cities like Kansas City or St. Louis, we must constantly strive to better ourselves if we expect to compete against these more prominent cities.

Mello said REALTORS® are at the forefront of driving the economy and selling Omaha to people outside our region. According to him, Omaha offers some fundamental values that make it more marketable: community, affordability, and connectedness. With soaring nationwide costs, Omaha remains more affordable than other cities.

HARDING VISITS OABR'S GOVERNMENTAL AFFAIRS MEETING

Prior to Face the REALTORS®, the OABR Governmental Affairs Committee kicked off an abbreviated but action-packed agenda that included guest speaker Brinker Harding of the Omaha City Council. Harding, a former chief of staff to former Omaha Mayor Hal Daub, is currently a commercial real estate broker in the Omaha area. Harding understands the challenges REALTORS® face. He is considered a REALTOR® Champion,



Joe Gehrki, Heath Mello, and Denise Poppen



Brinker Harding

advocating for interests consistent with OABR's public policy.

Harding discussed the latest hot topic: Accessory Dwelling Units, or ADUs, and how current zoning laws might be adjusted to accommodate these dwellings. ADUs are typically small, secondary homes on the same lot as a primary residence. ADUs can be attached or detached from the existing house. Omaha's Affordable Housing Action Plan identified ADUs as one way to help address the housing shortage by increasing housing density. A new Legislative Bill (LB1166) recently proposed in the State Legislature would also permit ADUs to be built on single-family lots if passed.

OABR members Walt Peffer, the Douglas County Assessor, and Mike Riedmann, an Omaha Municipal Land Bank Board member, were also in attendance.

NEW HOUSING PROGRAM TO BUILD 1300 HOMES IN COUNCIL BLUFFS BY 2033

Written by **Melissa McElroy**

First Avenue, a former railroad corridor in Council Bluffs, will soon become one of multiple locales that will benefit from an extensive, citywide housing program that aims to address the growing affordable housing shortage.

The Housing Development Initiative, announced in February, would build 1,300 new homes of varying types for different income levels over the next decade. The program is partially funded by the Iowa West Foundation, funded by Casino revenue, which will provide \$4 million to be matched with other funds, including \$2 million from the city's Covid-era, American Rescue Plan Act (ARPA) fund. Their ideal goal is to create a \$10 million fund, according to Director of Community Development, Courtney Harter.

According to a press release, the city will continue current development programs, such as HOME Investment Partnership Program, Community Block Grants, and Tax Increment Financing.

First Avenue, East Manawa, River's Edge, and Dodge Park are specific priority areas to be developed. Developers can apply through the City of Council Bluffs. Since the city already owns property with the necessary infrastructure, it's being hailed by city leaders as a cost-effective opportunity for developers.

The press release also stated, "The Housing Development Program is the second housing investment that the city has supported with ARPA funding. In 2023, Council Bluffs purchased 93 acres adjacent to East Manawa to create a new mixed-income housing development."

Council Bluffs wants a range of housing types to accommodate various income levels and household sizes; development of multi-family units and missing-middle housing is specifically encouraged. The program aims to strategically plan to achieve maximum impact on the community by fostering collaboration between public and private stakeholders.

Council Bluffs Mayor, Matt Walsh, described the selection process and how the city will determine which projects they might approve. "The funding will be allocated based on internal review within our Community Development Department. Council Bluffs has housing needs at all construction types and cost levels. These additional funds are eligible without specific restrictions if the city likes the concept of the developer's proposal."

When asked about "missing middle" and regulations regarding condos, he said, "Funding is intended to incent the construction of multiple units, not just build one or two single family homes. I don't believe that the State of Iowa has legislation that restricts any types of community development per se, but they may limit their state awarded financial appropriations only to certain types of housing options and/or income levels."



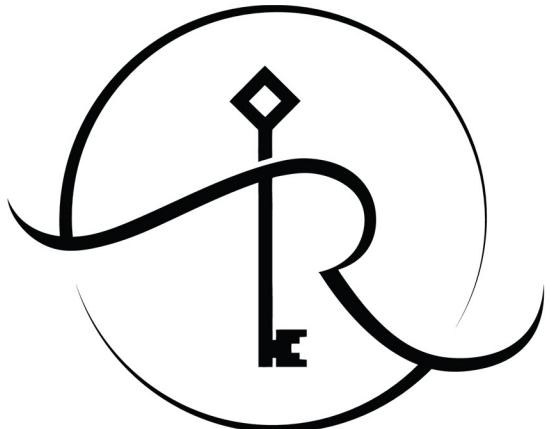
Aerial View of Council Bluffs

Walsh added, "This new funding opportunity is meant to be layered with other local and state economic development incentive programs." The program strives to address the housing shortage. Council Bluffs currently has a 2% vacancy rate. The goal is to bump the vacancy rate up to 10%.

Director of Community Development, Courtney Harter, delved further into the possible housing types. When asked about missing middle housing, specifically condos and more cost-effective options, she said, "The State of Iowa does not have restrictions of affordable types of housing, including condos. State programs are very competitive, however, which can mean new and different types of housing may struggle to receive incentives. Also, I believe condos can be harder to finance through conventional lending for construction. Our goal is to create new housing of all types and overcome these types of barriers."

Sources: www.councilbluffs-ia.gov

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THE TRENCHES



Written by **Melissa McElroy**

REALTORS® have, to borrow a line from Liam Neeson, “A very particular set of skills.” They’re consummate communicators with excellent negotiating skills, who juggle a never-ending to-do list. In today’s tales from the trenches, we marvel at these masters of their domain who manage to keep their sanity intact even under the most absurd circumstances.

WELL, HELLO, DOLLY!

REALTOR® Trevor Howard recalls the day in question. It was a day like any other. His clients toured an older home that oozed charm... until they came across a mysterious closet, that is. The old, heavy door let out a sinister creak when they opened it, perhaps it was a foreboding omen.

He saw that it was an extremely large closet that “stretched out to eternity.” The size of the closet was impressive, but the contents were truly shocking. Once his eyes adjusted to the light, he saw hundreds of creepy, antique porcelain dolls stowed away inside. Their faces seemed trapped in time.

“Nope!” his client said definitively, and they promptly exited the property. The family opted to purchase a different home, free of creepy relics from the past.

STRAWBERRY FIELDS FOREVER

Imagine working tirelessly for a client. You meticulously detail the desired outcome and painstakingly toil towards that end. Then the tedious process of seemingly endless

paperwork begins. It’s down to brass tacks. Time is of the essence.

Imagine going through all of that, and then having the sale fall apart in the eleventh hour over a disagreement. For REALTOR® Bill Swanson, that was the unfortunate end to a would-be perfect deal. But what could have possibly thwarted the hard-fought agreement?

Strawberries. You read that right. The whole thing imploded over fruit. Bill’s clients, the sellers, had rows and rows of prized strawberries. They wanted to be able to harvest the berries after closing. The buyers were reasonable and offered them a one-time visit to pick strawberries. Apparently, that was not good enough. The whole thing went off the rails shortly after that, even after Bill offered to buy them bushels of strawberries from the Farmers Market. No dice. They wanted their unique, magical berries.

They later sold the home for less. It just goes to show you that, just like the deliciously sweet strawberries, a deal can be ripe for picking but get ravaged by pests. Whether it’s creepy dolls or persnickety strawberry fanatics, every day is an adventure when you’re a REALTOR® forging ahead, battling battles in the trenches of real estate.

Do you have a story you might like to share? Kooky clients? Wacky properties? Weird closings? Reach out to Mel at 402-619-5549 or mel@omaharealtors.com. You will receive a small gift if your story is selected for publication.



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DANGERS OF USING A.I. & CHATGPT

Written by **Melissa McElroy**

From the Gutenberg printing press to the smartphone: innovation has forever changed the world. Technology is always evolving. Everything from the electronic signature to the use of A.I. and ChatGPT changed the way people conduct business. With technology advancing at the speed of light, it's important to remain vigilant about the potential pitfalls that come with new tech.

Artificial Intelligence or AI has a limited ability to understand subtle nuances. Some AI technology, such as chatbots, can be problematic. While a chatbot is a useful tool that is available 24/7 and able to give instant responses, it lacks the human connection of a real estate professional. There's also a high potential for misunderstandings. Chatbots are designed to follow scripts and cannot respond outside those set parameters. This can create frustration for prospective clients. Moreover, they can provide inaccurate information and pose potential security risks and privacy concerns. Chatbots store user data; inadequate security creates a risk for being hacked.

Generative AI can create copyright law violations. *The New York Times* recently filed a lawsuit against Microsoft and OpenAI, alleging their AI systems constitute copyright infringement. There's uncertainty surrounding the ownership of AI-generated works. The upcoming copyright infringement lawsuits will explore if A.I. technology is built on a foundation of mass copyright infringement. What constitutes fair use will be at the heart of copyright lawsuits. It remains unclear who can claim rights to intellectual property for AI-generated work.

The Times lawsuit raises questions about the future of OpenAI. Millions of copyrighted works were used

programming this technology. Does that violate copyright laws? Are there ethical concerns using this platform? Will there be additional copyright infringement lawsuits? Should there be any guardrails for AI products? It's worth noting that Microsoft owns 49% of OpenAI.

ChatGPT can give you snazzy listing descriptions in seconds, but it can also create legal issues. The content still needs to follow local and state regulations. It needs to be accurate and free of any discriminatory language. ChatGPT was designed based on the collective writing of humans across the world and across time. It means that there is bias baked into the system and could possibly produce discriminatory responses. Ultimately, the responsibility for any generated content falls on the user. It is still a useful tool for real estate agents, but one that needs to be monitored to avoid problems.

At the end of the day, new technology has massive potential; however, it is only as good as the people behind it. REALTORS® are held to high ethical standards. As the world wrestles with how to monitor and regulate AI, it is important that real estate professionals take additional steps when using Artificial Intelligence, to protect their clients and themselves from the many pitfalls that come from venturing into this uncharted territory.

One thing remains clear, however impressive technological advancements may be, real estate still needs REALTORS®. No bot, yet, can replace what real people possess: emotional intelligence, empathy, human connection, negotiation skills, and understanding the subtleties of language and the complexities of real estate law.

Source: Nar.realtor, bloomberglaw.com

STAY SAFE ON THE JOB

If there's an emergency or immediate threat, call 911 immediately, or if a suspect might still be in the area.

For non-emergencies, contact: Contact the Omaha Police Department and complete an incident report at **402-444-4877**, or go to <https://police.cityofomaha.org/incident-form>. After law enforcement is notified, contact OABR at **402-619-5555** or Safety@OABR.com. Please keep in mind OABR is not set up to act instantly. If you have a potential email scam, or other internet-based scam, go to: <https://www.ic3.gov/complaint/default.aspx>

If you have information on an evolving situation, please do not post on social media, but instead, contact the appropriate law enforcement agency (or otherwise follow steps #1 and #2 above depending on the situation). Social media sharing can sometimes jeopardize an investigation or otherwise spread unverified or sensitive information to the wrong individuals.

Some additional tips from NAR:

- 1** Always have your new client stop by your office and complete a Prospect Identification. Photocopy their driver's license and retain information at your office. Remember to properly discard when you no longer need it. 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. The solution is to ask for a prospect's ID and mortgage approval letter, as well as do a background check.
- 2** Use your Forewarn™ app to vet prospects but do additional research too. It is a useful tool, but not infallible. Someone could give you an alias or another person's name.
- 3** 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.
- 4** Limit the amount of personal information you share, in-person and on social media that could make you a target. Don't use provocative photos in any advertising or on business cards. Note the name and number of the client you are meeting.
- 5** Share your schedule with someone you trust. Make sure someone knows where you're going, when you'll be back, who you're meeting.
- 6** Open House Safety: Arrive early to a home to familiarize yourself with the home, search it thoroughly, and know where the exits are and have an exit strategy in place. Check all of the rooms and the backyard before the open house and then again before locking up afterwards. Be prepared to defend yourself if necessary. Check your car before getting in, and don't idle.
- 7** Consider taking someone with you to an open house, such as a lending partner, not being alone makes you less likely to be targeted.
- 8** 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.
- 9** 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.
- 10** Consider taking a self-defense class. Also consider carrying pepper spray or a taser.
- 11** 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 if you need to make a quick exit. Do not drive clients to showings. It's not only a security risk, it's also a potential insurance issue.
- 12** Never use the word "vacant" in a listing.
- 13** Tell clients to secure valuables before a showing and to not leave bills or personal information out. 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.
- 14** Lock valuables in your car before a showing, except your phone. Don't wear expensive jewelry.
- 15** Secure the client's keys in the lockbox immediately after exiting the property. Use the proper protocol securing 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.
- 16** 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.



AFFILIATE SPOTLIGHT PRESENTS

DECIPHERING THE UPWARD SPIRAL: WHY YOUR HOME INSURANCE PREMIUM KEEPS INCREASING

For many homeowners, the annual ritual of renewing their home insurance policy often comes with an unwelcome surprise: a higher premium. The frustration of seeing insurance costs continually rise prompts a natural question: why does this keep happening? In this article, we'll delve into some of the key factors contributing to the persistent increase in home insurance premiums.

1. Escalating Risk Factors

The fundamental principle of insurance is to spread risk among policyholders. However, as the risk landscape evolves, so do insurance premiums. Factors such as climate change-induced natural disasters, rising crime rates in certain areas, and an increase in costly liability claims all contribute to insurers adjusting their premiums to reflect the heightened risk of insuring homes.

2. Costlier Claims and Repair Expenses

When you file a claim, it's not just about the payout amount; it's also about the cost associated with repairing or replacing damaged property. Over the years, the cost of materials, labor, and specialized services required for home repairs has risen steadily. As a result, insurers must adjust their premiums to account for these higher expenses associated with claims settlement.

3. Fluctuating Economic Conditions

Economic factors play a significant role in shaping insurance premiums. For instance, periods of economic downturn may lead to an increase in fraudulent claims as individuals seek financial relief. Additionally, low interest rates and volatile investment markets can impact insurers' investment income, prompting them to raise premiums to maintain profitability.

4. Regulatory Changes and Compliance Costs

Insurance is a heavily regulated industry, and changes in

regulations can impact insurers' operational costs. Compliance with new laws or regulatory requirements often entails additional administrative expenses, which may be passed on to policyholders through higher premiums. Moreover, evolving legal landscapes and court rulings can influence insurers' liability exposure, further contributing to premium increases.

Conclusion: Navigating the Landscape

As frustrating as it may be to see your home insurance premium increase year after year, it's essential to understand the underlying factors driving these changes. While some factors, such as natural disasters and economic conditions, are beyond your control, there are steps you can take to mitigate premium increases. Reviewing your coverage needs, bundling policies, raising deductibles, and exploring discounts for home improvements or security enhancements are all strategies that may help offset rising insurance costs.

Ultimately, staying informed about changes in the insurance industry, comparing quotes from multiple insurers, and maintaining a proactive approach to risk management can empower you to make informed decisions and navigate the evolving landscape of home insurance premiums.

Lastly, be sure to work with an experienced and knowledgeable insurance professional. Not all insurance is good insurance and it's important that you understand your coverage prior to filing a claim.

Debbie Williams
Farm Bureau Financial Services



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Love watching your favorite basketball team? OABR has a deal for you! Invest at least \$15 in RPAC by Monday, March 18th by 12:00 pm, and you'll receive a link to your bracket to enter for your ability to win!

Invest and register at: omaharealtors.com/bracket_buster

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MEMBERSHIP REPORT

January Activity	MO	YTD
New REALTOR® Members	32	32
Resignations	37	37
Membership (As of January 31)	2024	2023
Designated REALTORS®	209	197
REALTOR®	3050	3014
REALTOR® Emeritus	83	74
TOTAL REALTORS®	3352	3285
Institute Affiliate	74	72
Affiliate Members	142	157
Key-Only Affiliates	126	137

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

CERTIFICATIONS

Pricing Strategy Advisor (PSA)

- Jessica Kukoly, BHHS Ambassador Real Estate
- Weihong Schlafman, BHHS Ambassador Real Estate



The Omaha Area Board of REALTORS® Foundation is a 501(c)(3) charitable organization. 100 percent of your tax-deductible donation directly funds:

- ✓ **CRITICAL HOUSING NEEDS AND OTHER SHELTER-RELATED NECESSITIES**
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Next meeting:
MARCH 21ST
1:30 PM - 3:00 PM

OABR BOARD ROOM
11830 Nicholas St,
Omaha, NE 68154

EMPOWERING SUCCESS: A COMPREHENSIVE LOOK AT RPAC INVESTMENTS, NETWORKING, AND LEADERSHIP GROWTH WITH WOMEN'S COUNCIL OF REALTORS® OMAHA

Women's Council of Realtors Omaha initiates its annual meetings in February to set the pace for RPAC engagement throughout the year. As per WCR.org statistics spanning from 2016 to 2022, an impressive 66% of Women's Council members have invested in RPAC, with nearly 1800 classified as major investors. We are committed to ensuring that all our members comprehend the significance of these investments. Our recent event, "Take the Leap with RPAC," held at Champions Run on Leap Day, February 29th, 2024. Last year we surpassed expectations raising over \$30,000—a benchmark we eagerly anticipate surpassing once more. We can't wait to hear the final figure!

During the meeting, our members and guests enjoyed an enriching session focusing on RPAC goals and achievements, complemented by engaging Q&A sessions and enticing prize incentives. Furthermore, we facilitated invaluable networking opportunities through marketing tables hosted by RPAC, YPN, My Insurance, Farm Bureau Financial Services, and Bug Z. Fostering connections and exploring our Strategic Partnerships remains a cornerstone of our network's objectives.

The upcoming year promises an array of exciting events meticulously curated by our dedicated board and project teams. They have been diligently working on amazing things and I am so excited for the year to unfold.

Get registered now for Wednesday, March 27th, for our highly anticipated Spring Extravaganza. This night is a fan favorite! We invite you to Join us for a fun-filled evening and networking with a twist—an evening brimming with interactive activities and

awesome opportunities to connect, including a costume contest, split the pot, and music bingo.

On Thursday, April 18th, at Champions Run, we eagerly anticipate hosting guest speaker Josh Potzler, the founder of Abide, our chosen charity partner of the year. Josh will share his inspiring journey and insights into community engagement, offering valuable perspectives on making a positive impact. This is an exceptional opportunity to be inspired by one of Omaha's most influential leaders.

Looking ahead, our objective for 2024 is to involve 25% of our members in the operational aspects of our network. With 169 current members, we take pride in the fact that over 30 individuals are actively participating in planning, governance, and project teams. We encourage all members to seize opportunities for involvement and maximize their membership benefits. Engaging, networking, and honing leadership skills are paramount to advancing both personal and professional growth within our industry.

In closing, I express my sincere appreciation for the privilege of serving each member of the Women's Council of Realtors Omaha. Your dedication, enthusiasm, and steadfast commitment to our mission are truly commendable. Together, we are shaping the future of real estate and empowering our members to excel in our ever-evolving industry.

-Sarina McNeal
WCR President

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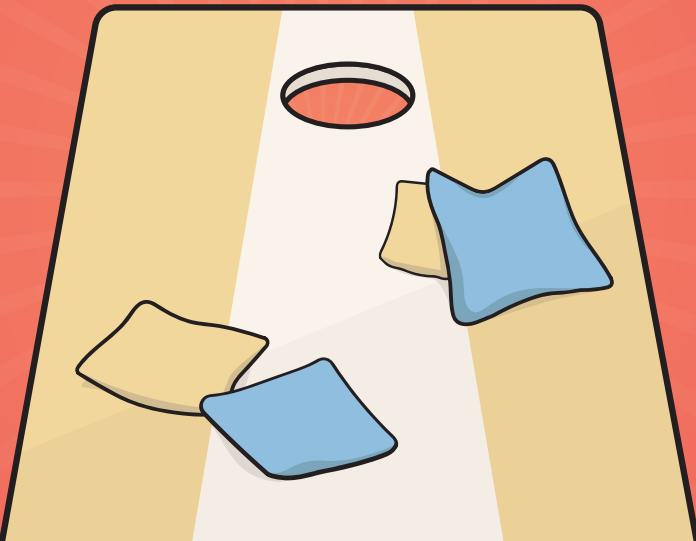


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PAST PRESIDENT'S CORNER

**DIANA SAYLER-MARTIN
1989 PAST PRESIDENT**

It was a different time when Diana Sayler-Martin received her real estate license in 1974. Half a century ago an unmarried woman couldn't get a credit card, checking account, or a mortgage without a man, not until the Equal Credit Opportunity Act in October, 1974.

The real estate industry was far from welcoming to women REALTORS®. "Sorry, we don't hire women." It was a line she heard again and again, back when a broker had to sponsor you for you to become an agent. Somehow, the former schoolteacher soldiered on.

She credits the Women's Council of REALTORS® for helping her on her path.

Once a month, women would gather to have lunch and learn. WCR would hire speakers. It eventually grew to the point where the men took notice, locally and nationally. It served as a great recruiting tool, a place that supported practical education and leadership training. That leadership training eventually led her to OABR.

"As a former teacher, standing before a group didn't intimidate me, probably the reason why I advanced quickly." She said she felt she had nothing to lose by speaking her mind and became involved with REALTOR® committees. One memorable experience she recalled was when she and Ellie Bane helped paint a women's shelter. Later, Diana was instrumental in acquiring the current OABR building. The building prior to that was rented and had a leaky roof. With some prodding she was able to move the OABR Directors toward a new building.

Describing the industry that she worked in for nearly 50 years, the real estate professional said, "There's bad actors in every

field, but by and large, if I had to pick anyone to trust, it'd be a REALTOR®. They have a stellar code of ethics."

Her words of advice to new agents? "Be a good servant. Our business is a service industry. Do it because you care about the people you help. Be grateful when you're rewarded; don't back out if there is little or no reward."



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