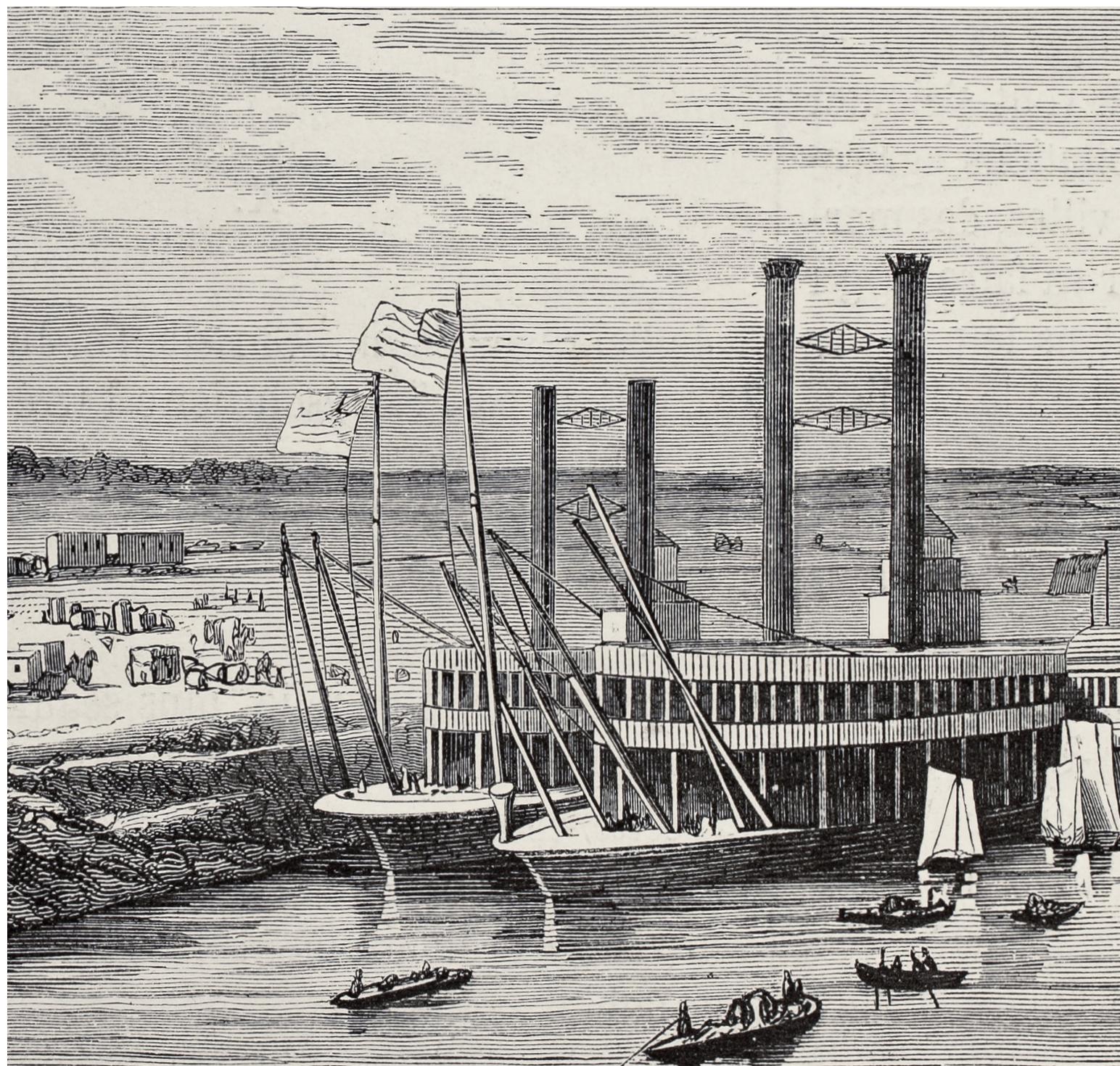


September 2024

OMAHA  
AREA BOARD OF  
REALTORS®  
REALTOR®

# REVIEW

Omaha Area Board of REALTORS®



A M E S S A G E   F R O M   T H E   P R E S I D E N T

# HAPPY NEW YEAR!

Hello all, I am your new Omaha Area Board of REALTORS® President for 2025, and I am excited to be here writing to you about what's next in our industry. I have been around since 2009 in real estate and the banking and lending side before that. Many new processes and procedures have come and gone in my 15 years in the industry, and with these new ways of practicing real estate, I have to say that there is still a lot that is steady and remains unchanged. Here at OABR, we continue to work to bring the best to you as a member, and we are constantly moving with the market to offer knowledge that will be helpful to you as a REALTOR®.

**September is safety month**, and safety is a top priority that you should be thinking about from a couple of different angles for each appointment you take. I use Forewarn whenever there is even a tiny doubt about who I will be meeting with; if you are not using it, contact the association and ask how to get this tool. Your other internal tool is to listen to your instincts; if they don't feel right, excuse yourself from the situation. Even better, an expert will spend time with us on **September 19; Dave Legaz, a retired New York City Police Sargent, will lead a safety class** – I look forward to his tips and tricks based on his years of experience.

Homeowners Insurance and Appraisals were the topics at the **OABR Membership Breakfast** in August at the Alamo Theater in La Vista. These hot topics continue to surprise us as we work through transactions. OABR Affiliate members are an excellent resource for navigating hiccups in your transactions; we truly have a wealth of knowledge around us with these industry specialists.

OABR is wrapping up its second, two-day **Accredited Buyer Representation (ABR) class**. Over 180 local REALTORS® have completed the class at no charge, thanks to a special grant from the National Association of REALTORS®.

In August, Mayor Jean Stothert was our special guest at **Face the REALTORS®** in the OABR Education Center. It's great to have elected officials on our stage, partly due to the efforts of RPAC. Establishing solid relationships with those who impact the local real estate industry and homeownership is essential to our advocacy efforts at OABR.

September is always busy. The OABR events calendar is loaded with value. Don't miss the Nebraska REALTORS® Association Fall Meetings. Omaha Area REALTOR® Susan Clark is being installed as the 2025 Nebraska REALTORS® Association President. Congratulations Susan!

This brings me to my last point: I appreciate all of you and especially want to thank those who attended the **Installation and Awards Ceremony on August 22**. What a great time with family and friends in the industry. I always love catching up with everyone in person. With all of my heart, it's an honor to serve as your President this year; I look forward to navigating the waters with you!

Jessica Sawyer  
2025 OABR President

**Jessica Sawyer,**  
2025 OABR President



**ILLUSTRATION OF LANDING STAGE AT OMAHA**  
Beginning Point of Pacific Railroad  
**PHOTOGRAPH BY SHUTTERSTOCK**

# REVIEW

## OMAHA AREA BOARD OF REALTORS® 2025 BOARD OF DIRECTORS

### PRESIDENT

Jessica Sawyer

### PRESIDENT-ELECT

Brad Fricke

### SECRETARY/TREASURER

Jill Anderson

### DIRECTORS

Mike McGlynn  
Angel Starks  
Darla Bengtson  
Ervin Youmans  
Charles Chadwick  
Sarina McNeel  
Kyle Schulze

### IMMEDIATE PAST PRESIDENT

Denise Poppen

### 2024 WCR OMAHA CHAPTER PRESIDENT

Sarina McNeel

### 2024 AFFILIATE COUNCIL PRESIDENT

Melanie Doeschot

### 2024 GPRMLS, INC. CHAIR

Jill Anderson

### GPRMLS, INC 2024 BOARD OF DIRECTORS

### CHAIR

Jill Anderson

### VICE CHAIR

Henry Kammadel

### SECRETARY/TREASURER

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Tom Simmons  
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Tyler Miller

#### WRITER

Melissa McElroy

#### GOVERNMENTAL AFFAIRS DIRECTOR

Perre Neilan

#### GREAT PLAINS REGIONAL MLS STAFF

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Denise Mecseji

##### MLS COMPLIANCE ADMINISTRATOR

Beth Powers

##### MLS DATA & CUSTOMER SUPPORT ADMINISTRATOR

Renee Westphahn

##### MLS CUSTOMER TRAINING & SUPPORT ADMINISTRATOR

Jaycee Miller



**19**  
SEPT.

## Stay Safe, Sell Smart

Essential Safety Strategies for REALTORS® (#99991)

📍 OABR EDUCATION CENTER ⏰ 11:30 AM – 1:00 PM

**Register at [omaharealtors.com/stay\\_safe\\_sell\\_smart](http://omaharealtors.com/stay_safe_sell_smart)**

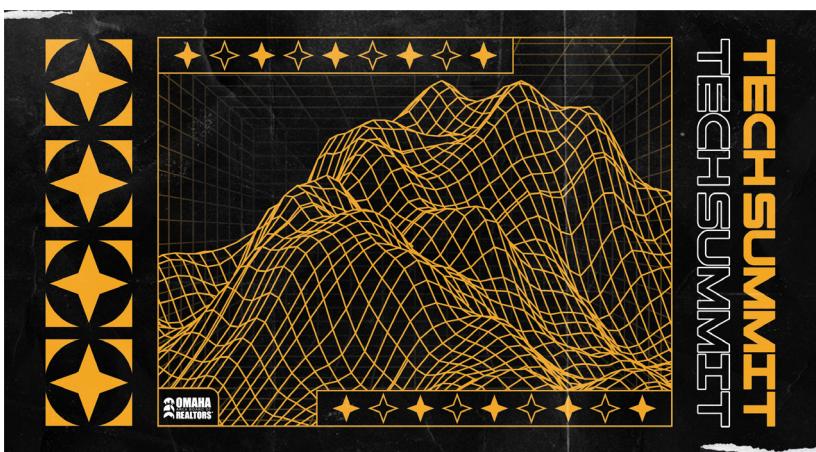


**4**  
OCT.

## Fair Housing Strategies #1480R

📍 OABR EDUCATION CENTER ⏰ 9:00 AM – 12:00 PM

**Register at [omaharealtors.com/fair\\_housing\\_strategies](http://omaharealtors.com/fair_housing_strategies)**



**11**  
OCT.

## TECHSUMMIT

OMAHA REALTORS

📍 Bowlero | 20902 Cumberland Dr, Elkhorn ⏰ 9:00 AM – 3:00 PM

**Register at [omaharealtors.com/tech-summit](http://omaharealtors.com/tech-summit)**



## 2025 OABR PRESIDENT **JESSICA SAWYER**

Written by **Melissa McElroy**

Excitement filled the air at Champions Run on August 22nd as the who's who of local real estate made their way onto the scene for the 139th Omaha Area Board of REALTORS® Installation and Awards Banquet.

Jessica Sawyer's friend, cohort, and Affiliate member, Becky Sandiland emceed the ceremony. She recounted many years of cherished memories, sudden professional shifts, and admiration for her longtime friend. Becky recalled the day that Jessica decided to get her real estate license. It made her do a happy dance. She knew this would be the start of something amazing.

2024 OABR President Denise Poppen took the podium to share her year's highlights and welcome Jessica to her new role. She shared a charming story about how she commented she admired Jessica's sweater one day. Jessica promptly asked Denise if she wanted to buy it. Denise purchased the sweater from Jessica's back on the spot. Not only is the 2025 OABR President a trendsetting fashionista, but a shrewd businesswoman, too.

2016 OABR President Andy Alloway shared his own touching

words about the professional relationship he and Jessica enjoy, their friendship that has evolved over the years, and his pride in her achievements. High words of praise from your boss. Alloway followed by swearing in the 2025 OABR President and 2025 Board of Directors.

The newly minted OABR President Jessica Sawyer gave a moving speech detailing her real estate journey and how it has shaped her personally and professionally. She teared up as she thanked her family who were in attendance. She gave a heartfelt shoutout to her two beautiful children and her "eye candy" husband, Johnny.

Congratulations to 2025 OABR President Jessica Sawyer, 2025 President-Elect Brade Fricke, 2025 Secretary/Treasurer Jill Anderson; and the 2025 OABR Board of Directors: Darla Bengston, Trac Burkhardt (WCR), Charles Chadwick, Henry Kammandel (MLS), Mike McGlynn, Sarina McNeel, Denise Poppen (Past President), Brent Rassmussen (Affiliates), Kyle Schulze, Angel Starks and Ervin Youmans. All 2025 Officers and Directors officially took office on September 1st, 2024.



## REALTOR®-OF-THE-YEAR

Denise Poppen was honored as the 2024 REALTOR®-of-the-Year. The real estate professional began her career in 2000 and has worked as a residential agent for 23 years.

## OUTSTANDING AFFILIATE

Debbie Williams earned the 2024 Outstanding Affiliate Award. Williams is a Senior Account Executive at Farm Bureau Financial Services.

## CRYSTAL ACHIEVEMENT AWARDS

Darla Bengston, Nicole Riddle, and Bill Swanson were awarded CRYSTAL ACHIEVEMENT AWARDS for their exemplary service during President Denise Poppen's tenure.

## LIFETIME ACHIEVEMENT AWARD

Ralph Marasco, awarded posthumously and presented to his son Nico Marasco.



# OMAHA MAYOR FACES THE REALTORS®

Written by **Melissa McElroy**



The OABR Education Room was packed to the rafters on August 21st; real estate professionals eagerly awaited special guest speaker, Omaha Mayor Jean Stothert for the latest "Face the REALTORS®" forum.

Omaha's 51st mayor and the city's first woman mayor, is currently serving her third term and seeking a record fourth.

2024 OABR President, Denise Poppen, introduced the political dynamo to the room of REALTORS® and Affiliates, who gave her a warm, real estate welcome. Mayor Stothert brought the heat on that late summer day, highlighting the record economic growth during her tenure as she shared her vision for the future.

The mayor opened with the hot button topic that has dominated discussions for months: property taxes. Governor Pillen was determined to reduce property taxes by 50% and called a legislative special session. After weeks of debate, he signed a new tax bill, LB34, a slimmed down proposal that would reduce property taxes by substantially less.

Stothert expressed concerns about rushing a tax bill. She said that while she's in favor of reducing property taxes, it is

important to carefully consider the ramifications before implementing any major changes. Her concerns centered on how a strict cap on spending could negatively impact the city, and how it might affect the bond rating. She also was uncertain about what qualified as a public safety exemption.

She discussed the importance of attracting new residents to the city, particularly families and young professionals. Omaha set the goal of building 30,000 new residences by 2030. Extensive research shows that a strong urban core is essential to accomplish that goal. The streetcar is a key component of the urban core. "Streetcars enhance economic development," she said.

An original, conservative estimate showed that the streetcar would generate \$2 billion in 15 years. That number has doubled to \$4 billion.

Currently, about half of the downtown real estate is parking lots, which could be largely vacant at any given time. She sees this as a poor use of that space. The city is purchasing Mutual of Omaha's midtown campus' parking garages to provide more parking in midtown, which would be on the

streetcar's route. The streetcar would run from downtown to UNMC and would help combat the parking crunch, freeing up more space downtown for more lucrative development projects. She emphasized that UNMC would pay for the portion of the streetcar that will run from midtown to UNMC.

She detailed an impressive list of recent and ongoing development projects, which includes a \$60 million soccer stadium, and a mixed-use property, totaling \$300 million combined; Steelhouse Omaha, Kiewit Luminarium, the CHI Health Center Arena expansion, expansion of the Bob Kerrey Pedestrian Bridge, the Civic Corner, 192nd & Dodge development, 144th & Dodge development, UNMC Med Center expansion, Eppley Airport's nearly \$1 billion in new development, the new library on the corner of 72nd & Dodge, and the Crossroads project.

Stothert explained the importance of the CHI Health Center Arena expansion project. Omaha is currently missing out on opportunities for conventions because of limited space. According to her, expanding the arena would stir economic growth, including hotels that would be enticed to build near the arena to accommodate convention attendees.

She discussed the city's commitment to developing more affordable housing. The U.S. Department of Housing and Urban Development defines affordable housing as housing in which the occupant pays no more than 30 percent of gross income for housing costs, including utilities. An estimated 55,000 households in the Omaha area spend more than 30 percent.

The Omaha Planning Department completed a Housing Affordability Action Plan to identify strategies to address Omaha's housing needs. The city recently passed an ordinance that would permit Accessory Dwelling Units (ADUs) to be built on a lot with an existing home on it, one affordable housing option. The city also recently sold \$1 lots to developers to build affordable housing, with specific criteria.

The city of Omaha partnered with Front Porch Investments, an organization "dedicated to revolutionizing affordable housing in the Greater Omaha metro through innovative, community-focused solutions." The city contributed \$20 million from ARPA Funds (American Rescue Plan Act), philanthropy matched the city contribution, adding an additional \$20 million, to expand the availability of affordable housing. A HUD section 108 loan added an additional \$20 million, totaling \$60 million. More than 1,500 units of affordable housing will be developed or preserved through the partnership.

Research shows that affordable housing tops the list of priorities of young professionals, as well as entertainment, transportation, and walkability.

Governmental Affairs Committee Chair, Joe Gehrki, who



moderated the Q&A portion of the forum asked if the mayor would consider eliminating or pulling back regulations on the housing industry that pose no real safety benefit and only add to the cost of new construction homes. She said, "absolutely."

Gehrki said, "The Omaha REALTORS® have enjoyed a great working relationship with Mayor Stothert since she was first elected. She truly understands the importance of a strong, local real estate market, and is very open to hearing our ideas on how the city can help with our efforts. Our RPAC investments in her campaigns over the years have paid great dividends. Jean really knows the impact that housing has on the entire community."

The next Omaha mayoral election will take place on May 15th, 2025; the Republican incumbent will face off against current Douglas County Treasurer and Democratic candidate, John Ewing.

# PROTECT YOURSELF AGAINST PREDATORS

Written by **Melissa McElroy**

Each September, REALTOR® Safety Month raises awareness about the dangers REALTORS® face on the job. Considering the unique threats associated with meeting strangers in strange homes, the yearly campaign serves as an essential reminder to follow safety protocol, not just during the month of September but every day throughout the year.

OABR Safety Subcommittee Chair Deda Myhre explained that no matter how long you have been in the industry, protecting yourself should be an important part of your goals and continually discussed, and goes beyond just your physical protection. It is cyber-security, data safety, weather-related preparedness, office safety, and more.

New York real estate broker and retired New York Police Department sergeant David Legaz, who will be a featured speaker for a safety event in the OABR Education Room on September 19th, said in a previous safety presentation that most crimes committed against REALTORS® are predatory and meet typical predatory patterns.

According to Legaz, a crime needs motive, means, and opportunity. Predators will look for someone they believe they can assert power and control over. They're drawn to people who appear vulnerable and will try to establish dominance in the first contact with an agent, typically in a phone call. They will attempt to dictate the time and location of the first meeting. The goal is to get the victim alone.

Legaz urged agents to consider the image that they project. When "shopping" for a victim, a predator will often look at a prospective victim's social media pages and other promotions. He explained the importance of projecting confidence in any headshots used. Believe it or not, using an overly friendly headshot or a head tilt could make you more likely to be targeted. He suggested using photos where your head is not tilted. He also cautioned against using language that came across as submissive, such as "here to serve all your real estate needs."

## NAR RECOMMENDED 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 an identification form (available at [nar.realtor/safety](http://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.



New York Real Estate Broker and retired NYPD Sergeant, David Legaz

**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 opening the house and again before locking up. Be prepared to defend yourself if necessary. Check your car before getting in, and don't idle. Scrolling through your phone while sitting 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 |** Ensure your phone is fully charged and check your service before an open house. When 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.

**10 |** 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 if you need to quickly exit.

**11 |** Never use the word "vacant" in a listing.

**12 |** Be aware of phishing tactics and suspicious email. 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 REALTORS® and Affiliates.

**14 |** Tell clients to secure valuables before a showing and not leave out mail 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.

**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. A good solution is to ask for a prospect's ID and mortgage approval letter.

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.

ALTERNATE SEARCH INPUT

First Name	John	
Last Name	Smith	
DOB	08/26/2000	
City	Omaha	
State/Zip	NE	68154
Age Min/Max	0-125	0-125

**SEARCH**   **RESET**

[Search by phone number](#)

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 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 a billionaire may be 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.

## WHAT TO DO IF YOU EXPERIENCE A THREATENING SITUATION

Always notify law enforcement. Even if you're not sure, report it! Without REALTORS® reporting problems to law enforcement, the police have nothing to go on, and the likelihood of related incidents being identified is lessened.

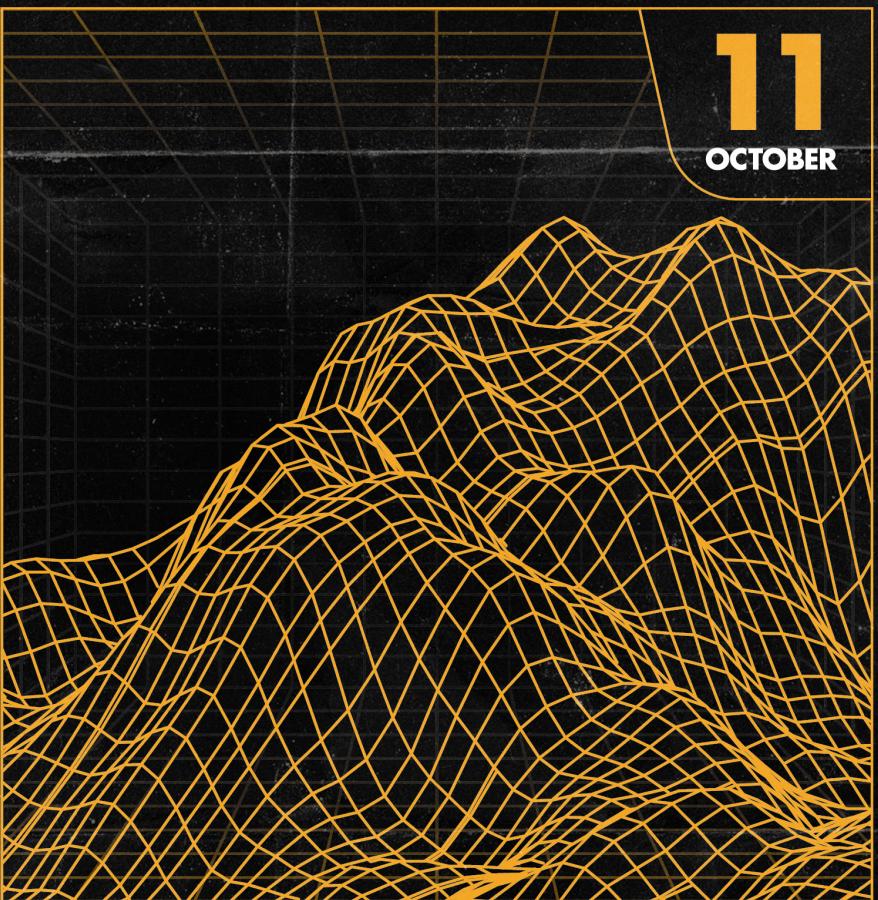
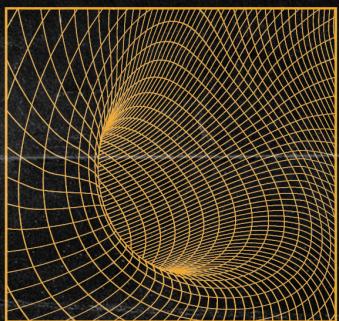
Call 9-1-1. Anytime there's an immediate threat, or even if you feel uneasy about a situation, please call 9-1-1 immediately! Especially if a suspect is possibly still in the area or if some type of physical evidence is present, be sure to call. The local law enforcement community is keenly aware of the risks that REALTORS® face in their work environment. They continually instruct us that you should never be reluctant to call 9-1-1.

Also, keep in mind the OABR office cannot always act instantly. If law enforcement has specific information they want us to distribute, please provide us with the agency, your case number, or the officer assigned. Be sure to notify your broker and other office managers, as well as others in your office. Often, similar cases are found within offices; make sure these get reported as well.

As warranted, OABR Safety messages may be sent through various channels, including text, email, social media, or the regional MLS system. Safety messages might not include specific names or other identifiers (phone number, license number, etc.) unless law enforcement requests the details be released. The specifics communicated in each situation will depend on the request from law enforcement, the urgency to other members, and the information available. Requests from law enforcement will always be honored to the extent possible.



# SAVE THE DATE



**\$30**  
OABR-MEMBERS

**\$40**  
NON-MEMBERS



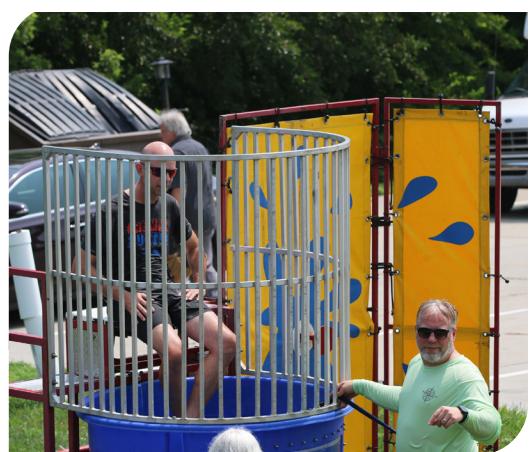
## TECH SUMMIT

## TECH SUMMIT

MORE INFORMATION COMING SOON



SPONSORSHIPS AVAILABLE



# SUMMER FUSION BLUES & BACKYARD BBQ

Written by **Melissa McElroy**

**T**he scorching summer sun radiated down at Ackerhurst Dairy Farm on a blazing hot July day. OABR's Summer Fusion was in full swing. Gleeful giggles from small children echoed from nearby bouncy houses. The face painting was also a big hit. The Bennington Fire & Rescue Company and the Douglas County Sheriff Deputies even made special guest appearances.

Outdoors, the dunk tanks attracted a crowd of fans. As others cheered on, loud squeals and splashes pierced the searing summer sky. Our fearless but dunkable leaders deserve a special thank you for sportingly volunteering for the fun-filled event: Charles Chadwick, Brad Fricke, Sarina McNeil, and Denise Poppen.

Revelers, both young -and young at heart- enjoyed the festivities. People feasted on a backyard BBQ lunch served in the air conditioning, then swayed to the blues as The Swampboy Blues Band played on. Attendees mingled and enjoyed good food, good company, and good tunes.





Summer Fusion was a family-friendly summer event! A heartfelt thank you to all of the sponsors:

- ◆ Farm Bureau Financial Services (Debbie Williams)
- ◆ NEO Home Loans (Nichole Montelongo)
- ◆ NP Dodge Real Estate (Jill Anderson)
- ◆ Veridian Credit Union (Nichole James)
- ◆ Women's Council of REALTORS® (Sarina McNeil)
- ◆ BugZ Termite & Pest Control (Pete Christina)
- ◆ CNC Realty (Charles Chadwick)
- ◆ Guild Mortgage Company (Erin Trescott)





## COVERAGE & COMPARABLES

Written by **Melissa McElroy**

REALTORS® from across the greater Omaha area converged upon the Alamo Drafthouse on August 7th for the OABR Annual Membership Breakfast, which featured an experienced real estate appraiser and a panel of insurance professionals who shared their expertise to help bolster members' knowledge about the rapidly changing insurance industry. The Coverage and Comparables forum was a one-hour, commission-approved training program.

Professional Development Chair Brad Fricke moderated the four-person panel that included Beth Andersen from Mitchell & Associates, Dustin Kowalewski from Chastain-Otis Insurance, Mary Sladek from My Insurance, and Debbie Williams from Farm Bureau Insurance.

According to Beth Andersen, a Certified Residential Appraiser, appraisal reports are under a microscope, and it is vital that information is filled out completely and accurately. Failing to provide complete, accurate information on sold listings can often lead to delays. She said that a study showed a large percentage of MLS sold data didn't handle concessions

properly; she added that the process is smoother when everyone works together and has the best information available. If there are missing details, it could be deemed an unreliable sale and eliminated as a comparable property.

The moderator said that there was a misconception that only VA and FHA appraisals look for defective items and safety issues. Andersen noted that every appraisal looks for the same things: structural issues, dampness and water issues, infestation, and any hazardous material or toxic chemicals, such as mold or radon. If any of those are present, there will likely be repair requirements.

She also said lenders require a minimum condition rating. They rate the condition of a property on a scale of one to six; one is brand new, and six is worn out. Fricke emphasized the difference between an inspection and an appraisal. While the appraiser performs a preliminary inspection of the property to identify obvious defects, it differs from a mechanical or other home inspector performing an examination.

An appraisal can be required to settle an estate, a partnership dissolution, a loan, or a market value estimation. Regardless of the client or the purpose of the appraisal, the process is the same.

Everyone agrees that a common misconception many homeowners have is that dropping a large chunk of cash to fix up their home means it will equate to the same increase in equity. For example, spending \$50,000 on a kitchen remodel

doesn't necessarily mean your home is worth \$50,000 more. Andersen said kitchens move the needle better than some investments but become dated in 10 to 15 years. A massive overhaul might not be a great investment either. She recommends fixing anything that is broken or detrimental to the home – rip out the stained carpet, repair a bad roof or rotted windows.

According to Mary Sladek, the dwelling value differs greatly from the market value. Insurance companies look at the cost to rebuild a home or the reconstruction value. Key facts, such as how many bathrooms, the square footage, and the style of the house, help them determine value. She said there is some wiggle room, but they need a value appropriate for a loan. The rates typically increase by a percentage each year, but building materials being much higher contribute to increases in premiums.

Debbie Williams said that Farm Bureau uses a 360-calculation system where they plug in all the home details, review pictures, and check the county assessor's site. She cautioned against overinflating a home's value or over-insuring, noting the insurance company will never pay more than the replacement costs. She added that it doesn't hurt to ask your agent to take a second look just to make sure your policy isn't exceeding the actual rebuild costs.

The moderator questioned the insurance experts about specific things potential buyers should look for that could impact insurance rates. Dustin Kowalewski said the age of the roof will have a direct impact on cost and cautioned against wood roofs, which are becoming harder to insure. He said newer houses are cheaper to insure than older ones. Other things like trampolines, overhanging trees, and owning certain dog breeds could raise insurance costs.

Sladek said to be mindful of the fire code rating and whether the home is in a flood zone, noting that there are tons of flood zones within city limits. She also cautioned about making too many claims within a five-year period. Making two theft claims in a short period could make you ineligible for insurance coverage in the future, regardless of the claim amount.

"It's very important right now to make sure when you're working with buyers and sellers that you are very aware of what their insurance claim history is before you get to the closing table because if you don't have insurance, you can't close the deal," Sladek said.

Williams said several factors could affect insurance costs, such as the buyer's credit score, claim history, and even their driving record. She circled back to the roof discussion and pointed out that there are discounts for impact-resistant shingles. She also added that not all insurance companies are

the same; she encourages clients to add food spoilage to their policies; depending on the situation, she might encourage a client with certain circumstances to file a claim.

Kowalewski said there was nuance in rating claims. Not all claims are counted the same way. After a major storm, companies' computer-generated algorithms determine catastrophic claims. If a claim was within a catastrophic area, it is not counted the same as theft, for example. He also said that the public needed to be coached not to call the insurance company first. They should instead get quotes for damage and determine if it is advisable to make a claim. That info will empower the homeowner if there is a claim.

Williams said she was very happy that home inspections were becoming a thing again. "Those inspectors are typically looking for a lot of the same things that the insurance company is going to look at." She added, "A lot of the issues will be rooted out that way, but a lot of time, inspectors don't look too closely at the condition of the roof or for hail damage."

Sladek said there are new tools to help determine damage, such as drones. She said many out-of-state adjustors rely on local contractors and drones. Also, many carriers are forcing people to bundle their insurance and even factor in what car the client drives. If it's a Kia or a Hyundai, they might have a more challenging time finding insurance due to the surge in theft of particular car makes.

The final question posed to the panel: if a home was impacted by a storm while under contract, could that claim be assigned to the new owner? There were many variables discussed, but the consensus was that it's a situation that could go horribly wrong and might even have to involve the carrier's legal department, and it should be avoided if possible, even if the closing needs to be delayed.



2024 OABR PRESIDENT DENISE POPPEN

# IN THE TRENCHES



Written by **Melissa McElroy**

In some ways, working in real estate is like surviving winter. You're never sure when an emergency might arise. Sometimes, the unexpected can cause alarm for those who have never weathered a storm. Your best bet is to keep your wits about you and be aware of shifting conditions.

## **SNOWED UNDER WITH WORK**

REALTOR® Pat Bittner has worked in real estate since the '90s and prevailed even in dire circumstances.

She recalls one blustery winter day when she had to drive through a winter wonderland to get to a showing. The vacant mobile home sat at the end of a long, lonely road. Since the foreclosed property was obviously uninhabited, the snowplows piled heaping mounds of snow in front of the empty residence.

Pat walked through the Artic tundra, across the front yard, towards the home's front door. Suddenly, the ground shifted beneath her, and in the blink of an eye, she was up to her armpits in snow. Even worse, she was stuck. No matter how much she tried, she couldn't free herself from the snowy prison.

It was freezing cold outside without a person in sight. Panic started to set in.

"Help!" Her desperate cries pierced the mid-winter air. "Heeeeelp!"

There was no response, only eerie silence.

She tried to reach into her pocket for her cell phone. Her mind was racing. Pat was terrified that she'd drop her phone in the mountain of snow and lose

her one lifeline. The frightened REALTOR® managed to reach her phone. She pulled her glove off her frozen hand so she could dial her Buyers who were meeting her there. They were her best hope for help.

"Yellow?" her client's twangy voice chimed. "Help! I'm stuck in a snowdrift!" Pat said, trying to contain her panic.

"I don't have any chains to pull you out," he said nonchalantly.

"No, not my car! Me! I'm stuck in a snowdrift!"

This elicited a hardy laugh from the Buyer. The panic-stricken REALTOR® started to fear the worst. Just then, the front door of the mobile home flung open. It was the Buyers, a husband and wife, who took one look at Pat trapped in a snowdrift and busted out laughing.

"Help!" she cried out. "I'm stuck!"

The man made his way over to her. He grabbed her hand and pulled her out in one fluid motion. A sense of relief washed over her.

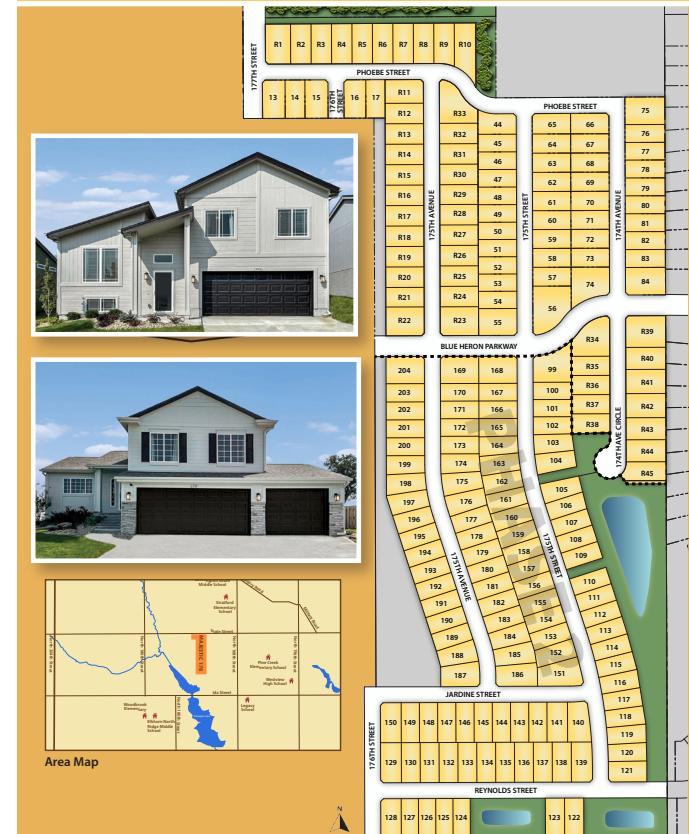
Thankfully, her clients could access the back of the house, where they let themselves in through an unlocked back door.

The terrifying tale had a happy ending. She sold them the home after surviving the oppressive cold and not succumbing to hypothermia.

Surviving the elements is all in a day's work when you're a REALTOR® working every day in the trenches of real estate.



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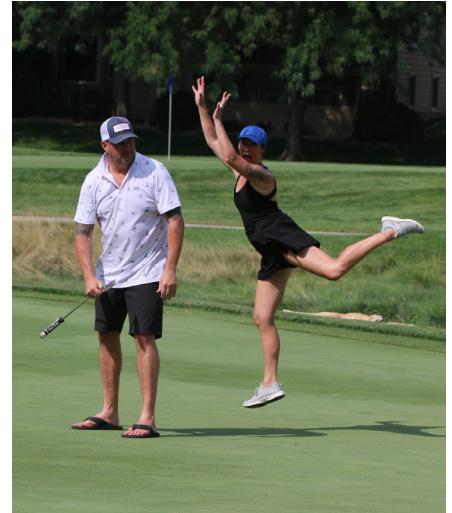
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# For Scores & 18 Holes Ago

Written by **Melissa McElroy**

The Omaha Area Board of REALTORS® Golf Event exploded onto the course with a fervent ferocity that rivaled a Tiger Woods drive. The blistering July heat was no match for the fearless foursomes as they made their rounds at the Oak Hills Country Club.

Debbie Williams, a key organizer of the golf event for the Affiliate Council, said, "OABR's Affiliate Golf Outing is one of my favorite events of the year! It's a great opportunity to connect with REALTORS® and Affiliates in a low-pressure environment while also having tons of fun!"

Jonathan Jameson, the big kahuna for the Affiliate Golf Work Group, marveled at how many participants and sponsors were willing to come out in the extreme heat. He said, "I thought the Affiliate volunteers did a tremendous job. These individuals were crucial to the success of the golf outing as

well as the participants' experience. I cannot thank them enough."

Jameson said, "This event is important to me because I love golf, Oak Hills, and getting an opportunity to show off what a great place it is to people that normally might not get to experience it. This is one of two big events that the Affiliates get to put on for the REALTORS® and other Affiliates, so I think it is important that we do the event right and everyone has a great time."

He added, "The Affiliate golf event is for the members. It's a great event because the volunteers focus on giving back to those who participate – it is what our Work Group strived for. The goal was to make the event fun – so fun people will return next year and bring their REALTOR® friends."

The event concluded with a buffet dinner, awards, and prizes.



## MEMBERSHIP REPORT

June Activity	MO	YTD
New REALTOR® Members	22	182
Resignations	34	169
<b>Membership (As of July 1)</b>	<b>2024</b>	<b>2023</b>
Designated REALTORS®	209	217
REALTOR®	3121	3138
REALTOR® Emeritus	94	92
<b>TOTAL REALTORS®</b>	<b>3424</b>	<b>3447</b>
Institute Affiliate	76	74
Affiliate Members	154	163
Key-Only Affiliates	128	143

Full membership report at [OmahaREALTORS.com/membership-report](http://OmahaREALTORS.com/membership-report)

## DESIGNATIONS

### Accredited Buyer Representative (ABR®)

- Denise Poppen, BHHS Ambassador Real Estate

### Seller Representative Specialist (SRS)

- Elizabeth Matthews, NP Dodge RE Sales

## CERTIFICATIONS

### Pricing Strategy Advisor (PSA)

- Kristie Kuo, BHHS Ambassador Real Estate

### Real Estate Negotiation Expert (RENE)

- Elizabeth Matthews, NP Dodge RE Sales

## PERSONALS

### Our Condolences

- To the family and friends of Richard "Rich" Mahon, Jr., Nebraska Realty, who recently passed away.
- To the family and friends of Todd Hauschild, BHHS Ambassador Real Estate, who recently passed away.

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## EMBRACING FALL: LEADERSHIP, SAFETY, AND APPRECIATION WITH THE WOMEN'S COUNCIL OF REALTORS OMAHA

As summer winds down and we transition into fall, it's an ideal time to reflect on the leadership and growth opportunities ahead for the Women's Council of Realtors Omaha. This summer's highlight was our August luncheon at Champions Run, featuring local speaker and author Kelli Thompson. Kelli shared valuable insights on strong female leadership, leaving us inspired to step up and embrace our roles in business and community. The connections we forged and the inspiration we gained will undoubtedly fuel our journey forward.

As we move into fall, election season is here, and our organization is preparing for upcoming elections with five board positions on the line. The campaigning is already in full swing, and it's shaping up to be an exciting and pivotal time for our council. Voting starts on September 12th, so mark your calendars and stay engaged. Your vote is crucial in shaping the future direction and success of our council.

September is also Realtor Safety Month, and we're hosting a vital safety event on September 26th

at the Omaha Gymnastics Academy. With Sheriff Aaron Hanson and hands-on self-defense instructors, this event will empower members with essential safety skills and practical techniques. Given the unique challenges we face in the field, this knowledge is invaluable, and we strongly encourage all members to attend and participate.

Looking ahead, we're excited about our member appreciation event on October 24th at Spare Time Entertainment Center. It's a free event to thank our dedicated members, so save the date! It's a perfect opportunity to relax, enjoy, and connect with fellow members in a fun, informal setting.

As we embrace the change of seasons, let's continue to grow, lead, and support one another. Here's to a fantastic fall filled with opportunities for success, connection, and personal growth!

**SARINA MCNEEL**  
2024 President



### OMAHA CHAPTER WCR

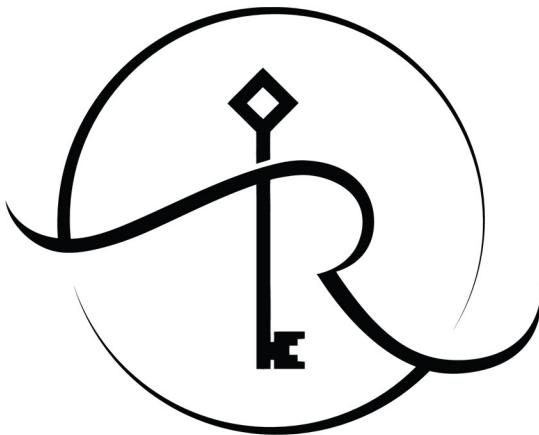
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# PAST PRESIDENT'S CORNER

## GARY STONEBURG 2004 PRESIDENT

Gary Stoneburg grew up surrounded by real estate. His real estate broker dad and a real estate investor grandfather influenced him from an early age. As a young adult, Gary transitioned out of the Army in the late sixties, and he embraced his real estate legacy by acquiring his real estate license in Colorado Springs. He hasn't looked back.

When the seasoned REALTOR® reflects on his career, he describes himself as a "very social person," someone "who wanted to serve," and "someone who enjoyed the people in the industry."

He remembers attending conventions. For an extravert, a

convention is like being a kid in a candy store. It presents the opportunity to acquire industry knowledge and network. Gary believes that effective communication skills and building solid relationships are crucial for a REALTOR® to master to succeed. He said being honest, having a good follow-up program, and using it are also particularly important.

The real estate pro has had his share of success, including a few memorable ones. Gary sold the Witherspoon mansion in 1995 – a 52-room Regency mansion, complete with an indoor pool and a bowling alley. He recollects that many people wrongly speculated that actor Sean Penn had bought the property because he was in town shooting a movie at the time. Another remarkable property Gary recalls was a four-story, medieval-style castle,

complete with a moat around it, on 430 acres of land in Glenwood, Iowa.

Serving as President, being an active Board member, and being heavily involved in the profession meant that he got to know many of the "players" in Omaha, which was essential to his business. "Getting along with people and being honest is important in this business," he said.



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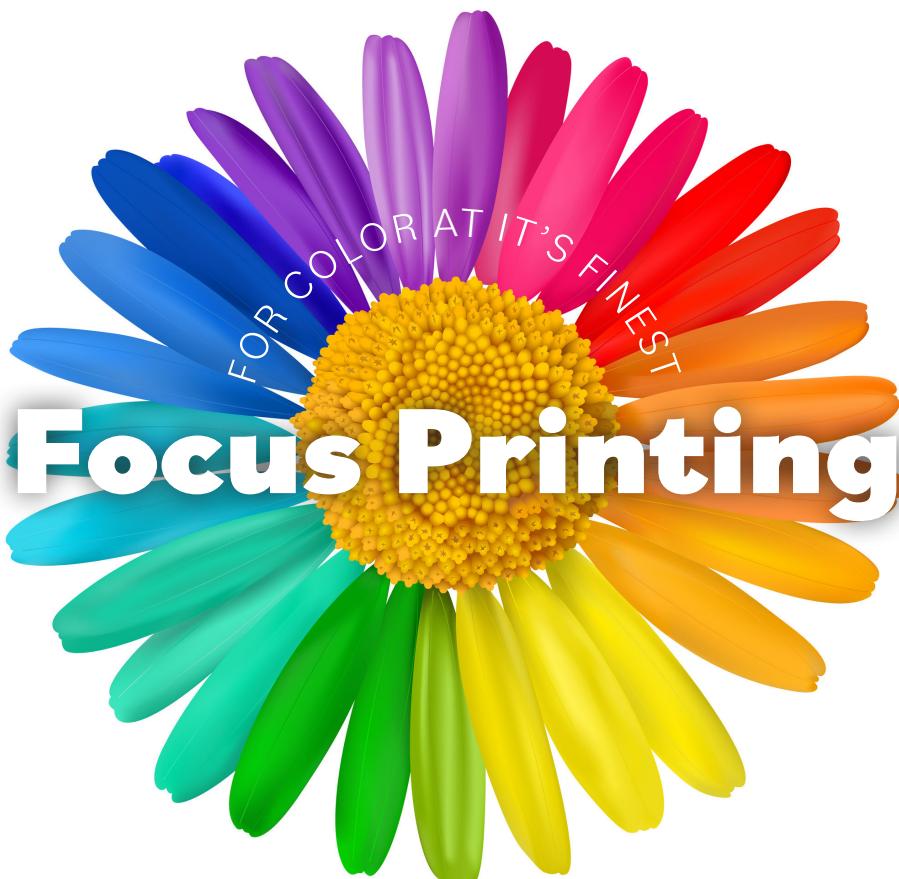
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