

REVIEW

Omaha Area Board of REALTORS®



A MESSAGE FROM THE PRESIDENT

WINTER CHANGES

We are off and learning to write 2025 when we date our documents; with all the things that change, the world keeps turning. The feeling for the year is hopeful, and January's cold kept us inside, revamping and setting ourselves up for a successful 2025. I am sure you, too, cleaned up a physical or a virtual corner somewhere in your life to help with a great lift-off.

REcharge is always a good way to jump into the new year. I hope this year's event got your energy flowing. Every year, this is one of our top events, so I hope you were able to take in all of the excitement the day had to offer.

At the top of my list was Dr. Jessica Lautz, the National Association of REALTORS® Economist who specializes in the analysis of the residential real estate market. Kyle Scheele, the patron saint of crazy ideas, is lighting up audiences nationwide with his zany approach to business that is both inspiring and thought-provoking. Let us know your thoughts!

The leadership of the Omaha Area Board of REALTORS® is busy planning more educational events and another year of advocacy efforts aimed at supporting your business. I encourage you to become a part of the REALTOR® organization. We always remind members that the organization is run by the REALTORS® who show up. We would love to see you at a meeting sometime soon. If you're not sure where to start, contact me. I'm where I am today because I had support and encouragement from another REALTOR®.

It will be a great year with many upcoming educational and training opportunities. Keep an eye on **omaharealtors.com**, and be sure to keep our event calendar handy. If you have any questions, don't hesitate to contact the OABR office.

For now, mark February 27th on the calendar for the annual **RPAC Breakfast at Champions Run** sponsored by the Women's Council of REALTORS® Omaha Chapter. This incredible, informative event allows one to network and mingle with other real estate professionals and learn about our advocacy program. I hope to see you there!

RPAC is a significant REALTOR® effort put in place to protect you, the real estate industry, and the rights of private property owners from potentially disastrous legislation. Over 700 Legislative Bills and 28 Constitutional Amendments will be introduced this year alone in the Nebraska legislature. REALTORS® review legislation at the local, state, and federal levels. The RPAC program supports elected individuals who support real estate. **RPAC empowers the collective voice of all REALTORS®.**

If you supported RPAC in the past, thank you! If not, make 2025 your year to start. Politics might not be your thing, but investing in RPAC is a wise investment in your business. **There's no shortage of bad legislation being introduced across the state and the country.**

Finally, as the bleak days of winter wind to a close, we excitedly anticipate warmer days – and, hopefully, a warmer market as well. After 16 years in the real estate business, I'm confident this year will bring more change. Be ready to adapt. We are here to assist with your business and empower you to reach your goals for 2025.

May you always walk in the sunshine, my friend!

Jessica Sawyer,
2025 OABR President



REVIEW

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YUN & LAUTZ: THE WORST IS OVER

Written by **Melissa McElroy**

A recent New York Times headline read: “Can the U.S. Climb Out of Its ‘Unprecedented’ Housing Crisis?”

The framing of that question stirred the mild-mannered Chief Economist of the National Association of REALTORS®, **Dr. Lawrence Yun**. According to the renowned economist, the low inventory of homes available to would-be homebuyers creates a crisis. Low inventory negatively impacts the affordability index. Current homeowners are doing just fine. Household equity in real estate has steadily risen while the median net worth of homeowners continues to sharply outpace renters.

During the NAR Real Estate Forecast Summit, Yun had an optimistic outlook for the future of real estate, reporting solid job gains since pre-Covid, record high payroll employment, and a stable job market.

There has been a steep decline in seriously delinquent mortgages, or people who are 90 days or more behind on their mortgage. He credited better regulation that resulted after the Great Recession but acknowledged that there have been “a couple of difficult years in terms of transaction activity.”

Staving off inflation continues to be the Federal Reserve Board’s primary focus, aiming for a two percent inflation rate. There was recently a slight uptick in inflation, up to 2.7 percent. Yun still predicted multiple cuts by the Fed in 2025, likely three, but didn’t anticipate a significant cut to overall mortgage rates. The Fed rate cut does not equate to a one-to-one, equal cut to mortgage rates, though he thought mortgage rates could potentially drop down to six percent.

One major factor that could prevent more aggressive cuts is the mounting national debt. Yun said the \$35 trillion debt wouldn't need to be eliminated in a year, but a sensible plan to cut the debt would go a long way in stabilizing the economy and lowering mortgage rates.

Yun said the worst is over for existing home sales. The statistics show the first increase since the summer of 2021 happened in October 2024. There are fewer locked-in homeowners – borrowers “locked in” to a low interest rate – and a broader inventory of starter homes. He predicted that the “locked-in” issue would diminish in 2025 as inventory continues to increase and interest rates decrease slightly over time.

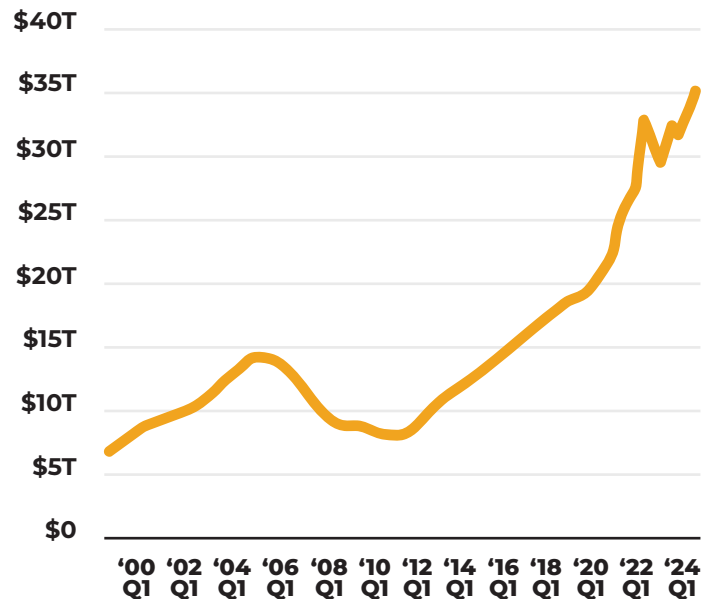
One negative takeaway from his findings is that the median age of a first-time homebuyer jumped to 38 years old, whereas the median age of a first-time homebuyer used to be in their late 20s.

Dr. Jessica Lautz provided her own analysis and revealed some surprising stats about the current market. The really big takeaway: high-income and high-equity homebuyers are the winners in today's housing market.

All-cash homebuyers made up over a quarter of the market in the past two years. In the last year, that has been for only primary residence buyers, not vacation homebuyers or mom-and-pop investors. Repeat buyers, who have a tremendous amount of housing equity, makeup nearly one-third of the market. One in ten first-time homebuyers purchased their homes with all cash, without financing.

The down payments are trending higher. First-time homebuyers traditionally used their savings or borrowed from the bank of mom and dad. This year, there has been a slight change, including more financial assets, such as stocks, bonds, and even cryptocurrency, to put down a sizeable down payment or even pay all cash for a home. There has also been an all-time high for people using inheritance for a down payment, with seven percent of first-time homebuyers using inheritance for a down payment or to make an

HOUSEHOLD EQUITY IN REAL ESTATE IN U.S



NATIONAL FORECAST

	2025	2026
Existing Home Sales	+7% to 12%	+10% to 15%
New Home Sales	+11%	+8%
Median Home Price	2%	2%
Mortgage Rate	Near 6%	Near 6%
Job Gains	Near 2 Million	Near 2 Million

all-cash purchase, not quite the silver tsunami or generational transfer of wealth, but a trickle of wealth to young adults in the real estate market.

When considering housing affordability, the household income of successful homebuyers continues to climb. There's been a rise in the household income of first-time homebuyers by \$26,000 in the last two years. Teachers and first responders are often shut out of today's housing market due to a lack of inventory and the affordability crisis.

There's an all-time low of first-time homebuyers, at just 24 percent. Before the Great Recession started in 2007, that would have been about 40 percent. She noted that since the median age of the first-time homebuyer is at an all-time high of 38, that means less

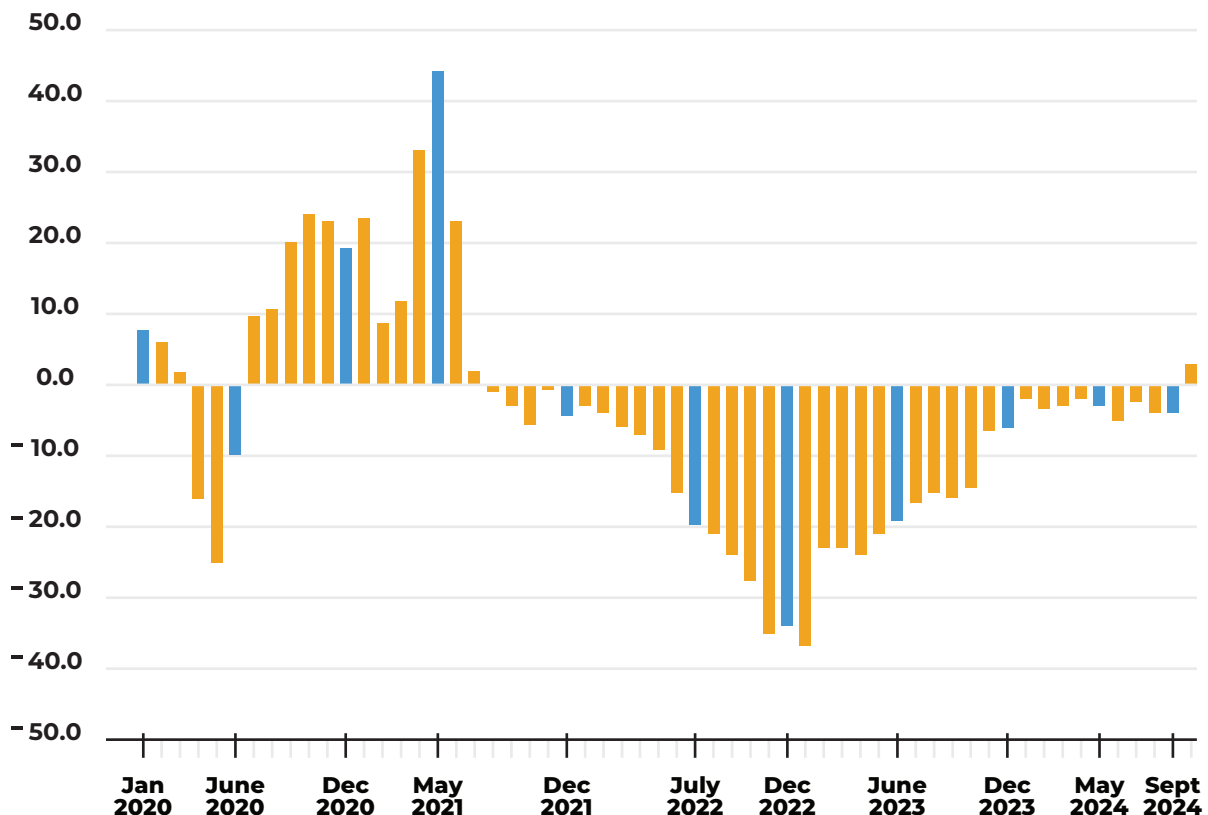
wealth accumulation over their lifetime. The median age of the repeat homebuyer also climbed to an all-time high of 61 years old.

Multigenerational buyers are also at an all-time high, as more people must pool their money to purchase a home, having to care for aging parents. As marriage rates drop, the demographics shift for first-time buyers, with only half being married couples, while single women make up 24 percent of first-time buyers. The baby bust means that only 27 percent of the recent buyers had a child under 18.

With 88 percent of buyers still using an agent and nine-in-ten sellers using an agent, one thing remains clear: consumers still want REALTORS® to successfully navigate the ever-changing real estate market.

EXISTING - HOME SALES

% CHANGE FROM A YEAR AGO



Information Source: NAR






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UNL ARCHITECTURE STUDENTS TACKLE AFFORDABLE HOUSING PROJECT

Written by **Melissa McElroy**

It seems like an ordinary, vacant lot in the heart of Benson, but soon, it will be the site of an extraordinary vision. The 4,700-square-foot lot on the corner of North 58th and Corby streets is where an affordable housing project conceptualized by University of Nebraska-Lincoln Architecture Professor Jeff Day and 13 of his graduate students will be constructed.

The plan entails two small houses planned for the lot. The larger home, a two-bedroom under 800 square feet, will cost around \$190,000 to \$200,000. The smaller, one-bedroom home will be just over 600 square feet and cost around \$150,000 to \$165,000.

"The project is in line with the missing middle housing that Omaha is in desperate need of," Omaha City Councilman Don Rowe said, who attended an exhibition for the project at Dundee Bank's Benson Branch. The project should begin in May and be completed by the end of summer. It will first need approval from the Omaha Planning Board and the Omaha City Council.

Rowe said they will use insulated panels that will be assembled on-site, which will be energy efficient. They're

striving for net zero emissions or a home that will produce more energy than it consumes. The modular panels are highly insulated and very sturdy, which will help keep the costs down, in addition to the smaller size of the homes and smart design. They assemble very quickly, which saves on labor costs. Another cost-effective design element of the project is having the plumbing limited to one shared wall between the kitchen and bathroom. The project can serve as a prototype for similar future projects.

Omaha's recently revised Accessory Dwelling Unit (ADU) ordinance opened the possibility of building ADUs and "Missing Middle" options on smaller lots or on a lot with an existing home, an effort to add more affordable housing by adding density. The Omaha Housing Affordability Action Plan estimates that Omaha will need to add 30,000 homes to the Greater Omaha Area by 2030. Rowe said he is in favor of housing projects that think outside of the box to produce more affordable housing options.



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REALTOR[®] CHAMPION

BRINKER HARDING: MOVING THE MARKET FORWARD

WRITTEN BY MELISSA MCELROY

It was a packed house at Big Fred's Pizza on a frigid December night when Omaha City Councilman Brinker Harding formally announced he'd seek another term to represent Omaha's District 6, the district he has represented since 2017.

Political heavy hitters Congressman Don Bacon and former Omaha Mayor Hal Daub both gave speeches endorsing Harding at the December event. Congressman Bacon said in an X post following the event: "Omaha is safer and more prosperous with Brinker in office, and I am proud to support him!"

Former Omaha Mayor Hal Daub gave a speech endorsing his former Chief of Staff and Economic Development Director. Daub spoke of Harding's dedication to the city of Omaha and his commitment to fiscal responsibility.

Harding, Senior Vice President of Colliers International, Grubb & Ellis/Pacific Realty, has over 25 years of experience in the real estate industry. He said whether he's working with real estate clients or serving citizens as a City Councilman, he strives to ensure that money is deployed in the most efficient manner. Harding said, "The dollars and cents need to make sense."

With his background, he considers the cost-benefit

of any prospective decision. He is acutely aware of how excessive government regulation can contribute to the lack of affordable housing. According to a recent study by The University of Nebraska at Omaha, nearly a third of the cost of a new home in the Omaha region is attributable to government regulation. According to the National Association of Homebuilders, for every \$1,000 price increase on a



home in the Omaha metro, 435 households are priced out of the market.

Whether it's a far-reaching long-term action plan or a current electrical code ordinance, Harding always listens to the input from the Omaha Area Board of REALTORS® and carefully considers the added costs of the proposals. Recently, he opposed a plan mandating all new homes be pre-wired for electric vehicles, a measure that would add thousands to the cost of every new home. With many already struggling to purchase their first home, this added cost makes homeownership unattainable and removes the opportunity to build wealth for their generation and maybe the next.

Harding is passionate about economic development. "There is so much momentum in Omaha. I want to make sure to keep that going," he said. He works to foster successful public-private partnerships that will spur real estate development. There is a large and very generous philanthropic community in Omaha. He works to be a good steward by promoting strong economic policy to encourage future investment from the private sector and remains open to exploring new growth opportunities.

"Omaha competes for population, business retention, and business expansion. If we don't grow diligently, we will fall behind, making it harder to grow with a declining tax base."

"There is only 20 to 30 years of developable land remaining in Douglas County. We need more density in development." He explained how keeping the levy down and spreading taxes over a higher number of people would save taxpayers money.

Harding plans to take on an overhaul of the city's master plan. "It will serve as a roadmap for how Omaha will continue to grow and develop infrastructure."

The last time it was overhauled was in the 1990s. "We need to use common sense and weed out anything unneeded." He intends to pare down costs by cutting outdated or unnecessary regulations.

Harding believes it is essential that he stays well-informed about issues impacting the community and always understands what he's voting on. "Every vote affects the city as a whole," he said. "The City



Council is elected by district, but I represent everyone in the city."

His top priorities are addressing the lack of affordable housing and encouraging economic development. "We won't ever stop exploring ways to lower the cost of housing," he said. The real estate professional understands how housing costs impact the whole community.

From the Riverfront to Elkhorn and everywhere in between, there has been an explosion of development projects in recent years, due to agents of change like Harding. A city is either growing and evolving, or it is falling behind. An analysis of every opportunity is necessary. "The investment along the streetcar line pays for the streetcar, adds to the tax base, and will not require an increase in the levy." The streetcar will help encourage even more development around the downtown and midtown region, attracting more residents to the city's urban core. It adds density and increases revenue.

Common sense and fiscal responsibility epitomize Omaha City Councilman Brinker Harding's approach to his work in the private sector and the elected office that he serves. He seeks reelection to continue to be a vocal advocate for the real estate community and serve the needs of Omaha.

REALTOR[®] CHAMPION

DON ROWE: FISCAL CONSERVATIVE FIGHTING FOR REAL ESTATE

WRITTEN BY MELISSA MCELROY

Don Rowe supporters gathered inside the party room at Charlie's on the Lake on a late December night and waited for the man of the hour to announce that he was seeking reelection for Omaha City Council District 5.

Douglas County Attorney Don Kleine, Nebraska Senator Kathleen Kauth, and Omaha Mayor Jean Stothert each took the stage to praise his business acumen and fiscally conservative approach to his role.

Rowe crafted a business mindset after years of being a small business owner, then later the Vice President of Sales at Millard Lumber. He said that what drove him to run was that he wanted to be of service to his constituents. After years of working in a customer-based industry, he takes a customer service approach when representing the people of Omaha and navigating issues at City Hall.

"People just want to be heard," he said about his constituents. Thankfully for them, Rowe is always willing to listen.

He often hears about residents' concerns about many issues – from declining roads and parks to property taxes.

Public safety is his top concern for Omaha. It is one of the many reasons why he is so supportive of first responders. He continually works to ensure the

necessary resources and funding are available to train police and firefighters properly. He wants them to stay safe while on the job, keeping Omaha citizens safe.

Affordable housing is another top concern. "I see the benefits of homeownership," he said. "It's a known fact kids do better in a stable environment." Rowe wants to see substantial progress towards developing more affordable housing options. He understands that it is a complex issue that requires creative solutions.



Economic development moves everyone forward. Rowe would like to continue to develop housing and commercial projects, but it is essential for him that growth proceeds in a fiscally responsible and sustainable way.

As he weighs everything that goes before the City Council, he wants to ensure residents are not overtaxed and that the city provides quality upkeep on infrastructure, such as roads. He said having a strong value system and relying on principles when representing his constituents is crucial.

“It’s important for voters to know who you are and your core values when the rubber meets the road,” he said, adding, “I make the best decision that I can based on those values. At the end of the day, voters can question me about a decision, but I never want them to question my integrity or sincerity when making a judgment.”

Rowe was compelled to run in 2020 when Rich Pahls was elected to the Nebraska Legislature, leaving his City Council seat vacant for nearly 6 months. Three Republicans competed for the seat. Even though Rowe did not initially win the coveted spot, he did eventually befriend his rivals. “You try to find value in everyone you meet.” One of his former rivals was Kathleen Kauth, who endorsed him at his campaign kickoff event. He described her as someone well-suited for the job of politics, with a great mind for making policy.

The City Councilman would like to revise outdated codes. “I don’t want to do anything that would make anything less safe.” He said there was room to improve the codes, which would make things more affordable without sacrificing safety. Everything from plumbing to zoning could be improved. He is all about removing red tape to cut costs.

Rowe is involved in the community and supports pro-real estate organizations such as MOBA (Metro Omaha Builders Association) and The Welcome Home Coalition. Building a strong community starts with building strong relationships within that community. One example of this occurred in a meeting between MOBA and OPPD. The Councilman was able to have a productive conversation with OPPD CEO Javier



Fernandez and other OPPD leaders. They discussed utility companies’ key role in keeping costs down for new home construction by being efficient and time-conscious.

He is a big supporter of developing the urban core with denser, mixed-use housing in the city’s midtown and downtown regions. According to Rowe, a strong urban core means a strong, growing city. He often must defend utilizing tax-increment financing (TIF), a Nebraska economic development tool. “It’s the only viable economic tool we have to develop,” he said. TIF makes some projects possible that might not otherwise be possible.

A growing urban core is one reason he is a proponent of the streetcar, which he sees as another economic stimulus. He explained how it increases the tax base and brings in additional revenue. The research demonstrates this. Other cities, such as Charlotte, NC, and Kansas City, MO, have had great success with similar projects. The streetcar hasn’t been built, yet the planned improvement is already generating twice the estimated revenue from developers who want to build near the streetcar line.

Encouraging economic development, advocating for affordable housing, and keeping Omaha residents safe, all while being fiscally responsible, are all core values Omaha City Councilman Don Rowe fights to uphold as he works tirelessly today to create an even better and more vibrant Omaha for tomorrow.

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ANDREW, CYNTHIA
ANDREW, LISA
ANSON, KALEEN
AREND, OLIVIA
AULNER, AARON
AYALA, JEANNETTE
BACON, ANGELA
BAK, RICH
BARATTA, SANDRA
BARGES, MICHAEL
BARNHART, MARTIN
BARONE, CHRISTOPHER
BARR, NANCY
BARRERA, OSCAR
BARTLETT, MARIE
BARTLING, JILL
BATTIATO, DIANE
BAUER, PATRICK
BAUMERT, GARY
BEACOM, MICHAEL
BEATON, CHRISTOPHER
BEAUDETTE, TRISTA
BECHER, BAYLEY
BECK, BREE
BECK, DARCY
BECKSHAW, KENNETH
BEEBE, SUSAN
BEGLEY, JOHN
BEHM, CHANDLER
BEHRENS, REVE
BELT, IRIS
BENAK, KATHERINE
BENCH, SETH
BENNETT, MICHAEL
DORNER, MARK
BENSON, BRANDON
BERGMAN, MAYCE
BERLIN, JEFF
BEST, BRIAN
BETHEL, KATHRYN
BETTS, KATHY
BEYER, AILEEN
BILLINGSLEY, MARK
BILYEU, THOMAS
BINGHAM, TERESA
JOHNSTIN, JASCHA
BLACKETER, BRANDI
BLACKMAN, CATHERINE
BLANKENAU, MARK
BLOCHER, JACQUELINE
BLOCKER, TANYA
BLOOMER, CARRIE
BLYTHE, BRENT
BLYTHE, LESA
BOBER, CHRISTOPHER
BONNER, FELICIA
BOOGE, AUSTIN
BOKNGREBE, KRISTINA
BOZAK, LOU
BRABEC, JAMES
BRAUN, JAMES
BREDEMAYER, JOHN
CARLSON, DEBRA
BRIDGES, TARA
COHEN, MARTIN
DIAMANTIS, NICOLETTE
GARCIA-CALDERON,
ABRAHAM
GERACE, CHERYL
GUY, SARAH
HEALY, PATTI
JANTZ, ASHLEY
KEHLRI, NANCY
KIMMONS, REBECCA
KNOX, THOMAS
KOPUN, GABE
LEADERS, MARK
LIPARI, VICTOR
MAHER, CYNTHIA
MUNOY, MARGARET
MANHART, JENNIFER
MCLEROY, MELISSA
MCGLYNN, MICHAEL
MEYER, TRUDY
MILLER, LAURA
MOYLAN, PAMALA
MUNIZ, VINCENT
MURRAY, DELORES
NICOLA, JANET
NICOLAI, ANGELINA
NOVAK, MARY
ORTIZ ORIGEL, VICTOR
OST, SHEILA
OTIS, MARIE
PATTON, JOHN
PAUL, LORI
PITTINGER, ROBERT
PODOLL, ANGIE
RIDDINGTON, JULIE
RIEDMANN, COLEEN
RIEDMANN, MICHAEL
ROCHA, PATRICIA
ROHWER, JOHN
STEPHENS, ALAN
STUART, TAMMY
SUM, ASHLEY
TIERNEY, JANELLE
VAN MOORLEGHEM, DENNIS
WEINERT, CATHERINE
WILSON, BRIAN
ZACH, MARGRET

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CONWAY, MARIANNE
COOLEY, LIZ
COOVER, DAVID
CROEN, VALERY
CORREA-CERRILLO, JOSE
CORRUJEDO, MARTHA
COSGROVE, CAROL
COVARRUBIAS, JOANA
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CRAWFORD, CARA
CREBER, KRISTY
CROMPTON, CARL
CROININ, MARISA
CURREN, KRISTI
CURTICE, ARIC
DALE, DYLAN
DALLAS, MARGRETTE
DALRYMPLE, MINDY
DALY, SHERRI
DASENBROCK, ALAN
DAUGHERTY, LYNN
DAVID, JULIE
DAVIS, KYLIE
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DENNING, ROB
DEPREZ, BRIAN
DEPREZ, NICOLE
DETAVERNIER, BRANDI
DIAMOND, JESSE
EAKIN, BRIAN
DILLENBURG, DREW
DITORO, WENDY
DIZONA, NICHOLAS
DOBSON, THOMAS
DOBSON, JAMES
DOESCHOT, MELANIE
DONALDSON, DOUGLAS
DORNER, MARK
DOWNING, SANDI
DUBUC PEDERSEN, DANIELE
DUNNE, JESSICA
EAMESON, JONATHAN
EARL, BRADLEY
EARL, GREGORY
EASTMAN, BILLI
EDWARDS, RICHARD
EGAN, CHRISTOPHER
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ERS, JEFFREY
ERICKSON, JULIE
ERICKSON, WILLIAM
EVANS, DAVID
EVANS, DONALD
EVANS, JUSTIN
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EVANS, ROSE
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FALLER, DANIEL
FARRENS, CAROL
FASTENAU, SHELLEY
FAULKNER, DEREK
FEHRMAN, DANIEL
FELKER, STACY
FINLEY, EDWIN
FITZGARRAID, JOSHUA
FLAIRT, JO
FLEMING, COLETTE
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FORD, ADAM
FORMAN, TERRY
FOSMER, KATRINA
FOSSENBARGER, ELIZABETH
FRAZZEL, KATHERINE
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FRILL, MARLENE
FRINK, SARA
FROST, GINNY
FUI, LINN
FULLER, CORY
FULLER, DONALD
FULLER, KRISTINE
FULLER, DARIAN
GAYIBOR, EDWIGE
GEURKI, KAREN
GEHRMAN, KIM
GETZFRID, WENDY
GIBB, RICHARD
GIER, TALON
GLENN, JAMES
GODBOUNT, KYLE
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GOLLIN, NICHOLAS
GOMEZ, JUSTIN
GOMEZ, RUBEN
GOULD, TODD
GRAVES, ELYSSA
GRAVES, EUGENE
GRECO, EMILY
GREVE, ANNE
GRIFFIN, BETTY
GRIFFIN, CARL
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HALL, LUCINDA
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HALVORSON, ANDREW
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HAMMES, JACOB
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HANSON, NATHAN
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HARRIS, LISA
HARRISON, MARK
HART, MARK
HARTZELL, JESSICA
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HASCALL, ALLEN
HAVENS, LORI
HAWK, TERESA
HAYES, AMY

HAYNES, MATT
HEADLEE, JOHN
HECK, KAYLENE
HEIDEN, MARGAN
HEISS, MASON
HELLBUSCH, ANDREW
HELLIGSO, THOMAS
HENNINGSEN, STEPHANIE
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HENSON, SUE
HERGEN, KRISTY
HERBOLSHMEIER, CHAD
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HILBERS, TRACI
HINN, MARILYN
HINTON, TRACY
HIRSCHETA, JENNIFER
HIRSCHMAN, BILL
HISKETT, KELLIE
HODGE, GINA
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HODGERTY, LYNN
HOFFART, KIMBERLY
HOFFMAN, ERIK
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HOLLINGSWORTH, LINDSAY
HORN, AARON
HOSKING, JOHN
HOURIGAN, SHELLEY
HOVEY, SHAWN
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HUBBARD, LISA
HUDKINS, JEFF
HUDKINS-RADKE, JULIE
HUGHES, DAVID
HUGHES, DIANE
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HUTCHER, MI
HUSAK, JENNIFER
HUTCHERSON, TIFFANY
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INCONTRIO, KELLY
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JANDA, MARGARET
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JOHNSON, LASHALL
JOHNSON, MARY
JOHNSON, RUSTY
JOHNSON, SHARA
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JORDAN, MELODY
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KAISER, JEREMY
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KARIMI, TONY
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KARNISH, LINDA
KASPER, B J
KAUFMAN, CAROL
KAUFMAN, KEITH
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KAVAN, COLLEEN
KAVANA, KATHERINE
KAVAN, RICHARD
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KEATING, JAMES
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KEITH, KATHERINE
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KUESTER, ANGELA
KUH-MAUSETH, JEANNE
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LEMMERS, AMY
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LEWIS-HARRIS, JILL
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LINDEN, JESSICA
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LONGO, LAURA
LOONITZER, SHANON
LOVREN, JERRY
LOVREN, WILLIAM
LOYA, TERESA
LUDWIG, STEPHANIE
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LYONS, EMMA
MABRY, AMY
MADRID, ERICA
MAGAR, GOVIN
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MARQUISS, DANETTE
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MARRIOTT, JAMES
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MEYERS, DELORES
MEYERS, THOMAS
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MILK, JOSH
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MILLER, ANGELA
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MILLER, KATHLEEN
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MILNER, TOBY
MILLER, TYLER
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MININO, STEVEN
MIRALLES, JAMES
MIRALLES, REBECCA
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MONAHAN, KERRI
MONTE, KIMBERLY
MONGAR, BRIAN
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MORA, MARK
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MORGAN, P J
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MOS, JASCHA
MOSS, TODD
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NELSON, MELINDA
NELSON, MICHELLE
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NEWHOUSE, RICKY
NICHOLSON, CLAYTON
NICOLA, TAMMY
NIETO, DAVID
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NINETE, CHERYL
NOGO, JEFFERY
NORTON, BRIAN
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OLSON, BETH
O'MALLEY, ASHLEE
ONUFROCK, AARON
OSBORN, ALLEN
OSBORNE, ROBERT
O'SHEA, DESIREE
OSTER, ANDREA
OSTERHOLM, SANDRA
OSTERMAN, BROOKE
OWENS, CONNIE
PACHE, DIANA
PALADINO, LISA
PALENSKY, LESLIE
PALENSKY, JENNIFER
PALERMO, ROBERT
PANAS, THEODORE
PANEBIANCO, ANDREW
PANEBIANCO, JOSEPH
PARMENT, GEORGIA
PARMENT, WILLIAM
PASCASIO, RAFAEL
PATTERSON, MEGAN
PATTERSON, RICHARD
PASLEY-KELLY, KERRI
PAULSEN, TRACY
PAYNE, JASON
PEDERSEN, APRIL

PEPPER, WALTER
PERSON, GRAHAM
PETER, BETSY
PETERSON, JASON
PETERS, DAVID
PETERSEN, CASSANDRA
PETERSEN, ERIC
PETERSEN, TJ
PETERSON, CANDICE
PETERSON, CHARLOTTE
PETERSON, HEATHER
PEPPER, KURT
PHILBIN, KRISTINA
PIEDRAHITA ESCOBA, MAYRA
PICCANIC, ADIS
PICHETMAN, WAYNE
POGGE, JUSTIN
POHLAD, JULIE
POHLAD, SARA
POHLMIEER, DEANA
POLENDO, MELISSA
POLINSKY, MARIA
POLINSKY, CRISTINE
PORTER, SARAH
POTINENI, VENUGOPALA
POUTRE, SILVIA
PRATT, PEYTON
PRESTON, ASHLEIGH
PRINCE, AYLICIA
PROCHMAN, BENJAMIN
PRUESS, CHRISTIN
PRUESS, JEFFREY
PRUESS, JOANN
PUGH, JOANNE
PURVIS, EDWARD
RADER, STEPHANIE
RAGAN, MICHELLE
RAGAN, MITCH
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RAY, NICOLE
RECHENBERG, DEBORAH
RECTOR, DELTA
REEDER, TIMOTHY
REEKER, KATHERINE
REEKER, THOMAS
REEVE, CASSIDEE
REID, STACEY
REID, STEPHEN
REING, CHRISTINA
RENSCH, MARI
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SELLIN-KURTZ, CHAPIN
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SHAFFER, BRENDA
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SMITH, THOMAS
SNIPES, MISTY
SNOW, TANNER
SONDER, DIANA
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SOUSEK, LISA
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SWANSON, MATTHEW
SWEET, JULIE
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UTTER, DYLAN
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VALENTE, COREY
VANDEVEER, JEANETTE
VAVTER, TEIA
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VILLOVO, DANA
VINCKIER, MELISSA
VINT, GEORGIANNA
VITTETO, JONI
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VOCELKA, JAMES
VOGT, DELANEY
VOLKERT, STEVE
VONDERHEIM, MARGARET
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WAITE, STARLA
WALDRON, JOSHUA
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WEES, MERRI
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WEHNER, TERESE
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WHISLER, TAWNII
WHITE-HAMILTON, ALEXANDER
WICHMAN, CONNIE
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WILEY, BRITTANY
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WILLEY, DAMIAN
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WILLIAMS, MAILE
WILLIAMS, ROSEMARY
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WILSON, JULIE
WILSON, LINDA
WINNERS, NICOLE
WOLF, STEVEN
WONDERS, PAMELA
WOOD, WARREN
WOODARD, JODI
WOOLSEY, CARA
WORMEYER, NORMAN
WURSTNER, JACQUELINE
XAYAVONG, PETERSON
YOUAMANS, ERVIN
YOUNG, MARY
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ZAHM, AMANDA
ZIMMERMAN, LISA
ZIMMER, JESSENIA
ZORN, BARBARA
ZUGER, ALICIA
ZUROSKI, MATTHEW



THE TRENCHES

Written by **Melissa McElroy**

February is the month devoted to love. Happy couples stare longingly into each other's eyes and profess their love in between sips of champagne and nibbles of chocolate.

Singletons sometimes opt to brave the treacherous depths of the dating pool.

Working in real estate is kinda like navigating the dating landscape. You wander on a quest for the right match. Sometimes, just like in dating, what seems like a promising prospect ends up being a real dud.

GONE GIRL

When REALTOR® Brian Kays was approached by a man who said he needed help finding a house, he had no idea how truly bizarre things were about to get.

When he spoke to this would-be client on the phone, already from the get-go, some things seemed off. The gentleman said he was house-shopping for his girlfriend, not himself. His girlfriend lived out of the country – somewhere in Germany – and she couldn't look at houses here herself.

Brian explained that he needed to speak directly with her since she was purchasing the home. It seemed odd that the girlfriend didn't contact Brian directly. Something wasn't adding up. Brian suggested meeting up with the man face-to-face for coffee so he could get a better read on the situation.

Brian was already skeptical when they met, but then he learned that the man had never met the

girlfriend. When the client told his girlfriend that she needed to speak to Brian, she had a dramatic story about how she had just been mugged and was in the hospital with a head injury. The client somehow produced a picture of a woman with bandages on her head, which he shared with Brian. The girlfriend claimed the mugger also smashed her phone, and therefore, she couldn't be reached by phone.

The girlfriend said she had an attorney who could represent her but the lawyer's webpage was a little sketchy and had an unworking phone number. The FOREWARN app also raised red flags, and an email bounced back.

While Brian felt compassion for the man, it seemed pretty clear that he was being scammed by this "girlfriend." He told the man that if he wanted to buy a house, he'd be happy to help him, but he couldn't take the girlfriend on as a client without going through the appropriate protocol. The poor man was still convinced his girlfriend was legitimate despite evidence to the contrary.

Some people feel butterflies when they fall in love. Perhaps that sensation is just common sense leaving the body. Others say that love is blind. Apparently, that's not the only sense sometimes lacking when it comes to love. Navigating the residential real estate market can feel like a crazy dating reality show. You never know exactly what to expect; just brace for the unexpected. Like love, anything is possible when you're toiling away every day in the trenches of real estate.



Kara Guinto



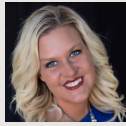
Ericka Heidvogel



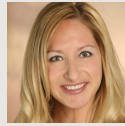
Shelley Hourigan



Don Igo



Brooke Johnson



Monica Lang



David Lee



Luke Lofgren



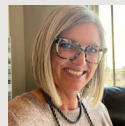
Seth Mielke



Gary Price



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WALTER RADCLIFFE (1947-2024)

Written by **Melissa McElroy**

(Lincoln, NE)- It was the day after Christmas when legendary lobbyist Walter Radcliffe, who proudly represented the Nebraska REALTORS® Association for most of his career, passed away at the age of 77 shortly after entering hospice.

His friends and colleagues would describe him as a “larger-than-life personality.” He captivated a room when he entered and had an impeccable professional reputation in a career that spanned nearly half of a century.

According to his colleague, Korby Gilbertson, “Walt Radcliffe’s first experience with the Nebraska Legislature was in 1969 when he served as a legislative

page. In the following years, he was an assistant Clerk of the Legislature, Committee Counsel, and Counsel to the Speaker.”

After practicing law for several years, he formed a partnership with former Senator David Tews in 1977, and founded Tews & Radcliffe, which would become Nebraska’s oldest governmental relations law firm. After Walt became the sole owner and chief partner of the firm in the 1980s, he renamed the firm Radcliffe and Associates. It was renamed Radcliffe, Gilbertson & Brady in 2019.

Gilbertson said that despite never advertising his services, he was always at the center of every major issue facing the Unicameral for over four decades because he was a master of his profession.

“What set him apart was his respect for the Unicameral as an institution, his love of people, and the process. Walt represented a diverse collection of clients from every corner of Nebraska and across the country on issues as wide-ranging as complex business matters to

JOE GEHRKI APPOINTED NEW NEBRASKA REAL ESTATE COMMISSION DIRECTOR

Written by **Melissa McElroy**

January 1 rang in a New Year and welcomed a new Nebraska Real Estate Commission Director. Joe Gehrki replaced Greg Lemon, who retired after 15 years with the Commission.

After working in the real estate industry for 37 years, Gehrki cultivated impressive accomplishments. It’s not surprising to anyone in the real estate community why he would be selected for the role. Still, he remains a humble servant to an industry he has served for nearly four decades.

“It will be a learning process over the next couple of years,” the real estate professional said about his appointment. “My objective is to know as much as I can about all things pertaining to real estate law.”

His predecessor was an attorney and an expert in Nebraska real estate law. “Greg knew Nebraska real estate license law better than anyone else in Nebraska,” he said.

Gehrki, formerly of BHHS Ambassador Real Estate, brings a different skill set with his extensive real estate sales expertise and a different approach to the role. As he takes on this new role, he said it does help that there is an amazing staff at the Nebraska Real Estate Commission to offer support.

He said his approach to his new role will be “To make sure real estate is done right and people treat each other right and do anything to enforce that.”

OABR Governmental Affairs Director Perre Neilan described his longtime colleague. “Joe Gehrki approached every situation at the REALTOR® organization with professionalism and kindness. He

civil rights.” Gilbertson said.

She added, “Walt knew that as a lobbyist, the only true currency he had was his word. That applied whether working with clients, legislators, or other decision-makers. He frequently told prospective and existing clients that he ‘was not a magician.’ He believed in telling the truth, even if it wasn’t popular. That made him less than popular sometimes but well respected for his candor.”

Gilbertson said, “One of Walt’s strongest qualities was



Photo Credit: nebraskaexaminer.com

his generosity with time. Whether it was a young student wanting to learn about the role of a lobbyist, a candidate, legislator, governor, or fellow lobbyist, Walt was always willing to take the time to listen and talk.”

She mused, “Even political enemies knew his door was always open, and that led to deals and relationships that continued beyond the issue of the day. It was those interactions and relationships that gave Walt the edge over other lobbyists. He never believed his profession was a job, it was his life.”

When asked what Walt’s legacy will be, she said it was the people’s lives that he touched. “Governing is about people, individually and collectively. It isn’t about partisan victories or ‘us’ versus ‘them.’ It is about relationships and working with others regardless of their political affiliation or legislative interest. People who were lucky enough to know or work with Walt learned from him. Those people now have the tools and ability to continue his legacy of being a changemaker and thought leader in Nebraska.”

Walt remained a registered lobbyist until his death. He left behind a legacy that will be celebrated for years to come. **Rest in peace, Walter Radcliffe.**

was always prepared and was a tireless advocate for both me personally and, most importantly, for the association itself. It will take a lot of members to replace him. As a Husker fan and a Steelers fan, you can tell he never gives up hope.”

When he accepted the role, he had to eliminate conflicts of interest. He had to renew his real estate license as inactive and step down from serving as the REALTOR®’s Federal Political Coordinator to Senator Pete Ricketts. His wife Karen Gehrki, also a REALTOR®, will continue to serve family and friends



who have relied on the Gehrki’s’ real estate prowess over the years.

Best wishes, Joe Gehrki on an exciting new chapter as Director of the Nebraska Real Estate Commission.

DIRECTOR GEHRKI'S REAL ESTATE CAREER

- Licensed agent, broker/manager (1987-2024)
- Omaha Area Board of REALTORS®
REALTOR®-of-the-Year (2008)
- Omaha Area Board of REALTORS® President (2009)
- Nebraska REALTORS® Association President (2012)
- Nebraska REALTORS® Association
REALTOR®-of-the-Year (2014)
- National Association of REALTORS® Federal
Political Coordinator (1999-2024)
- Second District Broker Member of the Nebraska
Real Estate Commission (2017-2024)

MEMBERSHIP REPORT

December Activity	MO	YTD
New REALTOR® Members	10	260
Resignations	27	443
Membership (As of January 1)	2024	2023
Designated REALTORS®	194	210
REALTOR®	2972	3056
REALTOR® Emeritus	93	83
TOTAL REALTORS®	3259	3349
Institute Affiliate	79	74
Affiliate Members	132	137
Key-Only Affiliates	120	125

Full membership report at OmahaREALTORS.com/membership-report

DESIGNATIONS

Accredited Buyer Representative (ABR®)

- Mandi Lackas, Nebraska Realty
- Timothy Traudt, Evolve Realty

ENDORSEMENTS

Commitment to Excellence (C2EX®)

- Tricia Weathers, Better Homes and Gardens

PERSONALS

Our Condolences

- To the family and friends of Walt Radcliffe, Radcliffe & Associates, who recently passed away
- To Cheri Andersen, eXp Realty, LLC, on the passing of her father
- To Matt Circo, Better Homes and Gardens RE, who recently lost his sister
- To the family and friends of Walt Pfeffer, PJ Morgan Real Estate, Douglas County Assessor - Register of Deeds, who recently passed away

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THE FUTURE IS BRIGHT

2025 is off to an amazing start. After the fanfare and hubbub of the holidays, February is the month to get back into the swing of things. It's only the second month in my Presidency, and things are clipping right along.

The January WCR Mixer was a big hit. I always welcome any opportunity to network with WCR members and socialize in a casual, lighthearted way. It's a prime chance for me to get to know more about everyone and learn about any challenges they might be facing.

WCR is an incredible organization made up of brilliant people from different industries. It is a friendly place to make new connections and grow as a leader. I have met so many amazing people along the way and made lifelong friendships.

We not only support the real estate community, but the greater Omaha community. We are proud to announce our charity focus for the year: The 50 Mile March Foundation. Our immediate past WCR President, Sarina McNeel participated in the heroic event this past August. It's all part of an effort to support local nonprofit organizations that directly help our Veterans.

One important event coming up at the end of the month is the WCR Chapter RPAC Breakfast, which

will be from 9 to 11 a.m. on Thursday, February 27th at Champions Run. RPAC is an important pro-REALTOR® Advocacy group that fights to protect the real estate community. Register online at wcromaha.com. I hope to see you there.

We have so many plans in the works to bring in amazing speakers and host spectacular events, like the Spring Extravaganza that we promote each Spring. People look forward to this event every year. They even get all decked out in costumes, usually in a group theme. It is a blast!

If you do not yet have a membership to WCR, I invite you to attend an upcoming event and consider joining. You will meet the leaders from different industries: everything from insurance, to HVAC, to lenders and everything in between.

If you already belong to WCR, we look forward to seeing you at all the upcoming events as well. The organization is much better and stronger when there's strong member participation, and I truly want you to get the most out of your membership.

Looking forward to all great things that 2025 will bring, as we forge a path ahead and revel in the adventures along the way.

Best Wishes!
TRAC BURKHARDT
2025 President

OMAHA CHAPTER WCR

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Events Director

REALTORS® Make the Market

Omaha Area Residential Snapshot

DECEMBER 31	2024	2023	%
NUMBER ON MARKET	2,054	1,832	12.1% ▲
NUMBER UNDER CONTRACT (MONTHS)	644	668	-3.6% ▼
NUMBER OF SALES CLOSED (YEAR TO DATE)	11,812	11,759	+0.5% ▲
EXISTING SALE PRICE (MEDIAN YEAR TO DATE)	\$293,000	\$280,000	4.6% ▲
NEW SALES PRICE (MEDIAN YEAR TO DATE)	\$424,000	\$434,900	-2.5% ▼

AFFILIATES Add Value!



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Find the next YPN Committee meeting on the OABR calendar!



PAST PRESIDENT'S CORNER

MARK NICHOLS 2005 PRESIDENT

Mark Nichols began his professional career working for the Federal Government for 11 years right out of college. It became increasingly disenchanting over time. After working in the Welfare office for about five years, he searched for something more fulfilling. That's when he attended a Century 21 promotional meeting. Two months later, he began a real estate career that spanned 30 years.

Many things attracted him to his newfound real estate career. He liked being self-employed and being able to call his own shots. "It sure

beat working for the government," he mused. He always had to pleasure of working with only people he enjoyed. Being a REALTOR® was rewarding, and he earned more than being a government employee. He and his wife, Bev, both worked in real estate as a team that bridged most of his career.

Mark remembers volunteer hours spent on committees and attending state and national conventions. He developed a new construction niche and recalls endless open houses. However, what he remembers most about his days as OABR President was the growing membership, the camaraderie between colleagues, and how technology changed the industry.

When he reflects on his real estate career, he says it changed so much over time. "Change is the only

constant," he said, adding, "If you can't deal with constant change, this might not be the job for you." His best advice? "Take care of your business, and treat people right, and they'll treat you right."



Differences Between Residential & Commercial Property Inspections

What Sets Commercial Inspections Apart?

Commercial property inspections differ significantly from residential ones and require specialized expertise. Inspectors must understand complex systems, regulations, and structural requirements.

Capital Expenses & Maintenance Planning

Buyers need details about HVAC systems, water heaters, and roofing components to budget for future expenses. Commercial properties often require advanced assessments to determine potential repair or replacement costs.

Safety & Compliance Standards

Commercial buildings must meet stricter safety codes. Features like emergency exit lighting, smoke detectors, exit signs, and fire ex-

tinguishers should be serviced annually. Electrical systems over 400 amps should be inspected by licensed electricians, who use specialized safety equipment.

Roofing & Structural Concerns

Flat roofs, such as EPDM or rolled asphalt, are common in commercial properties. Inspections focus on drainage issues, structural support, and signs of material wear or deterioration. Addressing these issues early can prevent costly repairs.

Plumbing & ADA Compliance

In Omaha, PEX plumbing is prohibited in commercial properties. Inspections also evaluate compliance with the Americans with Disabilities Act (ADA), including marked parking spaces, foam protection on pipes, and grab bars in restrooms.

Parking Lot & Exterior Checks

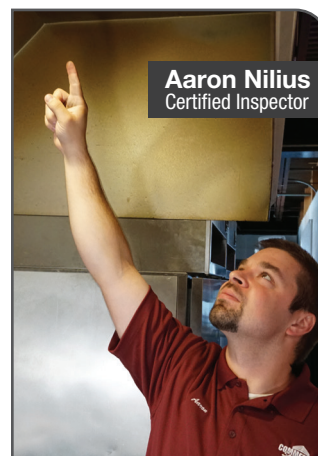
Parking lot striping, curb stops, and signage are assessed for visibility and wear. Gas meters in areas prone to vehicle impact should have protective concrete bollards.

HVAC Systems

Package HVAC units are common in commercial buildings. These combined heating and cooling systems are installed outdoors, eliminating the need for metal flues. Inspectors assess the age, efficiency, and condition of these units.

Commercial Kitchens & Grease Management

Cooking appliances in commercial kitchens, such as ovens, gas cooktops, and fryers, often require fire suppression systems and exhaust hoods. Fire suppression uses chemical agents to control flames. Grease traps are inspected to prevent drain blockages, as regular cleaning is essential.



Aaron Nilius
Certified Inspector

Why It Matters

Understanding these differences helps buyers and agents evaluate inspector qualifications and make informed decisions. To learn more about the commercial property inspection process or its impact on buying and selling commercial properties, contact us today!



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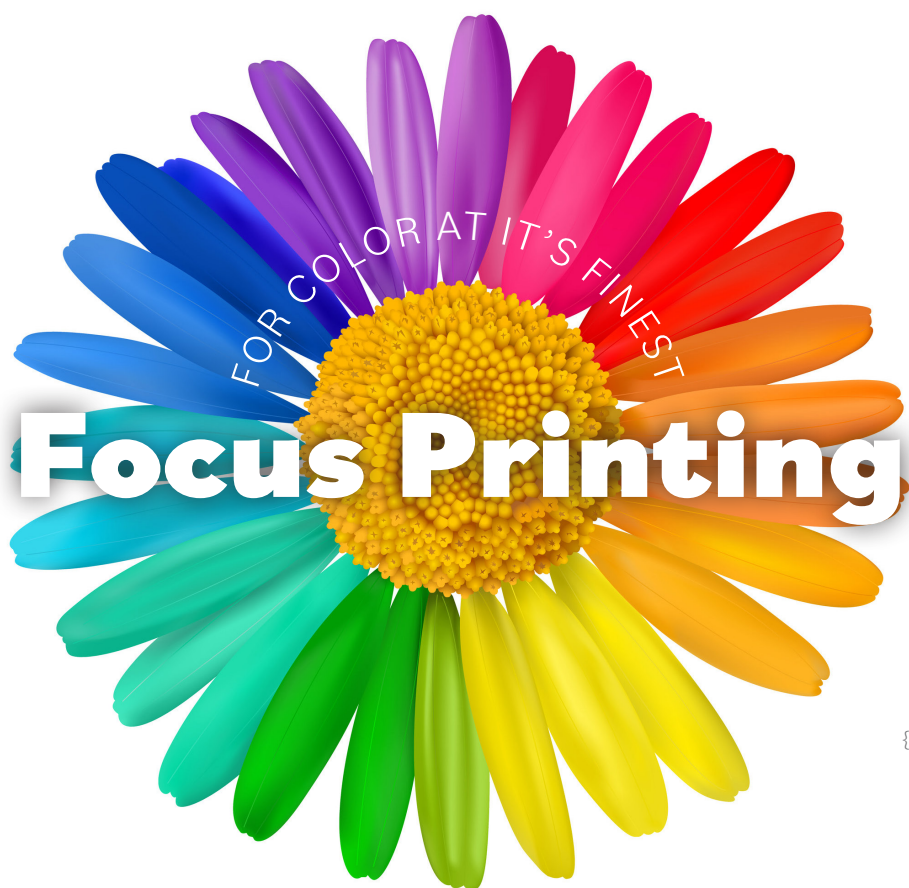
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