

April 2025

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

SPRING IN YOUR STEP

The days become a little longer with each passing day; we inch closer to warmer days as the dreary winter days fade away. There's a new spring in your step. Green is popping up in our flower beds, and grass is starting to grow.

Not only does the temperature heat up this time of year but so does the market. People dreaming of a new home might do more than merely peruse listings. Sellers start to get their homes ready for market, maybe do a bit of spring cleaning, maybe put a coat of fresh paint on well-worn walls.

April is Fair Housing Month when we commemorate the Fair Housing Act and reflect on housing discrimination, past and present. As leaders in the industry, it is our responsibility to serve our community with equal service and promote homeownership and property rights for all. Homeownership builds wealth, which later passes to future generations. It is why we work tirelessly on housing affordability – so everyone can achieve the American Dream.

The **Nebraska REALTORS® Association's Annual Convention & Expo** presents a perfect opportunity to network, take courses, and learn more about the industry. This year's convention is April 7 – 9 at Embassy Suites La Vista Convention Center. Check out NebraskaRealtors.com for more information.

OABR will have committee meetings and classes available throughout April and beyond. It's a great way to network with other real estate professionals and give back to the industry. OmahaRealtors.com will have the most up-to-date information. **Try something new and consider attending a meeting.** Every REALTOR® has a unique perspective that should be shared.

During the first week of June, REALTOR® leaders will attend the **National Association of REALTORS® Legislative Meetings**. It is a chance for us to meet with our elected federal officials; it provides an opportunity to communicate our concerns and share our industry expertise with the policymakers who make decisions impacting real estate. It is like the saying in RPAC, "If you don't have a seat at the table, you might be on the menu." It highlights why RPAC investments are so valuable for our business. It is even more urgent now than ever to have a seat at the table where our voice is heard.

As we embark on the second quarter of the year, I wish you all a busy and prosperous spring.

May you always walk in the sunshine, my friend!

Jessica Sawyer,
2025 OABR President



REVIEW

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FRIDAY
25
APRIL

AT HOME WITH DIVERSITY (AWHD)

CULTIVATING MULTICULTURAL RELATIONSHIPS
IS GOOD FOR BUSINESS (#0415)

📍 OABR EDUCATION CENTER

⌚ 9:00 AM – 4:00 PM

Register at omaharealtors.com/multicultural_relationships

MON
12
MAY



📍 OAK HILLS COUNTRY CLUB

⌚ 8:00 AM – 5:00 PM

Register at omaharealtors.com/golf

WED
14
MAY

SMART GROWTH & BIAS OVERRIDE (#1560)

override (#1404R)

ATTEND ONE OR ATTEND BOTH!

📍 OABR EDUCATION CENTER

⌚ 9:00AM - 12:00PM / 1:00PM - 4:00PM

Register at omaharealtors.com/smartgrowth

APRIL IS FAIR HOUSING MONTH

Written by **Melissa McElroy**



On April 11, 1968, President Lyndon B. Johnson signed the Fair Housing Act one week after the assassination of civil rights leader Martin Luther King Jr. in Memphis, TN. With a few pen strokes, discrimination in housing transactions became unlawful.

The Fair Housing Act of 1968 prohibits housing discrimination based on race, color, national origin, religion, and sex. Thirty years later, amendments to the Act extended protections to additional classes and significantly broadened the law to address the evolving understanding of discrimination and its various forms. For the first time, individuals with disabilities and families with children were protected under the Act. Landlords and other housing providers needed to adjust or modify policies, practices, and, in some cases, physical structures to allow proper access.

The expansion of the law also gave the U.S. Department of Housing and Urban Development (HUD) the authority to issue charges of discrimination and provided for increased penalties for violations. It established a federal enforcement system and increased funds for local fair housing agencies to

ensure compliance. In the years following 1988, further developments were shaped largely through judicial interpretations and additional statutes aimed to clarify and extend the protections offered by the Act. It also included the emergence of testing as an effective and legitimate enforcement tool.

Today, federal law prohibits discrimination in the sale, rental, and financing of housing based on race, color, religion, sex (including sexual orientation and gender identity), disability, familial status, and national origin. Nebraska added ancestry as a protected class in their substantially equivalent law. Each state or local jurisdiction may also add protections to those already contained in federal law.

This year marks the 57th anniversary of the monumental Fair Housing Act, and REALTORS® have become part of the transformative solution by focusing efforts on equal service. Visit nar.realtor/fhm for tools to advance fair housing initiatives.

SIGNIFICANT RISK

Educating yourself on fair housing laws and being accountable is critically important.

Discrimination is not always intentional, but it is always unlawful and violates the NAR Code of Ethics. The professional standards process will result in sanctions when a member is deemed to have engaged in a discriminatory practice. Article 10 of the REALTOR® Code of Ethics was expanded in 2020 and now includes bigoted speech and intolerant conduct outside a member's real estate practice.

2025 OABR President Jessica Sawyer said, "We all must remain professional and watch our words and actions; following the same systems for all clients is the best way to be compliant with fair housing."

Professional Development Committee Chair Nicole Riddle always follows the same protocol to ensure every client or prospective client receives the same service. She always starts with a consultation where she can meet with someone to discuss their needs.

Riddle said that if you require a preapproval process for one client, you need to require that for everyone. She sees value in having a lender sit with clients for an in-depth financial discussion. "I don't want to show a house to someone, have them fall in love with it, only to find out they're not qualified." Additionally, she wants them to know that they will still have the money to enjoy their lifestyle when making an offer on a home.

She said, "Consistency builds trust. A well-prepared buyer and seller presentation ensures every client receives the same professional guidance, no matter how busy your day gets. Standardized service isn't just fair—it's the mark of a true professional."

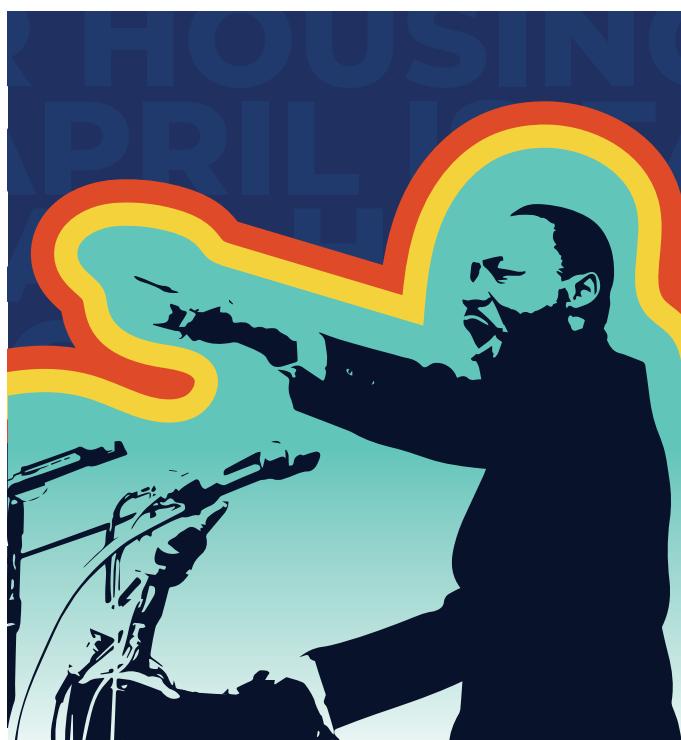
Since consistency is so critically important, she put together a packet for clients, which includes a blank copy of the purchase contract, agency disclosure, buyer broker compensation form, information about wire fraud, and a pamphlet that lists out the steps to expect during the transaction. The blank copy of the contract is there to review so they know what they are signing. She provides the same packet to everyone and keeps extra packets in her car.

Violating Fair Housing Laws poses a considerable financial risk to all real estate brokerage and property management firms. Even if you believe you would

never discriminate or your actions were unintended to be discriminatory, it is essential to understand you can still be liable under the law. Violations often don't involve blatant discrimination and commonly have more to do with equal professional service than a pronounced bias. Think about how you might respond differently when you meet dissimilar people for the first time. Is your service based on objective criteria or what your "gut" tells you?

Fair Housing law is designed to protect those adversely impacted in their ability to purchase or rent housing. The U.S. Department of Housing and Urban Development (HUD) uses an Administrative Law process, or it can be an action in District, State, or Federal court.

Being the respondent to a Fair Housing complaint is a financial burden. First, you need a lawyer. Even if you think the case is frivolous, you need professional help. If you are found to be in violation, the penalties can be severe, including hefty monetary fines and even the loss of your license. A complainant may be awarded compensatory damages, including out-of-pocket expenses, while they needed alternative



accommodation, and legal fees to process the claim. Additional damages for mental anguish and psychological injuries are also possible.

After 2023 adjustments, maximum civil penalties may be levied up to \$23,011 for a first violation of the Fair Housing Act, \$57,527 if another violation occurred in the previous five years, and \$115,054 when two or more violations take place during the last seven years.

Federal courts may also award punitive damages. These are not damages to reimburse the complainant but to punish the wrongdoer where there is clear evidence of willful or malicious intent. The best advice for real estate professionals is to avoid behavior that results in a possible violation and create uniform procedures. Be sure to provide equal service to all methodically.

Fair housing complaints can come from a fair housing watchdog group, a governmental agency like HUD, or a private individual or their lawyer. You can also have a claim brought against you when a fair housing organization sends "testers" into the marketplace looking for violations. If the organization concludes that an agent has violated the law, they can file a complaint or lawsuit.

DISPARATE IMPACT

In 2015, the U.S. Supreme Court ruled that illegal housing discrimination can occur even without intent. Disparate impact refers to a policy or practice that negatively affects a protected class of people, even without a discriminatory motive. The high court agreed that disparate impact occurs when another policy or action with less negative impact could have achieved the same legitimate goal.

In recent years, the MLS adopted a Clear Cooperation Policy to help limit disparate impact when properties are not available to the entire market. Suppose the listing agent's favored customers and close friends are the only ones to know about properties in a desired neighborhood. In that case, buyers of a protected class may be on the outside with their opportunity blocked. It's not apparent discrimination and probably not the intention of the listing broker. Still, the action's negative impact is that it denies housing to individuals of a protected class who were precluded from seeing the property or even knowing about it. If the action has a disproportionate "adverse impact" against any protected group and there is no legitimate business need for the policy, it may produce a fair housing violation.

1866

The Civil Rights Act of 1866 grants full citizenship rights to all males born in the U.S. regardless of race and guarantees all U.S. citizens the rights to inherit, purchase, lease, sell, hold, or convey real and personal property.

1968

April 4 Dr. Martin Luther King Jr. is assassinated. Riots erupt in cities around the country including Washington, D.C. President Lyndon B. Johnson calls for passage of fair housing legislation to honor King's memory.

1974



Through the Equal Credit Opportunity Act, Congress prohibits creditors from discriminating against any applicant on the basis of sex or marital status.

1964

Congress enacts the Civil Rights Act of 1964, which prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.



1968

April 11 President Johnson signs the Civil Rights Act of 1968 into law. Title VIII of the act, commonly known as the Fair Housing Act, prohibits discrimination on the basis of race, color, religion, or national origin in the sale, rental, or financing of housing.



1975

The Home Mortgage Disclosure Act of 1975, mandates financial institutions provide federally related mortgage loans annually reveal by census tracts or ZIP code how much they are loaning to specific geographical areas. This act serves as way to discourage redlining, or geographical discrimination, in the mortgage lending industry.

Not providing equal professional service is a common violation that is also not always intentional. Think about some customer inquiries you had in the past. An email or a phone call may get a different reaction at two different times, causing a consumer to get the wrong impression.

An equal professional service model is a set of policies and procedures designed to help you provide the same level of service to all real estate consumers. Consistent practices are essential when you make initial contact with a consumer: gather objective information about their needs, let the customer identify their own limits, offer them expanded choices, and keep records with each customer.

LONG ISLAND DIVIDED

The Newsday Report "Long Island Divided," published in 2019, summarized a three-year investigation using testers. It is an eye-opening report demonstrating the impact and effectiveness of testing, and it continues to raise awareness and provide valuable insights for all real estate professionals nationwide.

This investigative report used a series of paired tests (where testers of different races with similar financial profiles inquired about available housing) to

uncover significant racial discrimination in the real estate industry in Long Island, New York.

According to the report, Black testers experienced discrimination in 49% of the tests, Hispanics in 39%, and Asians in 19%. The investigation not only shed light on the persistent and pervasive nature of housing discrimination but also demonstrated the utility of testing as an investigative tool.

It underscored the importance of proactive measures to uncover and address discriminatory practices that might not be apparent without such testing. The final report and its negative attention have prompted significant self-reflection within the real estate industry, with some agencies committing to more rigorous policies, training, and testing to ensure compliance with fair housing laws.

The Long Island Divided report vividly illustrates the continuing challenge of housing discrimination. It is a stark reminder of the bias that remains and the continuing fight against housing discrimination. Legal challenges, changing political landscapes, increased penalties, social media, and emerging AI technologies all present new frontiers for real estate professionals and the services they provide.

1987

The Fair Housing Initiatives Program The program strengthened HUD's ability to enforce fair housing law by authorizing the Department to provide funding to state and local government agencies as well as non-profit groups which work to prevent or eliminate discriminatory housing practices through testing, education, or other programs.

1994

President Clinton issues an executive order which requires federal agencies to promote "affirmatively further fair housing" in their housing programs, makes the Secretary of HUD responsible for coordinating that effort.

2015

AFFH rule established more extensive analysis of local fair housing concerns and specific steps to remedy them in order to receive HUD federal grant money.

1988

September 13 President Ronald Reagan signs the Fair Housing Amendments Act of 1988 into law, which adds handicap and familial status (families with children) to the list of protected classes under the Fair Housing Act.

1994

Congress enacts the Home Ownership Equity Protection Act as part of the larger Riegle Community Development and Regulatory Improvement Act of 1994 to address abusive lending practices in refinances and home loans with high interest rates or high fees.

2023

January Proposed rule would implement Fair Housing Act's AFFH mandate, direct the government to promote fair housing choice, eliminate disparities in housing, and foster inclusive communities.



WCR OMAHA NETWORK HAS YOUR BACK

WRITTEN BY MELISSA MCELROY

The Women's Council of REALTORS® Omaha Network hosted an RPAC fundraiser breakfast at Champions Run in February to encourage real estate professionals to invest in real estate's biggest champion: RPAC.

A champion is a valiant individual who fights the good fight for a good cause, a defender, a protector. RPAC is the champion that protects your business and the dream of homeownership for many still working toward their first home.

The pro-real estate Political Action Committee protects individual property rights by supporting political candidates who support issues important for real estate ownership. The WCR Omaha Network event answered the call to action with their event raising an impressive \$37,465!

RPAC supports candidates on both sides of the aisle and down the middle. Even small RPAC investments add up to a significant benefit for our industry. RPAC contributions do not buy votes or guarantee elections; however, they provide REALTOR® access to elected officials when issues are on the table. Supported real estate champions also reach out when issues impact real estate.

With RPAC's help, political doors are opened so REALTOR® voices are heard. Real estate is about relationship building with clients, colleagues, industry professionals, and pro-real estate elected

officials. Omaha City Council members Aimee Melton, Brinker Harding, Don Rowe, and Douglas County Commissioner Roger Garcia attended the WCR Omaha Network event.

RPAC Co-chair Sarina McNeel said, "REALTORS® are advocates for their clients and the real estate industry." She added, "Advocacy for clients goes beyond the transaction. RPAC advocates in all areas."

Like any champion, RPAC has victories to boast about, such as when REALTORS® were deemed essential workers by Mayor Stothert during a nationwide COVID lockdown. RPAC has also helped prevent sales tax from being established on real estate commissions, which would exacerbate the current slowdown and be detrimental to the real estate industry in the long run.

OABR Governmental Affairs Committee Chair Charles Chadwick shared a recent, real-life example of how RPAC helped salvage a deal headed south. In January, a buyer-client utilizing a USDA direct loan was informed that the federal funds were suddenly frozen and the buyer would have to wait weeks until the new administration was in place and the money made available.

As everyone in real estate knows, time delays kill deals. Chadwick was able to reach out to elected officials and eventually resolved the issue. The deal was delayed but saved thanks to strong working relationships with elected officials.

RPAC Co-chair Darla Bengtson said, "RPAC keeps up on local, state, and federal legislation that might impact our business." She described the REALTOR® organization as the watchdog for potentially harmful bills that could negatively affect real estate. "The REALTOR® Organization watches all proposals so real estate benefits. The advocacy efforts are successful because of the access opportunities created by RPAC." She said, "RPAC has our back!"

SPRING INTO GROWTH WITH WCR

Every Spring, the energy shifts as we shift into the next quarter. We start to plant the seeds for what we hope to harvest later on, whether we're trying to grow a veggie garden or our business.

There's so many great ways to nurture great professional contacts at one of our events coming up. There is nothing quite like in-person events; no email or Zoom call matches the energy of being in front of someone. We would invite our members to attend as many events as possible so you can get the most out of your membership.

For anyone who is not yet a WCR member, who would like to learn more, I invite you to attend an upcoming event. It is a warm, inclusive environment where everyone is welcome.

We're excited for all that's ahead this season—see you at our next event! Thank you to our April Double Diamond Spotlight Sponsors; Guild Mortgage and Farm Bureau Financial Services!

Happy Spring!
TRAC BURKHARDT
 2025 President

LAST MONTH RECAP

Here is a recap of our February Event
RPAC has your Back

Our Charity Partner: Bri Schuler presented on the 50 Mile March Foundation's incredible mission

Our fundraising goal was \$30,000, and thanks to the leadership of RPAC Chair and Co-Chairs (and past WCR presidents) Darla Bengston (BHGRE), Sarina McNeil (BHGRE), and Liz Otto (Peterson Bros), we surpassed it—raising \$37,465!

Congratulations to Anne Peterson (KW Greater Omaha)—our February Member Recognition recipient!

Welcome to Our Newest Members!

Chelsea Schaefer – Nebraska Realty

Kim Foster – Made in the Shade

Karyn Randone – Centris Federal Credit Union

2025 RPAC MAJOR INVESTORS

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SCHULZE

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GOLDEN R



ANDY
ALLOWAY



HENRY
KAMMANDEL



MATT
RASMUSSEN



TOM
SIMMONS

\$2,500+

CRYSTAL R



JILL
ANDERSON



CHARLES
CHADWICK



LORETTA
MCNALLY



SARINA
MCNEEL



ANGELA
PETERS



BRENT
RASMUSSEN



DOUG
ROTHHAUS



BECKY
SANDILAND

\$1,000+

STERLING R



JERRY
 AHLVERS



DEBBIE
AIROLA



DARLA
BENGSTON



MEGAN
BENGSTON



SUSAN
CLARK



TRAC
BURKHARDT

2025 RPAC MAJOR INVESTORS

\$1,000+

STERLING R (CONTINUED)



DOUG
DOHSE



BRAD
FRICKE



RYAN
GIBSON



JENN
HAEG



CAITLIN
HOLMAN



MINDY
KIDNEY



LINDSEY
KRENK



MANDI
LACKAS



LINDA
MOY



JENN
NEILAN



PERRE
NEILAN



LIZ
OTTO



CALI
RETHWISCH



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PETERSON



DENISE
POPPEN



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RITTER



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★ ACT ★

★ INVEST ★

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OABR FOUNDATION PLEDGES SUPPORT FOR THE REALTOR® RELIEF FOUNDATION

WRITTEN BY MELISSA MCELROY

Wildfires raged across California in January, devastating communities in the wake of unimaginable destruction. Entire neighborhoods were decimated, at least 29 people died, and the fires left more than an estimated \$250 billion in economic loss.

The REALTOR® Relief Foundation (RRF) provides housing-related assistance to communities impacted by disasters. The non-profit organization was formed by the National Association of REALTORS® (NAR) after the terrorist attacks of 9/11 and has been there for many victims since that date, including Nebraskans across the state who suffered devastation from severe flooding in 2019 and others in the Omaha area in 2024 when tornadoes violently struck in the Omaha area.

NAR covers all administrative costs for the RRF, allowing 100 percent of donations to benefit disaster relief efforts directly. RRF is funded by the generous donations of REALTORS®, state, and local associations, and industry partners.

Recently, RRF made a \$1 million grant to the California Association of REALTORS® for disaster relief supporting families affected by the recent destruction.

To support that effort, the Omaha Area Board of REALTORS® Foundation, a separate 501(c)(3) charitable organization, organized a program to match every dollar donated by OABR members to the RRF, up to \$10,000. The deadline for matching funds was set for April 9.

The current President of the OABR Foundation, Denise Poppen, said, "I proudly support the Omaha Area Board of REALTORS® Foundation and the

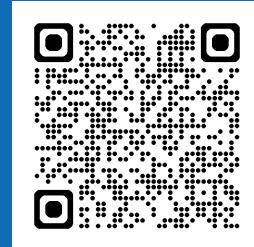
REALTOR® Relief Foundation because it reflects the real estate industry's deep commitment to community and provides a direct, meaningful charitable outlet."

After tornadoes destroyed local homes last April, the OABR Foundation and NAR stepped up to help those affected.

Poppen said, "Every dollar donated goes toward impactful initiatives that make a difference. After witnessing firsthand the devastation caused by the 2024 tornadoes, including the personal losses suffered by some of our own Omaha residents and fellow REALTORS®, I feel even more passionate about the work of these foundations. As REALTORS®, we don't just sell homes—we stand by and support the communities we serve."

The OABR Foundation supports funding for:

- Shelter-related needs, including local disasters and emergencies
- The Nebraska Home Buyer's Assistance Foundation
- The REALTOR® Relief Foundation
- Scholarships for UNO students and other post-secondary students working toward a career in real estate.
- Newer REALTOR® members who are pursuing a professional designation or certification.
- Omaha Metro Community College's Construction and Building Science program, and the Nebraska Builders of the Future high school program for individuals drawn toward the construction trades.
- Other special needs and local charitable organizations in the greater Omaha community.



**REALTORS®
RELIEF
FOUNDATION**

**TEXT: RRFOABR25
TO 71777**

For more information, visit: rrf.realtor,
or omaharealtors.com/foundation

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Questions? Contact Donna Shipley
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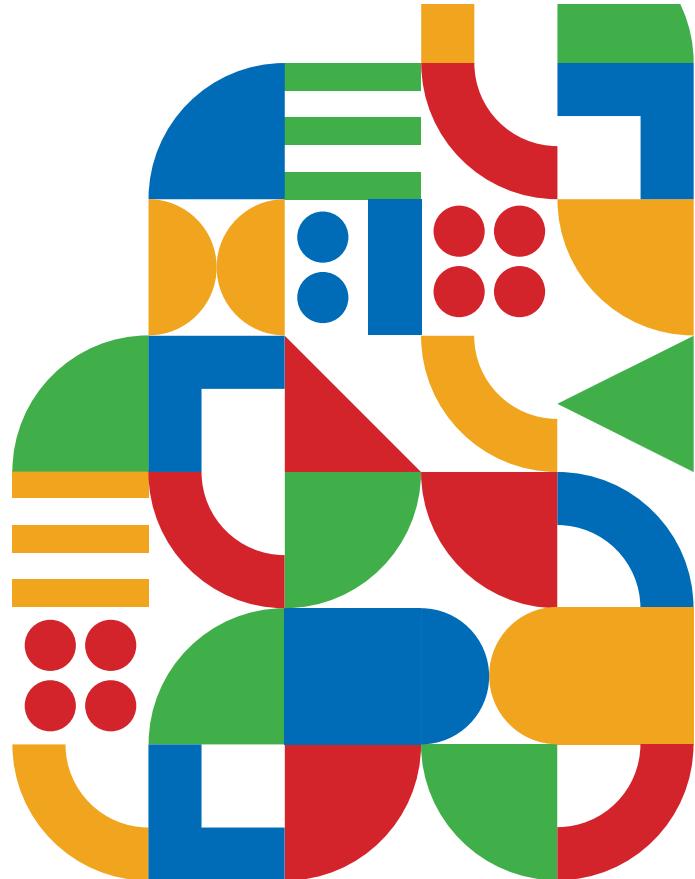


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REALTOR® CHAMPION

MAYOR JEAN STOTHERT

WRITTEN BY MELISSA MCELROY

Mayor Jean Stothert, Omaha's first woman mayor, takes a methodical, almost scientific approach to her role.

When a decision needs to be made, she studies the issue, gathers a lot of input, and then executes a plan. "Nobody wants a leader who sits on the fence," she said, adding that not everyone will agree with every choice she makes, but she makes the decision that best serves the city.

She assembles the best team of experts and lets them run their departments. The lines of communication remain open, but she doesn't micromanage. "I let directors run their departments. They are the best we have ever had. They keep me informed of any issue." They will reach out to her about anything, regardless if it is 2 a.m. or 2 p.m. She has earned the trust of city leaders and fortified that trust over her three terms.

She supported Greater Omaha's Urban Core Strategic Plan, a vision for Omaha to provide more housing opportunities, encourage investment, and create jobs in the midtown and downtown neighborhoods. One key component of the Urban Core Plan is the Omaha Streetcar project, a transportation infrastructure project that will create economic growth within the urban core.

Stothert championed the streetcar project after extensive research because she understood how it would serve the community and spur economic development without raising taxes. "There is no line

item for the streetcar in the city's budget," she said. It has already resulted in \$1.5 billion in new development. The City of Omaha Finance Department estimates nearly \$4 billion will be generated over 15 years. Generating that much revenue without raising taxes seemed like an obvious choice.

There is no stopping the project at this point. It has already been approved by The Omaha City Council. Bonds have been issued. Private developers have invested in it. The streetcars have been purchased. It would be disastrous to even attempt to reverse course now and would put the city in jeopardy.



Instead of having developers pay for infrastructure, the city would be left with covering the costs. It would result in litigation for breaching contracts and negatively impact the city's bond rating.

She has faced her share of detractors who wrongly assume that the project is being paid by taxes. It's a misconception she has had to address again and again. There has been criticism about the use of Tax Increment Financing (TIF), an important financing tool.

There are a few key things to keep in mind when discussing TIF. Developers take on the financial burden of any proposed project. Projects must go before the Planning Department, including a TIF Committee, and follow the law to the letter. Public input is considered. The Omaha City Council votes on any proposed project. Any TIF project needs to satisfy the "but for" clause. In other words, the project would not be possible but for TIF. An outside accounting firm has evaluated Omaha's use of TIF and found that the city uses it appropriately.

The mayor, a former nurse, keeps a finger on the city's pulse. She listens to constituent's concerns, whether about potholes or the Crossroads project facing delays after the property's original owner became ill and passed away. It's worth noting that Crossroads is not city property; it's privately owned, with private property rights. It has since been purchased by a new developer, the Woodbury Corporation, out of Salt Lake City, Utah. It will now be an even larger project while still using the same amount of TIF that was initially approved. The property is now shovel-ready. The old buildings were demolished, and the necessary infrastructure was installed. The project is slated to break ground this spring.

Stothert has created excellent working relationships with businesses and developers, as well as the philanthropic community and non-profit organizations – like Front Porch. Omaha's recent economic explosion was fueled by \$20 million of ARPA Funds (American Rescue Plan), \$20 million from philanthropic donations, and \$20 million from HUD. The city continues to make progress beyond the Urban Core. Omaha has development projects throughout the



city. There is great momentum. She wants to serve another term to capitalize on the momentum she helped create and see the projects through.

The affordable housing crunch is a top concern for the Mayor. The city has added 3,000 new affordable units. She plans on tackling a master plan and wants to coordinate with the Planning Department to overhaul city codes, which haven't been updated since the 1990s. The goal is to encourage more affordable housing by reducing lot size requirements and expanding density while eliminating any unnecessary regulatory costs.

A recent example of fighting unnecessary regulatory costs occurred when she vetoed a new electrical code that would have added thousands to the cost of a new home. She said that safety is the number one priority for building codes, but she strives a reasonable balance between safety and affordability.

After three terms, she has plenty of wins to claim. Safety has always been a top concern, including road maintenance; an additional 1,000 miles of roads have been rehabilitated. Crime is at a record low, while economic development is at an unprecedented high. Job growth continues to climb; unemployment dropped from four percent to two percent. She hired a homeless coordinator who has helped 300 homeless families. Omaha also recovered from Covid better than most cities. She lowered the levy five times to reduce the city's portion of property taxes. It's little wonder that Omaha was ranked the number one city to move to in 2024 by Forbes.

With all of these accomplishments, she still continues to strive for an even better tomorrow, approaching her role with courage, common sense, and grace under fire.

IN THE TRENCHES



Written by **Melissa McElroy**

Working in real estate requires many skills: people skills, the ability to communicate clearly and effectively, and resourcefulness. Landlords and property managers play an important role in the real estate community and encounter some truly shocking things on the job.

A CRAP SHOOT

REALTOR® Paul Vojchehoske has worked in the industry for nearly three decades in multiple capacities. The Director of Randall Real Estate and Executive Vice President of Nebraska Realty has seen it all and has some tales to tell. One story that will forever be burned into his mind occurred while he was working as a landlord.

Many moons ago, in the days of flip phones, Paul received a disturbing text from a neighbor of one of his rental properties. He always makes it a point to introduce himself to neighbors and hand them a business card. It's good manners, and they will often alert him if there's an issue with his property. And boy, was there a problem.

The neighbor told him that poo was flying out of the window of one of his rentals. It turned out that the tenant had his utilities shut off and could not flush the toilet. Paul thought perhaps the man was going to the bathroom in a bucket and dumping the bucket out the window. It was far, far worse.

That's when the neighbor sent him it: grainy, flip phone footage of the tenant sticking his bare bottom out of a window and defecating. Paul said he

was grateful that this didn't happen today. "Camera phones today are much more precise. The footage would have been much more vivid," he mused.

Just goes to show you, being a landlord can be a real crap shoot.

THE WET BANDITS

REALTOR® David Matney has also been in the real estate business for years and has previously owned properties with reckless and vengeful tenants. He had tenants who did an impressive amount of property damage and one who even stole the kitchen appliances. However, the story that stands out to him is the real-life "Wet Bandits."

The tenants occupying one of his properties stuffed the sinks with rags and turned them on full blast. He's unsure if they got the idea from *Home Alone* or devised the evil plan on their own, but it did massive damage. The floors ended up severely warped from being submerged in water. The entire upstairs was destroyed, costing a small fortune to repair.

Reflecting on the situation, he determined it would have been better to write a check for thousands of dollars or simply burn a pile of money on the grill.

That dream of building a blossoming business can suddenly become a nightmare in the blink of an eye. Working in the rental business is not for the faint of heart. Every day is an adventure when you're in the trenches.



Matthew Cookson Kara Guinto Ericka Heidvogel



Shelley Hourigan Don Igo Brooke Moody



Monica Lang David Lee Luke Lofgren



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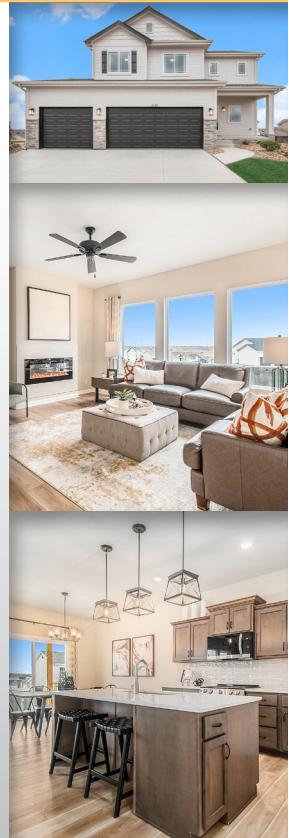
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Matthew Cookson
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Brent & Brad's *EXCELLENT* va & fha adventure

The Wyld Stallyns of OABR (à la Bill and Ted's Excellent Adventure) returned with a vengeance to the OABR Education Center for Brent & Brad's Excellent VA & FHA Adventure. Still no blaring guitars, pyrotechnics, or even a fog machine, but the dynamic duo of lending rocked the room once again by sharing their combined 50 years of knowledge about VA and FHA loans while cosplaying Bill and Ted from the 1989 cult classic film.

FHA BASICS

The Federal Housing Administration (FHA) doesn't build houses, set interest rates, or finance loans. They

provide mortgage insurance on loans made by FHA-approved lenders, providing financial loss protection in the case of a loan default. The main objective is to provide greater housing opportunities for all, especially lower- and moderate-income families.

FHA Mortgage Insurance allows for more liberal credit qualification standards and lower down payment options. FHA has increased minimum home standards designed to protect lenders and borrowers.

FHA is an agency of the US Department of Housing and Urban Development (HUD). It is the only government agency that operates entirely from



self-generated income from the mortgage insurance program and provides significant economic stimulation to the country in the form of home building and community development, as well as the economic expansion it creates. There are several different FHA loan types. The most common, an FHA 203(b), is the type of loan typically referred to in a transaction with FHA financing.

Direct Endorsers (DEs) are FHA lenders authorized to also underwrite their in-house loan applications, perform underwriting functions such as credit examination and appraisal review, and are responsible for the entire process through closing.

FHA eligibility requirements include a valid social security number, residency in the US, and a majority age status (18 in most states, but 19 in Nebraska and Alabama, and 21 in Mississippi). Lenders verify the income, assets, liabilities, and credit history of all borrowers who must have sufficient income to qualify for the mortgage payment and other personal debts.

MISCONCEPTIONS ABOUT VA LOANS

Many veterans are commonly unaware of the benefits they have earned from the Department of Veterans Affairs (VA), or they thought their eligibility had expired or was exhausted. Many think it is harder

to qualify for a VA Home Loan or think it is only for active-duty military.

Common misconceptions of VA loans are that they will cost more money, take longer to close, and the seller must automatically pay higher fees. VA loans are based on common sense underwriting, looking at residual income after expenses. VA loans boast one of

the lowest default rates of any program in the country.

The VA also doesn't limit the price a veteran can pay for a house; however, the appraisal must support the loan amount.

VA limits the lender's loan guarantee to 25 percent of the purchase price in the event of a default.

Real estate professionals can often overlook the day-to-day use of FHA-insured and VA-guaranteed loans; however, they remain a valuable tool for many homebuyers. Brent & Brad's Excellent VA & FHA Adventure was an excellent class that went beyond the basics and provided helpful information for REALTORS®.



BRENT RASMUSSEN



BRAD DOMBROSKY

YPN

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Find the next YPN Committee meeting on the OABR calendar!

MEMBERSHIP REPORT

February Activity	MO	YTD
New REALTOR® Members	20	45
Resignations	17	114
Membership (As of March 1)	2025	2024
Designated REALTORS®	192	212
REALTOR®	2954	3054
REALTOR® Emeritus	93	82
TOTAL REALTORS®	3239	3348
Institute Affiliate	79	74
Affiliate Members	131	145
Key-Only Affiliates	118	127

Full membership report at OmahaREALTORS.com/membership-report

DESIGNATIONS

Accredited Buyers Representative® (ABR®)

- Jennifer Haynie-Jones, Platinum Realty
- Bill Swanson, BHHS Ambassador RE

Seller Representative Specialist (SRS)

- Angela Kuester, Don Peterson & Associates

Senior Real Estate Specialists® (SRES®)

- Jennifer M Haynie-Jones, Platinum Realty
- Pat Bittner, BHHS Ambassador Real Estate

CERTIFICATIONS

Military Relocation Professional (MRP)

- Katharine Higgins, RE/MAX Results
- Dalton Hike, Hike Real Estate PC

Real Estate Negotiation Expert (RENE)

- Angela Kuester, Don Peterson & Associates

PERSONALS

Our Condolences

- To Mary Schon and Marlise Schone-Dishaw, Multi-Vest Realty Co, on the passing of their Mother/Grandmother, respectively, who passed away at the age of 108

NATALEE FONYONGA

DIVERSITY SCHOLARSHIP RECIPIENT



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

I grew up in Papillion, NE.

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

I am at Nebraska Realty

What did you do before you became a REALTOR®?

Before I became a REALTOR® I was, and still am, a client solutions specialist at The {} Exchange Real Estate & Trade School.

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

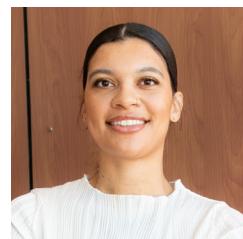
I got my license this January this year. I was inspired to get my real estate license because I've always loved helping people. While working as an assistant manager in retail, my manager pointed out how much I enjoyed guiding customers to find exactly what they needed while providing great service. That conversation stuck with me and got me thinking about a career where I could make a bigger impact.

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

To me, the most rewarding part of my job as a REALTOR® is making connections, not only with clients, but also REALTORS® as well.

What else would you like us to know about you?

I'm excited to connect with people and help them find a place to call home! Real estate is all about building relationships, and I can't wait to be part of this journey with my clients.



Learn more about the Diversity Scholarship Committee at omaharealtors.com/diversity





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REALTORS® Make the Market

Omaha Area Residential Snapshot

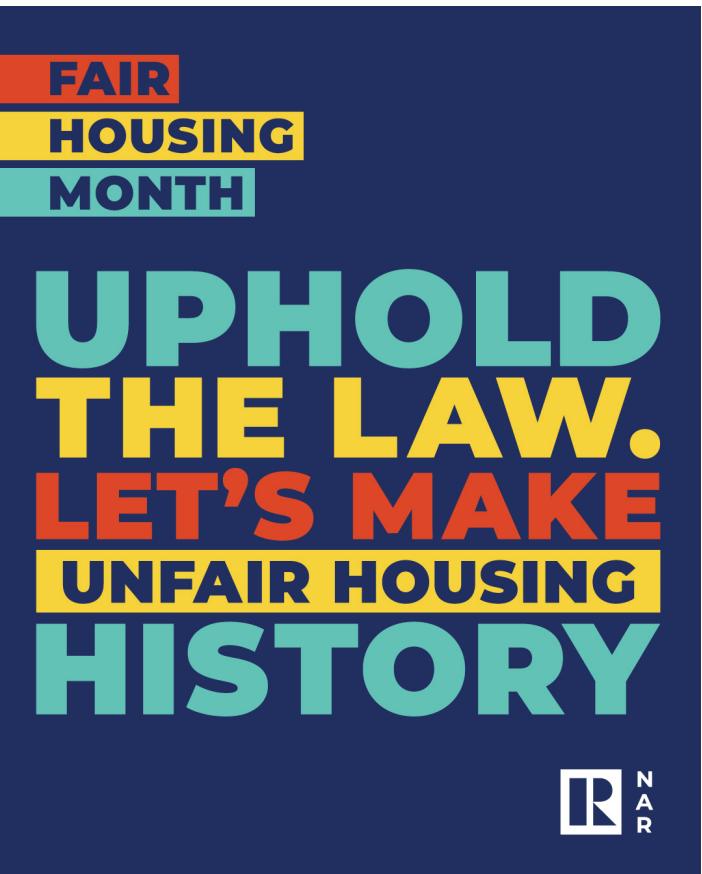
FEBRUARY 28	2025	2024	%
NUMBER ON MARKET	2,028	1,817	+11.6% ▲
NUMBER UNDER CONTRACT (MONTHS)	851	971	-12.4% ▼
NUMBER OF SALES CLOSED (YEAR TO DATE)	730	718	+1.7% ▲
EXISTING SALE PRICE (MEDIAN YEAR TO DATE)	\$289,950	\$275,000	+5.4% ▲
NEW SALES PRICE (MEDIAN YEAR TO DATE)	\$409,990	\$417,506	-1.8% ▼

AFFILIATES Add Value!



OMAHA SUPERNOVAS FACE OFF AGAINST ORLANDO VALKYRIES

Real estate professionals cheered on our home team during a riveting game of volleyball. Special shout out to the OABR Social Events Committee for organizing the fun-filled outing!



PAST PRESIDENT'S CORNER

ANDY ALLOWAY 2016 PRESIDENT

Andy Alloway possesses an impressive list of titles: husband, father, community advocate, sports enthusiast, fearless leader. It's hard to believe that the Nebraska Realty CEO was once at a crossroads before embarking on his real estate career.

When he was fresh out of college from Northwest Missouri State, where he earned his degree in exercise sports, he helped train the Milwaukee Brewers minor league baseball team. He was contemplating the trajectory of his career path when he happened upon an ad for a real estate job while perusing a local newspaper. It

required a license. His interest was piqued.

He said, "After college, I took a real estate course and knew I had to make a decision about my career. My real estate instructor directed me to Van Deeb. It was God's intervention."

By 2016, he made his mark on the industry when he became the OABR President. It was a very different market. There was a much larger inventory of homes. According to Alloway, "Being the OABR President meant you can lead the narrative and put your own flavor on it, within the context of the people you serve." One area where he left his mark during his Presidency and beyond was the OABR Foundation.

"I'm proud of the OABR Foundation and how it progressed. It was stale for a number of years. It sat idle with \$30,000. We'd dole out a few scholarships here and there. I

thought we could do more and help more people, and we have."

His words of wisdom for new agents? He advises getting involved and cultivating relationships because it opens so many doors. "Get involved in real estate organizations and committees. You want a seat at the table. Use your voice to advocate for your beliefs."



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

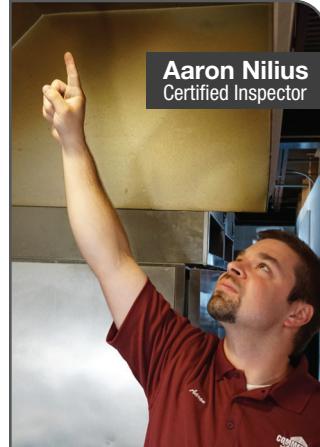
Parking lot striping, curb stops, and signage are assessed for visibility and wear. Gas meters in areas prone to vehicle impact should have protective concrete bollards.

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.



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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