

April 2024



REVIEW

Omaha Area Board of REALTORS®



A MESSAGE FROM THE PRESIDENT

HOME OWNERSHIP FOR ALL

Defending private property rights and advocating for homeownership defines the mission of the Omaha Area Board of REALTORS®. Homeownership is the cornerstone of individual freedom and deserves a preferred place in our system of values. It contributes to our quality of life and well-being. It represents the American dream and benefits all of society. It's an essential profession.

Each April, REALTORS® across the country band together to recognize **Fair Housing Month**, a designated time to highlight the vital role of homeownership in our community and to reinforce our public policy position that every individual should have the opportunity to live in safe and decent housing.

These objectives are best served by a well-organized marketplace that supports private ownership and is open to all. This past month, that marketplace was shaken by a 108-page **lawsuit settlement**, but be patient. The daily news is full of inaccuracies and reactionary shoot-from-the-hip analysis. Although there are solid grounds for the settlement, which have not been presented well in the media, the entire settlement is subject to the court's approval, which may come in a couple of months or more.

In the meantime, the regional MLS Directors have met on the topic with legal counsel and are preparing for some possible changes; however, I am told that until the court approves the settlement, no MLS Rules will change, and no MLS system fields will be changed.



Meanwhile, **REALTOR® advocacy** moves forward with NAR Legislative Meetings in May. There's still time for you to consider joining our State leadership while addressing our Congressional Delegation at the U.S. Capitol. It is indeed REALTOR® advocacy in action!

In 2024, more than ever, **RPAC fundraising** takes on a whole new urgency. If you have never invested, I encourage you to join me voluntarily. If you've supported RPAC in the past, thank you! I have learned through my involvement how our

RPAC dollars empower our collective voice. Don't take the benefits of home ownership, the 30-year mortgage, or your private property rights for granted. They exist because REALTORS® provide RPAC support to candidates who support real estate. It's not about a political party; it's about the REALTOR® Party. RPAC creates the invitation for REALTORS® to communicate with and be heard by our elected officials at the local, state, and national levels.

Have a great Spring!

Best Wishes
Denise Poppen,
OABR 2024 President



REVIEW

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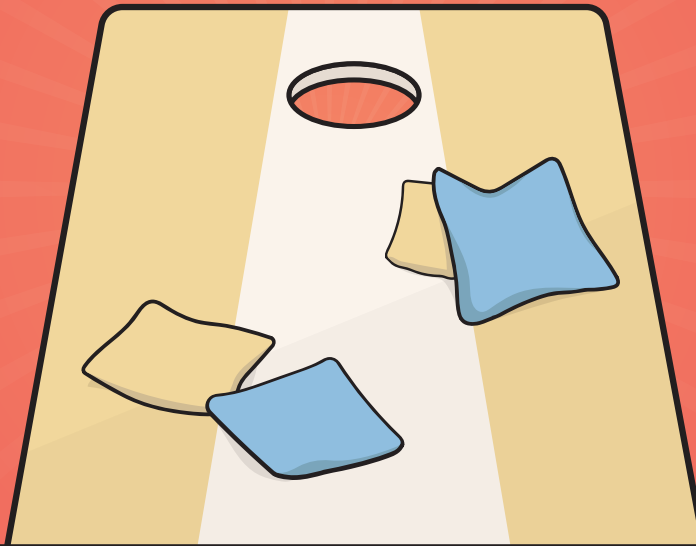
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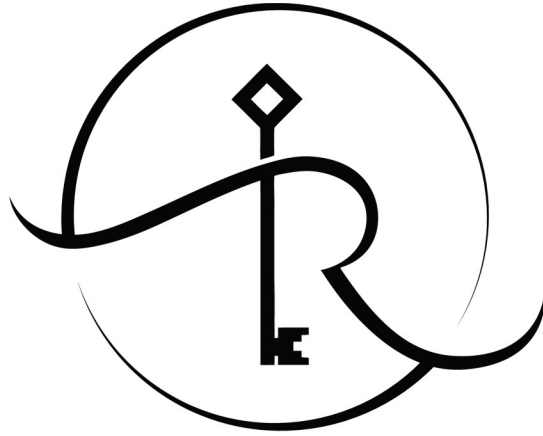
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REALTORS® REACH AGREEMENT TO RESOLVE NATIONWIDE CLAIMS

The Omaha Area Board of REALTORS® is working with the regional MLS and legal counsel to sort out the tentative nationwide settlement announced on Friday, March 15, 2024. Below is a summary of what we have available at the time of printing. Please stay tuned for updates.

The settlement is subject to approval by the court, which may take several months. Until the court approves the settlement, Regional MLS Rules and Paragon system fields are expected to remain unchanged.

Before taking any action, we strongly recommend you consult your company broker or your attorney.

The National Association of REALTORS® settlement of the Sitzer-Burnett verdict and the copycat cases filed across the country, which was announced on Friday, March 15, 2024, provides a path that protects the financial uncertainties faced by REALTORS® and allows real estate professionals to move forward and continue working to preserve, protect, and advance real property rights for all.

NAR continues to deny any wrongdoing in connection with the MLS cooperative model, and nothing in MLS policy has increased costs for buyers or sellers. NAR continues to assert that current MLS policies benefit buyers and sellers by promoting access to real estate ownership, particularly for lower- and middle-income buyers who have a difficult-enough time saving for a down payment. Real estate laws in Nebraska also support broker offers of compensation.

The settlement preserves the choices consumers have regarding real estate services and compensation. As a result of the settlement (tentatively effective July 2024):

1. A new MLS Rule will prohibit the conveyancing of compensation offers on the MLS system, noting that:
 - a. REALTORS® have long believed that making compensation offers is in the interests of the sellers, buyers, and brokers. Compensation offers are still an option that consumers can pursue off-MLS through direct negotiation and consultation with a real estate professional. Sellers can continue to offer compensation for buyer broker services, but such offers cannot be communicated via the MLS.
 - b. The compensation available for buyer brokers continues to be negotiable and will always result from negotiation between the listing brokers and the consumers they serve. Compensation can be any off-MLS negotiated arrangement and may take multiple forms: a fixed-fee commission paid directly by consumers, a concession from the seller, or a portion of the listing broker's compensation.
 - c. Sellers can continue to offer buyer concessions on the MLS (for example, concessions for buyer closing costs, provided that such concessions are not conditioned on the use of, or payment to, a buyer broker).
2. Written representation agreements will be required for MLS Participants when representing buyers. MLS Participants acting for buyers must enter into written agreements with their buyers before touring a home. These agreements can help consumers understand exactly what services and value will be provided and for how much.

MLS SYSTEMS have always provided significant value beyond communicating offers of compensation. In the MLS system, property information is collected, standardized, stored, and provided for use by other real estate professionals, appraisers, lenders, and virtually all consumer-accessible real estate websites (which are powered with property information amassed by the efforts of the local MLS). Organized local real estate markets, as we know them today, would not exist without the MLS.

FAIR HOUSING FOR ALL

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. With a few pen strokes, discrimination in housing transactions became unlawful.

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 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 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.

Director of Omaha's Human Rights and Relations Department, Cailin Dejillas, who investigates allegations of discrimination in housing in Omaha, weighed in on the importance of fair housing. She said, "Any individual can come to our office to file a complaint if they feel they have experienced discrimination." The Director added, "We offer education and outreach regarding the laws against discrimination to housing providers and community members." Anyone interested in attending that training can contact that department at humanrightsrelations@cityofomaha.org.

Dejillas said, "One way to increase fair housing and reduce discrimination is through proactive education. We are always finding ways to make our training and outreach more engaging and applicable so people learn the dos and don'ts of fair

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.

housing. We are initiating a media campaign to ensure awareness of fair housing laws. This year, we also plan to focus more on training landlords, property managers, leasing agents, real estate agents, and lenders on the laws against discrimination to optimize the opportunity for everyone to understand and comply with the laws.”

Federal Fair Housing initiatives in recent years have attempted to address the lasting impact of systemic discrimination and redlining. DeJillas said it highlights the importance of government and business entities actively overcoming the lasting effect of their policies and decisions. Discrimination in the real estate industry is real and ongoing. Still, as community leaders, real estate professionals take the opportunity to commemorate the effort and raise awareness by celebrating Fair Housing Month every April. This year marks the 56th 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

locate alternative housing, rent fees associated with REALTOR® Code of Ethics was expanded in 2020 and now includes bigoted speech and intolerant conduct outside a member’s real estate practice.

Violating Fair Housing law 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

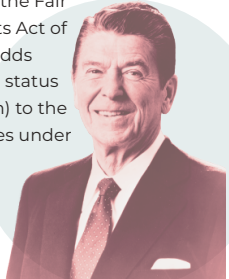
1987 The Fair Housing Initiatives Program The program strengthened HUD’s ability to enforce fair housing law by authorizing the Department to provide funding to state and local government agencies as well as non-profit groups which work to prevent or eliminate discriminatory housing practices through 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.



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 if there is no legitimate business need for the policy, it may produce a fair housing violation.

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 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.

In sum, the Long Island Divided report vividly illustrates the continuing challenge of housing discrimination. It is a stark reminder of the work that remains in the fight against housing discrimination. Legal challenges, changing political landscapes, increased penalties, and emerging technologies present new frontiers for real estate professionals and the services they provide. ■

FAIR HOUSING MONTH
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COMMUNITIES.



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ADU: AN AFFORDABLE HOUSING OPTION

Written by **Melissa McElroy**

The Omaha City Council recently approved an ordinance that changes zoning regulations to allow one **Accessory Dwelling Unit**, or ADU, to be built per property. The approval process has now been refined to have more straightforward guidelines.

ADUs are small dwellings on the same property as a primary home that can be attached, such as a converted basement, garage apartment, or a detached structure. Proponents of ADUs view them as one way to combat the affordable housing crisis.

Omaha City Council member Brinker Harding said that while the ordinance isn't the sole answer to the housing shortage, it does provide additional options. He also said it's important to note that different zones have different requirements. Structures being built would still need permits and approval from the Planning Board. Also, if existing covenants prohibit them, the new ordinance wouldn't override those covenants.

Harding said, "We have a limited amount of developable land. We need to find more ways to grow the tax base within constrained areas. ADUs are a way to add density."

The Council member wasn't expecting a flood of ADUs initially because of the ordinance's newness and the cost involved, particularly for detached units. He said that most of the public comments sought answers regarding the specifics of the ordinance.

AARP Nebraska State Director Todd Stubbendieck said, "AARP Nebraska very much supported the City Council's ADU zoning changes," adding, "AARP believes ADUs represent an age-friendly, family-friendly, housing option and has worked to increase awareness and encourage the

policy changes that will make them easier to build in Omaha."

AARP Nebraska testified in support of Nebraska state bills LB1165 and LB1166 that promote ADUs. They also submitted a letter to the Omaha City Council extolling ADUs. The letter stated, "In 2022, AARP Nebraska worked with the city of Omaha as they developed the Housing Affordability Action Plan (HAAP) and supported its adoption. During the drafting of the plan, we emphasized the need for the city to make zoning changes to allow for age-friendly housing solutions, such as ADUs, and are pleased to see the city moving forward to implement the recommendations contained in the plan."

While Stubbendieck also believes that ADUs alone won't solve the city's housing shortage, they provide a much-needed, affordable option. They can either house an older relative or caregiver to help older adults stay in their



AARP Nebraska partnered with the City of Omaha previously in 2023 on two separate ADU-related initiatives. A \$30,000 AARP Community Challenge Grant was awarded to the Omaha Planning Department to create a website and outreach strategy to raise awareness and promote ADUs.

They also held an ADU design competition, "An ADU for U," which resulted in 20 designs being submitted. Three winners and one honorable mention were awarded last fall. The Omaha Planning Department agreed to create a Fast Track program where the winners will be eligible to apply to have their ADU designs pre-approved. In addition to raising awareness about ADUs, the competition could help expedite the building process with pre-approved designs.

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THE TRENCHES

Written by **Melissa McElroy**

Anyone who has worked in the trenches of real estate for any length of time knows that each day is very different and pretty much anything can and will happen. Fortunately, agents possess an exemplary array of skills and can resolve any number of issues.

SURVIVING THE TEMPEST

REALTOR® Mike McGlynn is a seasoned professional who has seen it all, but his Trenches experience shocked even him. He helped a young couple buy a beautiful two-story in Bellevue. They were young parents excited to start the next chapter of their life in their first house. The grandparents of their young children kindly offered to babysit the kids at the grandparents' home as the couple moved into their new home.

Two days after the clients closed on their dream house, they were upstairs in their bedroom, when the wind started to pick up. It sounded like a hurricane outside. They peered out the window and saw a large trampoline fly by in the wind like a frisbee. The couple ran downstairs to the basement and not a moment too soon. Thirty seconds later, the roof was torn off by a sudden tornado. They likely would have been sucked up into the storm. Thankfully, their young children were safe at their grandparents' house. It's a miracle that nobody was hurt. It's comforting to know that when disaster strikes, someone like Mike is there to help his clients pick up the pieces.

DREAM BATHROOM

REALTOR® Cory Fuller has seen a thing or two during his real estate career. The story that stands out in his mind is the one with the preacher's wife.

He was helping the very religious couple find a new home. As he was going over their needs, he noticed that the wife was very polite, but barely said two words. Even when he asked her a direct question, she would defer to her husband. After some effort, he got her to open up a little. She finally said that a large bathroom with a large bathtub was her dream. It would provide somewhere to get away from it all and have a warm bubble bath in peace.

After weeks of looking, Cory was excited to show the couple a very nice home that checked all the boxes, including a large bathroom with a huge tub. As they made their way into the home, Cory and the husband lingered in the kitchen and chatted. The wife gleefully ran up the stairs to check out this magnificent bathroom.

The two men suddenly heard a shrill scream from upstairs. It was the kind of scream one might hear in a horror movie. The wife came barreling down the stairs and ran out the front door still screaming. A moment later, a very rotund, very hairy man came down the stairs. His tiny towel barely covered him. Suffice it to say, he was caught off-guard and forgot there'd be a showing that day.

The woman's dream bathroom turned into a nightmare. They ended up passing on the property. She kept muttering, "I'll never be able to get that image out of my head." Whether you're dealing with the naked fury of Mother Nature or a naked man in the bathroom, every day is an adventure when you're a REALTOR® working in the trenches of real estate.

Do you have a great story you'd like to share? Kooky clients? Creepy properties? Wacky closings? Reach out to Mel at 402-619-5549, or at mel@omaharealtors.com to tell her about it.

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THANK YOU, DEPUTY BENSON

Written by **Melissa McElroy**

Crime fighter by day, regular Joe by night. Some people dream of living an exciting double life. For Brandon Benson, that dream was a reality for nearly two decades. The Douglas County Deputy recently retired after 25 years of working in law enforcement to focus on his other career of almost 19 years: being a REALTOR®.

Nobody has ever formally accused Brandon Benson of being Batman, but have you ever seen Brandon Benson and Batman in the same room? Being able to juggle two demanding careers simultaneously requires serious skills that could rival the caped crusader. After reflecting on it, he modestly offered, "There were a lot of late nights, early mornings, and hustling on the weekends."

He got into real estate by chance. The REALTOR® who sold him his house used to be a dairy farmer. The dairy farmer went from milking cows to selling homes. The Deputy thought if the dairy farmer could make such a big career change and crush it, so could he- and he has. In the last year, he's sold 19 homes and did \$7 million in sales. He's consistently in the top percentile at his brokerage. "I take my profession seriously," he said matter-of-factly.

The former Deputy originally wanted to be a Game Warden, but with so few positions and low turnover, it never came to pass. "Things worked out for the best. I was able to stay in Omaha and retire at the age of 50 after 25 years on the force," he said. The husband and father of three looks forward to spending more time with his family.

Many REALTORS® might recognize Benson from the OABR New REALTOR® Orientation. He regularly spoke to new members about the importance of REALTOR® safety, suited up in his Deputy's uniform. The March orientation session was the last time Benson would don his law enforcement gear to speak to new agents.



Brandon Benson

After years of working as both a REALTOR® and in law enforcement, Benson has useful tips to stay safe on the job. REALTORS® face unique security risks meeting strangers in unfamiliar homes. He encouraged everyone to use their FOREWARN app to help vet prospective clients and to get the client's full name, phone

number, and driver's license. Avoid showing homes at night, and don't hesitate to take a coworker or other partner to an open house to be less of a target. For additional safety tips, visit [Nar. Realtor/safety](#).

Thank you, Deputy Benson for all your years of service! You've taken on many roles over the years: Deputy, REALTOR®, Safety Trainer, Husband, and Father. You may be retiring, but one role that will always remain: superhero. Congratulations, Batman.

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DIVERSITY IN REAL ESTATE SCHOLARSHIPS

Written by Melissa McElroy

Promoting diversity in real estate goes beyond providing a seat at the table. It means making everyone feel valued and providing the necessary support to help real estate professionals on their career paths. REALTORS® are leaders in their community. Supporting individuals from diverse backgrounds now cultivates the leaders of tomorrow.

OABR is dedicated to promoting diversity. The OABR Diversity Scholarship Committee provides Ethnic Minority Outreach Scholarships to people of all races and ethnicities. Scholarships cover pre-license classes, State testing fees, and the first year of REALTOR® dues.

The application process is simple. The two-page application can be found on the OABR website and requires a short essay on why the applicant should receive the

scholarship. Since 2011, 174 individuals have been approved to receive a scholarship, and 55 of those went on to become members.

REALTOR®, OABR Director, and Diversity Scholarship Committee Chair, Ervin Youmans, said, "It is important to promote diversity in the real estate industry because representation matters, and our communities are made up of people from different racial, ethnic, cultural, and socioeconomic backgrounds." He added, "Diversity in real estate brings new perspectives, experiences, and ideas which can lead to better decision making, promote innovation and creativity, and help with the continued growth of the industry."

Youmans said, "Over the last several years, I have witnessed scholarship recipients go on to have very successful careers in real estate. Some of our recipients have won awards at their respective brokerages, served on local and National committees, and have become involved in their communities advocating for home ownership."

Establishing a career in real estate takes determination. Scholarship recipients benefit from not only financial support but

also support from the Diversity Scholarship Committee's mentoring program as they navigate the initial stage of their careers.

The Diversity Committee Chair said, "The committee is looking for someone who has knowledge of the current real estate conditions and who has a plan for transitioning to a career in the industry. We recognize that it takes time to build a career as a REALTOR®, so it's important for applicants to understand that as well and have a plan on how to achieve their goals. We do assign a mentor to each recipient, so we are able to help them throughout the entire process."

Youmans said, "I have been a committee member for ten years and the chair for seven years. The Omaha Area Board of REALTORS® is one of the few associations in the country that offers this type of opportunity to promote diversity. I was very impressed with their efforts and knew I wanted to help in any way I could. The Vice Chair, Milt Schneider, has also been with us for several years. So, while our committee is small, we are a dedicated group who want to see our recipients succeed."

CALL FOR CANDIDATES

OABR is looking for volunteers to serve on the 2025 Board of Directors!

OPEN POSITIONS INCLUDE:

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- TWO DIRECTORS
- SECRETARY-TREASURER

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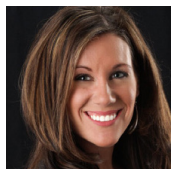
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Arrive at 9:30am

- Bus Tour of Model Homes 10am - Noon
- Lunch after tour at *Jams Legacy*



Meet the All-Star Celebrity Homes Team:



Ericka Heidvogel



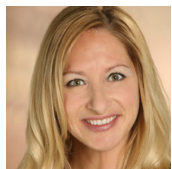
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Don Igo



Brooke Johnson



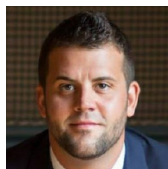
Monica Lang



David Lee



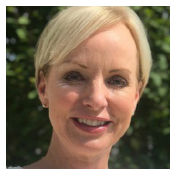
Luke Lofgren



Kurt Pfeffer



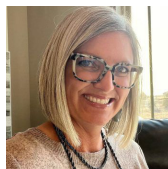
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2024: THE YEAR OF EMPATHY

How many times have we heard the saying “Date the rate, marry the house”?

While we all know the rate can be negotiated at a later point, but the price of the home is forever, our consumers are tired of the same song and dance told over and over by both mortgage and real estate professionals. Yes, we are extremely bullish on housing, and we believe in the many benefits of home ownership. If we didn't, we probably wouldn't be in this line of work. This year let's shift the narrative. Let's sit on the same side of the table as the families we serve and focus on what's best for them given their personal economy, not what the housing market or interest rates are going to do this year.

The reality is that it's not a great time to buy for everybody. Mortgage rates hovering around 7 percent have a major impact on affordability. A pending recession has many worried about job security. There's also never going to be a “perfect” time to enter the housing market and we know that. Stress that same message to your clients.

Consumers want to work with lenders and realtors that understand there are risks in the market and this is a huge financial decision, probably the largest of their life. For example, many other mortgage professionals, me included, thought mortgage rates would be much lower today than they were a year ago. We have to own the miss and acknowledge there is no guarantee of anything in the future.

If the only reason our clients are waiting to buy a home is for rates to drop or home prices to come down, this is the type of information we need to be presenting to help them make a better decision for themselves and their family long-term.

If they are worried about keeping their job and putting food on their plate, let's create a roadmap to get them into a home at a later time, when they are more comfortable given their personal economy.

According to the Fannie Mae National Housing Survey released in January, only 17% of consumers thought it was a good time to buy a home. That means approximately 4 out of the 5 people you speak with think it's a bad time to buy a home.

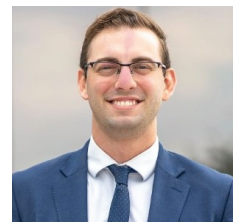
Our job is to provide the facts and information our consumers need to hear and allow them to make educated decisions for themselves. Not emotional decisions based on fear and headlines.

The housing market has a record of 73-7-1 in the last 81 years. Meaning, the national home value appreciation has been positive 73 years, negative 7 years, and neutral 1 year. This should help increase confidence in the housing market and the value of the consumer's home if they were to decide to purchase.

While there are many signs of recession in our current market, that actually bodes well for the housing market. During the last 6 recessions mortgage rates have come down, which will help with affordability. Also, apart from the housing bubble which caused the Great Recession in '08, home prices have remained the same or gone up during recessions.

Did you know nationally we had 4 million homes for sale in 2007? Today that number is around 1 million. We also have nearly 20 million more potential buyers than we did in 2007. Econ 101: supply and demand just won't allow home prices to dip, we have a serious inventory problem.

Dylan Dravland
NEO Home Loans



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MEMBERSHIP REPORT

February Activity	MO	YTD
New REALTOR® Members	25	57
Resignations	44	81
Membership (As of March 1)	2024	2023
Designated REALTORS®	212	198
REALTOR®	3054	3036
REALTOR® Emeritus	82	84
TOTAL REALTORS®	3348	3318
Institute Affiliate	74	72
Affiliate Members	145	159
Key-Only Affiliates	127	138

Full membership report at OmahaREALTORS.com/membership-report

DESIGNATIONS

Accredited Buyer Representative (ABR®)

- Brad Hulse, The 1867 Collective
- Pamela Stander, Nebraska Realty

Seller Representative Specialists (SRS)

- Weihong Schlafman, BHHS Ambassador R.E

PERSONALS

Our Condolences

- To the family and friends of Alan Cohen, BHHS Ambassador R.E, who recently passed away

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EMPOWERING OMAHA'S REAL ESTATE PROFESSIONALS: A LOOK AT THE OMAHA WOMEN'S COUNCIL OF REALTORS®

As we stride into 2024, the Omaha Women's Council of Realtors (WCR) has been setting the pace in the local real estate scene with a series of impactful events and initiatives that not only foster professional growth but also strengthen community bonds. February marked a significant milestone with the RPAC breakfast event, a cornerstone of our fundraising efforts. This gathering not only brought in a remarkable \$29,690 in investments, but also showcased the unwavering commitment of our members towards safeguarding property owner rights, protecting our clients, and fortifying our industry. As a major investor and Hall of Fame member, I take immense pride in witnessing the dedication of our local WCR network.

Following the success of February's event, March brought us the much-anticipated Spring Extravaganza hosted at St. Robert's Church on the 27th. This event, known for its vibrant energy and outstanding networking opportunities, once again surpassed expectations. The colorful array of costumes added flair to the evening, while the lively Music Bingo session became a hub of friendly competition and camaraderie. Our heartfelt thanks go out to our invaluable sponsor members and volunteers whose support made this extravaganza a resounding success.

Looking ahead, April is poised to be another eventful month for WCR. From April 8th to 10th, we are excited to host a table at the State Convention Expo. If you're curious about our organization's mission and impact, this is the perfect opportunity to stop by, grab some fun swag, and learn more

about how we're shaping the real estate landscape in Omaha. A special thank you to our dedicated membership committee and board for spearheading this initiative.

Mark your calendars for Thursday, April 18th, as we gather at Champions Run for a stimulating lunch meeting featuring Josh Dotzler, the motivational speaker and CEO of Abide Omaha. For those who joined us in February, your attendance is on the house! And for new members joining before April 17th, this meeting comes as a complimentary perk—an excellent chance to connect, learn, and grow within our vibrant community.

Looking further ahead, we're thrilled to announce an engaging lunch meeting scheduled for Wednesday, May 22nd, from 11 AM to 1 PM at Champions Run. Stay tuned for more details on what promises to be an enriching and enjoyable gathering.

As we navigate through the year, our focus remains steadfast on engaging our membership and fostering meaningful connections. Our Golf committee is gearing up to plan our industry-leading event scheduled for this July. If you're eager to contribute or be a part of this exciting endeavor, don't hesitate to reach out to any of our board or committee members. Let's collaborate and make 2024 a year of growth, camaraderie, and success for the Omaha Women's Council of Realtors!

-Sarina McNeel

WCR President

OMAHA CHAPTER WCR

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WCR & RPAC LEAP INTO 2024

Written by **Melissa McElroy**

Real estate professionals were encouraged to “take the leap” on Leap Day and invest at the annual RPAC breakfast at Champions Run on February 29th. The Women’s Council of REALTORS® Omaha Chapter hosted the event, raising nearly \$30,000 in investments towards the 2024 RPAC drive.

RPAC is a pro-REALTOR® Political Action Committee with a critical mission: protect REALTORS® and property rights by raising funds to support pro-REALTOR® candidates. RPAC has supported candidates on both sides of the aisle and down the middle. All investments, even small investments, add up to significant change. Contributions don’t buy elections or votes but can provide access to elected officials.

REALTOR® Darla Bengston recalls her

introduction to RPAC, “To be honest when I started to invest in RPAC, I was a mortgage lender. I just wanted to have watchful eyes and someone protecting my industry when it came to bills being passed. I did not want to have any part in trying to understand our government and the system. I just wanted educated individuals to have my back when it came to doing my business and what was best for my clients.”

Bengston explained how RPAC has impacted her. “I have witnessed how it all comes together, and it has helped me understand the process of our political system and how a group as strong as REALTORS® can really make a difference for our industry, our clients, and homeownership. Now I just know who those watchful eyes belong to and respect each of them and the job they do.” 2024 OABR President Denise Poppen said she didn’t really pay attention to RPAC or know much about it before getting involved with OABR committees. She wasn’t particularly interested in politics.

“I joined the RPAC committee in 2012,

and it opened my eyes to understanding how much RPAC plays a huge role in not only our real estate industry but also in my clients’ and my own personal homeownership. I saw it wasn’t about being in a political party.”

She further explained, “RPAC is involved in issues which impact property rights. RPAC money goes to candidates who support our issues and support our best interests. REALTORS® in Nebraska no longer have to notarize a seller’s signature on a purchase agreement. I can say, I don’t miss that at all! RPAC helped make that happen.”

RPAC’s other victories include having REALTORS® deemed as essential workers by Mayor Stothert when Covid exploded in March 2020, and everyone thought we needed to stay home. With RPAC’s help, political doors are often opened so our positions are heard. RPAC has also worked to influence the prevention of a service tax from being charged on real estate commissions, which would make housing less affordable and be detrimental to the real estate industry.

PAST PRESIDENT'S CORNER

SHAWN MALOY 2010 PAST PRESIDENT

Shawn Maloy started his real estate career by accident. He used to work in the IT industry. When he started buying rental properties, he noticed something. The people showing him the properties didn't seem to know much about the rental side of real estate.

"I got sick of paying others to cart me around," Shawn said about some of the agents he worked with. He felt he knew more about rental housing than most. He figured he would get his real estate license and represent himself.

He became more involved at OABR over the years and developed a friendship and professional relationship with the past OABR CEO, Jim Patton, who mentored him.

The year Shawn became the OABR President, Jim retired. Shawn was part of the effort to find the current CEO, Doug Rotthaus, who he described as an obvious choice for the position.

As time passes, some things evolve and change, and some things remain the same. The former IT pro weighed in on how AI will influence the industry. He said that nobody has figured out a way to 'Uber' real estate or change real estate the way Uber changed transportation. Different companies have tried to use tech to replace agents without success. No tech has been able to replace that human interaction or what a human agent brings to the table. A bot won't tell a client that they're charging too much for their property or that there's an odd smell in their home that might put off prospective buyers.

Shawn has some words of wisdom for anyone trying to start out in real estate: you need to be self-motivated and stay busy. Always work on your database of contacts, work on mailings to keep clients coming in.

Treat it like a small business. Never stop marketing. He said new agents will often have peaks and valleys. They'll get a few listings, get occupied with that, and forget to keep marketing. Then they'll have a slow period. According to the real estate pro, savvy agents never stop working on their business.



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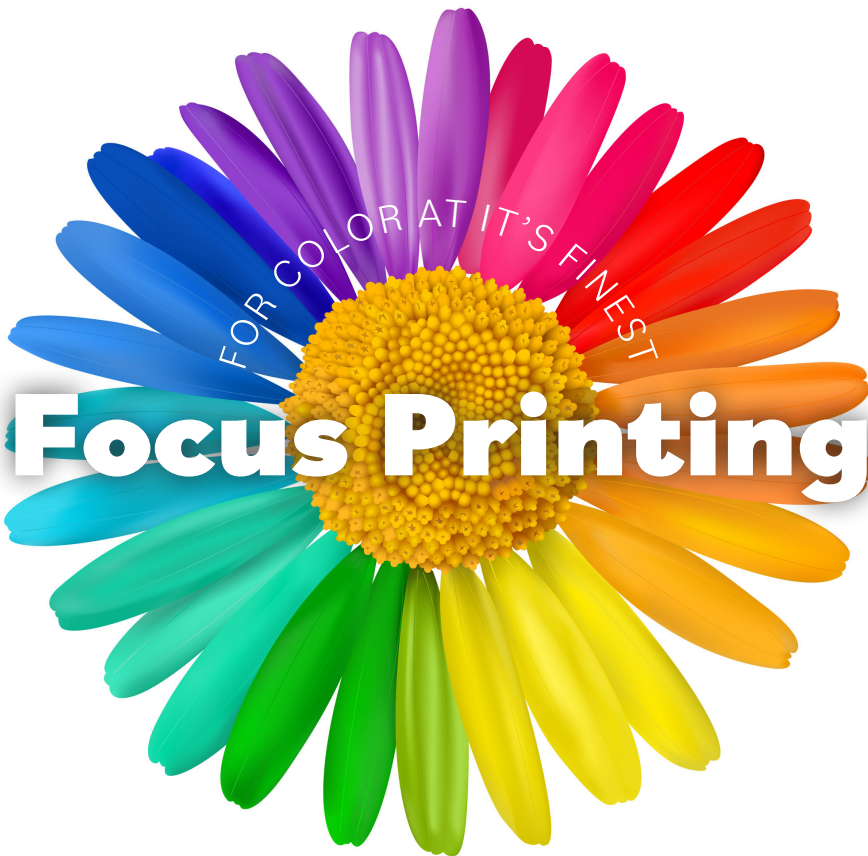
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