



SEPTEMBER 2020

# REview



## COMING UP

### MLS USERS GROUP

September 2; 10:00 am

### OABR OFFICE CLOSED

September 7

### EDUCATION COMMITTEE

September 10; 8:30 am

### YPN COMMITTEE

September 10; 1:30 pm

### RPAC FUNDRAISING TASK FORCE

September 14; 2:30 pm

### AFFILIATES COUNCIL

September 15; 9:00 am

### DIVERSITY COMMITTEE

September 15; 11:00 am

### GOVERNMENTAL AFFAIRS

September 16, 10:00 am

### SOCIAL EVENTS COMMITTEE

September 16, 11:00 am

### OABR DIRECTORS MEETING

September 30, 10:00 am

## Knowledge. Awareness. Empowerment.

BY JILL ANDERSON, 2020 OABR SAFETY COMMITTEE CHAIR

These are the core components of REALTOR® Safety. By helping our members understand the risks they face can mean the difference between life and death.



It is the Omaha Area Board of REALTORS® goal to provide members with access to updated safety information, keeping REALTORS® safe while frequently meeting with strangers in public and private locations. REALTORS® face more on-the-job risks than many other business professionals. We want you to be able to easily recognize the warning signs of danger or attack so you can protect yourself in the field. It is also vital to understand the importance of helping your clients understand their role in keeping everyone safe and why and how you put safety measures in place.

Along with a safety class being presented at new agent orientation each month at OABR, we have presence on social media, print media, and a REALTOR® Safety tab on [www.omaharealtors.com](http://www.omaharealtors.com). This tab houses videos, reminders, and tips on how to use smartphone apps during showings. These apps include the HomeSnap safety timer and Supra eKey alert system- which are at no cost to you!

Please remember communication is key, so if you encounter a safety situation, call 911. Agents should NEVER meet unknown customers alone. Work together, stay safe!

The National Association of REALTORS® has dedicated September as REALTOR® Safety Month to raise awareness of safety issues; we hope together we can put safety top of mind for you. All OABR Members are welcome and encouraged to sit in on a Safety Committee Meeting! Meeting times are listed on the OABR Calendar, or you can call me for further details.

*Continued on Page 4*

**AUGUST 2020**

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**Read the REview online!**

[OmahaREALTORS.com/review-newsletter](https://OmahaREALTORS.com/review-newsletter)



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# A MESSAGE FROM THE PRESIDENT

Bill Swanson, 2021 President



## AND AWAY WE GO...

First and foremost, a big thank you to Susan Clark, your immediate past president, for leading the Omaha Area Board of REALTORS® through undoubtedly the strangest year we have ever had. It seemed like every week was a new challenge and Susan handled them all with class. Thanks again, Susan. I am happy to follow your lead.

I, personally, hope we can retire some of the overused buzz words from the last 6 months... Words like 'new normal', 'pivot', 'adapt', and others that have been tossed around in every Zoom room from coast to coast have won many a prize for 'committee meeting buzz word bingo'.

I would be remiss without another big thank you to all of you who have supported RPAC. It has paid off in spades this year. Any REALTOR® that received a PPP or unemployment benefits throughout the last several months has the efforts of our RPAC army to thank. Never in the history of benefit packages have independent contractors been included. Your elected officials have heard your voices and they were heard loudly. Many REALTORS® may not still be in business now without that help this year.

As we sit now, our real estate activity is as busy as it has ever been. We are poised for a fantastic fourth quarter. We have unbelievable rates that are bringing more and more buyers into the market. What do we have in store this winter? Next spring? No one knows but one thing is for sure - your staff at OABR, your committee chairs, and board of directors, have your back. Reach out if you need something and myself, President Elect Megan Bengston, or Treasurer Crystal Archer will dig in and help in whatever way we can.

Thank you all for being in the best industry possible! The best kept secret of any occupation is that of a REALTOR® in my humble opinion. I look forward to serving all of you as your president for the next year. I am just a phone call or email away if you need me.

- Bill Swanson, 2021 President



**LOOKING FORWARD  
TO THE YEAR AHEAD...**

# SEPTEMBER IS SAFETY MONTH

## SAFETY IN JUST 10 SECONDS.

One of the most common reasons that people find themselves in dangerous situations is that they weren't paying attention. Take a few precious seconds during the course of your day to assess your surroundings.

Take 2 seconds *when you arrive at your destination.*

- Is there any questionable activity in the area?
- Are you parked in a well-lit, visible location?
- Can you be blocked in the driveway by a prospect's vehicle?

Take 2 seconds *after you step out of your car.*

- Are there suspicious people around?
- Do you know exactly where you're going?

Take 2 seconds *as you walk towards your destination.*

- Are people coming and going or is the area unusually quiet?
- Do you observe any obstacles or hiding places in the parking lot or along the street?
- Is anyone loitering in the area?

Take 2 seconds *at the door.*

- Do you have an uneasy feeling as you're walking in?
- Is someone following you in?

Take 2 seconds *as soon as you enter your destination.*

- Does anything seem out of place?
- Is anyone present who shouldn't be there or who isn't expected?

It takes just 10 seconds to scope out your surroundings and spot and avoid danger. Make this "ten-second scan" a habit in your everyday work as a real estate professional. Then share it with someone else.

[www.OmahaREALTORS.com/safety](http://www.OmahaREALTORS.com/safety)





# OABR GOLF Outing

Hosted by the  
Affiliates Council

## **\$100 / Player**

Includes: 18 holes of golf, lunch,  
reception, drink tickets, gift and FUN!  
(\$400 for foursome)  
OABR members only!

## **Reception & Appetizers**

### **\$25 / Person**

in the Indian Creek Clubhouse

**Wednesday, October 7, 2020**

Registration | 10:15 - 10:45 am

Shotgun Start | 11:00 am

## **Indian Creek**

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YOUR SAFETY IS NON-NEGOTIABLE. Carl Carter Jr of the Beverly Carter Foundation joined us in August and walked us through his family's tragic loss of his mother, a REALTOR®, who was kidnapped and murdered. Beverly's story was a reminder that we have to be vigilant and stick to our safety protocols. We have to do better, one showing or sale is not worth your life.

Women's Council is grateful to the Omaha Area Board of REALTORS® Safety Committee for sponsoring the event and to CharterWest Mortgage for live streaming the event.

#### FUTURE EVENTS

We are working hard to adjust our events to keep our network safe and provide value at the same time. Follow our Facebook page for information on the remaining events for 2020.

#### THANKS TO OUR DOUBLE DIAMOND SPONSORS FOR YOUR SUPPORT





# CODE OF ETHICS

## Training course

**OCTOBER 9, 2020**

**8:30 AM - 12:00 PM**

*Via zoom*

### MEET YOUR CODE OF ETHICS REQUIREMENT

The National Association of REALTORS® requires completion of ethics training by all members every three years. **The next deadline is December 31, 2021.**

**REGISTER  
ONLINE!**

[www.ims.oabr.com](http://www.ims.oabr.com)

NATIONAL ASSOCIATION of REALTORS®

Social media usage has an impact on your safety. Carefully consider each item you share, and be aware that old posts, even if they've been deleted, may be copied or saved.



For more safety tips from NAR, visit **NAR.realtor/safety**

## Services Offered:

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## AFFILIATE SPOTLIGHT

# WHERE DO RATES GO FROM HERE?

BY JEANNE LAMOUREUX, CENTRIS FEDERAL CREDIT UNION

What a wild year it's been and we have a whole quarter yet to go. Stolen from my good friend PK Kopun- How many times have you heard the question: What are rates going to do? One of our favorite comics is Frank and Ernest where they got that question. The answer was, "Some people think rates are going to go up. Others think they are going to go down. We do too."

In all seriousness, On March 19, 2020, the 30-year fixed-rate mortgage rose to 3.65% from 3.29% on March 5, 2020, as the U.S. financial markets were in the throes of the pandemic. Jump ahead to the week ended on August 6, 2020, where the rate has plunged to a record low of 2.88%!

So where do rates go from here? With continued support from the Fed, along with low inflation, mortgage rates should remain on the low end of the scale, but not so fast. There are a few caveats looking ahead that could push rates higher, though a big spike isn't in the cards.

If the economy continues to improve and investors feel that stability has set in, more investing dollars could shift over to riskier assets, such as equities. The closely watched S&P 500 has risen 51% from the March 23, 2020 low and more money could continue to pour into the Stock markets. If this were to occur, Bond prices could push lower while rates would edge higher.

Recent reports from the Mortgage Bankers Association showed that refinancing activity has spiked and is up over 47% annually while the purchase index is up 33%. What happens with increased demand? Prices tend to move higher, and in this case, mortgage rates could increase.

Freddie Mac has forecasted that the 30-year fixed-rate mortgage will average 3.4% this year, which is above where rates are currently.

Bottom line: The housing market continues to be a bright spot for the U.S. and with rates expected to remain low, it is a great time to purchase a new home or refinance to a lower rate.



**JEANNE  
LAMOUREUX**  
402-758-6552

## CERTIFICATIONS

**Derya Sonel**, PJ Morgan Real Estate - Pricing Strategy Advisor (PSA)

**Ashley Livengood**, Burrows Tracts Real Estate - NAR Commitment to Excellence (C2EX)

**Kyle Schulze**, BHHS Ambassador Real Estate - NAR Commitment to Excellence (C2EX)

## PERSONALS

**Condolences** to the friends and family of **Lona Rolf** of NP Dodge Real Estate who recently passed away.

**Condolences** to **Devon and Christy Leesley** of Nebraska Realty on the recent loss of their mother/mother-in-law.

**Congratulations** to **Trudy Meyer** of NP Dodge Real Estate as she and her husband, Dick, celebrate their 50th wedding anniversary.

**Condolences** to **Brenna Moray** of NP Dodge Real Estate for the recent passing of her father.

**Condolences** to the friends and family of **Lila Shaffer** of CBSHOME Real Estate who recently passed away.

**Condolences** to **Kelli J. Mickeliunas** of Better Homes and Gardens on the recent loss of her father.

## KEYBOX BAR - OPEN 24/7!

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## MEMBERSHIP REPORT

See the full membership report at:  
[OmahaREALTORS.com/membership-report](http://OmahaREALTORS.com/membership-report)

JULY ACTIVITY	MO	YTD
New REALTOR® Members	56	311
Reinstated REALTOR® Members	N/A	15
Resignations	32	127

MEMBERSHIP (As of August 1)	2020	2019
Designated REALTORS®	205	200
REALTOR®	2889	2708
REALTOR® Emeritus	74	68
<b>TOTAL REALTORS®</b>	<b>3168</b>	<b>2976</b>
Institute Affiliate	69	63
Affiliate Full Members	188	215
Affiliate eKey Only	163	160
<b>TOTAL AFFILIATES</b>	<b>431</b>	<b>448</b>



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## GO-ASHI Greater Omaha Chapter American Society of Home Inspectors

The Mission of ASHI is to set and promote standards for property inspections and to provide the educational programs needed to achieve excellence in the profession. The members of GO-ASHI promote this mission through continued education provided at our monthly meetings.



### Current Membership

Jon Vacha ACI (President) - Home Standards Inspection Services  
 Tim Krof ACI (Vice President) - Home Standards Inspection Services  
 Steve Marten ACI (Treasurer) - Homespec Property Inspections  
 Mike Frerichs ACI (Secretary) - Home Buyers Protection Co  
 Ahlvers, Chad ACI - Cornerstone Property Inspections  
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## MELISHA POTTER

**NP DODGE REAL ESTATE**

### **What would you do if you knew you couldn't fail?**

This is a very deep question! I would end poverty and homelessness worldwide. I feel like everyone should have food, shelter, and clothing. It breaks my heart knowing that there are people out there who don't have those 3 basic essentials.

### **What do you love most about your career?**

I love the moment at the closing table, when my client drops the pen after the final signature, and turns and looks at me... At that moment, I have the honor of presenting the keys to their new home! That moment is so special to me because those keys represent the beginning of new family memories, establishing a new foundation, and the start towards financial freedom that can transcend generations. Knowing that I was a part of that story, means everything to me.



## JEANNE LAMOUREUX

**CENTRIS FEDERAL CREDIT UNION**

### **What is the best advice you have ever been given?**

When I took this position my boss (Heidi Weeks) said to remember, at the end of the day nobody died. We all have our stressful days in this industry but for some reason that saying helps me keep perspective.

### **What do you love most about your career?**

Every day is different, I'm constantly learning and growing and that makes things exciting. I love putting people in better financial positions and really being their lifelong financial partner. The industry events and relationship are fun also, I like volunteering for the different events and being in the know.

**WANT TO NOMINATE AN AFFILIATE OR AGENT YOU THINK DESERVES THE SPOTLIGHT?**  
Visit: <https://bit.ly/35oURY0>

## HOMES ARE GOING UNDER CONTRACT IN RECORD TIME

Contract signings posted another big jump in July, the National Association of REALTORS® reported Thursday. This marks three consecutive months of growth as markets continue to roar back after facing initial closures from the COVID-19 outbreak this spring.

Pending home sales are now up 15.5% year over year. Each of the four major regions of the U.S. saw increases in pending home sales, both month over month and annually. And NAR Chief Economist Lawrence Yun said there are no indications that contract activity will wane anytime soon, particularly in the suburbs.

“We are witnessing a true V-shaped sales recovery as home buyers continue their strong return to the housing market,” says Yun. “Home sellers are seeing their homes go under contract in record time, with nine new contracts for every 10 new listings.”

NAR’s Pending Home Sales Index, a forward-looking indicator of home sales based on contract signings, increased 5.9% in July over June’s numbers. The index reached a reading of 122.1 in July. (A reading of 100 on

the index is equal to the level of contract activity in 2001). With nearly all states now at least partially reopened since the start of the COVID-19 pandemic, the housing market is facing a “robust activity from pent-up demand,” according to NAR’s index. Pending home sale increases were led in July by a 20.6% year-over-year uptick in the Northeast, followed by a 15.4% annual increase in Midwest, 14.9% annual increase in the South, and a 13.2% increase in the West.

Yun forecasts existing-home sales to reach 5.4 million this year, a 1.1% increase over 2019. By 2021, he predicts existing-home sales to reach 5.86 million, buoyed by an expanding economy and continued low interest rates. The 30-year fixed-rate mortgage is expected to remain low next year, averaging 3.2% in 2021. Yun also expects housing starts to grow, averaging 1.35 million in 2020 and increase to 1.43 million in 2021.

“Anecdotally, REALTORS® are telling me there is no shortage of clients or home seekers, but that scarce inventory remains a problem,” Yun says.

**“If 20 percent more homes were on the market, we would have 20 percent more sales, because demand is that high.”**

**- NAR Chief Economist,  
Lawrence Yun**



NATIONAL  
ASSOCIATION *of*  
REALTORS®

# ARE YOUNGER WORKERS MORE EAGER TO RETURN TO OFFICES?

Younger workers are facing more challenges than older adults as they work from home, a new article at Commercial Observer finds in highlighting findings from recent studies.

About 70% of Generation Z and 69% of millennials reported challenges with working from home. Only 55% of baby boomers cited problems from working from home, according to studies analyzed by Cushman & Wakefield consisting of more than 50,000 respondents globally. One big challenge for younger adults working remotely: finding a space to work from. They also are more likely to have distractions, like from roommates, or as caregivers at home to either older parents or younger children. Plus, they've had the added responsibility of having to home-school children learning remotely during the pandemic.

On the other hand, baby boomers appear to be adapting to remote work better. They are more likely to have a dedicated workspace at home. They also are reporting greater number of positive workplace experiences from being able to work from home, the survey finds.

The Commercial Observer cites a separate study from Gensler, an architecture and design firm, that finds younger workers also may be struggling to find work-life balance through remote work: 33% of millennials and Gen Z as well as 37% of Gen X said they were struggling with it, compared to 25% of baby boomer respondents.

Further, younger workers may be more likely to feel like they are missing out on advancement opportunities by working from home. They are less likely to feel as if they've made a difference or completed the work they needed to at the end of a typical workday, according to the Gensler report. They also report missing out on mentoring and networking opportunities.

**Source:** "Younger Workers Want Office Return More Than Older Ones: Surveys," Commercial Observer (Aug. 25, 2020) and "The Future of Workplace," Cushman & Wakefield (Aug. 19, 2020)

## INSPECTOR SPOTLIGHT

### Paul Pachunka



Paul has been with Home Standards since 2016 and quickly became a highly requested inspector. We asked Paul some questions:

#### Tell us about your family.

*My wife of 42 years and I have been blessed with two sons, daughter-in-law's and so far three grandchildren, two of which are girls so it has given us the chance to see what that is like.*

#### What do you like to do for relaxation or fun?

*"What is relaxation...? Ok, fishing, hiking, shooting at the gun range and competing once in awhile and above all just spending time with family. Grandkids are so fun, you can spoil them and then send them home."*

#### How does your background or past experiences help you excel as a home inspector?

*I have background in new construction with my grandfather who owned a construction company. I have done remodels and flipped homes and worked with my son specializing*

*in kitchens and bathrooms. I have owned my own business for many years and have a high regard for customer service and integrity.*

#### What do you enjoy about home inspecting?

*I love my profession. I find it intriguing to walk into different types and ages of homes and look for clues that might determine if it has been constructed or remodeled properly. It is a great feeling when you can tell the client that in your opinion this appears to be a great house, or in the same token let them know what defects were found so they can make informed decisions.*

#### RECENT REVIEW ★★★★★

*"Paul was thorough and detailed, giving us all the information we needed! He is extremely knowledgeable about all aspects of home inspection and repairs. This is the best home inspection I have ever had. Highest recommendation." – John L*



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## JULY HOME SALES SHOW RECOVERY IS STICKING

JULY 22, 2020

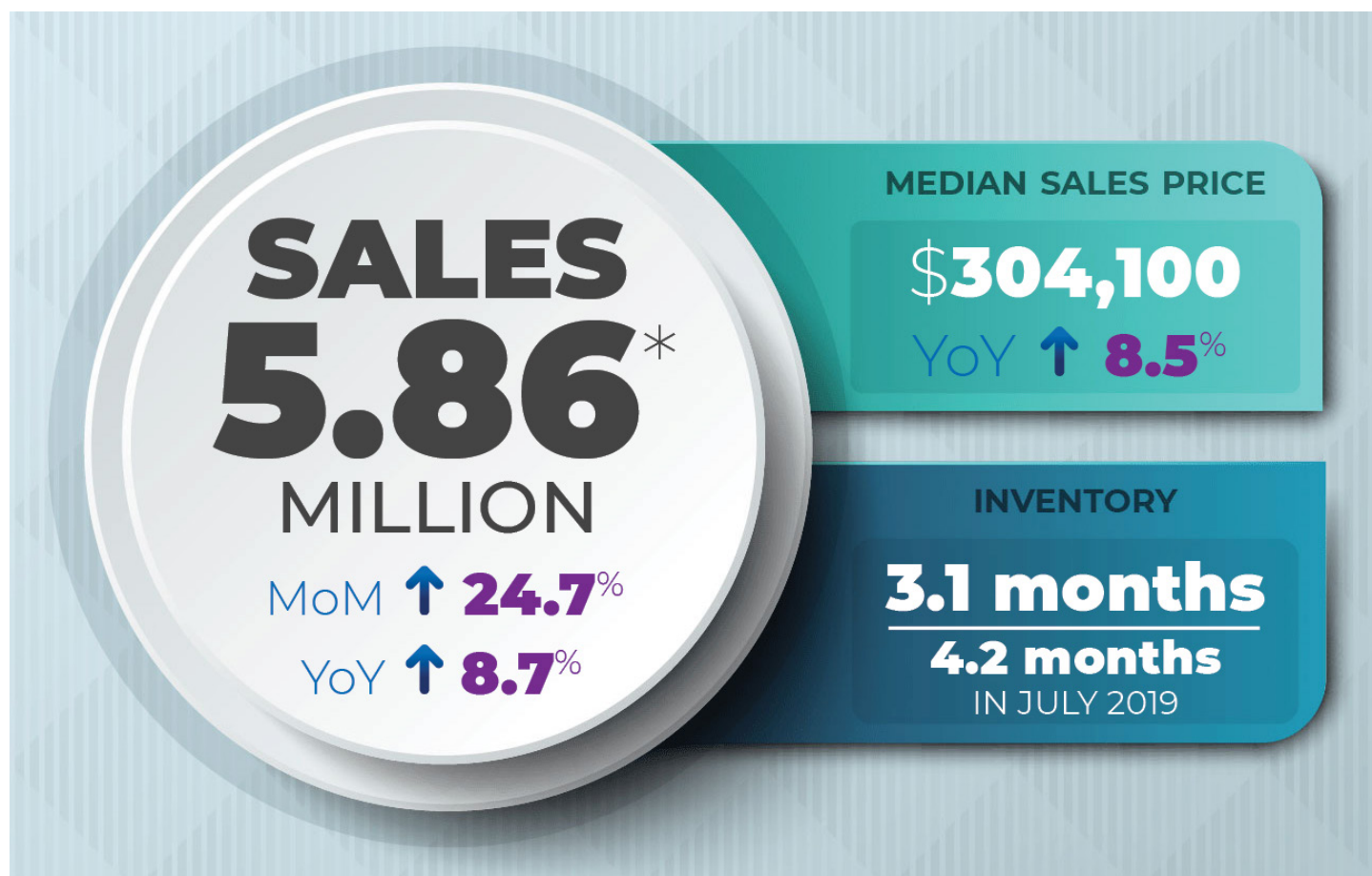
**E**xisting-home sales soared 24.7% in July, outpacing their record growth of 20.7% in June, when the nation's economic reopening ignited homebuying activity, the National Association of REALTORS® reported Friday. Now 8.7% higher year over year, the strong rise in existing-home sales—including single-family homes, townhomes, condominiums, and co-ops—is fueling optimism in the real estate market through the rest of the year.

"The housing market is well past the recovery phase and is now booming with higher home sales compared to the pre-pandemic days," says NAR Chief Economist Lawrence Yun. "With the sizable shift in remote work, current homeowners are looking for larger homes—and

this will lead to a secondary level of demand, even into 2021."

Home prices, too, are reaching new all-time highs, with the national median existing-home price hitting \$304,100 in July—the first time it's ever broken \$300,000, according to NAR. However, low inventory stands to limit gains moving forward. Total housing inventory at the end of July totaled 1.5 million units, down 21.1% year over year. "The number of new listings is increasing, but they are quickly taken out of the market from heavy buyer competition," Yun says. "More homes need to be built."

For more information, visit: [magazine.realtor.com/daily-news](https://magazine.realtor.com/daily-news)





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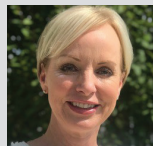
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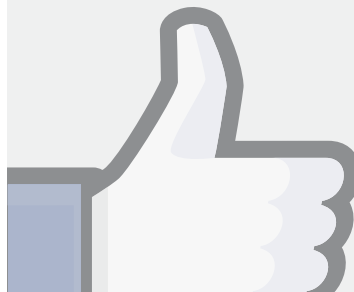
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