

REVIEW

Omaha Area Board of REALTORS®



UPCOMING EVENTS

4.3 - 4.5

**NRA ANNUAL
CONVENTION & EXPO**

4.6

11:00AM

**WCR CHAPTER-
OLIVER & TAMMY**

4.11

8:30AM - 12:00PM

**NEW MEMBER
ORIENTATION**

10:30AM - 11:30AM

**SUPRA TRAINING:
EKEY BASIC**

4.13

10:30AM - 11:30AM

**SUPRA TRAINING:
EKEY BASIC**

4:00PM - 6:00PM

**PICKLE AT YOUR
OWN RISK**

4.14

9:00AM - 12:00PM

**FINANCING THE SALE
SHOW ME THE MONEY!**

4.17 - 4.18

10:00AM - 11:00AM

**NAR 2023 REALTOR
BROKER SUMMIT**

4.19

10:30AM - 11:30AM

**SUPRA TRAINING:
SUPRAWEB**

4.26

10:30AM - 11:30AM

**SUPRA TRAINING:
EKEY PROFESSIONAL**

4.27

9:00AM - 12:00PM

**BIAS
OVERRIDE**

OABR DIRECTORY

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A MESSAGE FROM ★ THE PRESIDENT ★

CRYSTAL ARCHER, 2023 PRESIDENT



SPRING: A SEASON OF NEW POSSIBILITY

There is a sense of renewal and rebirth when the dreary decay of winter withers and life breathes anew each spring. The vibrant hues of blooming flowers sway in the wind with a fragrant aroma. The burst of tree buds flourish in the luminous glow of the sun. Spring is a new season full of possibility and hope.

April is the month we celebrate Arbor Day, a day where communities across the nation celebrate nature by planting trees. Nebraska is home of Arbor Day, officially proclaimed in 1874 by Nebraska Governor, Robert W. Furnas. It later became a national holiday.

It is also Global Astronomy Month, International Guitar Month, and National Poetry Month, to name a few more noteworthy celebrations in April.

This month ushers in Fair Housing Month, a month when we embrace the hope and possibility for homeownership for all Americans. The Fair Housing Act of 1968 is a law that protects individuals from discrimination in the sale, rental, financing, or advertising of housing. The law prohibits discrimination in housing based on race, creed, color, religion, national origin, age, sex, marital status, or disability.

Civil Rights leader Dr. Martin Luther King Jr., who championed the Fair Housing Act said, “Now is the time to make the real promises of democracy. Now is the time to open the doors of opportunity to all of God’s children.” The door to opportunity is homeownership. A home is the most important asset for most Americans and it’s one of the best ways to build wealth.

Stable, affordable housing being available to every American, was part of King’s legacy. Fifty-five years later, we still work to protect that legacy and make homeownership accessible to all. It’s the cornerstone of the American Dream. We honor Dr. King’s legacy by continuing to champion for equality so that everyone may achieve their own slice of the American Dream.

As we plant saplings on Arbor Day that will one day be magnificent trees, may we remember to sow the seeds of tolerance and promote equality for all. Our communities are strengthened when we work together so that everyone in our community can realize their dreams and forge their own paths, unencumbered by prejudice.

Or in the immortal words of Dr. King: “Make a career of humanity. Commit yourself to the noble struggle for equal rights. You will make a better person of yourself, a greater nation of your country, and a finer world to live in.”

Best Regards,

Crystal Archer,
2023 OABR President

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WCR & RPAC SERVE A BREAKFAST OF CHAMPIONS

Women's Council of REALTORS® Omaha Chapter hosted an RPAC breakfast on February 28 at Champions Run. Charles Chadwick and Darla Bengtson, 2023 RPAC chairs discussed the importance of supporting the pro-REALTOR® Political Action Committee and provided examples of RPAC's many victories. One win was when REALTORS® were immediately deemed essential workers by Mayor Stothert as Covid broke out in March 2020. Another occurred when a proposed service tax on real estate transactions was successfully blocked that would have been detrimental to the real estate industry.

The objective of RPAC is to raise funds to support pro real estate candidates who protect the interests of our industry. RPAC views every investment as important. Collectively even small investments by REALTORS® are effective. Together, they don't buy elections, or guarantee votes; however, they add up and provide access for REALTORS® when important issues are at hand.

Having access often leads to an advocate and a voice of reason in the room when important real estate related policy is on the table. This year there were 812 bills proposed in the Nebraska Legislature. Ten of those bills involved allocating funds to affordable housing. Others threatened the benefits of home ownership.

Chadwick lauded RPAC's motto: "You want to have a seat at the table. You either have a seat at the table or you might be on the menu."

The breakfast presentation included a lively game of REALTOR® trivia and a number of prize drawings. There were seven new investors who contributed for the first time at the WCR event; five were major investors of \$1,000 or more. Overall, more than \$30,000 in investments were made toward the 2023 RPAC drive.

Learn more about RPAC at:
omaharealtors.com/rpac



JUDI ANDING SCHOLARSHIP

Judi Anding was an exemplary woman. The single mother of four boys was not one to back down from a challenge. She began her real estate career in 1970. She taught at the Randall School of Real Estate for 44 years, wrote several real estate books and training manuals, and was an owner-broker at two real estate companies over a 46-year career.

Her son, Mark Anding, also a REALTOR®, said, "I think it's kind of interesting that many of the local owner-brokers today were taught by Judi. She had a great way of relating her experiences to whatever the content was, in a way that was familiar to her students."

She was always available day or night for agent calls, regardless of which company they worked for. She was always willing to listen and help an agent discover a solution. Her passion for teaching real estate is why a scholarship is available in her honor.

The Judi Anding Scholarship is entrusted with the Omaha Area Board of REALTORS® Foundation. OABR REALTOR® members with six months to three years of membership are eligible to apply for a \$150 tuition scholarship for a NAR Designation or Certification course.

Mark said, "Since the costs of getting additional accreditations can be a burden, especially after going through the classes to get the license, we thought a Scholarship Fund to help recently licensed agents advance their careers would be a great way to remember my mother and to continue her passion of making sure agents had the correct information. Education helps agents help and protect their clients."

Interested REALTORS® members should contact Donna Shipley at 402-619-5551 or donna@omaharealtors.com.

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BIAS OVERRIDE

OVERCOMING BARRIERS TO FAIR HOUSING

9:00 AM - 12:00 PM

REALTORS® are committed to abiding by fair housing laws and the Code of Ethics. But sometimes, our brains take shortcuts that can lead us astray. Bias Override: Overcoming Barriers to Fair Housing teaches you tactics to interrupt stereotypical thinking and avoid fair housing pitfalls. You'll learn about the mind science of identity and engage in exercises to help you foster business relationships with clients of all backgrounds. Instructed by Nate Johnson.

Fulfills OABR Fair Housing Requirement

4 . 27 . 23

OABR Office
11830 Nicholas Street,
Omaha, NE 68154

#1404R

REGISTER NOW! [OMAHAREALTORS.COM/BIAS_OVERRIDE](https://www.omaharealtors.com/bias_override)



DEATH & TAXES

WHERE THERE IS A WILL, THERE IS A WAY

Mark Twain once described death as “The Impartial Friend: Death, the only immortal who treats us all alike, whose pity and whose peace and whose refuge are for all—the soiled and the pure, the rich and the poor, the loved and the unloved.”

Unless you’re Emily Dickinson, a serial killer or a morose, Goth misanthrope lurking about the local poetry slam, the topic of death might seem off-putting. However, failing to put your affairs in order and formulate a plan in the event of your passing, is a disservice to your loved ones. REALTOR® John Massih, an attorney specializing in estate planning, has expert legal advice on navigating your own estate planning.

“People have a lot of misconceptions about estate planning,” Massih said recently. According to the estate attorney, you don’t have to be a millionaire to need post-mortem legal protection to safeguard your family. He said that being proactive is paramount. A trust is another tool used for asset protection. “Most people don’t want asset protection until they need it.”

He said the best-laid plan will be ineffective if you don’t follow through with instructions or fund your trust properly. He further cautioned against generic online legal documents and urges people to talk to someone who specializes in estate law.

“WHAT IS THE DIFFERENCE BETWEEN A TAXIDERMIST AND A TAX COLLECTOR? THE TAXIDERMIST TAKES ONLY YOUR SKIN,”

- MARK TWAIN

Something far more sinister than death is swiftly approaching: taxes. April is the month when typically, sane individuals are driven into madness navigating tax codes and deductions. It's like the fiscal version of Hunger Games. As they say in Hunger Games, “may the odds be ever in your favor.” It tips the odds in your favor to have a tax expert to help you wade through the insanity of filing taxes. Brad Yoder, a CPA with DeBoer & Associates, offered his expert tax advice to help you emerge from tax season unscathed.

According to Yoder, keeping good records is key. Hold onto those receipts and keep track of your mileage. Self-employed apps such as Wave or QuickBooks can be useful tools, but they're only as effective as the information you enter. Yoder said that you should stick to one method of bookkeeping to avoid confusion, whether that is the old school paper method or an app on your phone. “It doesn't have to be fancy. It can be as simple as writing the name of a client on a receipt.” He explained that “when it comes to deductions, you want to cover the who, what, when, where, and why to any business expense claimed.”

Yoder stressed how keeping good records is also crucial in the event of an audit. Being organized and having excellent documentation will help make the audit go more smoothly.



JOHN MASSIH,
Attorney



BRAD YODER,
CPA

Some red flags that will alert the IRS, such as abnormally high mileage or business losses three or more years in a row, could potentially flag you to be audited, which is why it's important to distinguish between personal and professional usage when logging mileage.

The IRS has been playing catch-up on processing tax returns since the pandemic began. Yoder recommends avoiding mailing anything to the IRS, if possible. Electronically paying and filing your return will prevent the IRS from losing or misplacing your information. If you are behind on payments, the IRS will typically work with you to negotiate a payment plan, but it's essential to be proactive and communicate well to help your cause.

Ben Franklin summed it up succinctly, “In this world, nothing is said to be certain, except death and taxes.” In an uncertain world, it's wise to have a well-laid strategy to peregrinate both of those certainties.

TURBOTAX TIPS FOR REAL ESTATE AGENT DEDUCTIONS

- Marketing expenses such as yard signs, flyers, website development and maintenance, business cards, and mailers
- Real estate coaching, training, and education costs
- Real estate licensing and renewal fees
- Real estate association dues, MLS fees
- Broker desk fees
- Auto expenses, including maintenance, gas, insurance, lease costs or new car purchase costs – up to \$27,000 for the tax year you bought it
- Travel airfare, lodging, and meals for real estate education and business purposes
- Home office expenses, whether you rent or own your home
- Gifts (\$25 deduction limit per client per year), entertainment
- Other costs you incur to please clients and keep them coming back for their real estate needs

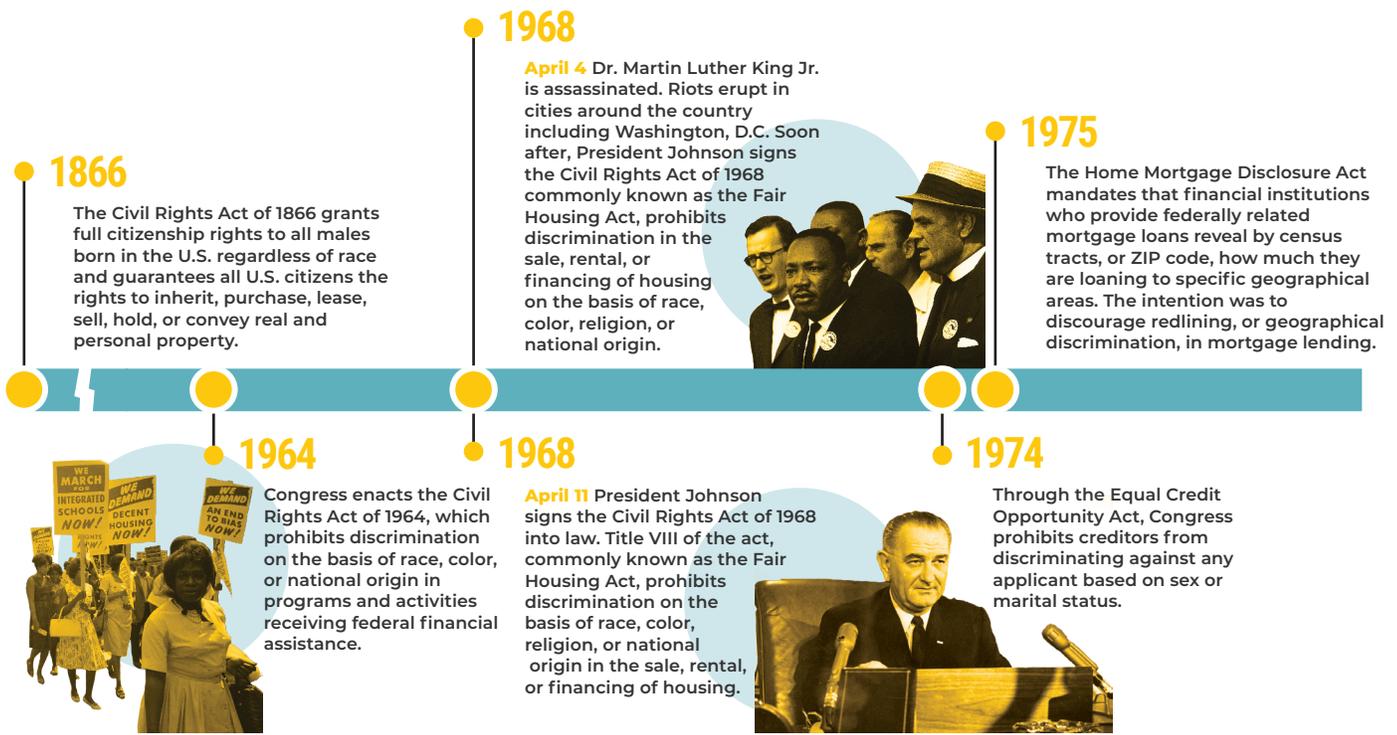


FAIR HOUSING MONTH

April is Fair Housing Month, commemorating an effort championed by Martin Luther King Jr. The Fair Housing Act of 1968 prohibits housing discrimination based on race, color, national origin, religion, and sex (later amended to include handicap and family status). It was signed into law by Lyndon B. Johnson one week after King's assassination in Memphis, TN.

In January, the White House proposed a new law requiring communities nationwide to create plans to tackle housing discrimination or potentially lose billions in federal HUD grant money. The Affirmatively Furthering Fair Housing (AFFH) rule would require participants to submit an Equity Plan for review to HUD every five years. HUD's goal is to foster a program with community involvement. It is currently in the process of seeking public comment. A recent press release states, "HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all."

Shakilah Grixby, Senior Civil Rights Investigator for the City of Omaha Human Rights and Relations Department, commended recent efforts to combat housing discrimination. "Everyone deserves housing, regardless of race or skin color," Grixby said. She sees education and outreach as essential to addressing racial inequities in housing. According to the civil rights investigator, informing people of their rights and the programs and educating them on how to build credit and acquire mortgages is essential to increasing homeownership among minorities.



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.

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 4 Dr. Martin Luther King Jr. is assassinated. Riots erupt in cities around the country including Washington, D.C. Soon after, President Johnson signs the Civil Rights Act of 1968 commonly known as the Fair Housing Act, prohibits discrimination in the sale, rental, or financing of housing on the basis of race, color, religion, or national origin.

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.

1974
Through the Equal Credit Opportunity Act, Congress prohibits creditors from discriminating against any applicant based on sex or marital status.

1975
The Home Mortgage Disclosure Act mandates that financial institutions who provide federally related mortgage loans reveal by census tracts, or ZIP code, how much they are loaning to specific geographical areas. The intention was to discourage redlining, or geographical discrimination, in mortgage lending.

Grixby said having more diverse neighborhoods of all cultures and ethnicities is another critical step in fighting discrimination. “Omaha is segregated,” she said, as she described growing up in the Northeast part of the city. She believes embracing people from all cultures strengthens communities and she would like to see people venture outside of their bubbles. She gave the example of “someone from West Omaha venturing to Northeast Omaha to try out a new restaurant they heard about because it has really good food.” She believes people must open their minds and hearts to other cultures and step outside their preconceived ideas to embrace diversity. When describing her own experiences within the community, she said, “People in North Omaha have heart. It’s a community made of love. In the end, everyone just wants to be accepted.”

U.S. Department of Housing and Urban Development Regional Public Affairs Officer Brian Handshy described HUD’s role in upholding Fair Housing laws as a collaboration with other local, state, and federal agencies. He noted the importance of community involvement in implementing Fair Housing Plans.

The HUD officer explained how many different organizations work to educate people seeking assistance. He said that PAVE played an important role in recent Fair Housing initiatives by drafting an Advance Property Appraisal and Valuation Equity Action Plan.

PAVE is an Interagency Federal Task Force. “The National Association of REALTORS® has been very helpful and informative communicating with PAVE,” Handshy said, adding that NAR and real estate professionals are instrumental in assisting government organizations by providing feedback. According to Handshy, HUD aims to keep real estate professionals informed of Fair Housing regulations, stating that REALTORS® are an integral part of every community and a critical information source. To learn more about PAVE, including how to get more involved, visit <https://pave.hud.gov/getinvolved>.

Handshy said that there was a lengthy process of gathering data. He compared it to analyzing case studies. He said administrations prioritize differently, but HUD’s role remains the same. “Carrying out what statutes imply is an integral part of the organization. It’s built into our DNA.”

Housing Resources:

- Family Housing Advisory Services, www.fhasinc.org
- Omaha Housing Authority, www.ohauthority.org
- Holy Name Housing, www.holynamehousing.org
- Habitat for Humanity, www.habitat.org

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.

1988
September 13 President Reagan signs the Fair Housing Amendments Act of 1988 adding handicap and familial status (families with children) to the list of protected classes under the Fair Housing Act.

1994
President Clinton issues an executive order which requires federal agencies to affirmatively further fair housing (AFFH). Congress then enacts the Home Ownership Equity Protection Act as part of the larger effort to address abusive lending practices in refinances and home loans with high interest rates or high fees.

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.

2015
AFFH rule is established to provide a more extensive analysis of local fair housing concerns and specific steps toward remedy in order to receive HUD grant money.

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.

Source: www.avoice.cbfcinc.org

CALL FOR CANDIDATES

OABR is looking for volunteers to serve on the 2024 board of directors!

OPEN POSITIONS INCLUDE:

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- SECRETARY-TREASURER

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Questions? Contact Donna Shipley
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SAVE THE DATE

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Spring has Sprung So Let the Games Begin!!

February's **RPAC Breakfast**, presented by Charles Chadwick & Darla Bengtson at Champion's Run on **Tuesday, February 28th** was a SUCCESS! With a fun interactive game of Q&A and LOTS of prizes-we learned how RPAC Dollars protect you and your clients! PLUS- Tons of socks for Project Intentional! Thank you to Charles & Darla for keeping us in the know and for being our voice! And THANK YOU to all our members and guests who attended to learn and who "GET IT" and invest.

2022 Investments \$29,500 2023 Investment Goal \$35,000 2023 Funds Raised \$30,565
We had 8 First Time Investors, 5 First Time Major Investors, 1 New Capitol Club Investor and 2 New Governor's Club Investors.

We are SO proud of the support Women's Council continues to provide to RPAC on behalf of our industry and our clients! THANK YOU!

Spring Music Bingo on March 23rd was a HOOT!!! Two rounds of Bingo, lots of fun, amazing costumes, tons of prizes and serious competition made this an event to remember! Stay tuned for more details and photos in upcoming months!

THIS MONTH-WCR is proud to introduce the locally grown AND Internationally known Speaker, Emcee, Video Expert & Social Media Influencer Jeremias "JMan" Maneiro. JMan's vision is to inspire business people to step outside their comfort zones and achieve greatness. He is dedicated to helping us enhance our tech savviness and raise the bar of professionalism in our industry. He strives to make learning fun and engaging and has coined the term "edutainment" to describe his approach.

We invite you to join us on **WEDNESDAY-April 26th, 11-1pm at Champion's Run!**
There is still time to register e WCROmaha.com!!

Next up in May...

Our 2023 Board will travel to Mid-Year Conferences in Washington D.C. May 9-12.

This is a great opportunity to grow and learn as leaders, to develop relationships around the country with colleagues across the U.S. It is also a great perk of being a part of our volunteer leadership locally. If you have interest in getting involved like this- reach out to ANY of us. We would love to help guide you on your leadership journey!

May 18th we have an amazing line up for our Broker Panel discussion as well. Check your emails for more details as we get closer to the date. It's always helpful to get insight on the market and industry conditions from the outstanding brokers within our local Board!

We welcome them on **Thursday, May 18th at Champion's Run from 11am-1pm.**

In support of our **2023 Charity Partner, Project Intentional, Inc.** we invite you to follow our Social Media and email's for opportunities to support their mission at each of our events this year! Giving back to our community and supporting locally are a top priority of our network! Thank you for participating.

- Liz Otto, President

FEBRUARY RPAC EVENT WAS OFF THE CHARTS!!



AFFILIATE SPOTLIGHT PRESENTS

ALL INSURANCE IS NOT THE SAME

Insurance contracts are contracts where one party (The Insurance Company) writes the contract, and the other party must live by the provisions of the contract. There are many endorsements or exclusions that modify or add provisions and can make this contract 40+ pages. Will you or your client read all these pages? Likely not.

When a real estate deal is in the works, insurance is an important piece of the puzzle as, if there is a lender involved, they want to have their loan protected. The mortgage broker or representative is working on how much the borrower will qualify to purchase their home or property. This insurance line item is key to the budget, but there is risk for the buyer if they do not know what they are getting for that line-item entry.

It is in the interest of every property owner to understand their insurance and have a trusted professional work on the best plan for their particular circumstance. The balance between price and the coverages and value should be weighed out prior to binding coverage. The cost of insurance on a \$300,000 home could range from \$700 to over \$3000 per year even with the same carrier and underwriters.

The coverages select and purchased can make the price very attractive, but when a claim occurs, the gaps could be revealed.

Roof claims account for about 65% of all indemnity dollars paid out on claims in Nebraska. Hail will hit the area and we do not know when it will happen or how bad the storm will be. An example of choosing (wittingly or not) a low cost option might find the homeowner with Actual Cash Value (ACV) on the roof, and a \$10,000 deductible. The storm comes through and there is damage. The claims representative and the roofer agree on the repair estimate to reroof the house at \$20,000. The roof is 15 years old on a 30-year roof life expectancy. This takes the value of the roof down to \$10,000, and after applying the deductible, the homeowner gets nothing to replace the \$20,000 roof.

Let us take that same \$300,000 house with a \$20,000 estimate on the roof. The homeowner selected Replacement Cost Value (RCV) for the claim settlement option and selected a 1% wind and hail deductible. Once again, the value of the roof is \$10,000 as it is 15 years old. Applying the 1% deductible (1% of the \$300,000 reconstruction cost of the home) is \$3,000 leaving the homeowner with a check for \$7,000.

But, because the homeowner selected RCV, once the roof is replaced, the homeowner gets a check for the recoverable depreciation of \$10,000 leaving them out of pocket \$3,000.

Now the homeowner may have made that decision eyes wide open to the options, but saving the money in premium ultimately cost them \$17,000. How much was the savings on the front end? Was it \$500 per year? \$1,000 per year? Hard to say.

Find an insurance professional to provide your clients with options, so they can make an informed decision, and be knowledgeable about how a claim will be handled should it happen in the future.

Eric Petersen
P & P Insurance Agency



WELCOME HOME COALITION: FIGHTING THE GOOD FIGHT

The Welcome Home Coalition is an Omaha-based organization formed with support from the Omaha Area Board of REALTORS® to combat the skyrocketing costs of new homes. The coalition recently joined forces with the University of Nebraska—Omaha College of Public Affairs and Community Service to study the effects of government regulation on the cost of new home construction.

The results of the UNO-conducted survey were astonishing! Nearly one-third of total new home construction costs stem from government regulations in the Omaha area, considerably higher than the national average of 21.5 percent, primarily due to government building codes and architectural standards.

According to the Great Plains Regional MLS, the average cost of a new single-family home in the Omaha area in 2022 topped \$466,000. The average sale price in 2011 was approximately \$237,000, nearly doubling in the 11-year period.

Joe Gehrki, a 30-year veteran of Omaha real estate and an active participant with the Welcome Home Coalition, weighed in on some of the challenges facing affordable housing. “Regulations pertaining to codes, density, time delays, and infrastructure requirements account for the majority of government costs,” Gehrki said, explaining why the price of new homes has skyrocketed.

“The real estate market has been so good over the past decade that expensive regulatory growth went somewhat unnoticed until recently when prices jumped out of control.

WHICH ENTITIES MOST OFTEN SLOW DOWN OR INCREASE THE COST OF BRINGING NEW HOUSING TO MARKET?

GOVERNMENT ENTITY	CONCERNS
OPPD	Delays in developments Takes too long to install new subdivision transformers Slow to provide live power to make lot sites buildable According to developers oppd “run on their own schedule,” often months behind
CITY PLANNING DEPARTMENTS	Building permits take 3-7 weeks depending on the municipality Processing final plats can string out for months longer than needed
MUD	“Running on their own schedule and being slow to provide live piping to make lot sites buildable (often months behind)”
STATE ENTITIES	Available inspectors
OTHER	Sanitary and improvement district (sid)
CITY COUNCILS	

COMPARISON OF REGULATORY COST IN THE PRICE OF A HOME DURING CONSTRUCTION



● NATIONAL AVERAGE

● OMAHA METRO AVERAGE

Now we face a housing shortage, and the cost to build is out of reach for many.” Gehrki elaborated that while many codes are needed for safety reasons and were well-intended, at \$500, \$1500, and \$2500 at a time, they add up. He would like to see city officials weigh the cost and benefits of proposed codes and remove all obsolete codes.

The Welcome Home Coalition advocate said that utilities are another part of the problem. Issues like outdated, expensive materials and approval delays drive up the cost of developing land. “We have successfully partnered with MUD and have discussed problems with OPPD. We would rather have them as partners in a solution, rather than developing an adversarial relationship. They have both been open to discussion.”

Gehrki said, “Our greatest accomplishment has been increased awareness. We have opened discussions with mayors and city councils around the Metro Omaha area. All were amazed at the average cost of a new home in their jurisdiction, and the real cost of government regulation in Nebraska.” When describing the efforts to address spiking costs by reaching out to policymakers directly, he said, “I truly believe that we have accomplished our first goal of getting government officials to question every proposal. If they don’t understand it, we have the relationship so they can call members of Welcome Home for our opinion.”

Welcome Home Coalition President Jason Thiellen said it was “time for outside-the-box thinking to solve complex problems.” According to him, multiple solutions need to be considered to counter the multitude of issues that are causing the surging prices.



“Welcome Home is committed to non-taxpayer solutions,” Thiellen said. “Time is money. We need to think of solutions now, not in three to four years. We may have to rebrand the starter home.” He said in order to make homes more affordable, they may have to be smaller, and on narrower lots, or come without a garage.

Some safety codes may need to be reconsidered, according to the Welcome Home Coalition President. He quickly added that safety is essential. “We never want to advocate anything unsafe, but we need to consider the cost versus the benefit of any proposed code.” The coalition’s goal is to make housing more affordable to more families by cutting wasteful spending on excess regulation. Safety is essential, but having enough safe and affordable housing is critical when addressing the affordability puzzle.

AVERAGE REGULATORY COST DURING CONSTRUCTION OF THE STRUCTURE

	REGULATION AS A % OF CONSTRUCTION COST		REGULATION AS A % OF HOUSE PRICE		AVERAGE REGULATORY COST IN THE PRICE OF A HOME DURING CONSTRUCTION (DOLLARS)	
	NATIONAL AVERAGE	OMAHA METRO AVERAGE	NATIONAL AVERAGE	OMAHA METRO AVERAGE	NATIONAL AVERAGE	OMAHA METRO AVERAGE
FEES PAID BY THE BUILDER AFTER PURCHASING THE LOT	5.0%	2.7%	3.1%	1.7%	\$12,184	\$7,942
CHANGES IN CONSTRUCTION CODES AND STANDARDS	9.9%	19.0%	6.1%	11.8%	\$24,144	\$55,125
ARCHITECTURAL DESIGN STANDARDS BEYOND THE ORDINARY	4.4%	8.9%	2.7%	5.5%	\$10,794	\$25,694
COMPLYING WITH OSHA/OTHER LABOR REQUIREMENTS	1.8%	2.0%	1.1%	1.2%	\$4,477	\$5,606
DELAY COST FOR COMPLYING WITH REGULATIONS	0.4%	0.2%	0.2%	0.1%	\$941	\$467
TOTAL REGULATION COST DURING CONSTRUCTION OF THE STRUCTURE	21.5%	32.8%	13.3%	20.3%	\$52,540	\$94,834



PREVENTING BURNOUT IN THE AGE OF HUSTLE CULTURE

The unrelenting, breakneck pace of hustle culture takes its toll over time. Dr. Emma Topf, a Colorado-based psychologist, recently presented a seminar on the effects of burnout and how to prevent it. She participated in a Q&A on the subject, giving some insight for self-employed real estate professionals.

Q. In layman's terms, what exactly is burnout? How is it different from regular stress?

A. With stress we can identify an end point once the stressor is over (long day at work, difficult conversation, argument with someone we care about, studying for and taking an exam, obtaining a client, and closing on a house etc.) and the process to the endpoint may be difficult.

Burnout occurs when there is a cycle of negative emotions and withdrawal. This happens when what we are giving is imbalanced with the level of restoration we are taking. In other words, we have invested too much of our energy and resources (physical, emotional, financial, spiritual, cognitive/intellectual etc.) without doing enough to restore those resources.

Q. What are signs of burnout?

A. Dr. Christina Maslach's theory of burnout is one of the most well-known and consists of 3 parts:



1. *Emotional Exhaustion: strain and depletion of emotional resources.*
2. *Depersonalization: detached and cynical responses towards others.*
3. *Reduced personal accomplishment (self-evaluative)—feeling like you're doing nothing.*

Q: What are ways to avoid burnout?

A: In terms of models of professional well-being; often organizations focus on top-down approaches, meaning they rely mostly on person-directed self-care where self-care is performed outside of the workday (ex. working out, eating well, taking a mental health day).



However, by taking this approach we're ignoring how the policies and practices of the organization or system itself perpetuate stressors that result in the need for individuals to engage in self-care. As a result, self-care has become perceived as self-soothing behaviors, or more about coping with stressors. This has resulted in "self-care" becoming a triggering word for some.

Research suggests we reorganize this top-down approach, and my colleagues and I have proposed and implemented this nested model of well-being. In real estate, the three nested layers may include the company in the outermost layer, tucked inside that layer is the office or team, and the innermost layer is the self. By offering increased organizational and office-level support for well-being, we have seen increases in staff perceptions of support, decreased staff absences, and increases in retention. It can also be useful to think of this model in terms of what you can influence at all three levels:

1. *Self: What can you control (how you create efficient systems for doing your job - scheduling, communication, taking a break, etc.)*
2. *What you can influence at all three levels: (supporting the development of a streamlined system to reduce stress on the job, better facilitation of meetings, discussion of shifting specific policies and procedures in place, etc.) and*
3. *What is outside your control and your influence (legal closing requirements).*

Q: What are practical ways to prioritize self-care? Some people might hear that term and think it's some grandiose routine involving spa days and long vacations.

A: Although systemic change often needs to occur to reduce burnout within a profession, self-care is also what's the most in our control. There are two types of self-care:

1. *Temporary self-care activities that release hormones and neurotransmitters that produce positive feelings but wane after the activity ends. There is also a spectrum of temporary self-care, like having a spa day, having dinner with a friend, laughing, or reading has a minimal lasting effect on us, whereas eating right, sleeping, budgeting, or creating a healthier work-life balance etc. have a longer effect if we continue the practice. From a systemic perspective, temporary self-care might look like offering a luncheon or a company get-together.*

2. Enduring self-care is the more challenging aspect of self-care as it requires engaging in exercises that lead to the phenomenon of neuroplasticity to change the physical structure of the brain, resulting in fundamentally greater focused attention and self-regulation. This may include mindfulness practices, identifying triggers and specific coping strategies, determining if you have a mental health disorder (depression/ anxiety, etc.), seeking the appropriate care, and essentially, turning inward and evaluating what we need for long-term wellness and success. These long-lasting changes in the brain increase the ability to choose how to respond in a stressful moment vs. being hijacked by the amygdala into reacting without thinking. Systemic enduring self-care may look more like the shifting of policies, procedures, and/or environmental factors to reduce the level of burnout occurring within the profession, company, and team. Both types are beneficial for self-care and help us to develop a more optimistic outlook on life. Some practical ways to reduce burnout may also include:



Dr. Emma Topf, Psychologist

- Setting limits at work.
- Adjusting your expectations for yourself.
- Create a long-term self-care schedule.
- Seek mental health support if needed.
- Set time in your calendar to regulate during the workday (eat lunch, take a walk, spend a minute thinking of what you are thankful for, step away from a computer, personally connect with a colleague/friend, read a joke etc.). This can be 1 minute or 30 minutes.

- Create efficient systems to do your job.
- Be intentional about what is on your calendar.
- Advocate for systems change as possible.
- Attempt to shift your thinking toward the idea that self-care and recovery is necessary, not a reward.

How has “Hustle Culture” contributed to an uptick in burnout?

A. The “hustle culture” becomes a vicious cycle often glorified in our culture. Some people express toxic work habits as a badge of honor and a way to “get to the top.” However, the adverse long-term effects exist and often are ignored. People can get stuck in comparing themselves to others and feeling a need to over-work themselves and often reach a point of burnout that becomes routine. Companies can also take advantage of this and frame it as having a competitive edge or reward toxic behaviors while doing little to nothing to support the well-being of their staff.

Q. How has the pandemic contributed to the number of people reporting burnout?

A. The pandemic brought to light an increased number of people of all ages struggling with mental health, especially anxiety, and depression. The unpredictable stress and timeline of the pandemic also exacerbated the already rising rates of mental health difficulties for some people. Thus, when returning to a potentially stressful work environment the window of tolerance for many people has shrunk which has led to increasing rates of burnout as well. In other words, smaller levels of stress began having larger impacts on some people.

Q. How should someone go about finding a mental health provider if they feel they need additional support?

A. It is usually most beneficial to check your insurance for a list of providers who are covered under your plan. They should have the most up-to-date information on who is taking new patients and the cost to you. However, mental health support can be costly, even with insurance. Many communities have mental health clinics that accept patients on a sliding pay scale to reduce the cost of services, with or without insurance. Another option is to look into the many virtual mental health options that are also offered.



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MEMBERSHIP REPORT

March Activity	MO	YTD
New REALTOR® Members	27	62
Resignations	12	24

Membership (As of March 1)	2023	2022
Designated REALTORS®	198	205
REALTOR®	3036	2983
REALTOR® Emeritus	84	57
TOTAL REALTORS®	3318	3245

Institute Affiliate	72	71
Affiliate Members	159	168
Key-Only Affiliates	138	145

See the full membership report at: OmahaREALTORS.com/membership-report

DESIGNATIONS

Graduate, REALTOR® Institute (GRI)

- Danielle Hutchison, Don Peterson & Associates
- Lisa Richardson, BHHS Ambassador Real Estate

Seniors Real Estate Specialist® (SRES®)

- Christopher Bober, Nebraska Realty
- Timothy Traudt, Evolve Realty

CERTIFICATIONS

At Home with Diversity® (AWHD)

- Gillian Hanus, Nebraska Realty
- Kerri Monahan, NextHome Signature Real Estate
- Michele Ragan, NextHome Signature Real Estate

e-PRO®

- Carmen Bunde, BHHS Ambassador Real Estate

Military Relocation Professional (MRP)

- Courtney Edwards, BHHS Ambassador Real Estate
- Tasha Moss, BHHS Ambassador Real Estate

Pricing Strategy Advisor (PSA)

- Danielle Hutchison, Don Peterson & Associates

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THIS MONTH IN HISTORY

APRIL



APRIL 9: According to Old Market history, firefighters were enjoying the sunshine in the front of Fire Station Number One at 17th Street and Capital Avenue, when a passer by alerted them that their building was on fire. The two alarm blaze destroyed the third floor of the building.

1917



APRIL 11: The Civil Rights Act of 1968 was signed into law by President Lyndon B. Johnson. The Federal Act prohibits discrimination in the sale, rental, and financing of housing based on race, religion, national origin, and sex, (later amended to include handicap, and family status).

1968



APRIL 21: Omaha received 9.3 inches of snow, the most significant April snow in the city's history.

1992

APRIL 10: Nebraska's second Governor, Robert W. Furnas, officially established Arbor Day, which became a legal holiday in 1885; observed on April 22, the birthdate of J. Sterling Morton. Today, it is celebrated on the last Friday in April.

1874

APRIL 4: Civil rights champion Martin Luther King Jr. was assassinated in Memphis, Tennessee, at the age of 35.

1968



Power of Pipelines



Steve Vacha
President

Every successful businessperson has their "pipeline." When we offer exceptional services that help our clients get what they want, we have satisfied customers in our pipeline.

In real estate, an agent's pipeline is everything to their success. This is often the source of our contacts, where past clients refer friends and family to us. This pipeline is ever so important in years to come when your past clients are ready to sell and buy again.

We all know there is a way to get a quick, easy sale. But service is hardly ever quick and easy. Good service and the many long-term benefits along with the great reputation that comes from it takes time and effort.

After 25 years of inspecting homes, I realize all homes, large to small, new to old, have some issues. Different buyers have different thresholds for issues that cause them distress when discovered. Even homes that appear to be in perfect shape may have these issues.

A savvy agent recently told me buyers are much more forgiving of issues when learning about them prior to the purchase than after the purchase. I learned long ago, people buying pristine homes expect to get a pristine home, even minor issues are important to them.



That is on one side of the graph. Then there are major issues that clients may discover the first year of ownership. A roof that needs replacement to maintain insurance or electrical issues that are a safety issue, both of which can cost \$15,000 or more. There is a litany of items that will need repair that is more than many new buyers can handle.

What is an agent to do in a sellers' market with multiple offers? We have created many options for this market to help agents protect their pipeline, protect their clients, and protect themselves.

Listing agents: Pre-Sale inspections enable buyers to make their best offer on your seller's home and greatly reduces the chance of after-sale litigations.

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WHERE DO RPAC DOLLARS GO?

REALTORS® support REALTOR®-friendly candidates, which is important when it comes to economic expansion and job growth in the community. Local policies regarding land development, infrastructure improvements, schools and taxation are of keen interest.

RPAC dollars are contributed to candidates who support real estate and REALTOR® interests. Candidates who are pro growth and pro business most often receive RPAC support. Party affiliation is irrelevant. We are not Democrats or Republicans. We are the REALTOR® Party.

HAVE QUESTIONS ABOUT RPAC?



CHARLES CHADWICK

2023 RPAC Chair

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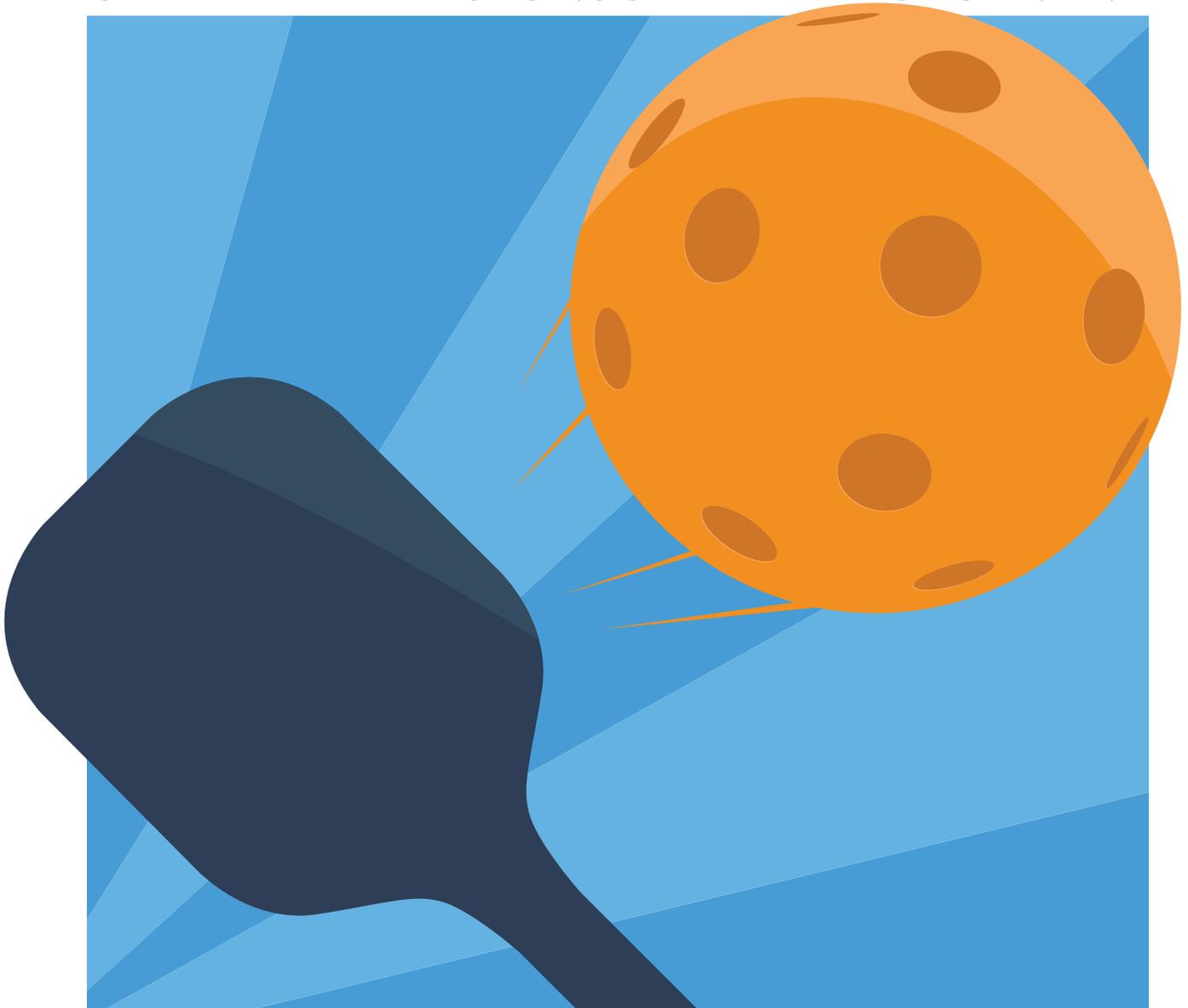
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ELLIE 'GRANDMA ELLIE' BANE, 1993 PRESIDENT

What was the housing market like the year you were the OABR President?

It was a solid market when I was the President. The average was 30 days on the market. Real estate was different back then. You physically hand-delivered contracts to the other agent.

What is a notable experience while being President?

I remember we changed our lockbox system that year. It created a lot of chaos. In one day, everyone had to take down their old lockboxes, bring them to the office and get the new ones on the listing without getting the keys mixed up. People were very upset. They couldn't show listings. I probably received more calls that day than any other day.

How has being involved with OABR helped you grow professionally?

Everything from going to classes, to sitting in meetings. I worked in real estate for 50 years and served on local and state committees. My favorite was the Professional Standards Committee. It was just very interesting, had more meat to it. I also never missed a national convention in 42 years. I always got at least one referral from going.

Tell us about you. What are some of your hobbies/interests?

Well, I have 13 grandchildren. I like to play bridge and golf – more time for that in retirement.

What attracted you to a career in real estate?

I used to be a third-grade teacher. I thought real estate would be more flexible. (laughs) In a way, it is. I'd always say, 'I can work any 60 hours a week that I want.'

Any words of wisdom for new agents?

It is important for agents to get involved. It makes it easier if you know the other agents. Get lots of education and always put the client first.



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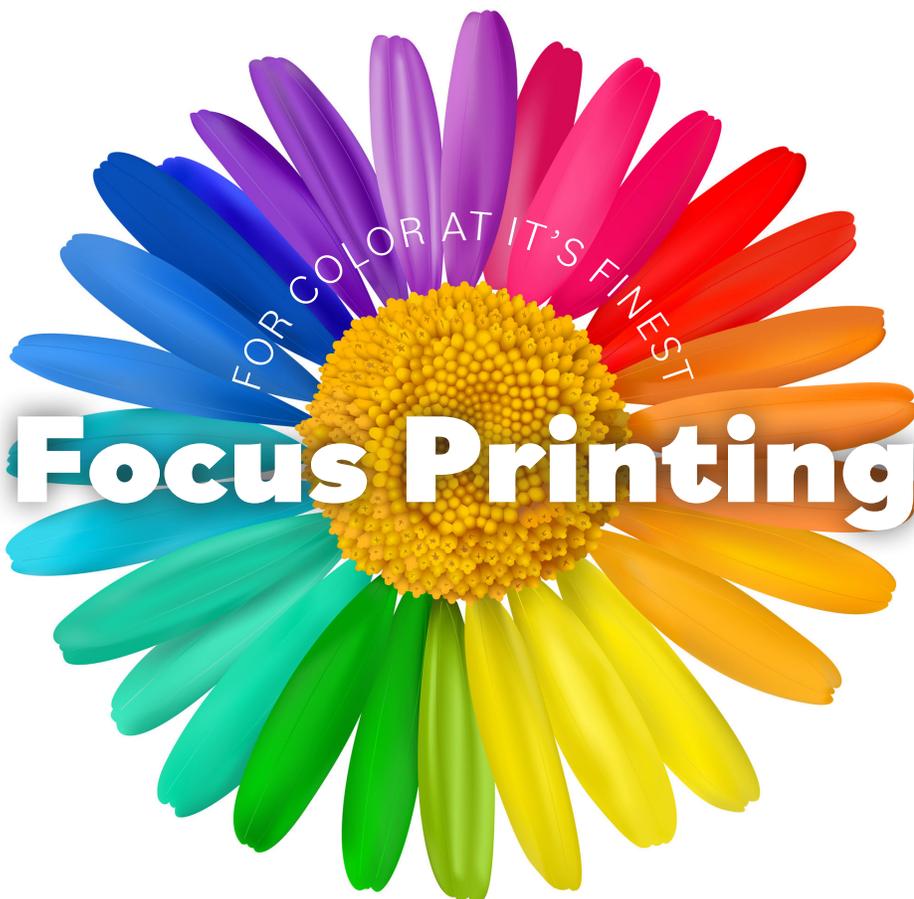
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