

# REVIEW

Omaha Area Board of REALTORS®



A MESSAGE FROM THE PRESIDENT

## HOME FOR THE HOLIDAYS

The holidays are upon us, and it's a busy time preparing for the holidays and trying to get those last real estate transactions in before the end of the year.

I love the holidays when people come together, listen to holiday music, have meals with family and friends, drink eggnog, and indulge in other seasonal treats. Some gatherings feature gift-giving, but parties often focus on the overall merriment of the holidays and the new year. It's a special time.

As you slide into winter and cozy up in front of the fireplace under a warm blanket watching Hallmark movies, remember, there's still business to be had in and around the metro area! In fact, it's a great time to make 2024 a year of success!

The OABR Affiliate Council hosted its annual **Turkey Bowl** in November, supporting the Marine Corps Toys for Tots program. The event is always a fun day and an excellent way for REALTORS® and Affiliates to unite to support our community. **This year's efforts raised \$19,500 in cash plus 19 large boxes of toys valued at \$9,500.** Thank you to all the participants, especially our outstanding volunteer Affiliate members. As you do business, remember to Think Affiliates First!



The **National Association of REALTORS® NXT** conference took place in November. Every year, I'm amazed at all the great speakers and opportunities to learn new things and network to help grow my real estate career. This year's annual REALTOR® gathering was no exception. If you've never attended, I recommend it for 2024.

We started this month with **REALTOR® Ring Day**. The first Friday in December is always a beneficial event bringing REALTORS® together across the metro and across the nation to help those in need. What better way to get into the holiday spirit? If you didn't have the opportunity to ring this year, we hope you will join us next year.

The Omaha Chapter of the **Women's Council of REALTORS® is holding its Installation event** on December 14th. Everyone is welcome at this great social event. Plus, it's that time of year when a new leadership team steps up to add support for the real estate industry and our REALTOR® family.

What's your battery life right now? Have you signed up for **REcharge 2024**, the local real estate event of the year happening February 21st? Take advantage of the registration specials happening right now! Three keynote speakers are featured this year who are not only educational but entertaining! Check out the Bowtie Economist, Your Nerdy BFF, and the "AHA" Guy. There's more at [www.REchargeNebraska.com](http://www.REchargeNebraska.com).

I am sending you my warmest greetings, full of best wishes for you and your family! May the season be bright and merry and bring you and your family health, love, prosperity, and peace!

Denise Poppen,  
OABR 2024 President



### ON THE COVER

Christmas Lights Adorned House  
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# NAR NXT 2023 ANAHEIM

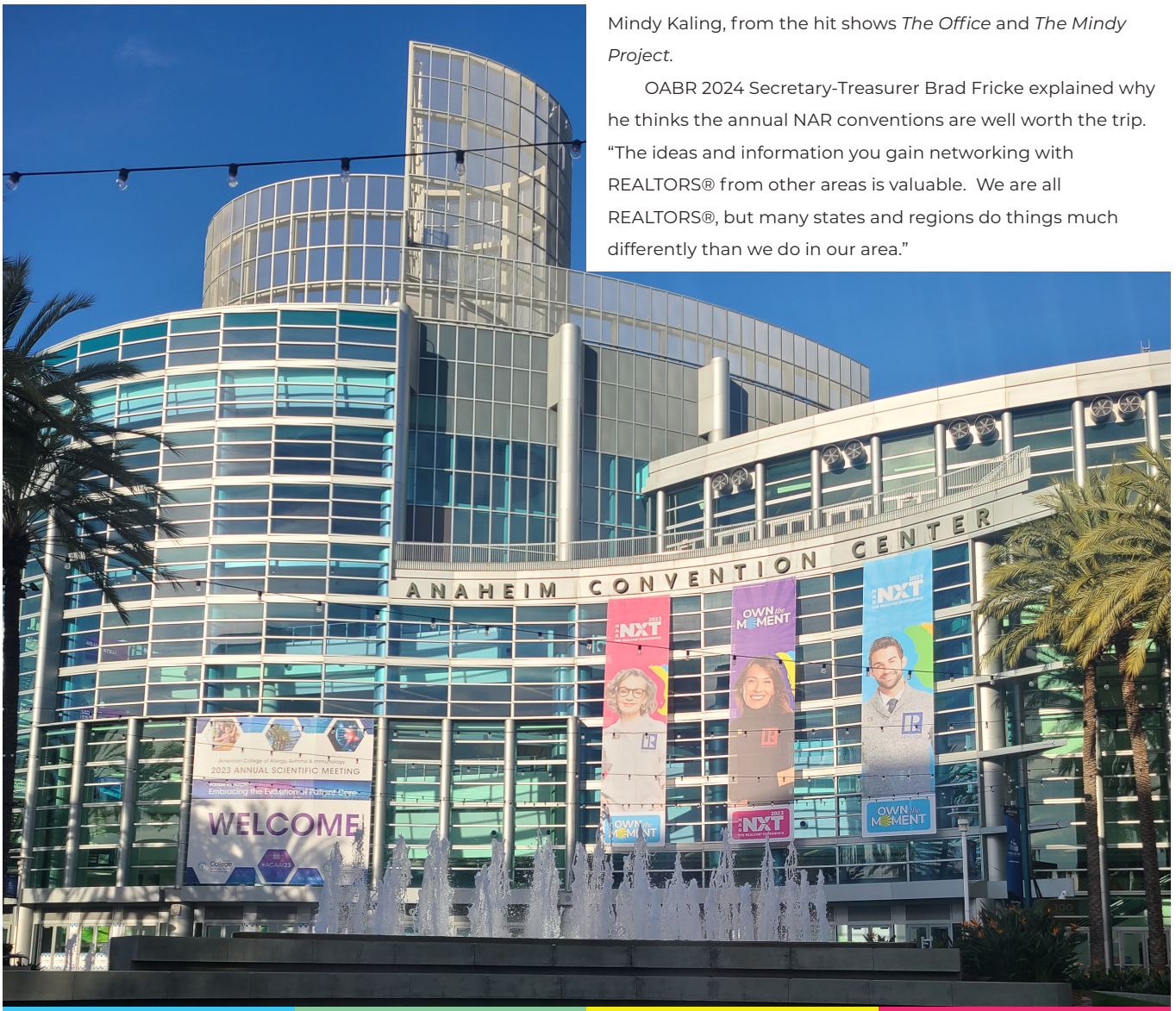
Written by **Melissa McElroy**

Anaheim, California, home of the Los Angeles Angels and the magical world of Disneyland, provided the backdrop for NAR NXT 2023, the most eagerly anticipated real estate conference in the country.

Over 12,000 real estate professionals worldwide trekked to “The Golden State” in November for breakout sessions, association governance meetings, and networking. According to NAR, 1,500 international real estate professionals from over 65 countries attended the Anaheim Convention Center event. Attendees listened to powerhouse speakers, learned the latest insider news, bolstered industry knowledge, and exchanged ideas with peers.

Notable speakers from the event included NAR’s chief economist, Dr. Lawrence Yun; retired quarterback and current NFL analyst Kurt Warner; and actress, comedian, and writer Mindy Kaling, from the hit shows *The Office* and *The Mindy Project*.

OABR 2024 Secretary-Treasurer Brad Fricke explained why he thinks the annual NAR conventions are well worth the trip. “The ideas and information you gain networking with REALTORS® from other areas is valuable. We are all REALTORS®, but many states and regions do things much differently than we do in our area.”



Fricke was especially looking forward to this year's convention with many recent shifts in the industry. He explained that staying informed is a powerful tool in one's arsenal, adding, "The last couple of months NAR has had a lot on their plate, and this year we anticipated hearing more about the class action lawsuit in Missouri."

OABR 2024 President Denise Poppen said she has always been impressed with the incredible speakers at NAR meetings. This year was no exception. "Mindy Kaling had an excellent presentation. Dr. Lawrence Yun always gives such great, detailed information about the industry."

The speaker who stood out to Poppen was the former football star turned analyst Kurt Warner, a keynote speaker with a powerful story about his journey through success to become the man he is today. It was a remarkable tale of how grit, determination, and Midwestern values helped shape him as a leader and inspired him to strive to be a better version of himself both on and off the field.

Like Poppen, Warner is from Iowa. Passing positive core values onto his children was important to him. He raised them to enjoy the simple things. In an increasingly materialistic world, Warner didn't believe in showering his kids with lots of presents, but rather with his presence. His commitment to living a normal life while growing as a leader and upholding family values resonated with the OABR President.

In addition to all the top-tier speakers, Poppen took away so much practical information from the myriad of events. "NAR does an excellent job keeping us informed and providing information at the NAR Board of Directors meeting on recent court cases that are certain to impact our industry."

Another highlight for Poppen was a roundtable meeting for local volunteer leaders. "The President & President-Elect Roundtable was a great place to share ideas and best practices from around the country. I want to implement some of the ideas at our local board."

REALTOR® Lisa Richardson journeyed to NAR NXT 2023 to attend her first National convention in over 20 years, thanks in part to RPAC. Lisa won a Southwest Airlines gift card from an RPAC raffle for Major Investors. Her stars aligned to make attending the NAR NXT convention happen for her.

"I love it! I've learned so much. We learned more about the lawsuits, which put my mind at ease after listening to what the lawyers said." Richardson said enthusiastically, adding, "All the sessions have been amazing with incredible speakers!"

For a REALTOR® who loves meeting new people, being at a NAR conference is like being a child at Disneyland. "People from

all over the world came to the convention to learn," she said excitedly. "I've met tons of people." Learning from industry professionals and taking in new information makes a convention worth attending. She was able to rub elbows with other local professionals and talk shop. "There were about 70 Nebraskans at a dinner sponsored by the Nebraska REALTORS® Association. Seeing so many terrific people there represented our state was great." Richardson said she'd like to see even more local REALTORS® attend future NAR conventions. In her words, "It's well worth the trip!"



# WCR 2024 PRESIDENT SARINA McNEEL

Written by **Melissa McElroy**

In a way, Sarina McNeel has been preparing for her WCR Presidency since before she even began a career in real estate. The former nurse learned a thing or two about remaining composed when surrounded by chaos working in the medical field for 20 years.

December will usher in her reign as President of the Omaha Chapter of the Women's Council of REALTORS®. Her vision for her WCR Presidency is more member engagement at WCR events, enabling members to get the most out of their memberships and for everyone to have the opportunity to develop leadership skills. She credits WCR and past WCR Presidents for having a massive impact on her career and wants to continue the same supportive environment for others.

Another pet project for the incoming WCR President is developing a comprehensive collection of materials that document and provide guidelines for the organization. She believes it would make organizing things more accessible and sustainable in the future instead of reinventing every year. Having more available and organized resources would help tomorrow's leaders have a frame of reference.

"Being engaged with a variety of people positively impacted my confidence," she said, describing the Women's Council as "A large network of colleagues who are supportive of your goals and willing to share their knowledge to help you



be a success. It's not cut-throat where people withhold information to gain a competitive edge."

When the WCR President entered the real estate industry in 1997, it was a very different environment. The then-newly single mom encountered an industry of "good ol' boys" who did not always understand family obligations. She believes that attitudes have shifted over time. In an industry that demands so much of one's time, it is understandable that agents are human beings with other commitments requiring their time and attention.

She has some words of wisdom for anyone starting out in real estate: set boundaries. According to Sarina, learning to balance finances was another essential skill. "Learn to set money aside for taxes, emergencies, dry periods, and marketing to sustain yourself between closings because when you anxiously await a paycheck, it comes across as desperate and drives clients away." She added that having a good side hustle when you're starting out not only helps pay bills but it also expands your sphere of influence. When she

was starting out in real estate, most of her clients came from her two decades of working at a hospital. People already knew and trusted her.

McNeel remembers reentering the real estate industry in 2018. One of the first people she remembers meeting was Angel Starks, who continually encouraged her and urged her to go to WCR. She recalls being reluctant to take Angel's advice because she worried it would just be a REALTOR® sorority, but she was surprised when she finally made it to a WCR event to find out that men are also members. She started becoming more involved once she met different professionals at the events. She had a moment when she thought, "I can do this!"

Ashley Livengood is another person she credits with helping her on her career journey. "She is the most organized human being I've ever met," she said with a smile. "Even though Ashley now lives out-of-state, she is still available to help at the drop of a hat."

"Darla Bengston is my wingman in life. We make a good team and have similar passions. She played a huge part in engaging me in Women's Council."

"Denise Poppen is another person I admire. She was the WCR President in 2019. I really respect her leadership style. She's so genuine."

The 2024 WCR President said that she has encountered a wide range of personalities over the years through Women's Council. "Even if there's a disagreement or a personality conflict, it's still a good learning experience. We still work together to achieve a common goal." The insightful leader explained that everyone has her own journey, and it is important to let people do things in a way that works for them. If they fail, they learn. If they succeed, you want to help them on that path to success, not stand in the way of it.

She described the last year being President-elect as a time when she could be a resource for people, adding that part of stepping into a leadership role is letting go of the need to control every little thing. It is a network of professionals. Trusting people helped her broaden her horizons and perceptions.

"WCR has had a huge impact on how I do business. It definitely opened my eyes to opportunities by being involved in the industry and local real estate community."



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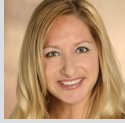
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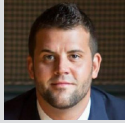
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# THE OABR FOUNDATION: CARING FOR THE COMMUNITY

Written by **Melissa McElroy**

The cold, dreary winter weather soon fades from memory when nestled on the couch by a warm, cozy fire, drinking hot cocoa, and watching your favorite holiday classics. The magic of the holiday season warms the hearts of young and old alike. The Omaha Area Board of REALTORS® Foundation embraces that same spirit of the season all year round by giving to people in need.

Charitable donations to the OABR Foundation help fund critical housing-related requests, educational scholarships, and other community needs. It is a separate 501(c)(3) charitable organization, allowing you to make a tax-deductible, year-end contribution that benefits the community under the local REALTOR® banner.

The Foundation's current President, Crystal Archer, said, "The Omaha Area Board of REALTORS® Foundation is fortunate to have the support of OABR leadership, brokerage offices, and members alike. That continuous support has allowed the Foundation the opportunity to give back to the Omaha community. The REALTOR® association covers the administrative expenses, so 100 percent of funds donated to the Foundation goes directly toward its mission."

Megan Bengston, the immediate Past President of the Foundation,

said, "The Foundation is a wonderful platform for OABR members to support non-profits in our community, post-secondary students in real estate and construction trade programs, and minority members living in the community who are working towards a real estate career. By touching so many groups that support our mission, REALTORS® in the community make a positive impact."

OABR's current President, Denise Poppen, said, "The Omaha Board of REALTORS® focuses on four pillars of strength: advocacy, professionalism, knowledge, and community outreach. The OABR Foundation allows OABR to extend its community outreach by channeling the charitable contributions of members into important benefits for our local community."

Poppen added, "In recent years, the Foundation has donated to the Builders of the Future program, Metro Community College and UNO scholarship funds, the REALTOR® Relief Foundation, the Nebraska REALTORS® Home Buyers Assistance Foundation, and other good causes. I encourage you to donate to the OABR Foundation and continue these efforts that demonstrate to the community just how much REALTORS® care about making Greater Omaha a terrific place to live."

**O** ABR Foundation is a 501(c)(3) non-profit organization. It raises money and contributes 100 percent of the funds received for:

1. Critical housing needs and other shelter-related necessities
2. Scholarships for post-secondary students studying in real estate-related fields or construction trades
3. Scholarships for minorities in the community working toward a career in real estate
4. Donations to other special needs across the local community

[omaharealtors.com/foundation](http://omaharealtors.com/foundation)



# OABR AND TOYS FOR TOTS TURKEY BOWL 2023



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The thunderous explosion of bowling pins colliding echoed up and down Maplewood Lanes on November 8th. Turkey Bowl 2023 rolled in with a little help from a few good men: the U.S. Marines. The annual Omaha Area Board of REALTORS® Affiliate Council fundraising event benefits the U.S. Marine Corps Toys for Tots program. The event raised \$19,500 in cash, plus 19 large boxes filled with a plethora of toys valued at \$9,500, making the total

benefit to Toys for Tots \$29,000!

Toys for Tots is celebrating its 76th year. It was created in 1947 by Marine Corp Reserve Major Bill Hendricks at the urging of his wife, Diane. It later became a 501(c)(3) not-for-profit charity in 1991 and is dedicated to providing a tangible sign of hope to economically disadvantaged children.

The Belle of the Butterball, Charles Chadwick, who purchased the winning

ticket for the split-the-pot raffle, walked away with one-half of the \$4,471 pot. A hefty cash bump is the *baste* way to roll into the holiday season aboard the gravy train! Congratulations, Charles!

The Affiliate Council and the Toys for Tots program are thankful for everyone's generosity! Shout out to all who came out to support this worthy cause, especially the sponsors and volunteers!

# 2024 RECHARGE

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## 2024 RECHARGE KEYNOTE SPEAKERS



**ELLIOT EISENBERG,  
BOWTIE ECONOMIST**

Elliot Eisenberg, aka the Bowtie Economist, Ph.D., renowned public speaker, and economist who showcases his economic expertise in an entertaining, accessible way to discuss the latest trends in the housing market. A regular consultant to several large real estate professional associations, his research has been featured in Bloomberg, Business Week, Forbes, and he has been invited to testify before lawmakers on proposed legislation.



**BETH ZIESENIS,  
YOUR NERDY BFF**

Beth Ziesenis, otherwise known as Your Nerdy Best Friend, has built an empire over the last 12 years being the go-to tech Queen, with a fun and informative presentation style! Her sense of humor and technical know-how make learning about all things tech entertaining and educational.



**TERRY WATSON,  
THE AHA GUY**

Terry Watson, nicknamed "The AHA Guy," strives to inspire his audience with new ideas that will drastically change how they do business in the future. Watson is one of the world's top speaking professionals, with over 20 years of experience. His bold, funny and engaging style makes this dynamic speaker a must-see.

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Affordable housing is like the fabled unicorn that seems to evade those who attempt to capture the ever-elusive beast.

With inflation and higher interest rates, many low-to-mid-income would-be buyers find themselves increasingly priced out of the current market.

The Federal Government recently announced it would award \$75 million in loan guarantees to four cities through the U.S. Department of Housing and Urban Development's Section 108 Loan Guarantee Program, an effort to address the ongoing affordable housing crisis. Omaha was among the cities selected, receiving \$20 million. HUD's Great Plains Regional Administrator, Ulysses Clayborn, recently presented a check to Mayor Jean Stothert. The HUD loan guarantee will support projects in Nebraska and California.

According to HUD, "The Section 108 loan guarantee program accepts applications from communities on a rolling basis that have shown a demonstrated effort to engage their community, seek input about critical community development needs that align with the national objectives of the Community Development Block Grant (CDBG) program such as benefiting low to moderate income households, removing blight, or responding to urgent needs such as natural disasters.

Additionally, since Section 108 is a loan guarantee program that allows applicants to collateralize their future

# FEDERAL EFFORTS AIM AT ELUSIVE GOAL OF AFFORDABLE HOUSING

Written by **Melissa McElroy**

CDBG allocations from the federal government as a form of debt, applicants will have clearly shown that they have the financial capacity to meet the federal underwriting standards and repay their loans over time in a responsible manner.”

Omaha will use the funds to create a loan pool that for-profit and nonprofit developers can use to borrow money at a reduced interest rate to incentivize the development of more affordable housing, predominantly in blighted areas east of 42nd Street in the City of Omaha. The reduced interest rate, about two percent less than the standard rate, will lower development costs. The goal is to lower the burden on future renters and homebuyers.

Omaha has multiple affordable housing projects in different stages of development, including the recently completed Siena Francis tiny homes project, which includes 50 tiny homes in North downtown; The North 30th Choice Neighborhoods Initiative, a \$102 million project in North Omaha, and Southside Terrace, a \$50 million redevelopment project in South Omaha.

In addition to the HUD funding, the city earmarked \$20 million from the American Rescue Plan Act (ARPA) for affordable housing, and the philanthropic community will provide an additional \$20 million. The city will allocate funds for additional affordable housing projects for lower-income individuals in designated areas of the city that meet HUD’s Community Development Block Grant guidelines. With partner Front Porch Investments, the City of Omaha has already awarded about \$12 million in loans from the initial ARPA allocation, which will provide about 500 housing units.

HUD recently set the goal of reducing homelessness by 25 percent by 2025. It entails a multipronged approach, such as providing transitional housing and looking at more affordable housing options, such as manufactured homes.

The Siena Francis tiny homes project is an innovative idea that may be used as a model for future housing projects. One of the HUD requirements for the tiny house project is that each resident had to have experienced homelessness at some point. Rural communities can also struggle with a lack of affordable housing. Listening to concerns and educating the public about different programs is an ongoing endeavor as more people spend far beyond 30 percent of their gross income on housing.

As REALTORS®, the elusive unicorn of affordable housing is possibly the most significant challenge ahead.



Photo credit to <https://www.kiewit.com/projects/siena-francis-house/>



# THE TRENCHES

Written by **Melissa McElroy**

Surviving the holidays is, in some ways, like working in real estate. You endure the hustle and bustle and the never-ending to-do lists, trying to reach an end goal with your sanity intact.

## **VISIT FROM AN ANGEL**

The holiday season inspires many images: vibrant hues, twinkling lights, and snow descending from the heavens. It can also sometimes include some not-so-pleasant sights. Fortunately, an angel sometimes appears to illuminate the best path. In this story, that angel was REALTOR® Angel Starks.

It all began when Angel was touring the old home of a prospective client. The home's basement was just an old root cellar with a dirt floor. It invoked an eerie feeling.

When Angel looked a little closer, she saw something shocking: headstones. It appeared there was something buried just beneath the surface. Each headstone had a name etched on it. The homeowners told her they buried their pets in the dirt floor. They thought it would be just hunky-dory to have their home on the market with a pet cemetery in the basement. Angel undoubtedly tried to caution that having pets buried in the bowels of the house would be off-putting to prospective buyers, but her words of wisdom were brushed aside.

"Nope!" the creeped-out Angel thought as she made a graceful exit, fleeing what seemed like the makings of a *Criminal Minds* episode. This REALTOR® provides a beacon of light for those navigating the uncertain terrain of real estate... for those wise enough to follow a shining star.

## **BOX FORT**

A mountain of boxes stacked neatly to form a fort sounds like the sort of endearing thing a small child might do on Christmas morning. It seems that some people are still kids at heart. REALTOR® Aubrey Hess remembers showing a home to a buyer. Garage space was very important to Mr. Buyer. After touring the home, they stood in the oversized garage for 15 minutes and talked very candidly about what Mr. Buyer liked and didn't like about the property.

Then they suddenly heard a cough. Neither she nor her client coughed. They stood there in silence for about ten seconds. Finally, Aubrey said, "Hello?"

A "Hello!" response came back from a large stack of oversized moving boxes in the middle of the garage. Aubrey peeked over the edge to discover the seller sitting on a lawn chair in his little box fort, listening to everything said during the "private" conversation.

She was taken aback by this and started laughing nervously, unsure how to handle the awkward situation. The seller sheepishly came out of his little fort to ask if they had any questions that he could help them with.

"Nope! We're all good. Thank you, sir! Let us know if you plan on using your leftover boxes for a secret lemonade stand in the basement." She quipped.

*Whether dealing with an Angel or a child-like individual, may you thrive this holiday season, working away in the trenches.*

*Happy closings and to all, a good night!*



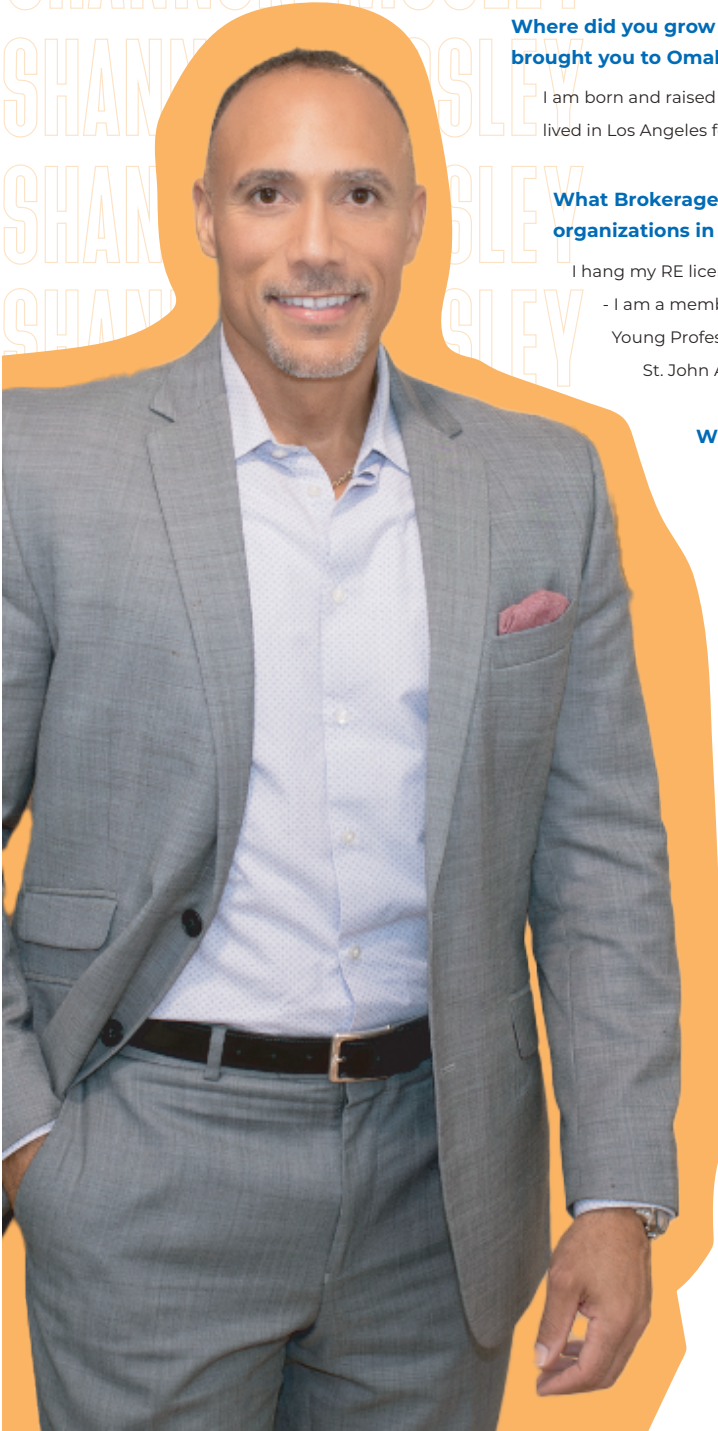


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We are excited to announce

# SHANNON MOSLEY

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

I am born and raised in Omaha. Attended college at Univ. Missouri - Columbia (Mizzou Tigers) and lived in Los Angeles for 10 years, before moving back to Omaha in 2019.

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

I hang my RE license with PJ Morgan Real Estate.  
- I am a member of a few local organizations: Omaha Chapter of the NAACP; OABR Young Professionals Network; Omaha Alumni Chapter of Kappa Alpha Psi Fraternity, Inc; and St. John AME Church Steward Board Member.

**What did you do before you became a REALTOR®?**

I have a passion for the arts and lived almost 10 years in Los Angeles as a TV, Film, and Voice actor and model. I currently work with American Airlines, as well!

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

I received my RE license in October and a focal point is to be in the position to help others with their realty needs (buying/selling/renting) and also help build the family's rental book of business. Very soon, I want to provide a collegiate scholarship to graduating HS students in recognition of their drive and commitment to the community with their time given towards community service: "Education is key but how thoughtful, selfless, and energized are you to take the time to help others in need...?!?"

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

I'm extremely new to the industry and still learning, but can only imagine assisting that first-time homebuyer or the family or individual who's had challenges in the past with buying a home; and watching their reactions as they make that purchase! Basically, just wanting to help others!

**What else would you like us to know about you?**

I love to travel and working with an airline allows me to visit other countries and learn about their cultures, traditions, and foods (I love to eat). Outside of traveling, I play the saxophone and piano and enjoy attending everything live and artistic. I also make time to workout, golf, and spend time with family and friends.

Learn more about the Diversity Scholarship Committee at [omaharealtors.com/diversity](http://omaharealtors.com/diversity).

# LOWER INTEREST RATES AHEAD?

Written by **Melissa McElroy**

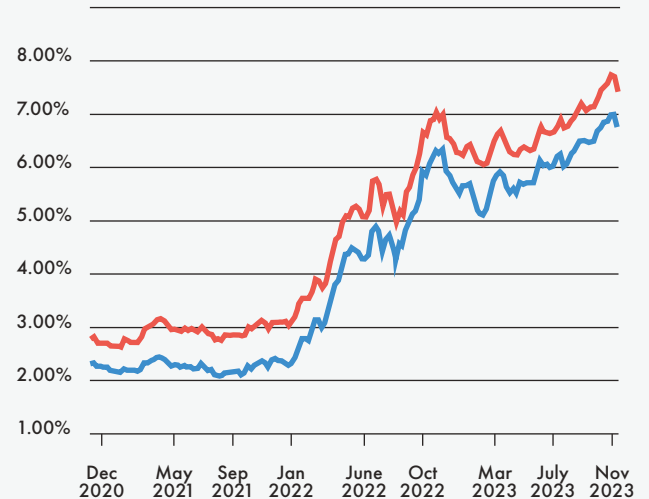
**S**omething truly terrifying occurred on Halloween. The Federal Reserve Open Market Committee met again to determine whether interest rates would be hiked or held steady.

The Fed met at the end of October to determine crucial monetary policies. Investors and economists across the country waited with bated breath to see what would happen after the Fed deliberated on decisions that would impact savings account and credit card interest rates, including the overall cost of money in the economy – including home loans. The Fed decided to keep rates unchanged for now. Federal Reserve Chair Jerome Powell said the strong economy and low unemployment were determining factors in the decision.

In a press conference following the meeting, Powell said, “My colleagues and I remain squarely focused on our dual mandate to promote maximum employment and stable prices for the American people. We understand the hardship that high inflation is causing, and we remain strongly committed to bringing inflation back to our 2% goal. Price stability is the responsibility of the Federal Reserve, and without price stability, the economy does not work for anyone.”

When the Federal Funds Rate was raised by 25 basis points during the July meeting, it was the 11th such increase in 18 months. The impact on home loan interest rates is apparent to the industry.

**30-YEAR AND 15-YEAR FIXED MORTGAGE RATES**



Mortgage and Refinance Specialist Cindy Kinsler with Results Mortgage said that the Fed interest rate hikes impact short-term loans more, but mortgage rates tend to follow.

“Omaha has such a strong first-time buyer market,” Kinsler said, adding that increased rates have negatively impacted the purchasing power of homebuyers. Some consumers have been forced to look at homes at a lower price point. According to her, Omaha continues to be a solid market. “People are still buying. Omaha’s economy is very stable.”

She added that there are options available to buyers who are feeling squeezed. One option is a buydown, where a seller contributes to a buyer’s loan costs, lowering the interest rate for the buyer and giving them a little more buying power. The mortgage expert said that now is a great time to buy. She expects rates to drop in the second quarter of 2024. “People who buy now can always refinance at a lower rate next year.” She explained that next year could be an even more competitive market if interest rates decline.

According to Mortgage Specialists owner Brent Rasmussen, the Fed went too far in increasing interest rates and thinks they should pause rate increases to see the effect on the market. “Interest rates have completely affected the real estate market. For many, the market is too expensive with

current rates, while property taxes and home insurance are also increasing due to inflation.”

“I believe, due to recent financial information, that we are in a recession already. Whether we see a soft landing, we will see. My feeling is the Fed will not increase rates and will wait to see what happens over the winter.”

Rasmussen also thought home loan interest rates would drop during the second quarter of 2024. He believes we will be in a full recession at that point. Rates typically decrease during recessions. “I do know here locally, this time of year, it’s normal for business to slow

down.” He said over the last 18 months, borrowers adjusted to the higher rates, but once the rates hit 7.5 percent, the market drastically slowed.

“While rates have a large impact on the real estate industry, we still see a housing shortage. I feel that when rates drop, we will see a busy market again, as long as the recession isn’t massive.”

By early spring, NAR Chief Economist Dr. Lawrence Yun recently predicted the 30-year fixed rate to be in the six- to seven-percent range. Dr. Yun agrees that the Fed moved rates upward too quickly to combat inflation and should be done with any further increases for now.

Sources: Federal Reserve, Freddie Mac, NAR, Reuters



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## LOOKING AHEAD TO A JOURNEY OF REFINEMENT AND SUSTAINABILITY

As I step into the role of Women's Council of REALTORS® Omaha's 2024 President, I can't help but take a little time to reflect on the journey I have taken with this network. I was first licensed as an agent in 1997 and spent 3 successful years in the industry until life took me a different direction and a career change was necessary. Real Estate was my passion and I had set a goal of returning to it as soon as life circumstances would allow. In January of 2018, I obtained my real estate license for the second time after an 18-year hiatus spent as an ICU nurse while I raised my sons and started a new family. I recall noticing that the culture of our industry had taken a turn for the better and I was so excited to get back at it!

In September of 2018, I was invited to attend a Women's Council monthly lunch meeting and I reluctantly agreed to go even though I did not think Women's Council was the place for me. I was not interested in joining a "girls club" and did not see how it was an organization that would provide any value to me or to my career. I learned a quick lesson to not judge a book by its cover and was very happy I had given in to the invitation extended by Angel Starks.

The topic and speaker of the meeting I attended escapes me, but what I noticed right away was the diverse group of women and men from all the different brokerages and numerous affiliate business members from our local community. The vibe was surprisingly positive with competing agents having friendly conversations and sharing ideas with each other. I was quickly welcomed and introduced to some of the board members and other attendees. When I left real estate in 2000, I was unaware that any organization like this existed within our local industry and I was so grateful that I had been invited to learn more about it. Needless to say, by the end of the meeting I had already joined as a member and that is where my leadership journey began.

Over the next year or so I attended most of the board meetings and volunteered to help on several different project teams. I was drawn in by the supportiveness of all the board members and project team leads. There were opportunities for everyone to contribute, to use their unique skills, talents, and connections and to help create a

value driven year of education, networking and growth for our members. Our 2019 President, Denise Poppen, inspired me through her truly authentic approach to her role and being genuine and fully engaged in creating even more ways to bring value to our membership. Denise and past President Darla Bengtson, and several other board members were continuously encouraging me to jump in and pursue a board position and work on my own growth.

The true value of Women's Council became obvious in 2020 when COVID took everything to a whole different level in our world. We all know that real estate can be an isolating industry if you work alone and are not engaged in some way. Lockdowns and social distancing did not help to improve that. The connections we were able to maintain during 2020 and 2021 and the engagement we were able to offer our members (even if it was on zoom) was most definitely pivotal in helping all of us to continue to work and grow our businesses and learn new ways to adapt and better serve our clients and community. The supportive relationships our members share were so important in all of us finding new ways to do what we do, successfully.

The Women's Council of REALTORS® Omaha network has laid the groundwork for all of our members to step into roles that challenge them. There are opportunities to make connections and develop relationships that will not only support your business but be lasting in your life. Some of the most important people in my personal life are individuals I was able to meet through this network. These benefits are invaluable and I am forever grateful.

In 2021 I served as First Vice President, 2022 as Events Director, and 2023 as President-Elect. I am excited to take on the position as your 2024 President and I have a vision to elevate our network and create more opportunities to engage our membership. The goal is to ensure we employ sustainable processes for each position and project team to help ease the commitment of our volunteer members and encourage more engagement. We also want to offer even more value in our events to provide education and networking that improves our members businesses. Additionally, we plan to refine our processes to enable even more leaders to begin their own journey. Your 2024 board is a group of highly motivated and passionate leaders who I am so proud and fortunate to serve with and we cannot wait to make 2024 the best yet!

-Sarina McNeel, 2024 President

### OMAHA CHAPTER WCR

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# THIS MONTH IN HISTORY DECEMBER



The Omaha Real Estate Board was completing its first year under the leadership of Alvin Saunders, its President.

## 1886



The U.S. Naval base at Pearl Harbor, Hawaii, was hit by a surprise attack by nearly 200 Japanese aircraft in a raid that lasted just over one hour and left 2,400 Americans dead.

## 1941



In Montgomery, Alabama, Rosa Parks refused to surrender her bus seat to a white passenger and was arrested, sparking a 381-day bus boycott led by Martin Luther King, Jr.

## 1955

## 1863

Union Pacific has a groundbreaking ceremony at the Omaha settlement in Nebraska Territory.

## 1903

Orville and Wilbur Wright, known as the Wright Brothers, took the first ever successful flight. It lasted 12 seconds.



## Post Pandemic Market for Inspections



**Steve Vacha**  
President

In a red-hot real estate market that witnessed 10+ offers on houses within the first day of listing, home inspections were often overlooked. Many buyers who passed on getting the property inspected later discovered significant, costly problems with the homes and regretted not having it done.

Fortunately, as the market gradually returned to a more typical

level of activity, the importance of home inspections became evident. They are now considered a standard practice in a healthy real estate market, benefiting *all* parties involved.

During the period when desperate buyers were willing to submit offers without a home inspection contingency, both agents and sellers recognized the advantages of conducting pre-sale inspections. These benefits include:

- Buyers tend to offer more substantial sums without the fear of unknown issues.
- Sellers can proactively address any problems before listing the property or supplement their disclosure statement.

- It provides protection from potential future liabilities and reduces the chances of buyer's remorse.

Given the widespread recognition of these advantages, pre-sale inspections have become a common recommendation from agents to sellers when listing a house. In addition to the benefits mentioned above, avoiding the contingency period and the stress associated with a buyer's inspection, as well as the uncertainty of the buyer's reaction, are highly desirable for many sellers and agents.

As the saying goes, "Where there is a will, there is a way," creative agents have found ways to help buyers obtain the necessary information to make an informed offer. Consequently, the standard home inspection is just one of several types of inspections we now conduct.

Below is a breakdown of the



different home inspections we do, listed in order of current demand:

- Standard Home Inspections
- Pre-Sale Inspections
- New Construction Inspections
- Post-Close Inspections

After several years of limited inspections, buyers, sellers, and their supportive real estate agents have discovered and re-embraced practices that contribute to a secure and harmonious real estate market.



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## MEMBERSHIP REPORT

October Activity	MO	YTD
New REALTOR® Members	31	258
Resignations	94	300
Membership (As of October 30)	2023	2022
Designated REALTORS®	214	195
REALTOR®	3062	2987
REALTOR® Emeritus	89	65
TOTAL REALTORS®	3365	3247
Institute Affiliate	74	73
Affiliate Members	137	147
Key-Only Affiliates	124	136

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

## DESIGNATIONS

### Accredited Buyer's Representative (ABR®)

- Brad Frick, RE/MAX Results

### Seniors Real Estate Specialist (SRES®)

- Mindy Kidney, RE/MAX Results

## CERTIFICATIONS

### Military Relocation Professional (MRP)

- Kay Thatcher, NextHome Signature Real Estate

## PERSONALS

### Condolences

- Paul Barnett, Coldwell Banker, on the passing of his wife, Jackie  
 - The family and friends of Paul Wadzinski, BHHS Ambassador Real Estate who recently passed away

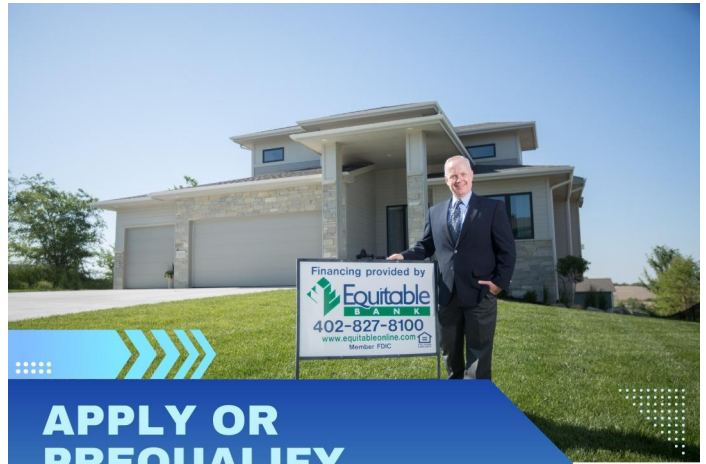
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AFFILIATE SPOTLIGHT PRESENTS

# ORCHESTRATING SUCCESS: A REALTOR®'S INSIGHT INTO ECONOMIC TRENDS AND MORTGAGE RATES, PARTNERING WITH LENDERS FOR EXCELLENCE

**Introduction:** In the dynamic world of real estate, REALTORS® are akin to conductors navigating the symphony of economic trends and mortgage rates. Understanding these harmonies is essential, but the crescendo of success often relies on collaboration with trusted lenders who can fine-tune the financial nuances for clients.

**Inflation and Mortgage Rates:** As a REALTOR®, your role extends beyond property tours; you're a guide through the financial landscape. Inflation's sway on mortgage rates is a melody you recognize, but the key lies in recommending clients consult with their lenders. Lenders can fine-tune the specifics, ensuring clients make informed decisions based on personalized financial advice.

**Job Markets and Housing Stability:** The pulse of job markets echoes in the decisions of potential homebuyers. Your insights into how economic shifts affect housing stability are invaluable, yet the ultimate prescription lies in collaboration with lenders. By encouraging clients to consult with lenders, you foster a relationship built on expertise, ensuring clients receive tailored advice based on their unique financial circumstances.

**Geopolitical Events and Investor Confidence:** Geopolitical events may sway investor confidence, influencing mortgage rates. As a REALTOR®, you guide clients through these fluctuations, highlighting the importance of lender consultations for a comprehensive understanding. Together, you and lenders become a dynamic duo, offering clients a holistic perspective on navigating the impacts of global events on their real estate endeavors.

**The Federal Reserve's Role:** Your understanding of the Federal Reserve's role sets you apart as a REALTOR® in tune with broader economic rhythms. However, the final note in this composition is struck by collaborating with lenders. Encourage clients to seek their guidance, ensuring they receive nuanced advice tailored to their financial goals and the current economic backdrop.

**Conclusion:** In the real estate symphony, REALTOR® are the conductors, orchestrating success by harmonizing economic insights. Collaborating with lenders transforms this symphony into a masterpiece, offering clients not just a home but a personalized journey through the financial nuances of economic trends and mortgage rates.

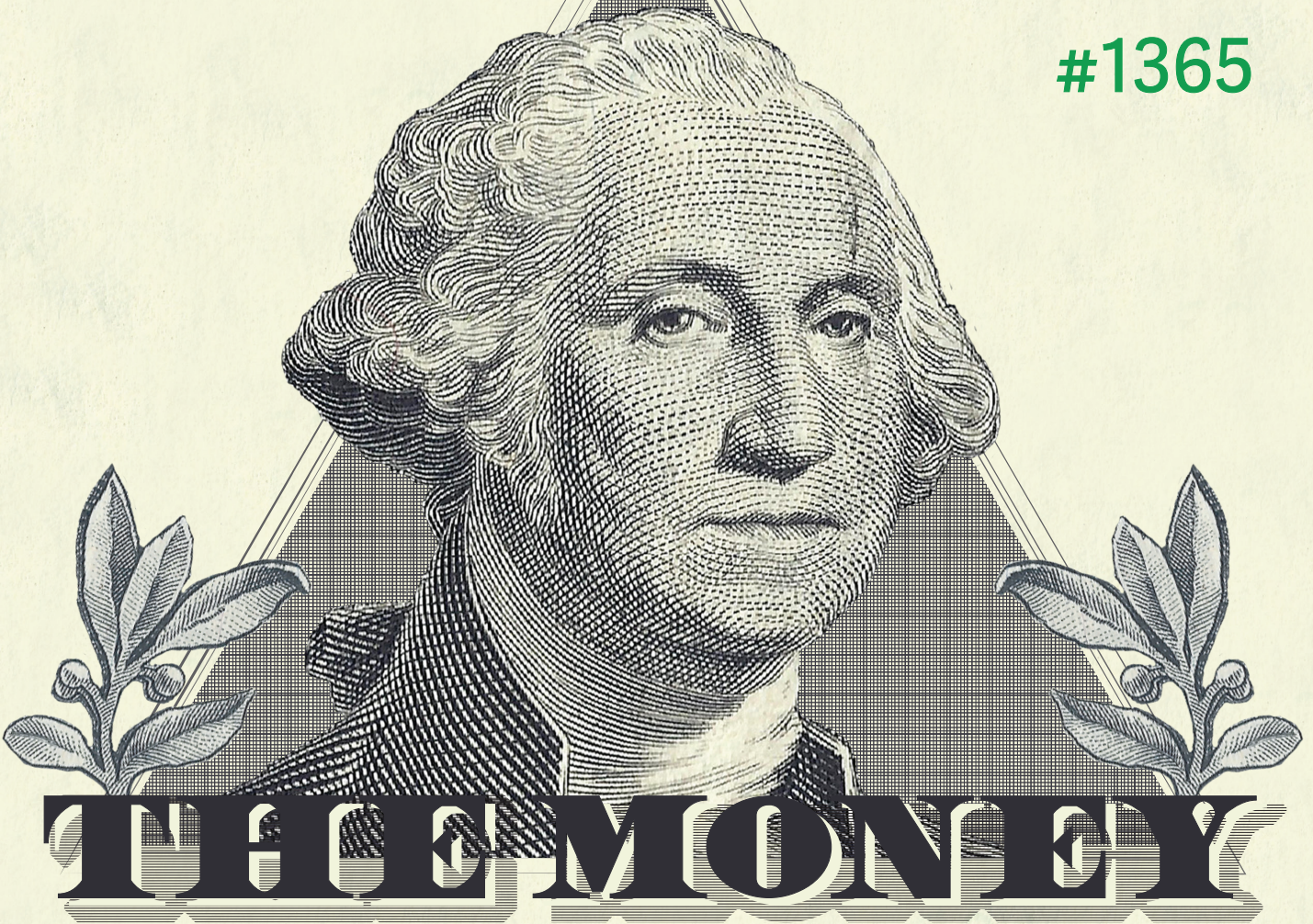
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# PAST PRESIDENT'S CORNER

## HERB FREEMAN, 1987 PRESIDENT

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

In 1987 there were a lot more houses on the market. Maybe 5,000?

Working in real estate was different back then. You had to physically drive from place to place. There weren't cell phones. If you had to make a call, you had to find a pay phone, or run home or to the office. You worked all hours. Sometimes you had to drive to a client's house at 11 p.m. to sign documents. Time was of the essence. Time killed deals.

### What was a memorable experience while being the OABR president?

That was the year that we were looking for a new Executive Officer. My predecessor started that process. The new Executive Officer was from Youngstown, Ohio, a steel town. One of his first duties was my installation at Peony Park.

### How has being involved with OABR helped you grow professionally?

Getting involved in committees, going to REALTOR® functions, and being active with peers helps you grow professionally. When you're professional and knowledgeable, other agents will want to work with you. Way back when, the MLS was in its infancy. You needed to have good working relationships with other REALTORS® from other brokerages. That's how you would learn about listings. Contacts from other agencies would call to ask you if you had a listing in a particular price range.

I would keep a daily log in a binder. It was really time-consuming, and all done manually.

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

I like to have lunch with friends, and travel. I enjoy watching movies, especially old movies: Young Frankenstein, South Pacific, Maltese Falcon, Casablanca. I can't get into these new Superhero movies.

### What attracted you to a career in real estate?

The Freedom that it offers. The downside to this business is there is no salary. A salary sets the floor and the ceiling. The upside is the sky is the limit if you put in the work.

### Any words of wisdom for new agents?

Can't stress the importance of salesmanship, and you don't have to know everything to do something. Acquiring knowledge is great, but it's important to get in the game.

Remember that 'no' is a statistical probability. You can't take it personally. Often agents are too early or too late. A potential client might not need your services right this minute, but they could sometime down the road as life throws them curveballs: relocations, expanding families, job loss, or divorce. You never know at what point a client will need you. Agents succeed when they don't get discouraged by being told no. It has nothing to do with your value as a person. Every no gets you closer to a yes.



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