

REVIEW

Omaha Area Board of REALTORS®



A MESSAGE FROM THE PRESIDENT

LEAPING INTO 2024

February is often known for being a month dedicated to and all about love. But February is not only about valentines and sweethearts; it can also be a month for self-love and self-care, fostering relationships with family and friends, and loving others.

February is named after a Roman purification ritual called Februa, which means to cleanse. February is also National Cancer Prevention Month and American Heart Association Month. Also, don't forget Random Acts of Kindness Day, February 17. So, in February, let's all love, cleanse, be healthy, and be kind!

I hope you're off to a great start for 2024! Hopefully, you will have time to spend the day learning, networking, and helping to improve your business and yourself by joining us at **REcharge 2024!** It's not too late to sign up for this February 21 event that features three fantastic keynote speakers, 12 breakout sessions, food, CE hours, prizes, and happy hour. What a great day we have planned for you! Go to REchargeNebraska.com for more.

Want to get your family out this winter for some fun together? Need a night out with friends? How about Lancers Hockey? Members, family, and friends are gathering for **Hockey Night with the REALTORS®** on Saturday, February 24. All-American Dinner at 4:30 p.m. Puck drop at 6:05 p.m. See you there!

Take the Leap with RPAC at the **Women's Council of Realtors Breakfast** on February 29. What a great way to start your day – a full breakfast and the latest on how REALTOR® advocacy efforts are using RPAC to help protect our industry and homeownership. Sign up at wcromaha.com.

Have you put together your goals for 2024? Having goals is an excellent way to focus attention on the crucial things. It allows us to envision how we would like things to be. Whether you're setting business or personal goals, they increase your motivation and enable you to measure progress.

- A Dream written down with a date becomes a goal.
- A Goal broken down into steps becomes a plan.
- A Plan, backed by action, makes your Dreams Come True - Greg Reid.

Don't hibernate this winter; significant business can be secured across the Omaha area. At OABR we are busy with meaningful committee work, planning for tomorrow, and hosting some excellent member events. I would love to see you at an OABR event soon!



Best Wishes
Denise Poppen,
OABR 2024 President



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ON THE COVER

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LEAD AND OTHER HOME DANGERS

Written by **Melissa McElroy**

A home should be a refuge from the chaos and demands of the world, but certain dangers exist at home. In January, the OABR Education Center hosted “Is Your Home Hurting You?” where experts examined how dangerous a home can be, even deadly.

LEAD POISON. The City of Omaha Outreach Planner, Estefani Pena, discussed the health risks associated with lead. Pena was formerly a Lead Program Specialist with the Douglas County Health Department. In 1998, her department coordinated with the US Environmental Protection Agency (EPA) on a massive lead remediation project after it was discovered that one-fifth of Omaha children had dangerously high levels of lead in their blood, resulting in one of the nation’s most significant lead poison cleanup projects.

Lead is particularly harmful to children under the age of 7. Lead poisoning can cause permanent damage to the brain and many other organs, and can cause cognitive impairment and behavioral problems, and can also cause abnormal fetal development in pregnant women.

From the early 1870s until 1997, the American Smelting and Refining Company operated a lead refinery at 500 Douglas Street. Aaron Ferer & Sons, and later Gould Electronics, operated a battery recycling plant at 555 Farnam Street for many years. Operations at the site resulted in the emission of lead and other heavy metals into the atmosphere, contaminating properties east of 42nd Street. That 17,300-acre EPA Superfund site resulted in lead abatement for over 14,000 Omaha-area properties.

In addition to the contamination in East Omaha, lead-based paint was popular in homes built before 1978 and presents a broader health concern and a disclosure requirement for the owners. Rare today, but lead water pipes are also identified as a source of lead contamination in drinking water in old homes. The EPA and CDC warn that you cannot

see, taste, or smell lead in drinking water. Have the water tested if any indication of lead plumbing exists.

OmahaLead.org is an essential tool for researching properties. Agents should encourage buyers and sellers to investigate lead concerns thoroughly and be sure to use the most recent lead disclosure forms. More information is at EPA.gov, HUD.gov, GotLead.org, and DouglasCountyHealth.com. Consult with your broker on all questions about lead hazards.

OTHER WAYS YOUR HOME CAN HURT YOU:

SMOKE & CARBON MONOXIDE

General guidelines call for smoke alarms in every sleeping room and on every level of a home, including the basement, and because smoke rises, detectors should be mounted high on the wall or the ceiling.

The International Association of Fire Chiefs recommends a carbon monoxide detector on every floor, including the basement, and near any attached garage. Go to www.omaha-fire.org for local information.

RADON

Nebraska Health and Human Services Department identifies radon as a cancer-causing natural radioactive gas that is undetectable in your home and may harm your health. Radon is identified as the leading cause of lung cancer among non-smokers. Nebraska has a high incidence of radon in homes. More than half of the home air radon tests in the state are above the action level – more at DHHS.ne.gov.

MOLD

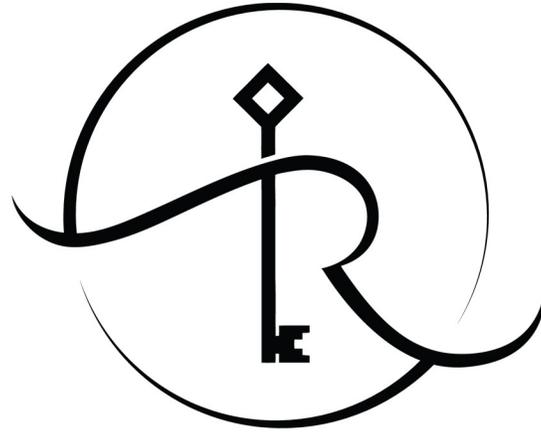
Mold thrives in humid, poorly ventilated areas and can be a severe health threat. Adequate ventilation, such as exhaust fans in the kitchen and bathroom, light exposure, and cleaning with white vinegar can help prevent it. Fixing any water leaks in a home’s roof or walls is the best step to prevent mold from forming. If mold is suspected, it is best to have a professional inspection; if necessary, remediate the problem immediately.

More information is at DouglasCountyHealth.com.

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2024 AND THE FIVE PERCENT MORTGAGE RATE

Written by **Melissa McElroy**

Ladies and gentlemen, please make sure your seat backs and tray tables are in their full, upright position, and your seat belts are securely fastened. We're circling the runway, preparing for a soft landing.

The Federal Reserve has been navigating challenges while attempting to stick the landing: combating inflation and reducing interest rates, all while maintaining a low unemployment rate. Turbulence ahead?

Federal Reserve officials indicated three interest cuts were possible in 2024. Some investors believe the Fed will make even more aggressive cuts, potentially six in the next year. Given the limited housing inventory, particularly for affordable housing, a 1.5 percent rate drop from the current rate, most believe, would significantly impact the local housing market.

University of Nebraska at Omaha Economics Professor Dr. Christopher Decker said rate cuts would likely cause an initial surge from buyers waiting on the sidelines for more favorable mortgage rates. "Typically, any significant rate cuts by the Fed will be in response to recessionary economic conditions. That would imply higher unemployment rates, job losses, and lower incomes, none of which bode well for the housing market."

He believes since there is pent-up demand for home purchasing, 2024 will be a better year as the market adapts to a "new normal" with mortgage rates. He also believes that higher demand after rate cuts could push prices up, but it would likely be modest. According to Dr. Decker, the major issue with home prices is the availability of entry-level homes since that scarcity is pushing the overall average home price higher. "I do think that if rate cuts do increase prices, you might see continued demand for rental properties. That is a whole other dynamic, and I think a complicated one."

Dr. Decker believes extremely low rates contributed to driving prices up in the first place, which is exacerbated when

the stimulus to demand is so significant that it outpaces building. Some have expressed concern that our current inflation measure could underrepresent true inflation. He doesn't believe this, but rather, how we measure inflation can misrepresent what is happening in all markets.

He expounded on the way inflation is measured. "Our main inflation measure, the CPI, is a composite measure of a basket of goods and services. It's far from a complete picture of all consumer purchases, and prices are very regional. So, if inflation is increasing at a 3.4 percent rate, it is quite true that many other products consumers buy could be increasing by much more than that; and it's also true that some other product prices are falling, or not changing at all. The aggregate index, by its very construction, hides such detail. You know, if you go to BLS.gov, you will see that the BLS publishes dozens of inflation measures, some with more market-specific detail. Those show much larger swings in prices than the overall CPI does."

Dr. Decker further explained, "I think some folks see the composite number (CPI) and then reflect on their own grocery bills or gasoline expenditures, and then conclude that CPI underrepresents true inflation. To be fair, that's not quite true though. Where CPI fails? It tries to provide an overall average price of sorts, which hides larger swings in the prices of some goods, and let's face it, we as consumers are more inclined to notice big price increases for some goods and not register price declines for other goods as much. The upshot? We all, including



CHRISTOPHER DECKER, PH.D

we economists, have to do a better job explaining what these inflation indicators actually mean."

Attempting to predict the market is a mixed bag, according to Dr. Decker, because it is driven by human behavior. "I always worry about the fragility of our economy. Things can turn quickly. Why? Well, the economy does not exist in a vacuum. The economy is

a societal construct and in fact, we are the economy; 70 percent of GDP is consumer spending. If the consumer decides that the economic situation is bleak, then the consumer will spend less. If spending declines enough, then there will be a recession."

Dr. Decker discussed how the political climate can also affect the economy. "I'm bringing all of this up because we are now in a major election year. And during these years, I become increasingly worried about the messaging we'll all be inundated with in the next few months. One side of the political aisle will

tell us that everything is just great, so there's no need for a change! The other side will tell us that everything is going to hell in a handbasket, so we need drastic change!"

"Our economy is about a \$23 trillion behemoth! At any given time, you can find data that shows good news for the economy and also find data that suggests bad news for the economy. The trick is to reflect on which type of news will likely dominate. Election year advertising simply does not help with this effort at all. For what it's worth, I like to avoid national news outlets, rely on local news reporting and investigate the data sources myself."

“ WE ARE, AT THE MOMENT, STEADILY GLIDING TOWARDS A SOFT LANDING... ”
UNO Economics Professor Christopher Decker

The Economics Professor doesn't believe we have achieved a soft landing. "Not yet, but I think it is fair to say that the Fed has done a masterful job reining in inflation without sparking a recession. They might have passed on doing the last rate increase back in August and kept the Fed funds rate around 5 percent, but nevertheless, so far, so good. We are, at the moment, steadily gliding towards a soft landing, with maybe a few bumps along the way, such as the latest inflation report. But I would only declare such a victory once we get to the 2 to 2.5 percent inflation without recession. So, we're close."

BHHS Ambassador Managing Broker Scott Vogt said, "I don't see anything making prices go down short of a repeat of the 2008 financial crisis. Only a huge glut of houses hitting



SCOTT VOGT

the market could make prices come down, and I cannot find them. Frankly, we still have not even replaced the houses we lost, which would have been built had the market stayed steady during the crisis. In 2022 nationwide, we built fewer new houses than we did in the years 2003, 2004, 2005, and 2006. It was almost 520,000 less in 2022

than in 2005!"

Vogt added, "Even with the recent increase in inventory over the last year thanks to 8 percent rates, prices still did not decrease. I think rates at a more historically palatable 5

percent will create some more inventory. Those sellers who could not stomach exchanging their 2.5 percent rate for 8 percent may accept 5 percent, but it won't create a huge surge in inventory. At the end of the day, we still have no problem finding buyers willing to buy."

John Bredemeyer, an appraiser and President of Realcorp, said, "As of today, US News and Zillow indicate that the national average on a 30-year loan is between 6.25 and 6.5 percent. On a 15-year, it is closer to 5.5 percent. If the rate dropped 1.5 percent, we would be looking at a 30-year around 5 percent and a 15- at 4 percent."

Bredemeyer echoed Vogt's comments about the 5 percent target, saying, "I have been discussing this with fellow appraisers, lenders, and real estate brokers. There seems to be a consensus that 5 percent on a 30-year is the golden number. It has been difficult to get sellers to leave their 3 percent



JOHN BREDEMEYER

interest rate loans, so it has resulted in lower inventory. Most experts agree that although 5 percent is not the best rate, it is the rate that sellers will accept if they have to leave their 3 percent loan and buy another home."

Bredemeyer also mentioned the lack of inventory. "There has been a shortage of inventory, particularly existing homes,

which relates back to the sellers being unwilling to let go of their low rate. As interest rates decline, more properties will come on the market. They will sell quickly because there is a pent-up demand for homes. Prices may increase, but probably not at the rate we saw when interest was at 2 percent or 3 percent a few years ago. New construction will also see an increase in demand. Although costs have not gone down, they have not been escalating at the rate we experienced several years ago."

The Realcorp President said, "Homeowners will also likely start to refinance and take equity out of their homes for remodeling, college costs, or to pay off higher debt."

His closing thoughts on the market: "Even though there are numerous apartment projects underway, several developers have been reluctant to initiate new projects due to high rates. Lenders have also expressed concerns that higher rates have stressed many investors who are going to see upward adjustments on variable rate loans or when a balloon comes due."

HOCKEY NIGHT

WITH THE REALTORS®



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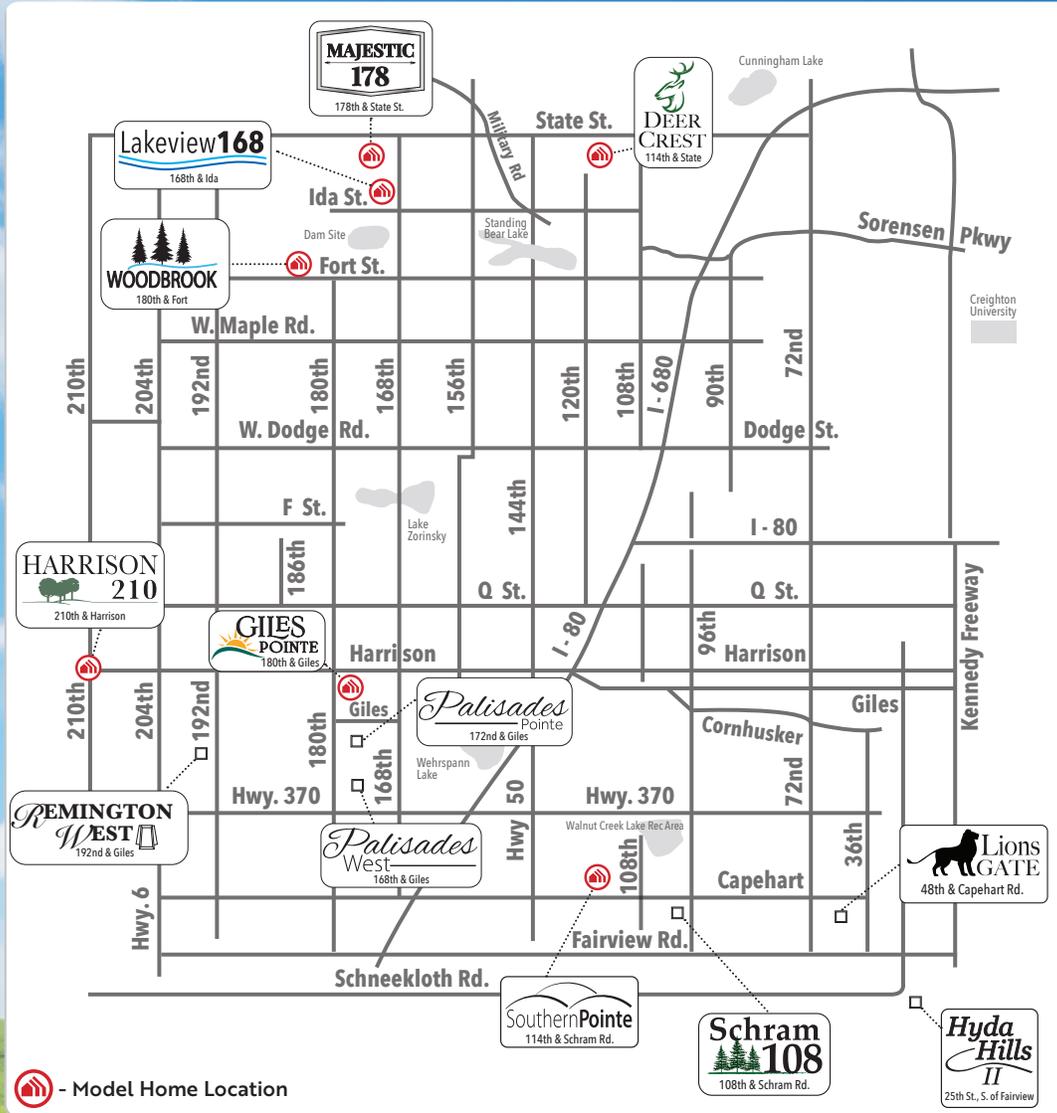
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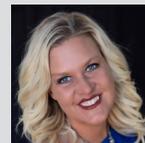
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IS THE AMERICAN DREAM FADING?

Written by **Melissa McElroy**

Homeownership is the bedrock of the American Dream. Recent economic reports and MLS statistics reveal a stark reality – the American Dream is becoming increasingly more challenging to achieve as more consumers are being forced out of the market by our current economy.

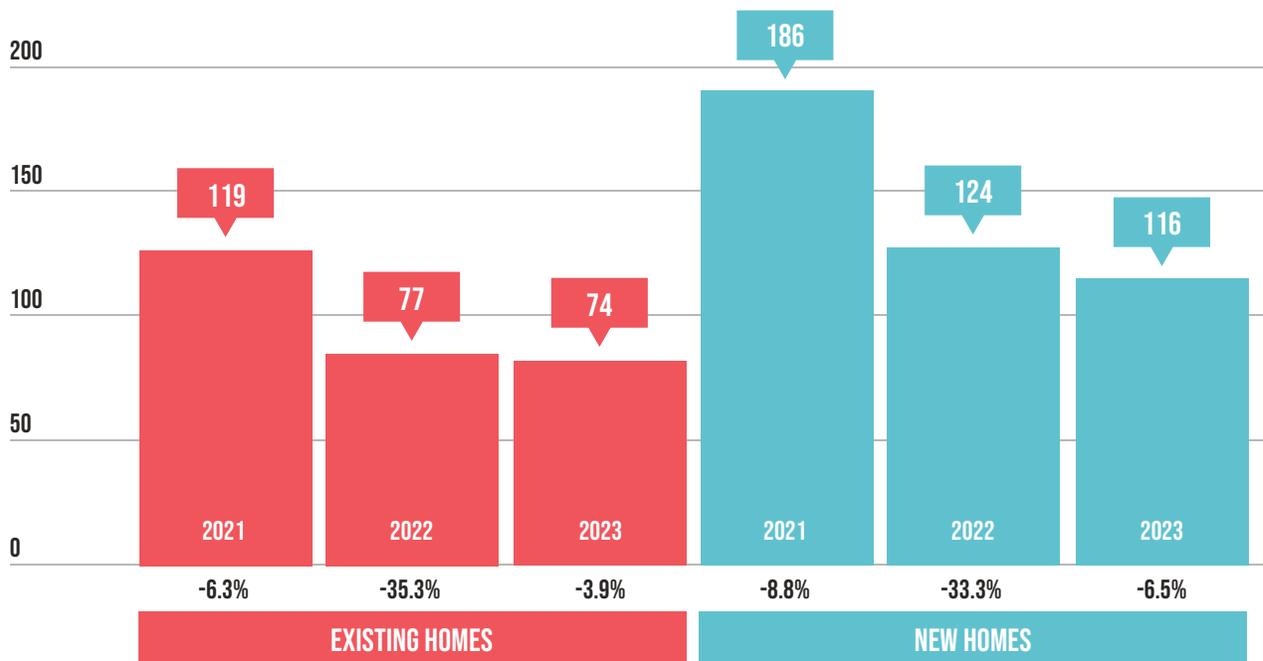
Housing affordability Indicators are, in simple terms, measurements of the ability of a typical family to qualify for a mortgage loan on a typical home. A value of 100 means that a family earning the median income has exactly enough income to qualify for a mortgage on a median-priced home. A higher number means more affordability.

The Great Plains Regional MLS (GPRMLS) indicators show housing affordability is rapidly declining, a concerning trend considering homeownership's critical role in creating

generational wealth and enhancing the local economy. Although Omaha remains more affordable than much of the country, affordability has declined over the last two years. In 2023, the GPRMLS existing home affordability index was 116, down from 186 in 2021. The new home affordability index in 2023 was 74, down from 119 in 2021.

Jason Thiellen, CEO of E&A Consulting Group and President of the Welcome Home Coalition, said part of the issue is that we often treat the symptoms of a problem without addressing the root cause. Things such as outdated codes and counterproductive zoning laws drive the cost up. At the end of the day, time is money. Additional codes can add months or even years to a building project. That cost gets passed on to the consumer.

OMAHA AREA HOUSING AFFORDABILITY INDEX





Thiellen cautions that policymakers must always consider if building codes are necessary. Seemingly trivial amounts start to add up to substantial additional costs. He used the example of condos. Condos could be a cost-effective way to address the housing affordability issue. Building smaller homes in a more densely populated area should cut building costs, but some Federal laws make it unaffordable.

The Omaha Area Board of REALTORS® is a member of the Welcome Home Coalition, a local organization committed to

non-taxpayer solutions for housing affordability. Thiellen states, “Throwing money at any major problem creates more problems because eventually, the taxpayer money runs out.” Surging costs of materials, a shrinking skilled labor pool, and soaring lot costs all contribute to the soaring cost of building a new home. The lot price works out to be about one-fifth the price. If the average cost of a lot is about \$100k, the cost of a new home is about \$500k, which is not affordable for the vast majority.

Utility companies also contribute to rising costs. When time is money, taking months for the necessary infrastructure installation can impede development. Empty lots sit vacant for months without utilities, costing additional money. Developers weather the cost of empty lots sitting idle, paying interest on a product they can't bring to market. The extra interest cost also gets added to the final home price.

No single solution will solve the U.S. housing shortage and make real estate ownership more affordable. However, the Omaha Area Board of REALTORS® remains an advocate toward that end, working to eliminate unnecessary expenses and other hurdles that face potential homebuyers.

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CONSUMER LOOKING FOR REPUTATION, TRUST, KNOWLEDGE

Written by **Melissa McElroy**

The NAR 2023 Profile of Home Buyers and Sellers confirms that consumers still need a REALTOR'S® expertise when buying a home. Buying a home is the most important financial decision most people will ever make. The stakes are high. Having someone guide you through sometimes bumpy terrain is critically important to avoid costly mistakes.

Only seven percent of sellers sold their property without an agent last year. Of the others, the most important factors cited were the professional's reputation, trustworthiness, and neighborhood knowledge. Of course, listing commissions vary and are negotiable between a seller and their broker, and the amount of the commission, if any, that is paid to a cooperating broker is established by the parties if the listing agreement is finalized. However, having said all that, only five percent of all sellers cited the brokerage commission as the critical factor in selecting an agent – their professionalism was more important, according to the report.

It's vital for REALTORS® to communicate their value to clients. Your specialized knowledge and adherence to the Code of Ethics ensures a smooth transaction – not to mention your skill in helping them find the right house. REALTORS® are advocates for their clients and help them understand the process. Whether that be pointing out issues with the home, knowing a plethora of home service providers to address issues, or negotiating the best terms.

REALTOR® Brad Fricke said, "I have noticed home sellers less concerned with the commission with the rapid increase in home values. Most sellers are getting more for their home than they ever thought possible." He added, "As long as you show your value, the commission has been less of a concern for most."

The Profile Results showed there was an uptick of first-time buyers; In 2023, 32 percent were first-time buyers, with a median age of 35. There was also an increase in new home sales.

Fricke said, "I did have a lot of first-time buyers until the rates increased and they started having to adjust their price point. Some decided to wait. I'm hoping with the recent decrease in rates that they'll get back in the market for a home."

"I had a few buyers increase their purchase price and go to new construction to avoid getting into multiple offer situations. They didn't like the pressure and the thought of not having a home inspection," Fricke continued.

2023 reflected a significant shift in the factors surrounding home sales: Home prices, median incomes, and down payments were all higher. According to the report, down payments were at their highest point since 1997. The typical first-time buyer's down payment was eight percent and 19 percent for repeat buyers.

Brent Rasmussen of Mortgage Specialists said while he hasn't seen an increase in people's incomes, "Definitely seeing larger down payments that are needed to make mortgage payments more affordable." He added that sometimes people secure a family gift to increase their down payment and offset higher interest costs. "It's just getting more and more unaffordable for the first-time buyers."

There were other key takeaways from the 2023 report. Sellers more commonly get the full asking price. Single buyers are growing in numbers; single females made up 19 percent of the market, single males made up 10 percent, and only 59 percent of recent buyers were married couples. Multigenerational housing remains more common, with 14 percent of all buyers purchasing a home to accommodate multiple generations, including adult children and aging parents. Home buyers in the last year were more racially and ethnically diverse. Homeowners indicated they intend to stay in their homes longer, with a median of 15 years. The median distance moved dropped from 50 to 20 miles in the last year.

Source: [Nar.realtor](https://www.nar.realtor)

26

MARCH

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THE TRENCHES

Written by **Melissa McElroy**

Being a REALTOR® can be richly rewarding. It can also be incredibly demanding and require creative problem-solving skills. In the wise words of football great Knute Rockne, when the going gets tough, the tough get going.

THE INDOOR POOL

REALTOR® Angela Peters has worked with people from all walks of life. Out of all the years of helping people buy homes, one story in particular stands out to her: the one with the New Yorkers.

The East Coast couple decided to move to Omaha for a slice of the good life as the cost of living in New York wasn't sustainable for them. Angela remembers the phone call with a thick New York accent. The husband's mother took it upon herself to locate a local REALTOR® on their behalf while she was on a coffee break (pronounced caaaw-fee.)

There was just one catch. The happy couple would be buying a house sight unseen. Angela would need to make video tours of homes. In a pre-pandemic era, that was still relatively new, but Angela happily obliged. They eventually found a newly constructed house and made an acceptable offer. Easy, peasy, lemon squeezy, right?

It was nearly closing day when Angela received the dreaded call. There was a slight problem with the house. The basement was flooded. Stressed, depressed, lemon zest.

"So, the house has a bonus feature! There's now a free indoor swimming pool. Well, not so much a swimming pool, more like a wading pool – in your basement," she said to them, using humor to break the bad news. They were understandably freaked out.

The savvy REALTOR® assured them the problem could be resolved. Angela went over to the home on the buyer's behalf

and met with the builder, who had agreed to mitigate the flooding. She brought the workers bagels and caaaw-fee, just as the New Yorkers would want. The contractors got a good chuckle from the kind gesture and went above and beyond fixing the issue, removing drywall and carpet, and installing a new sump pump. The home was as good as new, and the closing went as scheduled. The New Yorkers moved into their new home, and everyone lived happily ever after.

DÉJÀ VU

REALTOR® Darla Bengston recalls showing a home that was fresh on the market to a lovely family who seemed to love it at first sight. It was a bank-owned property with lots of character.

As Darla looked around, she couldn't shake the feeling that she had been there before. It seemed oddly familiar. Once she walked into the kitchen and saw a unique countertop, it hit her. She recalled she had, in fact, been there once before, many moons ago. The home used to belong to an acquaintance of hers, so her curiosity piqued.

Darla learned the news why the house was on the market again – sadly, the individual who purchased the home from her acquaintance later took their own life on the property. The ownership reverted to the bank after that.

Darla informed her clients of the facts she had learned surrounding the property. The information was essential to them, and they later decided to purchase a different home.

It was disheartening and difficult to share; however, she understood that sometimes the unexpected happens, and you must be the bearer of bad news. It's often emotional in the trenches, but at the end of the day, it's all about your clients.

THANK YOU!

To These Realtors® for Selling Our Homes in 2023!

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MODULAR VS. MANUFACTURED HOMES

While the terms “modular home” and “manufactured home” refer to two very different things, they are sometimes used interchangeably. Perhaps some of this confusion stems from the fact that modular homes are, in fact, manufactured (“manufactured” might be an unfortunate label.) Also, traditional “site-built” homes are not necessarily better than modular homes, despite the stigma associated with their assembly-line origin. There have been cases where Realtors and builders of manufactured homes have misrepresented manufactured homes as modular homes, and buyers were not informed enough to know the difference. Everyone (especially inspectors, who make their living examining residences) should understand the distinguishing features of these two types of houses.

Modular Homes

Modular homes are residences constructed entirely in factories and transported to their sites on flatbed trucks. They are built under controlled conditions, and must meet strict quality-control requirements before they are delivered. They arrive as block segments and are neatly assembled, using cranes, into homes that are almost indistinguishable from comparable ones built on-site. Wind and rain do not cause construction delays or warp building materials. In addition, modular homes:

- Must conform to the same local, state and regional building codes as homes built on-site;
- Are treated the same by banks as homes built on-site. They are easily refinanced, for example;
- Follow the same market trends as site-built houses;
- Must be structurally approved by inspectors;
- Can be of any size, although the block sections from which they are assembled are uniformly sized;
- Are often more basic than homes built on-site, but they tend to be sturdier;
- Are highly customizable. Design is usually decided by the buyer before construction has begun; and
- Generally take eight to 14 weeks to construct. Differing from a site-built home, the foundation can be dug at the same time that the house is being constructed.

Proponents of modular homes claim that their indoor, environmentally controlled construction affords them greater strength and resilience than homes built on-site. They also tend to be constructed using more precise building techniques and with more building material than comparable site-built residences. One reason for this is that they

must be able to withstand the stress of highway transport. A study by FEMA found that modular homes withstood the wind and water from Hurricane Andrew better than most other homes in the area. They take less time to construct than site-built homes, are more energy-efficient, and generally cost less.

Manufactured Homes

The term “manufactured home” is the most recent label for what were once called “mobile homes” or “trailers.” They are relatively inexpensive, small, and are held to less stringent standards than modular and site-built homes. Their obvious advantages are their mobility and affordability, factors that allow buyers to make home purchases without a serious monetary or geographical commitment. They are available in three sizes that escalate as follows: “single-wide,” “double-wide” and “triple-wide.” In addition, manufactured homes:

- Conform only to Housing and Urban Development (HUD) code. Some
 - homes contain a red tag that confirms that the unit was manufactured in compliance with this code;
 - Are inspected, but do not have to be structurally approved by an inspector;
 - Are manufactured in sections at factories;
- Are never more than one story;
- Do not have a permanent or conventional foundation;
- Tend to lose value over time because they are difficult to expand or improve;
- Are transported to the site on their own wheels;
- Are transported on steel chassis that are never removed;
- Are often placed on property owned by others, such as public land that is leased by the homeowner;
- Are treated as a separate lending category from modular and on-site built homes; and
- Are rarely custom-designed. The buyer can choose from homes that have already been built and receive it within days.

Despite their manufacturing process, modular homes are essentially the same as homes that are built on-site. They are treated the same under the law, and their basic structural features are almost indistinguishable from site-built homes, once assembled. Manufactured homes are relatively small, inexpensive, mobile residences that require a smaller commitment than is required by modular and site-built homes. It is important to understand the differences between these home types in order to reduce the influence of stigmas, misrepresentation.

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Steve Vacha
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The Starfish Effect

Beginning in 2024, alongside our detailed home inspection reports, we now offer a valuable resource for homeowners and home-buyers - a free checklist guide to identifying and addressing energy-wasting issues in your property.

This checklist includes potential problems and when possible provides practical solutions to help you:

- Save money on your home energy bills.
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We believe that empowering our clients with knowledge is key. By helping them make informed decisions about their homes, we're not just inspecting properties; we're building a more sustainable future, one home at a time.

Ever heard the "Starfish Effect" Story?

On a beach scattered with starfish left by a storm, a young girl worked tirelessly, throwing them back into the sea. An older man passing by paused to question her efforts, pointing out the futility in trying to save so many. But, with a starfish gently cupped in her hands, she simply smiled and replied as she released it into the waves, "It makes a difference to this one!"

The old man, touched by the girl's simple conviction, found a new sense of purpose. From then on, whenever he walked the beach, he joined in, helping her save the starfish, one by one. Their small acts of kindness rippled across the vast ocean, proving that even the smallest deeds could make a world of difference.

Like the young girl who saved



one starfish at a time, our efforts, however small, can have a ripple effect. Every homeowner who takes action to improve their energy efficiency is contributing to a greener planet.

It doesn't matter if you're a seasoned eco-warrior or just starting your journey towards sustainability. At Home Standards, we believe that everyone can make a difference.

Note that this Energy Checklist will be at the end of our home inspection reports for those who want this information.



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MEMBERSHIP REPORT

| December Activity | MO | YTD |
|--------------------------------|------|------|
| New REALTOR® Members | 7 | 278 |
| Resignations | 24 | 336 |
| Membership (As of December 31) | 2023 | 2022 |
| Designated REALTORS® | 210 | 196 |
| REALTOR® | 3056 | 2986 |
| REALTOR® Emeritus | 83 | 66 |
| TOTAL REALTORS® | 3349 | 3248 |
| Institute Affiliate | 74 | 72 |
| Affiliate Members | 137 | 157 |
| Key-Only Affiliates | 125 | 137 |

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

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We are excited to announce

LADAISHA KING

As Diversity Scholarship Committee's
Scholarship Recipient!

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

I grew up in Omaha my whole life.

What did you do before you became a REALTOR®?

Prior to working for Nebraska Realty, I was the general manager of Aksarben Cinema for over eleven years.

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

I got my license on 10-25-23.

I was inspired by the independence and the flexibility especially with me having a family. Last but not least growing opportunities.

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

Being an agent having the power to help people achieve their dreams and goals.

What else would you like us to know about you?

Here are a couple things about me: I'm a mother of two wonderful children ages five and nine.

I have been in the manager role for about eight years at Aksarben Cinema. I recently just bought a home two years ago that I absolutely love.



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

EMPOWERING CONNECTIONS AND COMMUNITY IMPACT UNLOCKING WONDERLAND: A NIGHT AT ALICE'S SPEAKEASY

On Thursday, January 18th, We stepped into a world of enchantment at Alice's Speakeasy, where the Women's Council of REALTORS® hosted a private networking party. Thanks to our sponsors, Charter West-Rochelle Eigsti,

Farm Bureau-Debbie Williams, Centris, West Mortgage Group, Neilan Strategy Group, and Veridian, our membership and guests were immersed in an Alice in Wonderland vibe, sipping on signature drinks while engaging in enriching conversations with both current and new members. It was an evening of networking that transcends the ordinary and was a truly unforgettable experience.

We are very proud to announce that we're well on our way to achieving our goal of engaging 25% of our membership in our board and project teams. The wheels are in motion for a year brimming with valuable content and engaging events. Elevate your experience with the Women's Council by actively participating in initiatives that empower and shape the future of our community and help you develop yourself as a leader in our industry.

In addition to great networking opportunities, our commitment to community impact is unwavering. At the event in January, we also announced our 2024 Charity Partner. This year, we have elected to support Abide Omaha, an organization dedicated to revitalizing the inner city one neighborhood at a time. Visit abideomaha.org to learn more about their mission. We will provide opportunities to support their cause by engaging with them at monthly meetings and special events throughout the year. Let's raise awareness together and make a meaningful difference in the lives of those in need.

Join us at the upcoming RPAC breakfast where we delve into the vital importance of investing in RPAC. Explore how

supporting realtor-friendly candidates and legislation safeguards property ownership rights. It's a chance to understand the power of collective advocacy and contribute to shaping a real estate landscape that champions your interests. In fact, did you know it was RPAC who helped fight the fight to get electronic signatures approved over in person Notary requirements? It was a game changer for how we do business-and that's just one of many victories on the list!

Next- mark your calendars and dust off those retro outfits because on March 27, we're bringing back the music bingo event- "Music Through the Years." Get ready to groove through the decades, as our DJ spins tunes that transcend time. It's more than just a bingo game; it's a musical journey that promises fun, laughter, and a chance to showcase your favorite era's style. So, save the date, rally your friends, and start planning your costumes for a night of nostalgia and celebration. Watch your email and our social media pages for more details! Let's make March 27 a memorable evening filled with great tunes, good company, and perhaps a few surprises along the way!

In the spirit of unity and empowerment, the Women's Council invites you to be part of a year filled with inspiration, connection, and positive change. Together, we can create a community where each woman's voice is heard, valued, and contributes to a brighter future for themselves and our industry.

-Sarina McNeel, President

Please Join Us for our upcoming events:

What: Take the Leap Into RPAC Investment

When: Thursday, February 29th, 9-11am

Where: Champions Run, 13800 Eagle Run Dr

What: Music Bingo- Music Through the Years

When: Wednesday, March 27th, 4:30- 9pm

Where: St Robert's Bellarmine Church 11802 Pacific St

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VALENTINE'S DAY PAST PRESIDENTS' CORNER ARLYNE & LEONARD GESCHWENDER

Lauren Bacall & Humphrey Bogart. John and Abigail Adams. Beyoncé & Jay-Z. The world has seen its fair share of great American power couples. Leonard & Arlyne Geschwender were the "it" couple of Omaha real estate, leaving their mark on the industry while raising a family, remaining blissfully in love for half a century.

For Leonard, 1979 OABR Past President, and his wife Arlyne, 1986 OABR Past President, real estate was a family affair; according to their son, Kurt Geschwender, who, with his two siblings, set out on a path in an industry his parents revolutionized.

It all began shortly after World War II when Leonard returned home after the war. The Navy veteran came across an ad for a job. Little did he know that job would lead him to the love of his life, Arlyne. Ever the trailblazer, the future Mrs. Geschwender had started her own call center in Minneapolis in 1946 and placed an ad for a job at her small business. Leonard thought Arlyne was cute, so he lingered, waiting to make his move. She tried to shoo him away because she

was busy and had work to do, but he persisted. He asked her out to dinner. She eventually agreed. After they had dinner, the bill came and Leonard realized he didn't have enough money to cover it, so Arlyne paid the bill. "I would sometimes playfully tease him about that over the course of our 50-year marriage," she said.

Leonard was an only child who lost his mom when he was 12. His father sent him to military school, so he didn't grow up with a typical family dynamic. Family was the one thing that he valued above all else. Kurt recalls many happy Christmases and family camping trips to Yellowstone. His father prized family time.

Kurt described his mother as the family's matriarch, a leader ahead of her time; she was the first in the family to earn her real estate license back when real estate was very much a boy's club. It didn't deter her. After they moved to Omaha, she earned her license and then convinced her husband to earn his license, too. Leonard previously worked as a radio announcer and as a traveling salesman. Real estate

was now the family business. The Geshwenders started their firm in their basement.

Arlyne was determined to level the playing field in an industry that was openly hostile towards women trying to enter it. She started a real estate school, forming the Randall School of Real Estate in 1973. She had to take on the Nebraska Legislature for approval. Many Senators just laughed at her. Fortunately, someone championed her cause: a Freshman Senator, Ernie Chambers, who earned a reputation as a champion of the underrepresented.

Kurt said, "My mother was going to succeed come hell or high water." She even went on to author a real estate book, which was taught in numerous real estate schools, including Randall and UNO. Her plan worked. More women took real estate classes and entered the industry thanks to the woman who literally wrote the book on real estate.

She still felt women in real estate

needed more support. She pushed for a local Women's Council chapter and was granted permission on a trial basis. Many expected her to relent or for the new organization to flounder. They underestimated her. Toward the end of the trial run of the local WCR, she organized a local event and invited the Mayor and a Nebraska Senator, to whom she presented plaques and made them honorary WCR members. It would be hard to shut the organization down if the Mayor and a Senator were members. Arlyne later became the National Women's Council of REALTORS® President in 1989.

As if starting a real estate school wasn't enough, Arlyne decided to buy two acres of land and create a subdivision but encountered pushback from a surly utility Director, who said, "We don't take orders from little ladies." The real estate professional was undeterred. Arlyne Geschwender wasn't one to take no for an answer. Her subdivision, like her legacy, has stood the test of time.



ARLYNE GESCHWENDER
1986 OABR PRESIDENT



LEONARD GESCHWENDER
1979 OABR PRESIDENT

Kurt said, "My parents were good, honest, hardworking people and great parents. My mom is someone who always got things done. My dad was the kindest, most honest person I've ever met."

When Arlyne thinks back on her life and career, the spry 98-year-old is filled with gratitude. "I've been blessed with a long life, surrounded by people who care about me. The only thing missing is my husband, who died too early."

The Geschwenders led an honorable life. They bravely blazed a path in real estate, armed with a deep love for each other.

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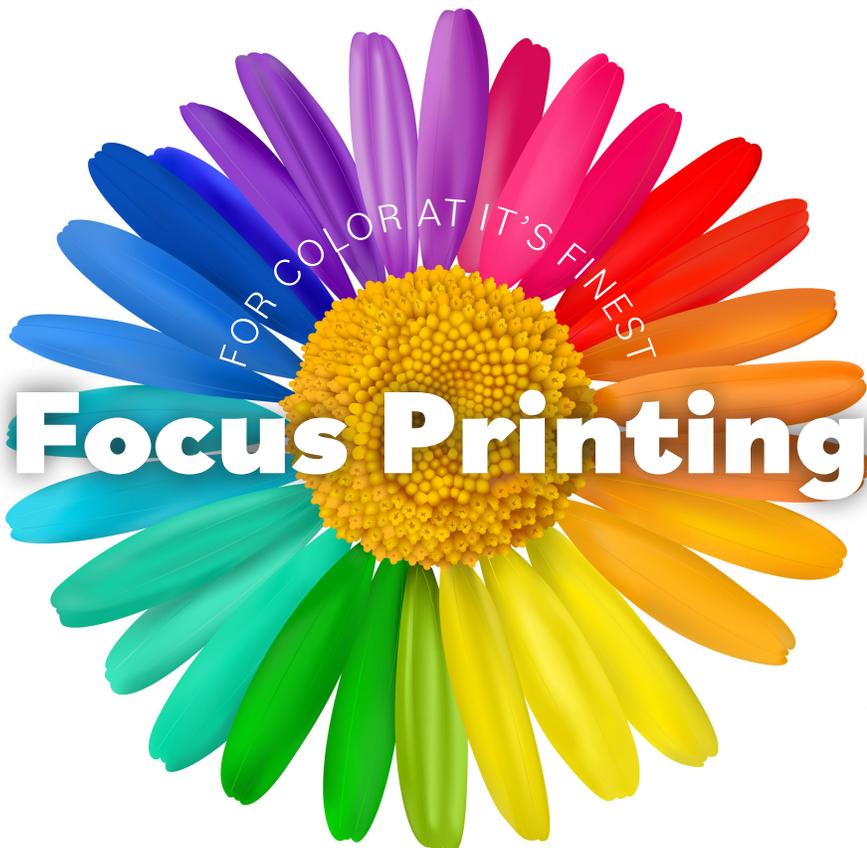
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