

REVIEW

Omaha Area Board of REALTORS®



Toadstool Geologic Park
Northwestern Nebraska

A MESSAGE FROM THE PRESIDENT

HAPPY NEW YEAR!!!

September marks the beginning of a brand-new year for the Omaha Area Board of REALTORS®. While it may not be January on the calendar, for OABR this is a fresh start of a new fiscal year — a chance to set new goals, welcome new and returning committee leaders, and recommit to our profession. I am honored to serve as your president this year, and I'm excited for what we can accomplish together.

The start of a new year naturally sparks discussion about plans and aspirations in the months ahead. Too often, I hear people say, "Next year, I'm going to..." as if we need to wait for a date on the calendar to act. My challenge to you is this: Why wait? If there's a goal you've been thinking about personally or professionally, start now don't wait for a date on the calendar. Get a head start and build the momentum today that will carry you into tomorrow.

Lately, I've heard many REALTORS® talk about how the market has affected their business over the last few months. If you feel the market is tough let's look at 2008. The closed transactions in July 2008 in the GPRMLS had an average of 60 days on market compared to July of 2025 with 25 days on market. It could be much worse. I agree the market is not what it has been the last few years, but I believe the market is what you make of it. In every market, there are agents who struggle and agents who succeed — and for that reason, I believe there's only one kind of market: the one we're in. You make of it what you choose to make of it.

Now is the perfect time to focus, take action, and invest in your business and be one of the REALTORS® that grow in a changing market. You can start by taking advantage of the outstanding classes offered here at OABR and consider attending the fall meetings hosted by the Nebraska REALTORS® Association. The resources are here — it's up to you to put them to work.

Let's make this OABR year one of action, growth, and results — for both you and your association. I look forward to working alongside you to make it happen.

Here's to a strong start,

BRAD FRICKE,
2025 OABR President



REVIEW

OMAHA AREA BOARD OF REALTORS® 2026 BOARD OF DIRECTORS

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THURS
18
SEPT

TALK SAFETY TO ME INSIDE THE RESPONSE TEAM



📍 OABR EDUCATION CENTER

🕒 11:00 AM - 1:00 PM

Learn More: omaharealtors.com/talk_safety_to_me

THUR
25
SEPT

BLOCKCHAIN TECHNOLOGY

& CRYPTOCURRENCIES IN REAL ESTATE (#1417)

📍 OABR EDUCATION CENTER

🕒 9:00 AM - 12:00 PM

Register at omaharealtors.com/blockchain

TUES
14
OCT

RPAC

HALL OF FAME

★★★★★

October 14, 2025

📍 HAPPY HOLLOW CLUB

🕒 4:00 PM - 7:00 PM

Register at omaharealtors.com/2025-hall-of-fame

PROTECT YOURSELF

ESSENTIAL STRATEGIES TO OUTSMART PREDATORS

Written by **Melissa McElroy**

Tragedy struck on a bleak December day. What began as a routine showing for REALTOR® Mickey Sodoro turned deadly. Despite being a seasoned agent who always followed safety protocol, the beloved REALTOR® was killed by a man posing as a potential customer.

Each September ushers in REALTOR® Safety Month, a yearly campaign dedicated to combating the unique dangers REALTORS® face on the job. Considering a career in real estate entails meeting strangers in unfamiliar homes on a daily basis, it serves as an important reminder to follow safety procedures every time you are in the field, not just in the month of September. Whether you are speaking to a prospective client over the phone, hosting an open house, or meeting someone in person for the first time, it is critical to always take precautions like your life depends on it.

New York real estate broker and retired New York Police Department sergeant David Legaz, a safety expert who has been a featured speaker at OABR safety presentations, explained that most crimes committed against REALTORS® are predatory and meet typical predatory patterns.

According to the expert, a crime needs motive, means, and opportunity. Predators “shop” for someone they believe they can assert power and control over. They seek people who appear vulnerable and will try to establish dominance in the first contact with an agent, typically in a phone call. They will attempt to dictate the time and location of the first meeting in an effort to get the victim alone.

Legaz urged agents to consider the image that

they project. When “shopping” for a victim, a predator will often look at a prospective victim's social media pages and other promotions. He explained the importance of projecting confidence in any headshots used. Using an overly friendly headshot or a head tilt could make you more likely to be targeted. He suggested using photos where your head is not tilted. He also cautioned against using language that came across as submissive, such as “here to serve all your real estate needs.”

Local REALTORS® recently reported suspicious activity from someone posing as a prospective client. The individual's bizarre behavior was reported to authorities.

There has also been an uptick of land scams, where a scammer attempts to list a property they do not own. These recent, real-life examples reinforce why it is critical to do your due diligence. It is essential to always vet prospective clients. The FOREWARN app is an excellent tool provided for free with your membership, but don't rely solely on the app.

Safety goes beyond just your physical protection. It includes cyber-security, data safety, weather-related preparedness, office safety, and more. No matter how long you've worked in the industry, it's important to always be prepared.

IF YOU EXPERIENCE A THREATENING SITUATION

Anytime there's an immediate threat, or even if you feel uneasy about a situation, please call 9-1-1 immediately! Especially if a suspect is possibly still in the area or if some type of physical evidence is present, be sure to call. The local law enforcement community is keenly aware of the risks that REALTORS® face in their work environment.

Law enforcement officials continually instruct REALTORS® to never be reluctant to call 9-1-1. Even if you're not sure, report it! Reporting problems to law enforcement gives the police something to go on and increases the likelihood of related incidents being identified. If you were contacted by the same

individual as others who already reported the incident, you should report the incident too. Multiple reports can sometimes make or break the case against a potential predator.

Also, keep in mind the OABR office cannot always act instantly. If law enforcement has specific information they want us to distribute, please notify OABR. Be sure to immediately notify your broker, office manager, and others in your office. Often, similar cases are found within offices; make sure these get reported as well.

As warranted, OABR Safety messages may be sent through various channels, including text, email, social media, or the regional MLS system. Safety messages might not include specific names or other identifiers (phone number, license number, etc.) unless law enforcement requests the details be released. The specifics communicated in each situation will depend on the request from law enforcement, the urgency to other members, and the details available. Requests from law enforcement will always be honored by OABR to the extent possible.

NAR SAFETY TIPS

1. Show Properties before dark. If you must show a property after dark, turn on all the lights as you go through the home, don't draw curtains or blinds.
2. Have your new client stop by your office and complete a Prospect Identification Form. Photocopy their driver's license and retain information at your office. Remember to properly discard when you no longer need it.
3. Limit the personal information you share, in-person and on social media. That info could make you a target. Don't use provocative photos in any advertising or on business cards.
4. Share your schedule with someone you trust. Make sure someone knows where you're going, when you'll be back, who you are meeting, and the name and number of the client you are meeting.
5. Open House Safety: Arrive early to the house to familiarize yourself with the home, search it thoroughly, know where the exits are, and have an exit strategy in place. Check all the rooms and the backyard before the open house and then again before locking up afterward. Be prepared to defend yourself if necessary. Check your car before getting in, and don't idle. Scrolling through your phone as you sit in your car makes you an easier target.
6. Consider taking someone with you to an open house, such as a lending partner; not being alone makes you less likely to be targeted.
7. Make sure your phone is fully charged and check your service before an open house. If you are leaving an open house alone, make a phone call as you walk to your car.
8. Always let your client walk in front of you. Never turn your back to a prospective buyer or walk into confined spaces such as attics, closets, or bathrooms.



9. Consider taking a self-defense class. Also consider carrying pepper spray or a taser.
10. Drive your own vehicle. Lock the door. Park on the street or back into the drive. Park in a well-lit area. Don't allow yourself to be blocked in if you need to quickly exit. Do not drive clients to showings. It's not only a security risk; it's also a potential insurance issue.
11. Never use the word "vacant" in a listing.
12. Be aware of phishing tactics, suspicious emails/links. Be aware of adware and malware. Don't send private information via email.
13. Use your FOREWARN app to vet prospects and do additional research. FOREWARN is provided free as a member benefit to all OABR REALTORS® and Affiliates.
14. Tell clients to secure valuables before a showing and not leave out bills or personal information. They should also secure spare keys and prescription drugs. Tell your clients not to show their homes themselves and to refer all inquiries to you.
15. Lock valuables in your car before a showing, except your phone. Don't wear expensive jewelry.
16. Secure the client's keys in the lockbox immediately after exiting the property. Use the proper protocol to secure the property to protect your client, the property, and yourself. If someone shows up late to a showing as you're locking up, don't let them in. It could be a predator targeting you, knowing the home will be empty.
17. Be extra vigilant in rural areas. Only show properties during the day. Make sure you have adequate cell phone coverage. Bring someone

with you, such as a lending partner or another agent.

MEETING AT THE OFFICE. While it's a good idea to have clients go to the office or a neutral place before showing them homes, it won't guarantee your safety. You can't base your judgment on their appearance or behavior. The solution is to ask for a prospect's ID and mortgage approval letter, as well as do a background check.

ONLINE. Google, FOREWARN, Anywho.com, and Spokeo.com, can give you additional info, but it's not 100%. You still need to follow safety protocols to protect yourself on the job. Forewarn has some helpful features, such as a Deceased Indicator, to help users assess whether a prospect is using the identity of a deceased person. It can give you access to foreclosures, liens, and judgments, which can help you better understand and address their needs. FOREWARN users can instantly email a prospect report PDF to reference later. FOREWARN is a free member benefit to all OABR REALTORS® and Affiliates; however, it's important not to rely solely on apps!

CODE WORDS seemed like a great idea initially but asking a colleague for the "red file" will likely alert a potential criminal, and using more subtle code words relies on the person on the phone to know the code word and take the appropriate steps. You'd be better off calling 911 in an emergency or if you feel uneasy in a situation.

AVOIDING "BAD AREAS" will not safeguard against an attack. Crime happens everywhere. While some areas might have less crime, you need to be alert wherever you go. Many criminals target high-end areas. You can't judge people or neighborhoods by their appearance. Always remain vigilant on the job, follow safety policies consistently, and always listen to your gut. It will protect you.

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6 LUXURY HOMES // 5 NEIGHBORHOODS // 1 AMAZING EVENT

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Tour the homes, complete the Realtor Day punch card, and cast your vote for the prestigious "Realtor Choice" Award—all on this special day!



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LEGEND TRAILS



RPAC HOSTS RAWR-SOME EVENT

Written by **Melissa McElroy**





A historic event unfolded in late July at the local mini-golf joint. Prehistoric, that is. RPAC hosted a family-friendly event at Prehistoric Putt on a sweltering July day, attracting beasts of all ages to the air-conditioned jungle indoors, surrounded by towering dinosaurs and prehistoric obstacles.

The shindig served as an appreciation party thanking RPAC investors who support the REALTOR® advocacy effort. Attendees enjoyed the dinosaur-themed mini golf course and later nibbled on appetizers fit for a ravenous velociraptor.

No bones about it, the RPAC Prehistoric Putt party was Dino-mite! No ifs, ands, or putts about it!

Thank you to the OABR Governmental Affairs Committee, the RPAC Fundraising Task Force, and all who invested in RPAC in 2025. It's a wise business investment to support political candidates who support your business and the right to buy and sell private property. Homeownership has a preferred place in America, and it's not by accident! REALTOR® advocates make a significant difference, and even small contributions multiply when focused on the campaigns of pro-real estate candidates.

Navigating the uncertain terrain of real estate without RPAC would be like trying to survive in Jurassic Park.





LOCAL PROFESSIONAL PANEL: PATHWAY TO HOMEOWNERSHIP

Helping clients achieve the American Dream of homeownership is one of the most rewarding parts of being a REALTOR®. It comes with its fair share of challenges, especially when serving clients with low-to-moderate incomes or those with less-than-desirable credit scores. Fortunately, REALTORS® have plenty of tools available.

Four industry experts discussed the various programs available that help clients overcome hurdles on the pathway to homeownership in a thought-provoking “Pathway to Homeownership” panel at the Alamo Drafthouse in August. The event was sponsored by PK Kopun, Centris Federal Credit Union; Jon Vacha, Home Standards Inspection Services; and Autumn Dillon, US Bank.

OABR President-Elect Brad Fricke moderated the informative panel, which included: Autumn Dillon, US Bank; Stacy Fotinos, Nebraska Investment Finance Authority (NIFA); PK Kopun, Centris Federal Credit Union; Tayien Mayian, Habitat for Humanity; and Denise Parker, Family Housing Advisory Services.

Written by **Melissa McElroy**

One key takeaway from the discussion was that not all lenders offer the same programs or follow the same guidelines. Having solid working relationships with many lenders and knowing what programs each offers will help you better serve your clients.

NIFA offers several programs designed to help clients reach the closing table, including First Home and First Home Targeted, Homebuyer Assistance (HBA), Welcome Home, and Welcome Home Assistance.

It's worth noting that potential buyers do not need to be first-time homebuyers to qualify for the First Home program. If a home is lost due to divorce and the individual received no sale proceeds, or is lost due to a natural disaster, or a forced job relocation, they qualify. There are household income limits and maximum purchase price limits that apply.

When researching different lending programs, typically, there is a 30-day shopping window where

you can pull a credit report for a specific item, such as a mortgage, without it impacting your credit score.

NIFA requires first-time homebuyers to complete an approved homebuyer education class before closing, which provides the buyer with valuable information about the loan process, budgeting, home inspections, home maintenance, and other relevant topics.

Autumn Dillon of US Bank said they offer programs that have low down payment options and down payment assistance. She explained one particular program called the American Dream Mortgage. Banks often partner with nonprofits to access additional resources, such as grants, to help homebuyers obtain the necessary help to qualify.

PK Kopun of Centris Federal Credit Union said he had a first home program with no income limit. He said Centris offers mortgage loans with a \$1,000 down payment and programs that provide 100 percent financing for first-time homebuyers.

Habitat for Humanity is a nonprofit organization that does more than build new construction homes for low-income families. They offer financial counseling, homebuyer education, and a homeownership loan program. They also provide a program that assists families with completing a Transfer on Death Deed (TODD) paperwork. It allows someone to pass on a house to beneficiaries without a will or probate after a homeowner's death.

According to Habitat for Humanity's Tayien Mayian, the nonprofit has two stores open in Omaha, and each provides a great place to find those hard-to-find light fixtures and odds and ends for staging. She also mentioned that Habitat has programs to help with the upkeep of the home.

Denise Parker of Family Housing Advisory Services said, "Education is important." She encourages prospective buyers to seek education early to learn more about the pros and cons of homeownership. Topics such as affordability, income, and credit can be reviewed one-on-one to present the best options to individuals.

The Nebraska Housing Developers Association offers an HVAC Assistance Program for homeowners to replace inefficient or nonfunctioning heating and air conditioning units in lower-income, owner-occupied homes, making utility costs more affordable.

When qualifying for mortgages, some borrowers may not have a credit score, and the lender must establish a nontraditional credit history, which can include savings, utilities that are in the borrower's name, and rental history. It must demonstrate that payments were made consistently and on time over a designated period.

Bankruptcies are another factor that affects a person's ability to acquire a mortgage. FHA loans are the most flexible, typically with a two-year waiting period from the time of discharge, depending on the type of bankruptcy filed.

Kopun stated that the underwriter has the final say on which loans are approved. They rely on information provided by the appraiser. If there is a safety issue, such as the absence of handrails on steps, it can delay the process. While many older homes may need some TLC, there is a distinction between cosmetic issues and safety concerns.



**BRAD FRICKE, OABR PRESIDENT
AND JON VACHA, HOME
STANDARDS INSPECTION SERVICES**

Different lenders have different rules and different products available. Knowing a plethora of lending professionals is essential for today's REALTOR®. An OABR Affiliate Member roster is featured on both websites – omaharealtors.com and gprmls.com. Remember to Think Affiliates First!

HOMEOWNERS THRIVE; BUYERS FACE HURDLES

NAR'S LATEST HOUSING MARKET INSIGHTS

Written by **Melissa McElroy**

They say money talks. Fortunately, NAR economists are fluent in all things finance and can translate stats into plain English. This skill was showcased in a recent NAR Real Estate Forecast Summit, where they provided a comprehensive breakdown of the current housing market.

According to the Federal Reserve Board, there is a record-high mortgage debt of almost \$14 trillion. NAR Chief Economist Dr. Lawrence Yun said it looks scary whenever debt is high, but if we subtract the difference between the asset and the liability, the numbers show wealth accumulation, record-high real estate valuation, and record-high real estate net worth.

Yun added that “homeowners are doing very well” and

have financial security and financial success, and “REALTORS® can feel very proud they helped in that process.”

The economist stated that the data indicate that 90 percent of homeowners nationwide received assistance from real estate professionals in purchasing their property.

It paints a very different picture from the financial collapse of 15 years ago. There is a record low mortgage delinquency rate and an even lower foreclosure rate. And out of 88 million homeowners, over 35 million do not have a mortgage.

He said the Fed sometimes raises or lowers interest rates to achieve its goals. In the middle of 2022, the Fed sharply increased the rate, which made the mortgage interest rate jump from three percent to seven percent, sharply curbing the housing market. He is anticipating six to eight rate cuts over the next 12 to 18 months.

Housing demand is not only driven by the mortgage rate. The mortgage rate is a significant short-term driver. The long-term driver is the job market. Yun did not see indications of a recession from the current numbers, given the low unemployment rate. He said we wouldn't see another situation like the 2008 market because there aren't the subprime mortgage rates that created the conditions for a



housing market crash.

In pre-COVID America, the average mortgage payment was around \$1,000. Now it is double that, \$2,000. Yun thinks it is highly possible that the Fed will make cuts in the next twelve to eighteen months, and mortgage rates could drop to six percent, which would notably lower the average mortgage payment.



DR. LAWRENCE YUN



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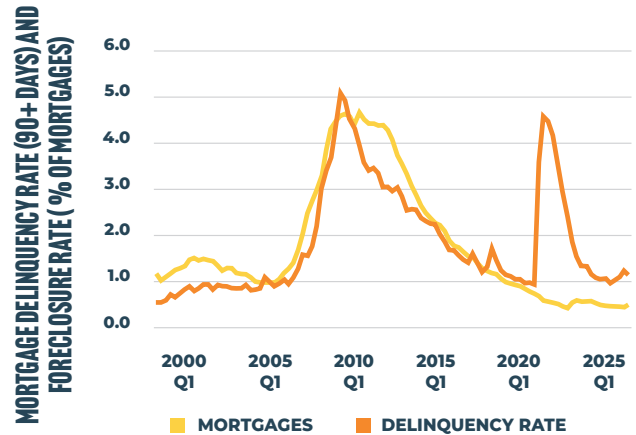


DR. JESSICA LAUTZ

Wage growth exceeds price inflation. People can save more, and it will increase home sales. According to Yun, 5.5 million additional households would be able to qualify for a mortgage if the mortgage interest rate were to drop to six percent, which would include 1.6 million renters. If 10 percent respond to the rate decrease, that would amount to 550,000 additional home sales. Yun is predicting a three percent

increase in sales later this year and a fourteen percent increase in 2026.

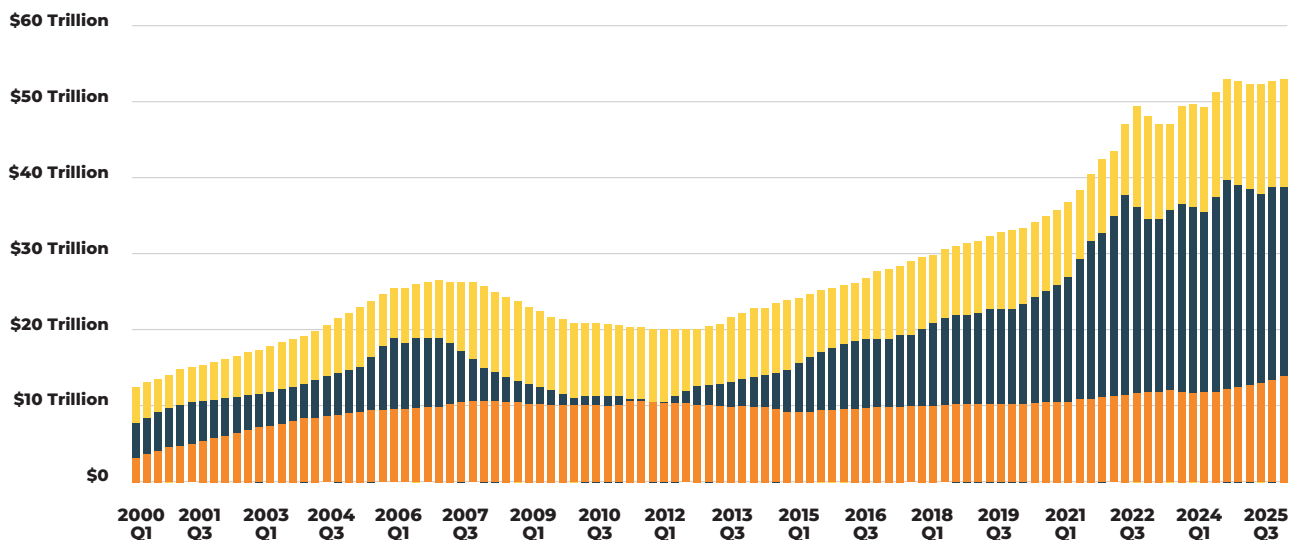
NAR Economist Anat Nusinovich outlined how migration patterns are impacting the housing market. The U.S. population grew by one percent between 2023 and 2024; migration accounted for 84 percent of that growth. The District of Columbia surpassed both Florida and Texas in population growth between 2023 and 2024. The South gained nearly 1.8 million people in 2024, but major metro areas experienced slower population growth.

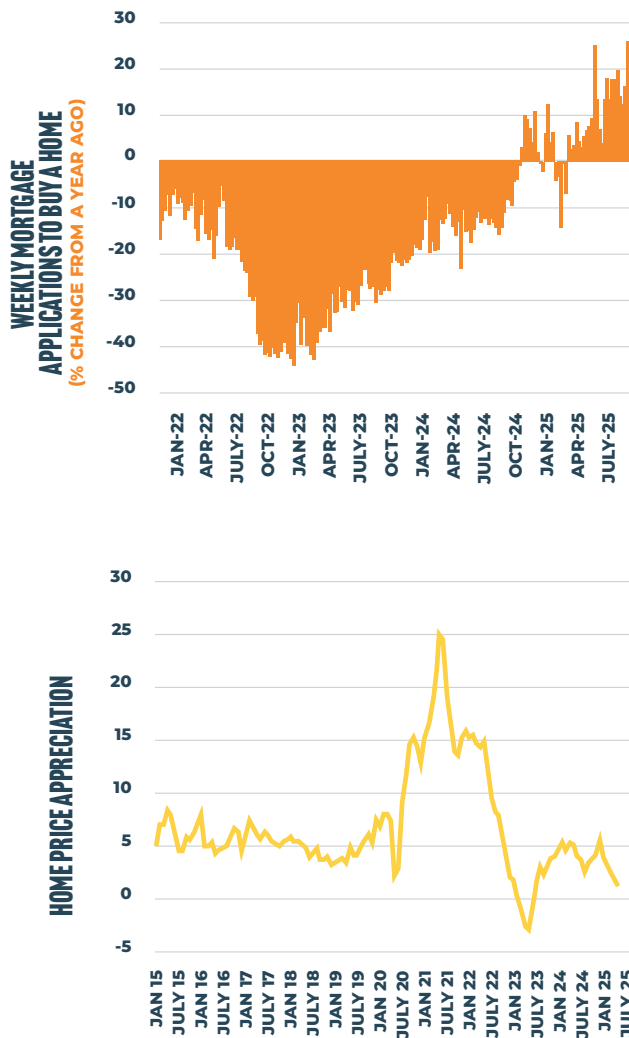


REAL ESTATE ASSET VALUE

REAL ESTATE EQUITY

MORTGAGE DEBT





NATIONWIDE FORECAST UPDATED FOR 2025/2026

	2025	2026
EXISTING-HOME SALES	+3%	+14%
NEW HOME SALES	+5%	+5%
MEDIAN HOME PRICE	+1%	+4%
MORTGAGE RATE	6.7%	6.0%
JOB GAIN	1.6 MILLION	2.0 MILLION

International migration was the most significant contributing factor to the U.S. population growth. Last year indicated a shift in domestic migration; Americans are moving to the West and the Midwest. Compared to 2023, states such as Washington, Utah, and Nevada saw an increase; midwestern states like Iowa, Minnesota, and Michigan also experienced a rise in popularity.

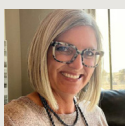
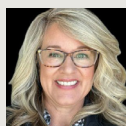
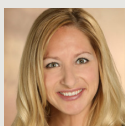
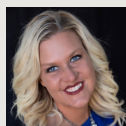
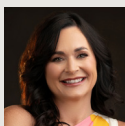
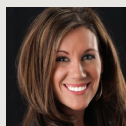
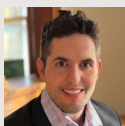
Dr. Jessica Lautz, NAR's Deputy Chief Economist and VP of Research, shared her expert opinion on the housing market. She said homeowners are the winners of the market, with considerable home equity, while first-time homebuyers have plummeted to an all-time low of only 24 percent. It's considerably lower than the norm before the Great Recession, when first-time buyers made up forty percent of the market.

Lautz cited inventory constraints, a lack of affordability, which includes higher interest rates and rising home prices, as well as childcare costs and student loan debt, as potential hurdles preventing consumers from entering the housing market. There's always a seasonal pattern for home sales. Fall and winter are better times for first-time buyers, as they're not competing against families.

Knowing every option is helpful. Lautz encouraged REALTORS® to reach out to mortgage specialists to consider all lending options and cautioned against believing the "every buyer needs 20 percent down myth." Last year, the average down payment was nine percent, and nearly one-third of first-time buyers took advantage of FHA loans, which offer low down payment options.

All-cash buyers are at an all-time high—nearly one-third of repeat homebuyers purchased with all cash. Baby Boomers top the list of all-cash buyers; 50 percent of buyers in their seventies paid all cash, and 40 percent of people in their sixties paid all cash. Investors and vacation home buyers are also more likely to pay all cash. Since October 2022, a quarter of buyers have been paying all cash. One in ten first-time homebuyers is paying all cash. Many used savings, financial assets such as stocks, a 401(k), an inheritance, and loans from close relatives.

Many homeowners are unaware of the amount of home equity they have. NAR.Realtor has a dashboard that breaks down local markets and provides essential stats. The primary reason people move is to be closer to family, rather than for job opportunities. The average homeowner is staying in their home for ten years. Reaching out to past clients and providing information about the equity they have in their home can be a great strategy, especially if there has been a family change.



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- ✓ Professionally Installed Blinds



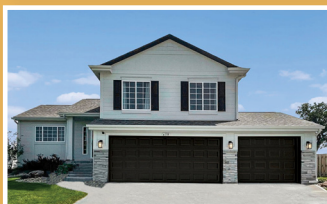
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- Community Park
- Great Homesites
- New Homes Ready *Now!*

MAJESTIC
178



David Lee
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Kara Guinto
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AI is rapidly changing the world of real estate. Those who master this ever-evolving technology boast a clear advantage over the competition.

In late July, REALTOR® and Instructor Scott Bergmann led a captivating three-hour CE class in the OABR Education Center, AI in Real Estate or How to Maximize AI to Make Your Business Flourish.

The technology has evolved so much in such a short time. New AI programs are shifting how we communicate. One AI program called Dreamwave can produce professional headshots taken from different pictures you probably already have on social media.

AI can produce video content with little effort. It will not only write video scripts but also shoot video shorts with an AI-generated version of you, and even handle the least enjoyable and most time-consuming part: post-production.

Bergmann reminded the class that they are still responsible for any AI-generated content and need to uphold the NAR Code of Ethics, specifically Articles 2 and 12.

He shared his story of how his career path veered into real estate. The journey of a thousand steps started with his first client when he was a social worker. He described that feeling of helping someone make meaningful changes that impacted not only his client's life, but his own. He said, "I don't believe in coincidence. I believe in passion." He has a passion for real estate, AI, and helping people.

Whether you prefer ChatGPT or Gemini, both AI programs help with mundane tasks, allowing more time for more pressing things. However great AI is, avoid using it for contracts or legal advice. In addition to being mindful of the accuracy of content, you also need to be cognizant of any potential copyright infringement.

AI is excellent at generating questions that clients would like to know. You can shoot video from a smartphone. With ever-diminishing attention spans, it's essential to capture the viewer's attention immediately and splice video from various angles and vantage points. Investing in the right programs will save time and expedite the process. He recommended OpusClip to condense video editing.

If you really want a polished, professional video, he recommended hiring a videographer. He said you could potentially go in with other colleagues to cover costs.

He assured the class that AI would never take over the role of a REALTOR®; AI can never replace authenticity. The irony of preaching about authenticity in an Artificial Intelligence course was not lost on him.

According to Bergmann, authenticity is critically important, as is building trust. The higher the dollar amount involved, the more trust is required to help navigate one of the most important financial decisions of that client's life.

One powerful tool in the REALTOR®'s arsenal is the RPR. You have a powerful tool at your fingertips that can provide free market updates and stats, which help further establish yourself as a seasoned expert.

The Instructor said that building a strong social media presence is paramount. "Video is the new door-knocking," he asserted. Posting new videos consistently is key. AI makes it possible.

THE TRENCHES

Written by **Melissa McElroy**

Being a REALTOR® is in some ways like being a magician. Like most magicians, many REALTORS® have a trusted assistant who helps them. Pleasing a tricky client might sometimes feel like pulling a rabbit out of a hat. At the end of the day, you strive to captivate revelers with your show-stopping performance. Step on up, David Copperfield. The following tales are sure to entertain.

KNOCK KNOCK JOKE

REALTOR® Rachael Herman was hurled into the exciting world of real estate before she earned her license. She accompanied her friend, a licensed agent, to preview a property for a potential home buyer. As is customary, the friend scheduled an appointment to tour the home through the listing agent.

When Rachael and her REALTOR® friend first arrived, they knocked and announced their presence, then walked into the house. They then heard a startled “Hello?” which completely caught them off guard. Nobody was supposed to be in the home. Rachael quickly announced, “REALTOR@!” again.

They discovered a confused, middle-aged woman in the kitchen who was clearly not expecting them. Even worse, she was sick, which is the reason why she was home unexpectedly in the middle of the day. Apparently, there was some miscommunication. The listing agent forgot to inform his client of the scheduled showing. The embarrassed real estate professional apologized for the mishap and promptly exited stage left.

NO TIME TO WASTE

REALTOR® Mandi Lackas remembers one particular

showing distinctly. A lovely couple was eagerly searching for their first home. Mandi scheduled seven showings at seven attractive houses that day. She was determined to help them find their dream home.

Everything was going great until the third house. The wife grabbed her stomach and groaned. “Oh no!” she said. “I have to go to the bathroom!” she exclaimed.

Her husband said, “No worries. We can just go to the gas station down the street.”

“I won’t make it to the gas station. I have to go RIGHT NOW!” she said, unable to hide the panic in her voice.

Ordinarily, Mandi would guide a client elsewhere to use the facilities, but this appeared to be an extremely dire bathroom emergency. The woman rushed into the bathroom, but soon they heard a panicky voice cry out, “Uh, guys, we have a problem.”

The toilet didn’t have any water in the bowl and wasn’t flushing. Since it was a vacant home, Mandi feared that the water supply had been shut off. However, she soon discovered that the sinks worked just fine. Apparently, the water to the toilets had been turned off as a precaution. They were able to turn the water back on and put the business behind them without further incident. But stay tuned...

After examining all seven homes, the couple decided to purchase the third home. Mandi jokingly said, “Your body already knew the third house was the right one. You already felt at home.”

Whether dealing with a surprise entrance or a surprise exit, every day holds a bit of magic when you are working in the trenches of real estate.

MAYOR EWING TAKES AIM AT AFFORDABLE HOUSING

Written by **Melissa McElroy**

Shortly before being sworn in as the current Mayor of Omaha, newly elected John Ewing told a packed ballroom at the 2025 Omaha Municipal Land Bank conference that he wanted to promote homeownership because it helps people build wealth and create generational wealth. He described the feeling of pride his family felt when they bought their first home, saying it was one of the most inspirational things that had happened in his life.

Ewing has just taken a bold step towards making good on his promise of promoting homeownership in an initiative he calls Omaha's single-largest investment in affordable housing.

The City of Omaha recently announced a \$40 million bond, provided by an anonymous private donor, will go towards adding an estimated 1,900 affordable homes to the City's urban core, which in Omaha runs along midtown and downtown, from Cumming Street on the North to Woolworth Street to the South, and from the Missouri River to the East to 50th Avenue on the West, spanning over 770 blocks.

The City will partner with Front Porch Investments, which will delegate the \$40 million bond revenue to developers to build affordable housing. The Omaha City Council will need to amend the current urban core housing and development plan, as Ewing's proposed plan addresses affordable housing far sooner than

planned, as early as 2026. Because of the \$40 million bond, the City will not have to wait for the revenue from the streetcar project.

Ewing said in a recent press conference, "The amendment leverages additional bond funds that can be purchased for the urban core housing and mobility development. This plan provides the justification for the use of tax increment financing to pay for the Omaha streetcar in addition to affordable housing and other mobility improvements."

He explained that affordable housing means the opportunity for people to afford a decent, safe place to live, which should not exceed about 30 percent of their gross income on housing. This is why they're looking at gap financing and other incentives that will reduce the cost of housing.

Ewing said, "This public-private affordable housing partnership will greatly benefit the City's residents. And he added, "By partnering with Front Porch Investments to incentivize affordable housing development, we will begin to address a critical shortage in Omaha's urban core."

Front Porch Investments' Executive Director, Jody Holston, said at the same press conference that Front Porch Investments was uniquely positioned to partner on this project. "For the last four years, Front Porch has been actively connecting, coordinating, and catalyzing efforts to help close the affordable housing gap in the metro."

Holston explained that Front Porch Investments awards grants for housing and research, distributes funds to developers to build and preserve affordable housing, and invests funds in formerly redlined areas to promote home ownership and prevent displacement. The objective is to incentivize developers to build affordable housing in the urban core, ensuring it remains affordable for residents of all income levels. The housing will include for-sale single-family homes and rental properties, such as townhomes and apartments.



City of Omaha Mayor
JOHN EWING JR.



Front Porch Investments
Executive Director
JODY HOLSTON

Holston noted that housing costs continue to increase due to construction costs, labor, interest rates, and insurance. She said, "Without gap financing, most developers can't afford to include deeply affordable or workforce units in their plans, especially in areas where land and building costs are higher."

The Mayor said that they are taking a fiscally conservative approach to the project and expects there will be more money available for affordable housing in the future. Still, they will take it one step at a time. He said, "As revenue projections increase, as the actual building increases, then we will come back to the city council for additional approvals to do more with affordable housing, more with mobility, bike routes, things of that nature. So, this will be an incremental process."

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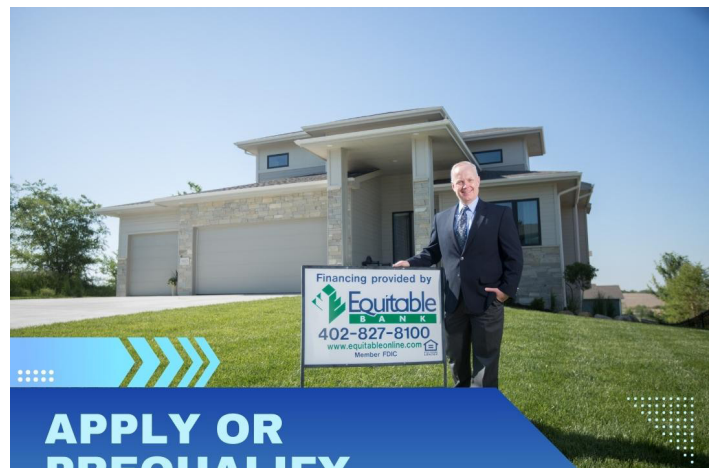
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MEMBERSHIP REPORT

July Activity	MO	YTD
New REALTOR® Members	23	159
Resignations	20	172
Membership (As of August 1)	2025	2024
Designated REALTORS®	190	209
REALTOR®	3050	3121
REALTOR® Emeritus	104	94
TOTAL REALTORS®	3344	3424
Institute Affiliate	82	76
Affiliate Members	141	154
Key-Only Affiliates	128	128

Full membership report at OmahaREALTORS.com/membership-report

DESIGNATIONS

Seniors Real Estate Specialist® (SRES®)

- Janelle Sandene, NP Dodge RE Sales

Accredited Buyer Representative® (ABR®)

- Christina Lerma, eXp Realty
- Kay Thatcher, NextHome Signature Real Estate

CERTIFICATIONS

Pricing Strategy Advisor (PSA)

- Pamela Stander, Nebraska Realty

PERSONALS

Congratulations

- To Angel Starks on her appointment as a Business Operator Member of the North 24th Street Business Improvement District Board
- To Grace Stanzel, BHHS Ambassador Real Estate, on the birth of her son Asher David

Our Condolences

- To the family and brothers, Robert Andresen, Leonard Andresen, Tom Helligso, and Gage Hazen on the passing of Joe Andresen, NP Dodge Real Estate Sales.
- To Katie Liefers, Veterans United Home Loans, on the passing of her former husband

OABR KEEPS HOPE ALIVE

The OABR Affiliate Committee and the Social Events Committee collaborated to make the Heartland Hope Cereal Drive a resounding success. A large number of OABR members stepped up to make a difference in the lives of local children who face food insecurity during the summer months. The cereal drive provided **19,134 meals!**

The massive effort left both tummies and hearts full, showing that the real estate community has the biggest heart.



Left to Right: Nicole Riddle, Matt Thiel, Debbie Williams, Pastor Chelsea Salifou, Mandi lackas, Jonathan Jameson, Amanda DeVries, Denise Poppen, Maria Hula



Left to Right: Debbie Williams, Jessica Sawyer, Jonathan Jameson, Matt Thiel



JIM PATTON

June 7, 1936 – August 9, 2025

Our condolences to family and friends of Jim Patton. The REALTOR® Emeritus served as the Omaha Area Board of REALTORS® CEO from 1995 to 2010 and boasted a real estate career that spanned over 60 years.

DO YOU REMEMBER SEPTEMBER

The long, scorching summer months are dwindling down. Kids are getting settled into a new school year and new routines. As the leaves begin to turn into beautiful new hues, we welcome a new season and with it, new experiences and new opportunities.

We just wrapped up our three-part Business Powerhouse Series on leadership and motivation! The grand finale featured legendary Husker Coach John Cook, who inspired attendees to “Dream Big, Dream Like a Champion”. This special event was a collaboration between WCR Omaha and WCR Lincoln Platte River, proudly sponsored by MyInsurance – The Mary Sladek Agency. We are so grateful to everyone who showed up to support WCR, along with all our table sponsors who helped make this event such a success.

WCR strives to provide educational opportunities and meaningful experiences for our members to get the most out of their memberships. On the 16th of September we will have our annual Golf Tournament at Tiburon golf course at 9 a.m. Sponsorships are open to all WCR members.

There are so many important events in the coming months. We’ll have a membership appreciation event in October. The national WCR Conference in Houston is coming up in November, from the 12th to the 16th.

On November 20th we’ll have our annual Holiday

Boutique. I always enjoy attending and seeing all the cool crafts available for sale.

I think it’s important to nurture future leaders on their career paths. I know WCR has helped me grow professionally. It started out when I attended my first WCR event. It’s for this reason I encourage members to get involved. Our next board meeting is on September 18th, at OABR at 9:30 a.m. Consider attending a meeting and getting involved in WCR. We’d love to see you there and meet our incoming 2026 Board.

As we embrace these final months of the year, I hope you will push yourself to do your best, whether that is building on your knowledge by attending a class or a conference, or some other professional goals you’d like to revisit. Maybe that means doing more open houses, or planning more fun events, like a client appreciation party or a fun pop-by gift.

As we venture into fall, I look forward to football, fall foliage, and sweater weather. In the words of F. Scott Fitzgerald, “Life starts all over again when it gets crisp in the fall.”

Wishing you all a bountiful season.

Happy Fall, Y’all!

TRAC BURKHARDT
2025 President
Women’s Council of REALTORS® - Omaha

REALTORS® Make the Market

Omaha Area Residential Snapshot

JULY 31	2024	2025	%
NUMBER ON MARKET	2,318	2,651	+14.4% ▲
NUMBER UNDER CONTRACT (MONTH)	1,065	1,105	+3.8% ▲
NUMBER OF SALES CLOSED (YEAR TO DATE)	6,983	7,103	+1.7% ▲
EXISTING SALE PRICE (MEDIAN YEAR TO DATE)	\$291,550	\$300,000	+2.9% ▲
NEW SALES PRICE (MEDIAN YEAR TO DATE)	\$423,801	\$419,990	-0.9% ▼

AFFILIATES Add Value!



Differences Between Residential & Commercial Property Inspections

What Sets Commercial Inspections Apart?

Commercial property inspections differ significantly from residential ones and require specialized expertise. Inspectors must understand complex systems, regulations, and structural requirements.

Capital Expenses & Maintenance Planning

Buyers need details about HVAC systems, water heaters, and roofing components to budget for future expenses. Commercial properties often require advanced assessments to determine potential repair or replacement costs.

Safety & Compliance Standards

Commercial buildings must meet stricter safety codes. Features like emergency exit lighting, smoke detectors, exit signs, and fire ex-

tinguishers should be serviced annually. Electrical systems over 400 amps should be inspected by licensed electricians, who use specialized safety equipment.

Roofing & Structural Concerns

Flat roofs, such as EPDM or rolled asphalt, are common in commercial properties. Inspections focus on drainage issues, structural support, and signs of material wear or deterioration. Addressing these issues early can prevent costly repairs.

Plumbing & ADA Compliance

In Omaha, PEX plumbing is prohibited in commercial properties. Inspections also evaluate compliance with the Americans with Disabilities Act (ADA), including marked parking spaces, foam protection on pipes, and grab bars in restrooms.

Parking Lot & Exterior Checks

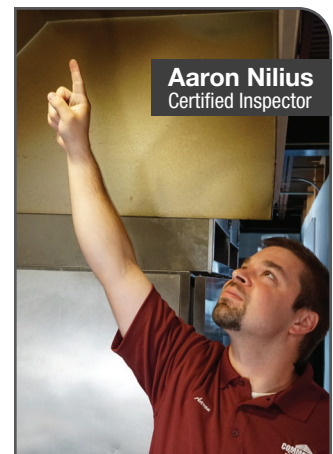
Parking lot striping, curb stops, and signage are assessed for visibility and wear. Gas meters in areas prone to vehicle impact should have protective concrete bollards.

HVAC Systems

Package HVAC units are common in commercial buildings. These combined heating and cooling systems are installed outdoors, eliminating the need for metal flues. Inspectors assess the age, efficiency, and condition of these units.

Commercial Kitchens & Grease Management

Cooking appliances in commercial kitchens, such as ovens, gas cooktops, and fryers, often require fire suppression systems and exhaust hoods. Fire suppression uses chemical agents to control flames. Grease traps are inspected to prevent drain blockages, as regular cleaning is essential.



Aaron Nilius
Certified Inspector

Why It Matters

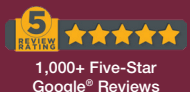
Understanding these differences helps buyers and agents evaluate inspector qualifications and make informed decisions. To learn more about the commercial property inspection process or its impact on buying and selling commercial properties, contact us today!



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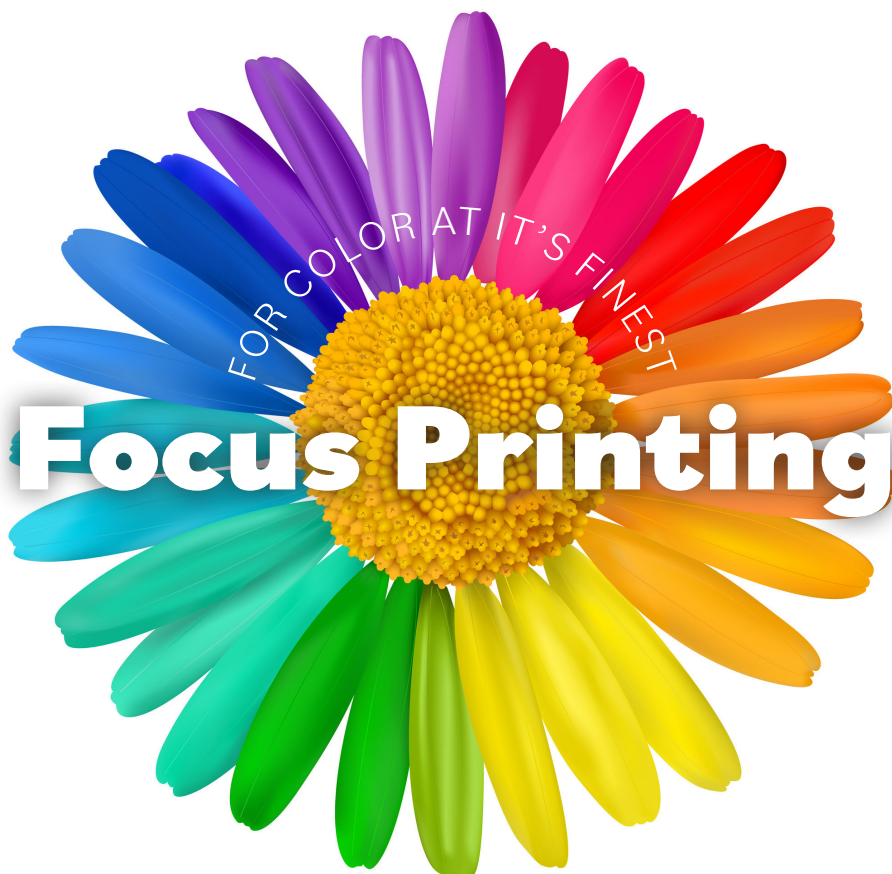
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