



RANWW

Realtors® Association of Northwestern Wisconsin
Northwestern Wisconsin Multiple Listing Service, Inc
Realtors® Association of Northwestern Wisconsin Foundation

UPDATES

News and Current Events

RANWW/NWMLS provide a level of service that encourages members to embrace change, growth and education.

April 2020

Save the Date

RANWW Annual Meeting:

**Tuesday, June 16 at
Wild Ridge Golf &
Event Center**

**Please write your
MLS invoice # on
your check when
submitting payment.
Thank you!**

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Coronavirus: A Guide for REALTORS®

Why is NAR issuing this guidance?

In response to the growing concerns about COVID-19, commonly referred to as coronavirus, NAR is providing this guidance to help REALTOR® associations respond to the coronavirus's impact on the real estate industry. As of March 16, 2020, the United States government has banned all travel from Europe, the United Kingdom and Ireland into the United States for a period of thirty (30) days. The U.S. Center for Disease Control and Prevention (CDC) has issued Level 3 Travel Warnings for China, Iran and South Korea, and a Level 2 Travel Health Notice for all other global travel. The situation is rapidly evolving. [Be sure to refer to the CDC's website for up-to-date information about travel warnings](#), as well as information about the [coronavirus' current impact in the United State](#). Daily updates about the coronavirus are also available from the World Health Organization.

What unique issues does coronavirus present to the real estate industry?

When an infectious disease, such as coronavirus, is associated with a specific population or nationality, fear and anxiety may lead to social stigma and potential discrimination. REALTORS® must be mindful of their obligations under the Fair Housing Act, and be sure not to discriminate against any particular segment of the population. While the coronavirus outbreak began in Wuhan, China, that does not provide a basis for treating Chinese persons or persons of Asian descent differently.

May I ask clients or others I interact with in my real estate business if they have traveled recently, or have any signs of respiratory illness?

Yes, you may ask clients or others about their recent travel, particularly to areas identified as having an increased risk of coronavirus. To avoid potential fair housing issues...

[CLICK HERE TO CONTINUE READING](#)



A Message from Brenda
RANWW Executive Vice President

RANWW Officers

Gary Brenizer - President
715-215-0666
garybrenizer@gmail.com

Deb Hanson - President- Elect
715-456-0499
debhanson1@charter.net

Scott Rohde - Treasurer
715-651-8575
scott@1111sold.com

Stacey McKinney - Imm Past President
715-580-0126
stacey@mckinneyrealty.net

RANWW Directors

- Lisa Stelter Graf 715-839-6308
- Mary Jo Bowe 715-456-2014
- Ben Rivard 715-205-1519
- John Flor 715-924-4806
- Julie Flor 715-790-0564
- Dana DeCambaliza 715-579-8400
- Amber Linhart 715-579-8351
- Judy Nichols 715-821-4765
- Shannyn Pinkert 715-379-3574
- Martha Delong 715-790-5468
- John Sobota 715-505-8888
- Dan Lawler 715-790-3877

The purpose of this publication is to inform Members of events, issues and accomplishments pertaining to the REALTORS® Association of Northwestern Wisconsin.

*If you would like to submit information, ideas or articles to this publication please contact **Brenda Barnhardt** at: brenda@ranww.org*

As I write this message we are now in Week #3 or #4 of the COVID-19 crisis; I feel like I am living in a surreal dream that just isn't making sense. Coronavirus/COVID-19/Social Distancing/Super Spreader/Index Case; all terms that were totally foreign to me as of January 1st, 2020 but today April 1st, 2020 a mere three (3) months later are all too familiar and to be honest no longer shocking. After numerous Executive Orders from Governor Evers we have finally landed with the "Safer at Home" order which defined "essential" workers and "non-essential" workers; as we all know Real Estate was deemed "essential".

Because we are "essential" everyone has done total 180's and created our new normal of practicing business. We have moved to virtual platforms for showings, open houses, business meetings; Zoom has become the new platform of choice and frankly everyone's new toy :-) me included! I have been playing with virtual backgrounds while participating in meetings, I have learned about dividing participants into separate rooms, I have learned how to MUTE meeting participants or MUTE an entire group, video on or video off and screen sharing my personal favorite!

In the midst of a pandemic I am learning, we are all learning; with each passing day I am amazed at our resiliency, adaptability and our humanity...YES I said humanity. I see it everyday family and friends meeting virtually just to stay connected, strangers making masks to help healthcare workers, neighbors reaching out to neighbors making sure they are "ok" during social distancing, community members supporting the "non-essential" workers by ordering take out or going through a drive thru. Resiliency, adaptability and humanity are all around us and for that I am thankful!

This morning I had a GREAT conversation with one of our brokers and he said to me; ***"We are all going through this together not one of us knows more than the other, we will all get to the other side at the same time"*** I honestly can't think of a more profound statement than that!

Stay safe, Stay focused, Stay positive, Be Kind and we will all get to the other side at the same time!

Brenda
RANWW EVP



Welcome New Members

Brandi Graham

Edina Realty~Spooner

Brook Gwillim

Edina Realty~Chippewa Valley

Jennifer Humblet

Hall Realty Group

Jolene Scovell

Re/MaxNorthstar

Gerald Staniszewski

Re/MaxAffiliates

Tom Toy

Mobile 1 Storage

Steven Wamsley

Keller Williams Realty Diversified

Sydney Willson

C21 Affiliated

Andrea Strand

Riverbend Realty Group



090001074

New Fair Housing Action Plan

The leadership of the National Association of REALTORS® met in Washington where they unanimously passed a Fair Housing Action Plan which will distinguish NAR as a national industry leader on fair housing.

NAR re-organized last summer to create a new Fair Housing Policy Committee so NAR could more effectively advocate on national fair housing policy. NAR hired Bryan Greene as its Director of Fair Housing Policy. Bryan Greene served at the U.S. Department of Housing and Urban Development for 29 years, where he was the top career official overseeing enforcement of the federal Fair Housing Act.

The recent New York Newsday investigation underscored the need for NAR to further ramp up and reinvigorate its fair housing commitment.

NAR's new Fair Housing Action Plan, abbreviated 'ACT,' emphasizes (A)ccountability, (C)ulture Change, and (T)raining in order to ensure America's 1.4 million Realtors® are doing everything possible to protect housing rights in America. Among other things, the plan specifically commits NAR to:

- Work closely with State Association Executives to ensure that state licensing laws include effective fair-housing training requirements and hold real estate agents accountable to their fair housing obligations;

[CLICK HERE FOR MORE INFORMATION.](#)

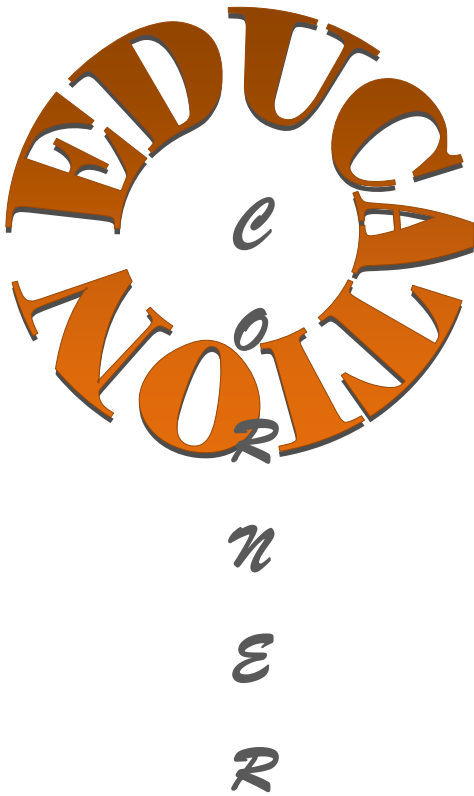
CONGRATULATIONS On Earning Your C2EX Endorsement



Jane Jereb

Carol Meisner





The RANWW Exec Team met on March 17, 2020 and approved a few short term guidelines that included taking precautionary steps to limit all in-person meetings, appointments, classes and events effective



March 19 (Thursday) through end of April which means that all classes and events that fall on those dates are either cancelled or postponed indefinitely. These include the Affiliate Round Table Meeting that was scheduled for 8th of April 2020, The Professional Standards Training set for 2nd of April 2020, and the New Members Orientation set for the 23rd of April 2020.

BROKERS/SUPPORT STAFF:

Following the recently implemented guidelines in relation to COVID-19 and Public Health, for New Members and Sentrilock Key Appointments, please CALL ahead for an appointment and if possible, we will try to have all documentation prepared in advance.

Thanks!

Online CE is available by visiting [WRA](#).

ON Committee meetings: ALL meetings are being held and hosted virtually; links will be provided by RANWW staff.

For questions and concerns, you can contact the office at 715.835.0923 or [Luisa](#) via email.

WRA Tech Helpline

Scratching your head with tech questions? The WRA Tech Helpline can answer your questions, and the service is completely free with your WRA membership.

Free support on PC/MAC, Tablets, Phones, Printers, Networking, Outlook, Virus Removal & More!

WRA Tech Helpline: Call toll-free at 866-610-7997
Email: support@techhelpline.com
Chat: chat.techhelpline.com

Coronavirus Emergency Legislation: What REALTORS® Need to Know





THERE'S NO TIME LIKE THE PRESENT FOR

REALTOR® SAFETY

Knowledge | Awareness | Empowerment

Keep Safety Top of Mind for Office, Home & Electronically

Knowledge
Awareness
Empowerment

CyberPolicy

New Cyber Liability Insurance Member Benefit

NAR Member Exclusive! REALTOR®-owned brokerages have access to premium discounts and customized [cyber liability insurance coverage \(link is external\)](#), designed to meet the unique needs of real estate professionals, with support to help quickly restore your business if cyberattack or fraud occurs.

Who: Through [CyberPolicy® \(link is external\)](#) members can compare, quote, and buy cyber liability insurance from select first-class carriers through an entirely paperless quoting and binding process. CyberPolicy partnered with NAR to create a customized and comprehensive cyber liability insurance program for REALTOR®-owned brokerages.

Why: Malware, hacks, and data loss are very real threats in the real estate industry where high value transactions and sensitive customer information are a prime target for hackers.

What: NAR members have access to a customized cyber liability insurance program designed specifically for REALTOR®-owned brokerages. Receive premium discounts, higher coverage limits for third-party client phishing fraud, no retroactive date, and more. Get support to help quickly restore your business should cyberattack or fraud occur. See below for an overview of exclusive member benefits and program features.

How: Begin the process online at [cyberpolicy.com/nar \(link is external\)](#) or call CyberPolicy at 855-961-0069 for a personal consultation and to review full coverage details. Be sure to mention your NAR membership.

When you complete the quote process online, you will receive a quote or will be guided to contact CyberPolicy to complete the application process. CyberPolicy representatives will also respond via phone and email to discuss policy options.

About CyberPolicy

CyberPolicy serves as Managing General Agency, quoting and binding coverage for select carriers via its proprietary digital platform. It is a subsidiary of CoverHound, founded in 2010 and backed by Chubb, American Family Ventures, RRE Ventures, Blumberg Capital.



The New Realist Interface

We are excited to bring to you the new Realist interface starting April 1, 2020! It is still the same system, but a better look and a few new features. Be sure to watch all the videos to see what is new.

[An Introduction To The New Realist](#)
[How To Use The Realist Search Tools](#)
[Working with Realist Search Results](#)
[Exports and Mailing Labels in Realist](#)

[Understanding The Realist Property Detail Report](#)
[Understanding The Realist Map Tools](#)

Along with these great updates, Matrix will soon have a Co-List Agent and Co-Selling Agent option. Matrix will also be adding Student Housing to Multi-Family Property Type.

Matrix or Realist training? Contact Tricia to set up a virtual training session! Tricia@ranww.org.

NWWMLS Subscribers & Participants:

COVID-19 has impacted everyone's sense of normal. In an effort to work with everyone's "New Normal" the following temporary revisions have been made to NWWMLS business rules.

Active Status P.40 of NWWMLS Policy Manual: - **Effective IMMEDIATELY:** NWWMLS will temporarily suspend the Showing rule for active properties. Sellers may request in writing to have no showings on their active property at this time. Agents MUST note in Public Remarks "Seller is not accepting showings at this time". NWWMLS will monitor the COVID-19 situation to determine when the Showing rule will be reinforced again.

• **Effective IMMEDIATELY:** NWWMLS will temporarily suspend the ShowingTime rule for active properties. Sellers may request in writing to have no showings on their active property and agents may block ShowingTime at this time. Agents MUST note in Public Remarks "Seller is not accepting showings at this time". NWWMLS will monitor the COVID-19 situation to determine when the ShowingTime rule will be reinforced again. Personal Promotion Branded URL's (P.15) & Virtual Tours Branded URL's (p. 42): Branded URL's will be allowed but all other personal promotion guidelines still pertain.

• **Effective IMMEDIATELY:** NWWMLS will temporarily

suspend the Virtual Tour rule for active properties. Sellers may request in writing to have no showings on their active property; agents may create virtual tours through a third party vendor (i.e. YouTube) at this time. Agents MUST note in Public Remarks: "Seller is not accepting showings at this time". NWWMLS will monitor the COVID-19 situation to determine when the ShowingTime rule will be reinforced again.

ON LISTING PHOTOS

Just a friendly reminder to **check your listing photos**. Per NWWMLS Policy, there must be a photo of the home's Exterior Elevation as the primary photo on all residential type properties. Click [HERE](#) for Exterior Elevation examples.

Just in case you missed the policy video, you can watch it [NOW](#). One of the biggest changes to the policies is that there will be an **automatic fine** for **Incomplete/Inaccurate/Late listings**.

Incomplete / Inaccurate / Late Listing Entry: Complete, accurate listing information as described in Section 1.2 (including submission of photos as described in Section 1.2(N)) not uploaded within the required 3-day reporting rule shall receive an automatic fine accompanied by a letter with a chance to appeal to the NWWMLS BODs. **1st Offense \$100.00 2nd Offense \$250.00 and 3rd Offense \$500.00.**

Multiple
Listing
Service



RANWW

Northwestern Wisconsin
Multiple Listing Service, Inc

Updates & Changes



RANWW

Foundation

REALTOR® Owned/REALTOR® Referred

Who We Are And What We Do#

Foundation History

It all began in 2004 with a simple idea “helping our neighbors in need.” REALTORS® across the country help people obtain the ultimate goal of home ownership.

Once realized, home maintenance becomes an on-going process and can create heavy financial burdens. It is the realization that because the area residents may be unable to afford necessary home repairs, the RANWW Foundation was born.

The Foundation is funded by generous donations from members of the REALTORS® Association of Northwestern Wisconsin.

The REALTORS® Association of Northwestern Wisconsin Foundation awards grants to neighbors in need. Grants fund projects for homeowners who are experiencing financial strain.

What we can help fix through grants:

- Bathroom Repairs
- Roof Repairs
- Garage Door Installation
- Electrical Upgrades
- Window Replacements
- Plumbing
- Handicap Access
- Replacing Dangerous Flooring

How To Apply For A Grant

- Contact a local clergy member, the County Health and Human Services Department or a RANWW member.
- Identify repair needed and submit an application. Include two repair bids and photos of the identified area for repair.
- Grants are awarded in \$1000 increments. If repairs are beyond this, applicant is responsible for the remaining balance.
- Grants are awarded twice a year - typically May and September.
- Grant recipients will be alerted by mail to the submitting clergy, Human Services employee or RANWW member.
- All applications are kept confidential.

May 2020

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

- 7th** - Foundation Meeting
- 8th** - NWWMLS Board Meeting
- 20th** - RANWW Board Meeting
- 25th** - RANWW/NWWMLS Office Closed

June 2020

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

- 4th** - New Member Orientation
- 16th** - RANWW Annual Meeting at Wild Ridge

July 2020

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

- 3rd** - RANWW/NWWMLS Office Closed
- 15th-25th** - Online Voting

August 2020

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

- 13th** - New Member Orientation
- 20th** - RANWW Golf Outing
- 26th** - RANWW Board Meeting



RPAC Report

Legislative Updates

2020 ADVOCACY AGENDA

HOUSING AFFORDABILITY

GSE

Reform NAR supports the creation of government-chartered authority(s) subject to strict regulations on product types, revenue generation and expenditures. The new entity(s) will retain portfolio practices to ensure the mission of Fannie and Freddie continue to meet the needs of consumers with taxpayer safeguards. NAR recommends that the entity(s) be managed to encourage private capital participation in the secondary mortgage market. NAR believes that the future housing finance system must ensure that there is mortgage capital in all markets at all times and under all economic conditions, and that there is an explicit government guarantee in the secondary market, which should ensure the availability of long term, fixed-rate mortgage products (i.e. 30-yr fixed-rate mortgage).

Qualified Mortgage

Currently, under qualified mortgage rule, any loan that receives an accept from the GSE's automated underwriting, is considered a qualified mortgage. However, come January of 2021, that provision will expire. That means that any loan that has a DTI over 43% will no longer be considered a qualified mortgage, and will be subject to higher prices, and limited availability. NAR proposes a new definition that creates a set of compensating factors that mimic those the GSEs currently use.

Federal Mortgage Programs

NAR believes that federal mortgage finance programs that have proven records for producing and preserving homeownership opportunities must not only be preserved, but also continuously strengthened. Programs administered by the Federal Housing Administration (FHA), the Department of Veteran Affairs (VA) and the Rural Housing Service (RHS) occupy a critical role in the nation's housing finance system. These federal agencies ensure access to mortgage credit that is available to all Americans, in particular groups traditionally underserved by the private market including low to moderate income, minority, and first-time homebuyers.

Alternative Credit

NAR believes that homeownership is an integral part of the American Dream that shouldn't be out of reach for low-income, rural and minority borrowers who lack access to traditional forms of credit. Unfortunately, many responsible Americans with "thin" credit files have been kept out of the housing market. Thus, NAR supports alternative credit scoring models aimed to responsibly expand mortgage credit for millions of hard-working families.

[CLICK HERE FOR FULL REPORT](#)



Affiliate Member Minute

With the recent virus pandemic, our country has had to adapt to the effects associated with it. The real estate/mortgage market certainly has seen a great deal of change. Interest rates have dropped to record lows allowing those looking for homes to have more buying power as lower rates mean lower payments and an opportunity to buy a home with a higher price point. Those that currently have a home loan can take advantage by refinancing and dropping the term of their loan with out raising their overall payment much. Fannie Mae and Freddie Mac have put in temporary appraisal requirements that allow for exterior only appraisals on certainly real estate transactions to help prevent the spread of the virus. This is intended to allow for real estate transactions to be as streamlined as possible and keep everyone safe. Many lenders have migrated their employees to home offices working remotely for the interim as well. All of these actions are necessary to keep our housing market moving along.

With Spring season upon us, it is also important to understand the variety of mortgage programs available for clients. Conventional financing is still the main staple. Allowing for as little as 3% down for those individuals who have not owned a home in the past three years. As long as one of the borrowers on the application meets this criteria, they are able to put 3% down pending prequalification. Wisconsin Housing allows for 0 down and is available in both Conventional and FHA loans. Wisconsin Housing FHA is a great option for first time home buyers who may have some past credit concerns such as a bankruptcy or foreclosure and still need to use a 0 down option. USDA rural development offers 0 down home loans with some geographic restrictions in more populated areas. FHA has some great benefits for clients with lower scores and requires as little as 3.5% down. This program is used for those that might have some bankruptcy or foreclosure history more recently but have been able get their credit back on the right track. VA loans have been making a bigger impact in the community based on the fact that this is also a 0 down program with no mortgage insurance and competitive rates. This program is allowed for veterans who have served in the armed forces, reserves or national guard.

So as you can see, amongst a lot of the uneasiness around us at the time, the real estate market is quite active and the mortgage world is well prepared to continue to provide financing for buyers with a wide variety of home loan programs.

Stay safe. Stay Healthy.

To learn more, contact us today:



Bridget Kimbro

Mortgage Banker | NMLS #1229227

D 715-598-8205 | **F** 715-552-5547

Erik Beach

Senior Lender/VP Regional Sales Leader | NMLS #8893

D 608-791-5624 | **C** 608-386-0954

F 608-782-4169

bremer.com | 3947 Oakwood Hills Pkwy, Eau Claire, WI 54701

Apply Now



RANWW

Realtors' Association of
Northwestern Wisconsin



Banking. Wealth. Insurance. Family.

CONTINUING EDUCATION REQUIREMENT: All licensees **MUST** complete 18 hours of continuing education (CE) every two years. The 18 hours must include completion of 3 hours for each of the 6 required course topics listed below. There are no longer elective courses as part of the 18 required hours. 2019-20 CE courses (all six required)

Rice Lake Classes

October 20, 21 & 28

Turtleback Golf Course

October 20, 21 & 28

- Oct 20: Course 1 Wis Listing Contracts (8:30-11:30) plus exam
- Oct 20: Course 2 Wis Offers to Purchase (1:00-4:00) plus exam
- Oct 21: Course 3 Wis New Developments (8:30-11:30) plus exam
- Oct 21: Course 4 Wis Real Estate Ethics and Consumer Protection (1:00-4:00) plus exam (Fulfills NAR Code of Ethics)
- Oct 28: Course 5 Wis Real Estate Law and Practice (8:30am-11:30am) plus exam
- Oct 28: Course 6 Wis Real Estate Transactions (1:00-4:00) plus exam

REGISTRATION FEES:

Each full day of education (6 hours) is \$70 for members, \$80 for non-members, and includes morning and afternoon breaks and lunch buffet; each 3 hour class is \$35 for members, \$40 for non-members. No lunch included if attending only 3 hours. **Note: Registration begins 30 minutes prior to class; will not be late arrivals allowed into the class and will forfeit their reservation fee.** Refunds (less \$15 admin fee) will be issued only if cancellations are made **3 days before the class.**

ABOUT THE INSTRUCTOR

Jonathan M. Sayas is currently the Wisconsin State Underwriting Counsel for Stewart Title Guaranty Company, a part of Stewart Information Services Corp. Stewart Title is a leading provider of real estate services, including global residential and commercial title insurance as well as various escrow and settlement services. Jonathan previously practiced law as a second-generation partner at Sayas, Schmuki, Rondini & Plum, S.C.

Jonathan also is a regular instructor for the WRA, the Wisconsin Land Title Association (WLTA), and is a member of the DSPS' Wisconsin Real Estate Forms Advisory Committee. In 2016, he was awarded the designation of Wisconsin Land Title Professional by the WLTA. Jonathan received his Juris Doctor from Valparaiso University in Indiana and his undergraduate degree in general business from University of Wisconsin - Whitewater.



Sponsored by:



Banking. Wealth. Insurance. Family.

Please register me for the indicated classes; my check for \$_____, payable to RANWW, is enclosed:

Name _____ Email _____

- Course 1, October 20 Rice Lake
- Course 2, October 20 Rice Lake
- Course 3, October 21 Rice Lake
- Course 4, October 21 Rice Lake
- Course 5, October 28 Rice Lake
- Course 6, October 28 Rice Lake

Send this registration form, with payment to:

**RANWW, 3460 Mall Drive #5A
Eau Claire, WI 54701**