



RANWW

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

UPDATES

News and Current Events

"We are the trusted voice in real estate, united in providing value to the members and communities we serve."

May 2019

Help Wanted: 12 Solutions for Fixing Wisconsin's Workforce Housing Shortage



Tom Larson , WRA April 08, 2019

Despite unemployment rates continuing to hover at or near record lows — at 3 percent as of January 2019 — Wisconsin's future economic growth faces significant challenges. Topping the list of challenges is attracting and retaining a skilled workforce to fill the thousands of jobs currently open and the jobs likely to be created with a growing economy.

In trying to attract and retain these workers, Wisconsin employers are finding it increasingly difficult to recruit workers unless the nearby area has attractive and affordable housing options. With statewide housing inventory levels at historic lows, median home prices continuing to rise, and apartment rent increases outpacing wage growth, Wisconsin has a major workforce housing shortage problem. Unless this workforce housing problem is fixed, Wisconsin will be unable to keep and attract the skilled workers necessary for the statewide economy to thrive.

Installation Banquet

will be held on

Wednesday, September 25th
at Wild Ridge Golf Course.



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Wisconsin homeowners are borrowing a larger percentage of their home's value while interest rates are at historic lows

Figure 1 shows changes in the loan-to-price ratio, also called loan-to-value ratio or LTV, for mortgages in Wisconsin since the year 2000. The LTV ratio equals one minus the down-payment percentage. For example, an 80 percent LTV ratio is the same as a 20 percent down-payment. When average LTV ratios exceed 80 percent, this indicates a higher percentage of homeowners utilizing lower down-payment loan products. Since 2013, the average LTV ratio for mortgages in Wisconsin has exceeded 80 percent and is over 83 percent in the most recent data from 2017. [Click here for more.](#)



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Northwestern Wisconsin

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Scott Rohde 715-651-8575

John Sobota 715-505-8888

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

A Message from RANWW President

As we are ramping up for another busy year, I thought “What do I run across, as a Broker, that our members could use a refresher on?” **How about inspections, defects; amendment or a notice? Do you know what an actual defect is or when you are supposed to file and by what date? Here’s a refresher.....**

After inspections are completed, you have to determine whether there is a defect.

The Offer to Purchase defines “defect” on line 425, “For the purposes of this contingency, Defects (see lines 182-184) do not include structural, mechanical or other conditions, the nature and extent of which Buyer had actual knowledge or written notice before signing this Offer.”

Lines 182-184 define “defect” as “a condition that would have a significant adverse effect on the value of the Property; that would significantly impair the health or safety of future occupants of the Property; or that if not repaired, removed or replaced, would significantly shorten or adversely affect the expected normal life of the premises.”

Once we have determined the defects, the buyer must decide if they want to negotiate a solution. If so, the buyer would draft an amendment. **The amendment is not a notice, the amendment provides the parties with the ability to negotiate terms without activating the right to cure provision. You must also be sensitive to the number of days you put in your offer for each inspection.**

Something also to consider is that the buyer may also choose to skip the amendment process and go right to the Notice of Defects.

According to the Offer to Purchase, for the buyer to provide a proper Notice of the Defects, the buyer must provide a copy of the inspection report AND give a written list of the defects to which the buyer objects.

If the buyer wishes to provide a Notice of Defects to the seller, then the buyer would send a WB-41 with language along the lines of, “This is a Notice of Defects. The following are defects to which the buyer objects,” then the buyer would insert the items the buyer deems to be defects. **The buyer would also provide a copy of the inspection report with the WB-41 to meet the requirements of lines 421-423.** Please remember, at your inspection deadline date, if you do not have an agreement, you should consider filing a notice.

If you have questions, please remember you can always call Legal Hotline to understand these issues.

Happy Selling,

Stacey
RANWW President



Welcome New Members!

Pamela Behnke
Woods & Water Realty

Janet Publitz
BHHS North Properties

Laura Cernohous
Keller Williams Integrity

Krystina Laberee
Keller Williams Integrity

Corey Miller
Keller Williams Integrity

Greg Oelrich
WNB Financial

Emily Riley
Woods & Water Realty

Kellie Strand
Edina Realty~Spooner

Jacob Welle
Real Estate Solutions



*****Please make sure you are
using our new address.....**

**RANWW/NWWMLS
3460 Mall Dr. #5A
Eau Claire, WI 54701**

**Our mail will not forward af-
ter June 1st.**

Gain a Competitive Advantage: Showcase Your Commitment to Excellence

Want a better way to demonstrate your knowledge and expertise?

Visit C2EX.realtor today and start your journey toward a **Commitment to Excellence** endorsement. This innovative new tool from the National Association of REALTORS® is exclusively for REALTORS®. It's not a designation or course, and it's not a requirement of membership. It's a benefit available to all NAR members **at no additional cost**.

Here's how it works: You start with self-assessment that measures your proficiency in 10 elements of professionalism:

1. Client service
2. Professional reputation
3. Real estate law
4. REALTOR® Code of Ethics
5. Equal service to all (Article 10 of the Code)
6. Advocacy of real property ownership
7. Trust and integrity
8. Use of technology
9. Data privacy
10. Areas of practice

For brokers, there's one additional element: creating an environment of excellence in your office.

Once you've finished the assessment, the program puts you on a personalized path, complete with resources and tips for filling your knowledge gaps and earning Commitment to Excellence badges. The program will remember your progress each time you return to the site.

Earn all the badges and you'll receive the C2EX Endorsement, an achievement you can promote to clients and colleagues. These items include social media messaging, banners, badges, shareable images, posters, table tents, and a personalized certificate to showcase your endorsement.

"Ethics and professionalism are what consumers expect from the REALTOR® brand," says 2019 NAR President John Smaby. "I encourage every REALTOR® to explore the program and begin earning Commitment to Excellence badges. The badges and endorsement are a great way to show you conduct business at the highest standards of our practice."

In the highly competitive real estate business, pursuing the C2EX endorsement can also give you a marketplace edge, says NAR CEO Bob Goldberg. "Not only that, but the program enables REALTORS® to lead the way in improving consumer perceptions of our industry."

Thousands of REALTORS® have already begun their C2EX journey. To get started, log in to www.C2EX.realtor.

Questions? Call NAR Member Support at 800-874-6500 or email C2EX@realtors.org.



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NOMINATIONS NEEDED.....

Dan Lawler and the Nominating Committee will be taking nominations for the Distinguished Service Award; RANWW's most prestigious award! Intended to recognize high-quality service to RANWW on a long-term basis, the DSA should not necessarily be viewed as an "end of career" or "lifetime achievement" award. Recipients shall have demonstrated a high level of commitment to RANWW; contributed a substantial amount of time, effort and creative imagination; and established a record of effective participation in RANWW affairs. Recipients' RANWW activities shall have set a high standard and be worthy of emulation. If you would like to nominate a deserving individual, Nomination forms can be found on page 10 of this newsletter.



September 10-11, 2019

Kalahari Resort, Wisconsin Dells

The WRA's annual convention is the WRA's showcase event of the year where hundreds of REALTORS® gather together from all corners of the state for classes, networking and fun! You'll learn strategies and ideas to soar to new heights. With all the knowledge you'll gain at the convention, you'll be in a league of your own as you score new clients, new relationships and new success!

"The WRA's Annual Convention is THE event of the year for my agents. The best of the best speakers bring new insights to our unique business models and give everyone a great time away from the office mingling with colleagues from many different markets." — Andy Beiser, Beiser Realty LLC in Winneconne, WI

THERE'S NO TIME LIKE THE PRESENT FOR

REALTOR® SAFETY

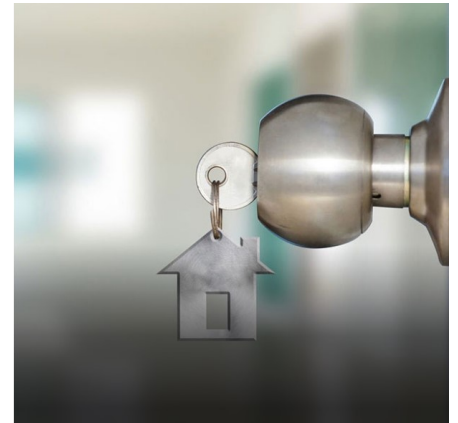
Knowledge | Awareness | Empowerment

Keep Safety Top of Mind for Office, Home & Electronically

Knowledge
Awareness
Empowerment

NAR has a wealth of resources to help agents, brokers, and associations better understand and educate each other about the safety risks they face.

From [planning your safety strategy](#) to extensive [safety resources](#) including apps, products, and educators, NAR has many useful items for all real estate professionals including regularly-scheduled [safety webinars](#), numerous [articles](#) organized by category, [videos](#), and a [safety alert program](#).



NAR further offers the *Safety Matters: Safe Business = Smart Business* course free of charge to state and local REALTOR® associations. More information on the course and how to license it can be found [here](#).

Information about NAR's [Safety Program Reimbursement Grant for Associations](#) is also available.

If you need assistance or have suggestions, please email safety@realtors.org

#REALTORSafetyNetwork



**Coming in May to a Matrix near you!!!
New Multi-Family fields will be added to the Unit section.**

Also, be looking for our new Financial Information tab coming to Multi-Family.

Changes are schedule to go live May 21, 2019.

Matrix 360 is on its way!!! Soon you will be able to search public record without leaving Matrix! More updates and training will be coming.



RANWW
Northwestern Wisconsin
Multiple Listing Service, Inc

Updates & Changes

May 2019

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	

10th - NWWMLS BOD Meeting in Rice Lake
23rd - RANWW BOD Meeting
27th - RANWW/NWWMLS Office Closed

June 2019

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						

6th - New Member Orientation
19th - RANWW Annual Meeting

July 2019

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			

4th - RANWW/NWWMLS Office Closed
12th - NWWMLS BOD Meeting
15-25th - Online Voting
26th - RANWW BOD Meeting

August 2019

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

15th - New Member Orientation
22nd - RANWW Golf Outing at Wild Ridge



TechHelpline
 Your personal tech support team

RPAC Report & *Legislative Updates*

REALTOR® & Government Day

In April, 20 REALTORS® from RANWW traveled to the State Capital to lobby representatives from our districts. This was to advocate for pending proposals, proposals pending action altogether, and bills currently being drafted. The conference was an opportunity to sit down with our State leaders and discuss proposals that will affect REALTORS®. The day started off with a briefing on the central bills of the conference taking place at the conference center, and then moved to the capital building to discuss these proposals with the representatives of our districts. This gave us the opportunity to tell our representatives personal stories and explain why these proposals are important to REALTORS®. This was an event unlike any other I have ever witnessed. It made it clear to me, as well as others attending, that our voices really are heard through RPAC. Traveling to the capital to lobby proposals, proposals pending action, and bills in drafting, really does make a difference.

While we are SO appreciative of those that joined us in Madison for the day, we understand this was not an opportunity everyone could participate in. For this reason, I have included some information about the four proposals we discussed at the conference. This is one of the most successful lobbying events in the State of Wisconsin and we want all REALTORS® to be involved!

Property Tax Increase (2019-20 State Budget)

Status: This proposal is pending action by the Joint Finance Committee.

From WRA: "The WRA opposes the proposed property tax increase in the 2019-21 state budget that would make housing less affordable and increase the costs of doing business in Wisconsin by allowing local governments and technical colleges to raise local levies by 2 percent or net new construction, whichever is higher."

First-time Homebuyers Savings Accounts-FHBSAs (2019-21 State Budget)

Status: This proposal is pending action by the Joint Finance Committee

From WRA: "The WRA supports the proposed first-time homebuyer savings account (FHBSA) in the 2019-21 state budget, which would make it easier for first-time homebuyers to save enough money for a down payment to purchase a home."

DSPS Website Upgrade (2019-21 State Budget)

Status: This provision is pending action by the Joint Finance Committee.

From WRA: "The WRA supports the 2019-21 budget provision providing \$5,000,000 in expenditures to upgrade the information technology platforms of the Wisconsin Department of Safety and Professional Services (DSPS) as well as upgrading the credentialing systems and customer portals."

Seller Audio/Video Surveillance at showings (Representative Jagler)

Status: This bill is currently in drafting.

From WRA: "The WRA supports clarifying in Wisconsin law that it is not a violation of privacy for a seller to have audio or video recording equipment in the property during an open house of individual showing."

LeeAnn Przybylski
RANWW Government Affairs Intern



Affiliate Member Minute

It's Time to Expect MORE from your Home Inspector!

We have a new tool to help you market ALL of your listings, capture leads, and **drive leads to the listing and drive leads to the listing agent's website!**

*****If it's your listing then it's your lead!*****

This tool can also be used to make the real estate transaction smoother and more beneficial for all parties involved in the process.

Typically, houses are put on the market, offers are accepted, and then the inspections are performed. Upon inspection deficiencies are discovered and the buyer and seller negotiate repairs. **Real estate transactions** are negotiated twice, once on the homes price and once for repairs.

THIS PROCESS ALWAYS COST THE SELLER MONEY

Almost every REALTOR® has had a deal that went sideways due to an inspection that uncovered an unforeseen deficiency. These deficiencies would've come up on a pre-sale inspection and eliminated ***unnecessary stress and time.***

Imagine if you had a simple system that easily fit into your current workflow and helped you ***get accurate leads.*** The more leads and better transaction experience you have, the more homes you will sell.

New Age Inspection Cares about your SUCCESS and your SAFETY

That's why we use this tool.... to protect your book of business, to **generate quality leads for yourself, avoid messy negotiations,** and to create an opportunity to **learn more about the lead** before meeting them.



This tool works extremely well with pre-sale inspections!

- Sellers can build repair costs into the price of the home
- Sellers can recoup money from sold reports to offset the cost of the inspection
- Sellers have time to shop around for better repair prices vs paying last minute, rush pricing
- With our program the seller is in control of the real estate transaction vs the buyer and can dictate up front what repairs will be made to the house

CALL US TODAY TO SET UP A COMPLETE DEMO OF THE SYSTEM



715-210-3217

JHempel@newageinspection.com

DISTINGUISHED SERVICE AWARD NOMINATION FORM

The Distinguished Service Award (DSA) is RANWW's most prestigious award. While intended to recognize high-quality service to RANWW on a long-term basis, it should not be viewed as an "end of career" or "lifetime achievement" award. Recipients shall have demonstrated a high level of commitment to the RANWW; contributed a substantial amount of time, effort and creative imagination; and established a record of effective participation in RANWW affairs. Recipients' association activities shall have set a high standard and be worthy of emulation. The DSA will be awarded only once to each recipient.

The DSA may be awarded to Members or Staff based on the following criteria:

- Active participation in RANWW activities
- Extraordinary dedication to the RANWW through volunteer work
- Leadership, expertise and teamwork
- Commitment to RANWW objectives and ideals
- Work ethics far exceeding expectations (RANWW employee)

Nominee's _____

Company _____ Phone _____

Please provide background information:

Number of years in Real Estate _____ Number of years as RANWW member _____

RANWW leadership:

Office or position held _____ Date of Service _____

Office or position held _____ Date of Service _____

Committee involvement (*committees, task forces, PAGs*)

Type of Involvement _____ Date of Service _____

Type of Involvement _____ Date of Service _____

Educational activities (class/workshop instructor)

Educational Activities _____ Date of Activity _____

Educational Activities _____ Date of Activity _____

Governmental activities (*political work*)

Governmental Activities _____ Date of Activity _____

Governmental Activities _____ Date of Activity _____

Other Comments on Candidate (*attach additional pages, if necessary*)

Complete and email this form to Brenda at brenda@ranww.org by June 30th, 2019



RANWW

Realtors® Association of
Northwestern Wisconsin

RANWW Annual Membership Meeting

Wednesday, June 19th, 2019 - Turtleback Golf and Event Center

Open RANWW Annual Meeting -10:30am

Meet the 2019-2020 slate of candidates for the open Officer and Director positions. In addition to the presented slate of candidates, nominations can be taken from the floor for open positions.

Guest Speaker 11:00am-11:45am



Rodney Gansho started his career with the NATIONAL ASSOCIATION OF REALTORS® back in March 1991. Since that time, he has held several positions in the Member Policy Department, Association and MLS Governance area, and most recently is the Director of Engagement, which is part of NAR's new Engagement Team, under Katie Johnson, General Counsel and Chief Member Experience Officer.

Since 2014, Rodney has served as the staff executive for the Multiple Listing Issues and Policies Committee and the MLS Technology and Emerging Issues Advisory Board. He also recently took on the role as liaison for NAR's Institutes, Societies and Councils.

Rodney is frequent speaker at various REALTOR® conventions and association/MLS executive meetings to discuss REALTOR® association policy and more.

A graduate of the University of Illinois, Rodney has a Bachelor of Science in Finance. He obtained his RCE (REALTOR® Association Certified Executive) designation in 2004. He also received the CMLX-1 designation in February 2019.

He is actively involved in his community's Zoning Committee, and is a Board Member of the West Bucktown Neighborhood Association. He is a life-long resident of Chicago where he lives with his wife Diane and their two children, Miles (16) and Brooke (13).

Lunch 11:45am -12:30pm

Annual Meeting Wrap Up 12:30pm – 1:30pm

THERE IS NO CHARGE TO ATTEND, but in order to prepare materials, food and beverages,

[PLEASE CLICK HERE TO RSVP by June 12th!](#)

Thanks to our sponsors:

***All Title Services, Hometown Title Co, Home Warranty Inc,
Johnson Financial Group, Knight Barry
Title United LLC, Peoples Bank Midwest, Vinopal Title & Abstract
and Woodland Development & Realty***