



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."

November 2018

November 12th - 16th has been designated as

"A Week of Giving"

**REALTOR® Ring Day
is Friday, Dec 7th**

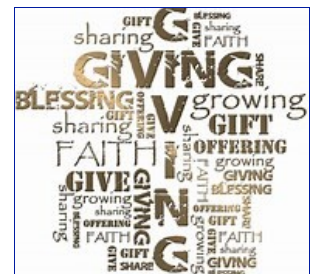


It's that time of year for RANWW members to again display their generosity and help support charities within their local communities! For the past four years, members have participated in the "Week of Giving", generously giving over \$47,000.00 to designated charities within their communities - charities that work to combat hunger and homelessness for men, woman and children!

We loved the fact that funds stayed local and members could pick and choose which areas to support! Once again we will be collecting funds to support local charities and delivering your donations the week of November 12th - 16th!

RANWW has designated the following 5 counties to receive your donations for "Emergency Food Boxes" for the elderly this year .

- Washburn County**
- Bayfield County**
- Chippewa County**
- Trempeleau County**
- Pepin County**



Please make sure you are using are new address and include invoice # on check.

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

Thank you!

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All of these counties have the "Meals on Wheels Program" that provides nutritious meals to home bound seniors. Having a meal dropped off daily accomplishes two goals: the older adult receives a warm nutritious meal and there is someone checking to make sure the individual is doing well each day.

Many of these counties we deliver meals to are in remote areas. When we experience inclement weather during winter months, it is sometimes necessary to cancel meal delivery; the usual practice is that if schools are closed in the area for weather conditions, meals will not be delivered that day. This typically means the seniors, too, are not able to get out and about on those days.

When meals are cancelled, we like to provide seniors with "emergency meals" that have been dropped off prior to the arrival of winter. Having an emergency meal on hand ensures that seniors will receive the nutrition they need even if delivery is cancelled for a day. Current budget constrictions do not allow for the purchase of emergency meals; therefore, we must rely on donations for this service.

See page 9 for the "Week of Giving" donation form.



RANWW

Realtors® Association of
Northwestern Wisconsin

A Message from RANWW President - Elect

Tis the Season!

RANWW Officers

Stacey McKinney - President

715-580-0126

stacey@mckinneyrealty.net

Gary Brenizer - President -Elect

715-215-0666

garybrenizer@gmail.com

Deb Hanson - Treasurer

715-456-0499

debhanson1@charter.net

Dan Lawler - Imm Past President

715-234-2948

Dan@DanLawler.com

RANWW Directors

Sherry Stabenow 715-838-2800

Mary Jo Bowe 715-456-2014

David Fitzgerald 715-577-6444

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

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

As we enter into this Holiday Season please take a moment to reflect on how fortunate we all are! We never truly know or understand what others may be dealing with, therefore be kind whenever possible and show gratitude whenever the opportunity arises!

As we enter into November we will be kicking off the “Week of Giving” our donations this year will benefit the Emergency Meal Program for the elderly and shut-in individuals. We have identified five (5) different counties within our association jurisdiction that could use our help in keeping this much needed program viable. I am asking that everyone participate if at all possible; every donation counts no matter the amount!

In December we will kick off our month by participating in REALTOR® Ring Day, Friday December 7th! If cash is low and the “Week of Giving” was not an option for you and giving back is important then this is for you! We will be ringing at several locations within the association stay tuned for sign-ups; this is a fun time and requires only an hour or two of your day.

Broker’s please encourage your offices to participate in one or both of these great programs. The success of our communities comes from caring individuals like REALTORS® who are always willing to give of their time, talents and dollars.

I wish everyone a happy, healthy and prosperous 2019!

Gary – RANWW President-Elect



Dues Reminder: Payment of dues made November 1-30 must pay the amount shown on the statement. Payment of dues must be made or *postmarked* no later than November 30 in order to avoid a \$25.00 fee increase. All payments made December 1 and after **MUST ADD \$25.00** to the total amount shown on the statement. Please keep in mind that the closing of the Eau Claire postal station has added a couple of days to delivery time, and factor in the Thanksgiving holiday. Pay early to avoid added fees!

If you have not received your statement or need a duplicate, contact Jane at 715-835-0923 or jane@ranww.org

Welcome New Members!

In accordance with our bylaws, notice is hereby given that the following individuals have applied for RANWW membership; written comment, which shall be kept confidential, is invited.

Knelly Dettinger

Keller Williams Integrity

Joe Farone

Mission Realty

Melissa Gardner

Six Lakes Realty

Nicole Hemenway

Hall Realty Group

Lonnie Kennell

Mission Realty

Charles Rumpel

Rumpel Enterprises, LLC

Dirk Vander Bent

Northern Paradise Realty



SentriLock Changes

You all may have noticed a few changes in the SentriLock website. We are sure you are going to like the changes that you will see over the next few months. The changes that happened are:

- Change to the login page (new picture and look/feel same login process)
- Change to the left hand side with the retirement of the SentriLock University. Soon we will have new updated videos that will replace the SentriLock University site.
- Change to the SentriCard/Agent and User Tabs, these tabs have now been combined for easier looking up some one in on search you can see their status, their permissions, the team members, their sentricard etc. One place to see everything about that person. Once you get used to this, I know you're going to love it!
- For those with SentriConnect we now have a SentriConnect tab on the website, you can go there to grant SentriConnect access and see what access' have been granted and revoked. (SentriConnect is for those boards that have Bluetooth lockboxes that are at firm ware .46 or above) If you do not have SentriConnect you will not see that tab.

Thank you for your patience as we deploy changes to the system.



Friday, December 7th, 2018

Please contact the following people if you can help!

Rice Lake Judy Nichols 715-821-4765

jnichols@westconsinrealty.com

Eau Claire Greg Swoboda 715-379-8388

gregoryjswoboda@gmail.com



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CONTINUING EDUCATION REQUIREMENT: All licensees MUST complete six courses approved by the Department of Safety and Professional Services before December 14, 2018, if **you were licensed before 10/1/2018**. Four of the classes are mandatory; licensees may choose two electives to complete the required 18 hours.



Broker Summit

December 6, 2018 | Milwaukee Area

If you're a manager, owner or broker, the WRA's Broker Summit is just for you! With several great sessions, you'll gain insight into the economy and your practice, relevant for both today and tomorrow. Exhibitors will be available to provide insight with products and services to benefit your business. [Click here to register.](#)

Golden Rule Recipients this month!

Congratulations

Angela Welch
Woods & Water Realty Inc.



Gary Brenizer
Coldwell Banker Brenizer



Virtual Conference

January 23-24, 2019 | Online

Join in on the WRA's first-ever virtual conference! With the "Keeping the Transaction Together" theme, the conference will make you ready to rejuvenate your real estate practice so you can take your transactions and relationships to new heights.

The conference will offer two keynotes as well as four time slots of four workshops each on the following four topics: working with sellers, working with buyers, negotiations and running your business and an exhibitor showcase.

[Click here for more information.](#)

BROKERS/SUPPORT STAFF:

Please have new members contact the board office *prior* to stopping in to set up a time to meet regarding new membership. It takes over an hour to process an application and program a SentiCard for new members.

Thanks!



Your WRA membership includes free access to a toll-free technical support team to assist you with technical issues related to PC and Mac-based systems, smartphones and more. You can access the service from anywhere by simply providing your WRA member identification number. The new WRA Tech Helpline will help you keep your office running smoothly! One to two calls into the WRA Tech Helpline could pay for membership in itself versus hiring a local technician.

NWWMLS has updated its S.A. Comma and B.A. Comm fields in Matrix. To hear about the changes, [Click Here](#) for the Sub Agency/Buyer Agency video.

Thank you for watching!!!

**Don't forget to sign up for your free subscription of Inman Selects,
courtesy of WRA!**

Free Inman Select Membership

The WRA's partnership with Inman News gives you access to exclusive news, in-depth reporting and thorough analysis with Inman Select.

Inman Select gives you everything you need to know to be smarter about real estate, such as daily news, award-winning commentary, special reports, webinars and more. With Inman Select, you're connected to the latest news, relevant insights, and a community of real estate leaders.



You will be redirected to www.inman.com to set up your login credentials. *Please do not distribute this link.*

Complete and Accurate Data in NWWMLS

When entering a property into the MLS please enter as much data as possible; **even if it is not a mandatory field**. The more complete and accurate the listing is when entered into the NWWMLS, the better representation of the property when syndicated out. Also, the data base will be more accurate for future CMA's and appraised values.

Research shows that the average buyer views a property online at least once before contacting a REALTOR®, therefore, it is imperative to present the most complete and accurate picture as possible of the listing.



Updates & Changes

November 2018

Sun	Mo	Tue	We	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	

2nd-5th - REALTORS® Conference & Expo
9th - NWWMLS BOD Meeting
12th - 16th - A Week of Giving
15th - RANWW BOD Meeting
22nd - RANWW/NWWMLS Office Closed/Holiday
23rd - RANWW/NWWMLS Office Closed

December 2018

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 - REALTOR® Ring Day
13th - RANWW Christmas Party
24th - RANWW/NWWMLS Closed for Holiday
25th - RANWW/NWWMLS Closed for Holiday

January 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		

1st - RANWW/NWWMLS Closed for Holiday
21st - RPAC Coffee & Calories 730am-9am

February 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		



RPAC Report &

Legislative Updates

Contribute to RPAC

The best way to positively impact issues such as property taxes, health care and protecting the rights of property owners is through RPAC, a real estate professional's vehicle for political action.

[Learn more click this video.](#)

What does RPAC do?

As a real estate professional, RPAC is your PAC. It is also the real estate industry's vehicle for political success. REALTOR® volunteers raise contributions from other members across the state. These funds are then pooled together and contributed on a nonpartisan basis to public office candidates who support housing and real estate interests.

Seventy cents of every dollar raised stays in Wisconsin for state and local elections, and the remaining money is transferred to the National Association of REALTORS® PAC for contributions to federal candidates.

RPAC facts

- All fundraising efforts and contributions to candidates are administered by a board of RPAC trustees, representing each local board and all areas of the state. Decisions made by the trustees are submitted to the WRA board of directors.
- Funds are disbursed on a nonpartisan basis to Democrats and Republicans alike, based on issues and support of the REALTOR® legislative agenda.
- RPAC is one of the largest trade-association PACs in the world and in Wisconsin.

Why should RPAC interest you?

RPAC is a critical business partner for REALTORS®. Up to 4,000 bills are introduced each session in the state Legislature, and elections determine who will be voting on these bills. RPAC helps to elect the people who write the laws with which you and your business must live. Through extensive research and ongoing monitoring, RPAC keeps real estate professionals informed, involved and influential regarding the legislative decisions that are important to the industry.

Does RPAC buy votes?

RPAC does not buy votes. Candidates and public officials are honorable people whose votes are not for sale. However, by helping to elect public policy decision-makers, RPAC assures REALTORS® the opportunity to present their views and be heard. RPAC fully complies with all state and federal election laws.



On
November 6th

REALTOR® & Government Day
is
Wednesday, April 24th, 2019

Affiliate Member Minute

CONDOMINIUM FINANCING

Buying a condominium seems like a simple choice when you are a homebuyer. It functions just like a house, but you don't have to do your own yard work or snowplowing. Easy right? Not quite so simple as buyers think.

When you own a condominium you own the individual unit, but the land for the entire condo project is owned by the developer and/or the Condo Association. There are fairly lengthy condo documents that accompany every project.

Financing for a condo is also a little different, in terms of down payment requirements, loan pricing and rules. Those rules and guidelines are established by Fannie Mae and Freddie Mac (may be slight differences between them). The amount of down payment can also change the documentation requirements.

The difference (for financing) between a new condo project, an established condo project and a 2-4 unit condo project lies in the Condominium Project Questionnaire that is required to be completed by the President (or the management company) for the condo association. There is a limited review (short form) for established projects and a full form for anything that does not meet those requirements.

To qualify for the best financing for a condo purchase the following guidelines should be met:

- At least 90% of the total units must be owned by individual owners.
- The project is 100% complete.
- Control of the Homeowner's Association has been turned over to the unit owners.
- The unit owners should not be in default in paying their monthly dues.
- The condo association should have adequate cash reserves.
- Units within the condo project should not be in foreclosure.

Documentation required:

- The condo project questionnaire (long or short form) should be completed and returned to the lender.
- The Condo Executive Summary, while not official, is helpful to have with the offer to purchase.
- A copy of the condo association's master homeowner's insurance policy is required.
- Buyers also obtain their own insurance prior to closing to protect the interior of the property and their belongings. It is usually far less expensive than insurance on a house.

It is likely that your lender will have some questions about the condo project – but providing a contact person for the condo questionnaire or obtaining the form from the lender to take for completion helps the process go smoothly. The lender should have that form available after taking the loan application. Please contact me with any questions you may have.

Jenny Ebert
Associated Bank
Residential Loan Officer



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TO DONATE (all donations **MUST** be received **IN THE RANWW OFFICE** no later than Fri, Nov 9):

1. Check the line next to the county you want to receive your donation
- 2. Make your check payable to RANWW**
3. Drop it off or mail it to RANWW, 3460 Mall Drive #5A, Eau Claire, WI 54701

Please send my \$ _____ donation to:

(fill in amount of donation)

- ___ Washburn County
- ___ Bayfield County
- ___ Chippewa County
- ___ Trempeleau County
- ___ Pepin County



2018 RANWW CHRISTMAS PARTY

AT CABIN RIDGE RIDES

4271 220TH ST, CADOTT, WI 54727

THURSDAY, DECEMBER 13, 2018

6:00PM – 10:00 PM

\$15.00 PER PERSON

*** PARK IN THE PARKING LOT ***

HORSE DRAW WAGON RIDES TO THE LODGE

*** DRESS FOR THE WEATHER ***

**RSVP TO KIM BY DEC. 6, 2018 *
AT (715) 835-0923 OR KIM@RANWW.ORG**

ATTENDEE(S) _____

PAYMENT / MAIL TO: RANWW - 3460 MALL DR #5A, EAU CLAIRE, WI 54701

#__ ATTENDING AT \$15/PERSON = \$__ TOTAL DUE