



# RANWW

Realtors® Association of  
Northwestern Wisconsin

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## The GAD Report

### SOMETHING NEW AFTER 13 YEARS

After all this time, a new look to the GAD Report was due. The format will be pretty much the same, some new color schemes and informative text boxes with bits of information on meetings, RPAC and obtaining your C2EX.

There will be plenty of news about housing, construction, zoning, comprehensive planning, elections, RPAC, and legislation at the local, state and national level.

Being that it is April, the spring election is on the 7th. It's a Presidential primary, which means a very large absentee and early voting turnout is expected. Statewide, there is a race for incumbent Justice Dan Kelly's Supreme Court seat, while locally in Eau Claire, REALTOR® Terry Weld will run unopposed for a full three year seat at City Council President. Normally, that would be the only race for council this cycle, but a resignation earlier means that two candidates will vie for the remaining 2 years of a three-year At Large term. The candidates are Dale Poynter, who ran for a seat on the City Council last cycle, and Mai Xiong.

All 29 seats will be up for the Eau Claire County board. For the first time in several cycles, 12 of the seats will be contested. There are three seats available on the Eau Claire School Board with three candidates filed to run. The remaining seat is to fill a vacancy, Joshua Clements, Justin Hendrickson and Eric Fisher have filed as write in candidates. In Altoona, REALTOR® Brendan Pratt is running unopposed for Mayor. In Rice Lake, REALTOR® Dan Lawler is running for another term on the City Council, and in Washburn County, REALTORS® Dave and Cristina Masterjohn are running for another term for their respective seats on the Washburn County Board.

It's going to be a spring unlike we have ever seen before.

**With the continued "safer at home" order by Governor Evers, please refer to our web-site:**

**[www.ranww.org](http://www.ranww.org)**

**for updates at the local, state and national level regarding the coronavirus.**

**I'll continue to update the GADAbouts Facebook page with new information as it occurs.**

**Stay safe, stay at home, and stay informed with your Association.**

**Bruce King**

**Government Affairs  
Director**

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#### SPECIAL POINTS OF INTEREST

- New Look Report
- Eau Claire County Strategic Plan
- RPAC and You
- Who's On Your Ballot
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- Contact My Legislator



## EAU CLAIRE STRATEGIC PLANNING TIMELINE

Work is well underway on updates to Eau Claire County's Strategic Plan. Meetings with stakeholders have been helpful and the process has been moving along.

Some dates to keep in mind moving forward include a presentation to the project planning team is expected in early April, followed by a presentation of findings to the Eau Claire County Committee on Administration. By

April 30, the project team will update the plan and identify goals and objectives, followed by a presentation to the full County Board on May 5th and after re-writes, edits and additions, the full and final Comprehensive Plan will be ready by May 31st and will be presented to the County Board during a public hearing on June 16th.

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*"Just Because You Do Not Take An Interest In Politics, Doesn't Mean That Politics Won't Take An Interest In You." —Pericles (430 B.C)*

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### MORTGAGE RATES AT HISTORIC LOWS

In early March, the rate for a 30-year fixed mortgage fell to 3.29%, the lowest ever recorded by Freddie Mac dating back to 1971.

Fears of the coronavirus have hit all financial sectors recently with stock markets globally shedding trillions of dollars in wealth only to add some of it back.

Experts are seeing increases in new construction which will help to meet historic lows in inventory in many markets across the country.

## EAU CLAIRE COUNTY BROADBAND SURVEY

The Eau Claire County Broadband Committee is offering a Broadband Survey to obtain information about broadband service in the County. The survey results may be used as supporting documentation for Public Service Commission Broadband Expansion Grants, which are designed to support public-private partnerships that extend broadband/internet access to locations that are unserved or underserved.

The online survey may be taken as many times as you wish and will only take a few minutes to complete. Please take the survey while connected to the primary internet service at your home or business in Eau Claire County.

If using a mobile smartphone or tablet you should be connected to your primary internet service Wi-Fi NOT your cellular data plan.

Follow this link to the survey or copy and paste the broadband survey URL address into your internet browser: <https://broadband-internet-survey-eccounty.hub.arcgis.com/>

Rural broadband is a priority with both WRA and with NAR, who lists the issue among its 2020 Advocacy agenda issues.



*Start Your C2EX Journey Today!*

## 2020 NAR ADVOCACY AGENDA—HOUSING

**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.

## RPAC AND YOU

In the ever changing, ever evolving political climate we now must navigate together, REALTORS® must be politically active. If not, who will take on the responsibility of protecting the values and rights of homeowners and private property owners?

The “who” may very well be someone that may not value wise business planning and could threaten property owners and their rights.

If REALTORS® do not speak out, get involved and help shape the discussion, someone else will.

Nobody knows a community better than a REALTOR®. You are on the front line as defenders of real estate issues.

Investing in RPAC assures you a seat at the table when critical decisions are made for homeowners and private property owners.

Supporting candidates and incumbents at all levels of elective governance is part of what RPAC is about.



## WHO'S ON YOUR BALLOT?

The spring election is only days away. Besides a Presidential preference question, there is an election for Wisconsin Supreme Court, a referendum for those in CVTCs service area, and the usual city and county races. To find out who is on your ballot, go to:

[www.myvote.wi.gov](http://www.myvote.wi.gov)

Enter your home address and see your ballot.



## NAR ADVOCACY AGENDA—HOUSING (CONTINUED)

### 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 par-

ticular 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.

## NAR ADVOCACY AGENDA—ASSOCIATION HEALTH PLANS

**Association Health Plans:** NAR supports reinstating the final 2018 regulation by the Department of Labor (DOL) to expand access to Association Health Plans (AHPs) and offer more affordable health insurance options for working owners including real estate professionals. An AHP plan would be treated as a large employer plan under federal law, subject to different rules than plans in the individual and small group insurance markets that tend to be more costly and have fewer options. The DOL final rule also includes important consumer protections that could not make membership, payment, or coverage conditional on the

## NAR ADVOCACY AGENDA-ASSOCIATION HEALTH PLANS (CON'T)

health status of an enrollee and maintains protections put in place by the Affordable Care Act (ACA), including protections for pre-existing conditions. The rule, which has been the subject of litigation by a dozen state Attorneys General, was overturned last year and is currently under appeal. As a result, there remain potential conflicts with some state laws, which co-regulate health insurance with the Federal government. NAR supports the Administration's appeal and any action by Congress to codify the aspects of the rule to remove any uncertainty in state or federal law.



## FIND OUT WHO IS ON YOUR BALLOT

The spring Presidential primary election is April 7th. It's better known as the spring election, where offices like City Council, County Board, School Board and referendums are decided. This year, there will be a statewide race for Dan Kelly's Supreme Court seat.

The one race that will not be on the ballot will be the special election for the open 7th Congressional seat, vacated by Sean Duffy. That special election will be held on Tuesday, May 12th and will be between Tricia Zunker and Senator Tom Tiffany. To see who is on your ballot, go to [www.myvote.wi.gov](http://www.myvote.wi.gov).



[Politics is the art of looking for trouble, finding it everywhere, diagnosing it incorrectly and applying the wrong remedies.](#) - Groucho Marx

## 2020 NAR ADVOCACY AGENDA—COMMERCIAL AND ENVIRONMENT

**Flood Insurance:** Congress must pass a long-term reauthorization of the NFIP and include meaningful reforms that open the door to private market flood insurance and modernize flood mapping and mitigation investments. Flood insurance is required for a mortgage in more than 20,000 communities nationwide. While there is a growing private market for flood insurance, millions of small business and home owners currently depend on the NFIP to protect their property against flooding, the most costly and common natural disaster in the United States. Without flood insurance, property owners would have to rely on the Federal government for taxpayer-funded disaster relief after major floods. The program is set to expire on September 30, 2020.

**Opportunity Zones:** Monitor Implementation and Facilitate the Use of Opportunity Zones - The new tax law also provided a bold new initiative to encourage investment in economically depressed areas throughout the U.S. Opportunity Zones (OZs) are especially attractive to real property investments by providing significant deferral and exclusions in capital gains that are reinvested in qualified areas. NAR is working to help ensure the rules implementing the new OZs fulfill their promise.

*Do you know how easy it is to make an RPAC investment?*

*Go to [www.wra.org/dgcontribution](http://www.wra.org/dgcontribution), fill in your information and credit/debit card number (Visa, Mastercard and American Express) and enter a one-time amount or set up monthly payments.*

*No corporate cards allowed, but LLCs are permitted.*

## Representatives in the Wisconsin Legislature

### 29<sup>th</sup> Assembly

Rob Stafsholt

608-266-7683

[Rep.Stafsholt@legis.wisconsin.gov](mailto:Rep.Stafsholt@legis.wisconsin.gov)

### 67<sup>th</sup> Assembly

Rob Summerfield

608-266-1194

[Rep.Summerfield@legis.wisconsin.gov](mailto:Rep.Summerfield@legis.wisconsin.gov)

### 68<sup>th</sup> Assembly

Jesse James

608-266-9172

[Rep.James@legis.wisconsin.gov](mailto:Rep.James@legis.wisconsin.gov)

### 73<sup>rd</sup> Assembly

Nick Milroy

608-266-0640

[Rep.Milroy@legis.wisconsin.gov](mailto:Rep.Milroy@legis.wisconsin.gov)

### 74<sup>th</sup> Assembly

Beth Meyers

608-266-7690

[Rep.Meyers@legis.wisconsin.gov](mailto:Rep.Meyers@legis.wisconsin.gov)

### 75<sup>th</sup> Assembly

Romaine Quinn

608-266-2519

[Rep.Quinn@legis.wisconsin.gov](mailto:Rep.Quinn@legis.wisconsin.gov)

### 87<sup>th</sup> Assembly

James Edming

608-266-7506

[Rep.Edming@legis.wisconsin.gov](mailto:Rep.Edming@legis.wisconsin.gov)

### 91<sup>st</sup> Assembly

Jodi Emerson

608-266-7461

[Rep.Emerson@legis.wisconsin.gov](mailto:Rep.Emerson@legis.wisconsin.gov)

### 92<sup>nd</sup> Assembly

Treig Pronschinske

608-266-7015

[Rep.Pronschinske@legis.wisconsin.gov](mailto:Rep.Pronschinske@legis.wisconsin.gov)

### 93<sup>rd</sup> Assembly

Warren Petryk

608-266-0660

[Rep.Petryk@legis.wisconsin.gov](mailto:Rep.Petryk@legis.wisconsin.gov)

## State Senators

### 23rd Senate

Kathy Bernier

608-266-7511

[Sen.Bernier@legis.wisconsin.gov](mailto:Sen.Bernier@legis.wisconsin.gov)

### 25th Senate

Janet Bewley

608-266-3510

[Sen.Bewley@legis.wisconsin.gov](mailto:Sen.Bewley@legis.wisconsin.gov)

### 31st Senate

Jeff Smith

608-266-8546

[Sen.Smith@legis.wisconsin.gov](mailto:Sen.Smith@legis.wisconsin.gov)



OUR MISSION:

“RANWW/  
NWWMLS UNITE  
TO ADVOCATE FOR  
REAL PROPERTY  
RIGHTS, ADVANCE  
PROFESSIONALISM  
AND CONNECT MEM-  
BERS WITH OUR  
COMMUNITIES.”

## RANWW GOVERNMENT AFFAIRS

The REALTORS® Association of Northwestern Wisconsin is the largest association in terms of area, stretching from Millston, Whitehall and Fountain City to the south all the way to central Bayfield and southern Ashland county to the north. We are the fourth largest of the 19 Associations in terms of membership. Your Association covers 385 units of local government, monitoring a wide variety of issues that can and do affect you. In addition to local government, your GAD also monitors issues at the state and national level that will have a direct or indirect impact on housing and the industry, as well as legislation that can affect the consumer. Your Government Affairs Director works with members and affiliates to raise investment dollars for RPAC that help to support elected officials that support your business. RANWW is one of only three REALTOR® Association's in Wisconsin that have their own PAC, which was started 41 years ago to support candidates at the local and state level. We maintain a Facebook page, called “The GADabouts”, that aims to keep you up to date on political issues that will affect your business. Your GAD also produces a periodic government affairs program posted on our YouTube channel, RANWWTV!!

**Bruce King, C2EX**  
**Government Affairs Director**

**RANWW**  
**3460 Mall Drive**  
**Suite 5A**  
**Eau Claire, WI 54701**  
**715.828.1976 home office/**  
**text**  
**715.835.0923 RANWW**  
**Office**



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