



# RANWW

Realtors® Association of  
Northwestern Wisconsin

Making Your Membership Work For You

## January Newsletter

### Mark your Calendar

#### January 27

CVHBA/RANWW Mixer-Four Corners  
Chippewa

#### January 28

Economic Update with Lawrence Yun

#### February 10

REALTOR® & Government Day

### MLS

- Photo Resolution Upgrade in Matrix
- RETR Update - New Required Information

### ADVOCACY

- Save the Date: RGD February 10
- 2025 Wisconsin Act 69

### PROFESSIONAL GROWTH

- Make professional growth a priority

### UPCOMING EVENTS

- REALTOR® & Government Day: February 10

### ASSOCIATION UPDATES

- Notice of by-law changes



## IMPORTANT ANNOUNCEMENT



Notice is hereby given that the following **amendments to our bylaws** will become effective January 31st, 2026 unless a petition signed by 15% of the members eligible to vote is received before January 26th, 2026.



You can see the amendments [HERE](#)

*EMPOWERING REALTORS® , BUILDING COMMUNITIES.*

## Mark Your Calendars

- CVHBA/RANWW January Mixer: January 27 at Four Corners in Chippewa Falls
- Economic Update with Lawrence Yun: January 28 (virtual)
- REALTOR® and Government Day 2026: February 10

Visit our [EVENTS CALENDAR](#) to learn more and register.

It's *Business After Hours* time



**RANWW**  
Realtors® Association of  
Northwestern Wisconsin

TUESDAY JANUARY 27<sup>TH</sup>

**5PM** ——— **7PM**

FOUR CORNERS 14982 COUNTY HWY S, CHIPPEWA FALLS, WI 54729



*Sponsors*



**UNIONHOME**  
**MORTGAGE**



LAWRENCE YUN

NAR Chief Economist

# ECONOMIC UPDATE



JANUARY  
28<sup>TH</sup>



10:00AM  
CST

**VIRTUAL PRESENTATION**



[Register HERE](#)



**MLS**

recent updates & info

**Paying MLS dues? Please include your invoice #**

## Photo Resolution Upgrade in Matrix

Matrix has upgraded photo resolution for **newly uploaded listing photos**, increasing the recommended upload size from **1024 × 768 pixels** to **2048 × 1536 pixels**. This enhancement applies **only to photos uploaded going forward** and does **not** update or affect existing listing photos.

For best results, upload clear, properly oriented images that meet or exceed the new recommended resolution.

## RETR Update – New Filing System & Required Information

As of **January 12, 2026**, the Wisconsin Department of Revenue has implemented a new system for filing Real Estate Transfer Returns (RETR).

The new system requires the following information on all transactions:

- All parties: address, phone number, email address, and Social Security number
- Agent/Broker: name, phone number, and days on market

Title companies will be requesting this information on every transaction. Failure to provide the required information may result in delayed closings.

**Important: Social Security numbers should never be transmitted via email.**

Links to the DOR RETR information and FAQs are provided below.

[Real Estate Transfer Return \(RETR\)](#)  
[Wisconsin Real Estate Transfer Return Overview. See Section XIII - Marketing](#)

Questions regarding these requirements can be directed to **Brenda LaGesse** at Legends Title at [715-514-5748](tel:715-514-5748).

## Government Affairs

# RPAC

**REALTORS® Political Action Committee**



### Stay in the Know

Download the NAR REALTOR Party Mobile Alerts (RPMA)

REALTOR® Party Mobile Alerts, NAR's advocacy texting platform, offers REALTOR® associations and REALTORS® a way to stay connected directly from their cell phone or tablet. When a national or state legislative call for action is launched, or an important advocacy update needs to be communicated, subscribers will receive a short text message with more information.

Use the QR code to sign up today!



Join us for one of the most important advocacy events of the year—REALTOR® & Government Day! This is your chance to make your voice heard on critical issues affecting real estate and

property rights in Wisconsin.

- When: February 10, 2026
- Where: Monona Terrace and the State Capitol, Madison
- What's Included: RANWW is organizing bus transportation and providing a yummy lunch for attendees, making it easy and fun to participate!

Don't miss this incredible opportunity to connect with fellow REALTORS®, meet with legislators, and advocate for our industry.

**Important: You MUST register in two places to attend.**

To keep everything running smoothly, please be sure to complete both registrations:

- 1 Register with WRA to attend the event: [HERE](#)
- 2 Register with RANWW if you plan to ride the RANWW bus: [HERE](#)  
*RANWW bus will be leaving from the Eau Claire Wal-Mart parking lot.*

Secure your spot early — we can't wait to advocate alongside you!

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## **2025 Wisconsin Act 69**

The 2025 Wisconsin Act 69, effective **January 1, 2027**, introduces significant changes to real estate practices in Wisconsin. Key points include:

- **Written Seller Opt-outs:** Sellers must provide written opt-outs for limited listings, ensuring transparency in marketing decisions.
- **New Disclosure Rules:** The law mandates specific disclosure requirements for sellers, enhancing consumer protection.
- **Public Marketing Default:** Listings must be marketed broadly online within one business day unless the seller opts out, emphasizing the importance of written consent in marketing decisions.

To read the full 2025 Wisconsin Act 69 - [69.pdf](#)

*Ian Gauger*

Ian Gauger  
RANWW Advocacy Coordinator



Donate to RPAC



Do you invest in  
RPAC?



Donate to Direct Giver



When you invest in **RPAC**, your money is pooled together and contributed on a nonpartisan basis to candidates who support housing and real estate interests. If you wish to designate



## Professional Growth

### For the Early Birds... Self-Study CE Now Available!

Why wait? Get a head start on the 2025-26 CE biennium with the Wisconsin REALTORS® Association's Self-Study CE course!

The printed book is available now—and when you order, you'll also receive a complimentary electronic PDF version so you can study anytime, anywhere.

Wisconsin licensees are required to complete 18 one-hour CE courses to renew their real estate license. Don't wait until the last minute in 2026—knock it out early with content that's fresh, relevant, and tailored to today's market.



👉 [Click here to learn more and order your materials.](#)

On-Demand CE options coming soon—stay tuned!



## Association Updates



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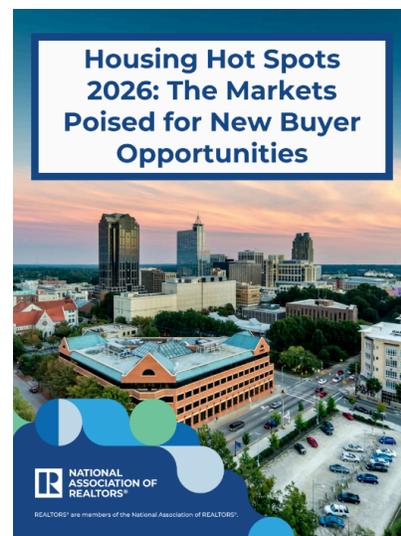
## New from NAR: Housing Hot Spots for 2026

Curious where buyer opportunities are expected to grow next year? The National Association of REALTORS® just released its Housing Hot Spots 2026 report—highlighting the markets best positioned for improved affordability, stronger demand, and increased inventory alignment.

This [quick-read PDF](#) breaks down:

- The top 10 markets projected to outperform in 2026
- How lower mortgage rates may expand buyer eligibility
- Where inventory is finally matching what local incomes can support
- Key insights REALTORS® can use to guide clients in the year ahead

🔍 If you want a data-backed look at what's coming in 2026, take a moment to check it out [here!](#)



## Stay Informed with NAR's Consumer Guide Series

### Empowering Homebuyers & Sellers

The Consumer Guide Series offered by NAR, is a valuable resource designed to help homebuyers and sellers navigate key real estate topics with confidence. Each guide provides expert insights from REALTORS® and industry professionals, ensuring consumers have the knowledge they need to make informed decisions.

The latest guide in the series offers [guidance for homeowners facing high utility bills](#). The guide shares immediate steps to take if you've missed a mortgage payment, including contacting your mortgage servicer to learn about various mortgage relief options, and encourages owners to consult with an agent who's a REALTOR®.

These guides are free and available to the public, making them a great tool for REALTORS® to share with clients.

Check out the full series [HERE](#)

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## Upcoming FOREWARN Safety *Online* Training Sessions

Agent safety is always a priority! To support increased activations and usage of FOREWARN, we're offering monthly **online** training sessions to help agents get the most out of this valuable tool.

### January Online Training Session:

- January 29 at 1 p.m. CST

Join us as we demonstrate how to effectively use FOREWARN, share insider tips and tricks, and hold a live Q&A session.

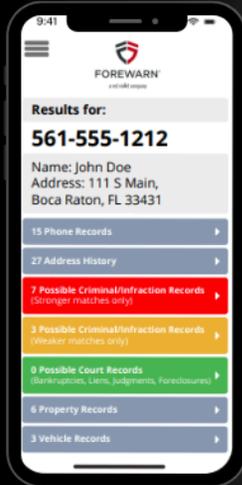
Registration: To sign up, please visit our [registration page](#).



**SAFER SHOWINGS.  
SMARTER ENGAGEMENTS.**

## Register for a live training of FOREWARN

Know your prospect...*in seconds*



1

Receive a call



2

Enter phone #  
in FOREWARN app



3

Get instant prospect info  
(Identity verification, criminal history, and more)



## Affiliate Connection



Meet Jane Gobler,  
Your Mortgage Lending Expert

At WNB Financial, Jane Gobler, our dedicated Mortgage Lender, brings over 30 years of experience in the industry. Jane is passionate about helping clients achieve their homeownership dreams with a personalized approach that sets us apart.

As a community bank, we don't just look at numbers—we look at the whole picture. Our lending philosophy is built on relationships, not transactions. That means we take the time to understand

your goals and craft solutions that truly fit your life.

In addition to traditional home loans, Jane specializes in programs tailored for medical professionals, construction financing, and more. Whether you're building your dream home or navigating a complex financial situation, Jane's expertise ensures you have a trusted partner every step of the way.

At WNB Financial, lending isn't just about a loan—it's about building a whole relationship that supports you through the mortgage process today and tomorrow.

Ready to start the conversation? Connect with Jane Gobler and experience the difference of relationship-driven lending.

Jane Gobler, Mortgage Loan Officer, NMLS# 1452323

**(715) 598-7741**

**[JaneG@WNBFinancial.com](mailto:JaneG@WNBFinancial.com)**

Member FDIC NMLS# 455749

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Are you an RANWW Affiliate who wants to shine a little brighter? We'd love to feature you in an upcoming Affiliate Spotlight!

If you're interested, just email me at [kristyn@ranww.org](mailto:kristyn@ranww.org). I'll get you on the schedule and follow up with the details on what I'll need and when you'll be featured.

We love showing off the amazing businesses that support our Association—don't miss your chance to be in the spotlight!

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**WRA Member Benefits**

**NAR Member Benefits**

**Stay Up to Date with the State and National  
REALTOR® News**

**[WRA Website](#)**

**[NAR Website](#)**

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**WRA**



**November Magazine**



## RANWW Officers

**Bob Ritsch - President**

(715)-456-8008  
bobritschecharter.net

**Ben Rivard - President Elect**

(715)-205-1519  
info@BenRivard.com

**Alex Hartung - Treasurer**

(715) 495-0852  
alexhartung@kw.com

**Shannyn Pinkert- Imm. Past President**

(715) 379-3574  
shannypinkert@gmail.com



## RANWW Directors

**Mary Jo Bowe** - (715) 456-2014

**Kim Bump** - (715) 514-0125

**Jade Green** - (715) 642-1320

**Bailey Hawke-James** - (715) 864-8669

**John Flor** - (715) 924-4806

**Andy Yakesh** - (715) 225-4867

**Amber Steffel** - (715) 829-3272

**Max Perrenoud** - (715) 497-7749

**Julie Flor** - (715) 790-0564

**Sara Maas** - (218) 348-8307

**Wendy Hollenbeck** - (715) 833-7722



**Top Notch Support is Just a Phone Call Away**

RANWW Office: (715) 835-0923

**REALTORS® Association of Northwestern Wisconsin || (715) 835-0923**





Try email marketing for free today!