

UPDATES

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











OUR MISSION:

RANWW/NWWMLS unite to advocate for real property rights, advance professionalism and connect members with out communities.

OUR VISION:

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





RANWW Officers

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Judy Nichols 715-821-4765 Dan Lawler 715-234-2948 Mary Jo Bowe 715-456-2014 John Flor 715-924-4806 Dana DeCambaliza 715-579-8400 Amber Linhart 715-579-8351 Shannyn Pinkert 715-379-3574 Martha DeLong 715-790-5468 John Sobota 715-505-8888 715-559-8354 Kristy Sloviak

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

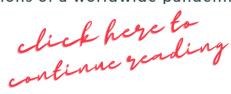
If you would like to submit information, ideas or articles to this publication please contact Luisa at: luisa@ranww.org



Message From WRA President Mike Theo: Much Yet to Do

As he signed the Fair Housing Act into law on April 11, 1968, President Lyndon Johnson said, "We have come some of the way, not near all of it. There is much yet to do." It was just one week after the assassination of Dr. Martin Luther King, Jr.

1968 was a pivotal year in American history. And while 2020 will go down in history for the disruptions of a worldwide pandemic....





Welcome New Members!

Kris Lindahl

Kris Lindahl Real Estate

Barrett Cody

Biller Realty

Terry Smith

Keller Williams Realty Diversified

Jean Girard

Keller Williams Realty Diversified

Christopher Egan

Keller Williams Realty Diversified

Sona Olson

Real Broker LLC

Hana Hammer

Lakeplace.com

Sekaidah Rogers

Eau Claire Realty

Jill Anderson

Lakeplace.com Brothers

Brian Bolier

Coldwell Banker

Patricia Foss

AABRU

Preston Guttenberg

Clearview Realty

Dominick Chamberlain

Kris Lindahl Real Estate

Jesse Halverson

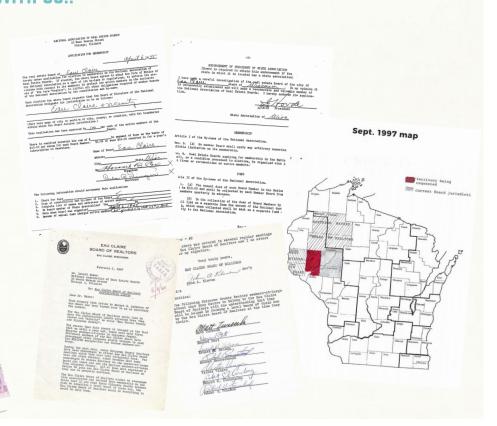
Larson Realty

RANWW IS 100 YEARS STRONG



THANK YOU FOR CELEBRATING WITH US!!

CLICK HERE FOR RANWW'S JOURNEY FROM 1921-2021



Education Corner

WRA Education Update

CAREERS— Click HERE

CONTINUING EDUCATION— Click HERE

PROFESSIONAL DEVELOPMENT— Click HERE

SALES PRE-LICENSE TRAINING AND RESOURCES— Click HERE

CONVENTIONS AND CONFERENCES—Click HERE





RANWW

Northwestern Wisconsin Multiple Listing Service, Inc.

UPDATES & CHANGES



JUST A FRIENDLY REMINDER OF OUR PHOTO POLICY

All listings require at least one photo to be uploaded when the listing is filed with the Multiple Listing Service.

- A. For residential single family and multi-family units (2-family, 3-family, 4-family), the main/primary photo must be an actual photo of the home's Exterior Elevation (not a clipart or facsimile image). (See MLS Policies & Definitions for further definition of acceptable images.)
- B. Satellite or GIS images are permitted in the MLS, however satellite or GIS images are not permitted as the primary photo for residential property types.

- C. For vacant land a satellite or GIS image may be the main/primary photo, however a photo of the actual property must also be submitted to the MLS to comply with N(1).
- <u>D.</u> Facsimiles and/or floor plans are only allowed for properties yet to be built.

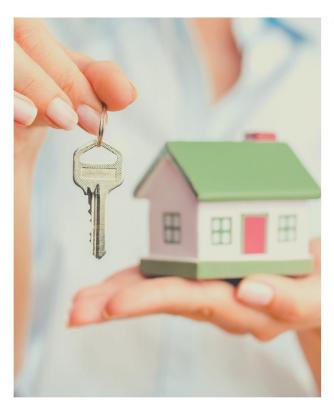


<u>Incomplete/Inaccurate/</u> <u>Late Listing Entry:</u>

Complete, accurate listing information as described in Section I.2 (including submission of photos as described in Section I.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 3rd Offense \$500.00





Note 1:

Listings entered for comp purposes must follow the above Incomplete/ Inaccurate/ Late Listing Entry submission requirements. If the listing is incomplete/inaccurate per the above requirements, fee structure as defined above will apply.

FOR YOUR REFERENCE

CLICK HERE FOR **EXTERIOR ELEVATION EXAMPLES**





CLICK HERE FOR **PHOTO POLICY VIDEO**

PLEASE BE SURE TO REVIEW ALL THESE GREAT INFORMATIONAL GUIDES AND REMEMBER THAT THE PHOTO POLICY IS AN AUTOMATIC FINE!



SENTRICARDS UPDATES ON CHANGES



CLICK HERE

> TO CHECK VIDEO
ON HOW TO OPEN A
NON-BLE LOCKBOX
WITH THE APP

> TO SEE VIDEO ON
HOW TO ASSIGN A
LOCKBOX TO A
LISTING IN THE APP

> TO READ PDF ON ACCESSING A LOCKBOX WITHOUT INTERNET



FAIR HOUSING

WHAT MEMBERS HAD TO SAY ABOUT THE FAIR HAVEN SIMULATION:



"I had completed the
Fairhaven simulation
Fairhaven simulation
before R.INWW was
promoting it. It was
definitely insightful for me
personally and
professionally and I'm
glad I took the time to
do the exercise..."

"I am asking all my agents to complete the training. We have people of Hmong, Chinese and American Indian decent working in the office so I think it is a good idea for everyone to take the training."

Click here to start your journey!

congratulations

TO OUR FAIR HAVEN DRAWING WINNER:

KRISTA SALQUIST!!



AFFILIATE MEMBER MINUTE

CCF BANK | Making More Possible

I would like to take this opportunity to touch base about industry disruptors; the two topics I have chosen are:

- 1) The new Uniform Residential Loan Application (URLA).
- 2) Self-employed borrowers now face more mortgage scrutiny.

The "URLA" Uniform Residential Loan Application is the new application form for Fannie Mae and Freddie Mac lenders. The mandated date for the use of the redesigned URLA was March 1, 2021. Some lenders were months ahead of the timeline and some were right at the doorstep of March 1st. The new URLA includes substantial changes to format, content, and structure of the standard application. The new URLA includes 94 new data points, bringing the total number of fields up to 236, which is 129% bigger than the old form. This will require the lender to gather more borrower information than ever before.Imagine if the Offer to Purchase doubled in size and then every box you thought you knew was moved to a different part of the form. We will all get used to it just, but it is going to take some time. What can you do to prepare yourself and your clients? First, meet with your preferred partners and find out where they are in the transition process. Second, talk with your current and new clients about getting in sooner for a pre-approval. Remember that clients preapproved prior to March 1st MAY have to produce new and additional information. Lastly, with such a challenging market, it is more important than ever to work with lenders you know and trust.

Self-employed borrowers now face more mortgage scrutiny due to COVID-19. As many of you know, it has always been a little tougher for self-employed borrowers to get home loans than it is for regular W-2 employees. Now, with COVID-19, there are several new guidelines and requirements of proving current sustainable income. Year to profit and loss statements matched against business bank statement is just a small example. The scrutiny is closer, the analysis is more pointed, and the freshness of the data is critical. Go through your client list and make sure your self-employed clients are working with a creditable lender, no one likes surprises halfway through a transaction.

After 17 years of working in the Chippewa Valley mortgage world, I recently felt the emotions of purchasing my own home in today's market. It was a one-day, quick decision that started at 8am and ended with a signed contract around 9pm. I truly feel that it was the representation of my REALTOR®, combined with a little bit of luck, that led to the happy moment. Flowers are starting to bloom and the birds are chirping! *Let's make this a great 2nd half of 2021*!

Chris Wolff
CCFBANK | Mortgage Loan Officer

cwolff@ccf.us

Apply Online www.CCF.US/ChrisWolff

C: 715.797.5766









May 2021

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 - Foundation Board meeting

6th to 7th - WRA BOD Meeting

21st - NWWMLS Board Meeting, 9:30am

28th - RANWW Board meeting

31st - Memorial Day (RANWW|NWWMLS Office closed)

NEW MEMBER ORIENTATION dates—11th, 13th & 20th

July 2021

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

14th to 25th - online voting

20th to 22nd - Corelogic User Groups

26th - Elections Committee Meeting/conference call

EXCLUSIVE OFFER Only \$10

Save money and live more comfortably in your home.

Decrease energy bills and increase comfort!

We've partnered with Focus on Energy® to offer exclusive discounts on energy-efficient ENERGY STAR® products such as LED lightbulbs, efficient showerheads, water aerators and more. All orders shipped to your home for free.

Save the Date: July 12th - July 26th

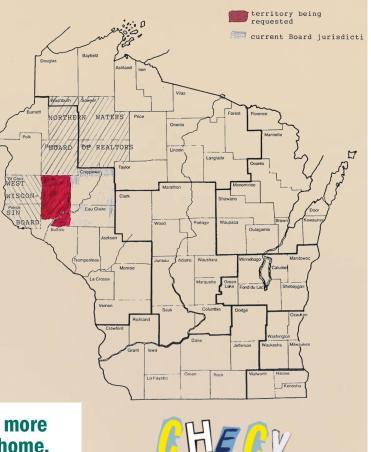
June 2021

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			

3rd - New Member Orientation

16th - Annual Meeting [3—4:30PM] ; Cocktails [4:30—6:30 PM]

28th - Express Baseball Game [5—9 PM]





RPAC REPORT Legislative Updates

Legislative Alert:

Wisconsin Emergency Rental Assistance Program

Gov. Tony Evers is providing \$322 million for tenants and landlords through the Wisconsin Emergency Rental Assistance (WERA) Program, administered by the Wisconsin Department of Administration (DOA). The program will provide direct financial assistance for rent, utilities, home energy costs and wraparound services for individuals who qualify. The governor's announcement of this new round of rental and utility assistance will provide critical resources to prevent eviction, and benefit both tenants and landlords.

WERA Features

- Eligible applicants include those who demonstrate housing instability, have seen their income reduced by the COVID-19 pandemic, or earn a household income at or below 80% of the county medium income.
- If approved, eligible individuals may receive up to 12 months of assistance.
- Rental and utility assistance payments are made directly to the landlord or utility provider on behalf of a tenant.
- The DOA will partner with Wisconsin Community Action agencies and Energy Services Inc. to distribute the funds. Residents of Brown, Dane, Milwaukee and Waukesha counties as well as residents of Madison and Milwaukee can apply directly to their local government's rental assistance provider.

