



# RANWW

Realtors® Association of  
Northwestern Wisconsin

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## The GAD Report

### PLEASE

Fall Is Near:

As a kid growing up in the 1960s, my parents taught me a core set of manners. Helping seniors across the street, opening doors for people behind you and holding it open for them, opening a car door for a lady. I was also taught to say “please” and “thank you”. Manners have been around for generations, and it seems like they are being used less and less these days.

I’m putting a couple to work right now:

**PLEASE** invest \$100 or more in RPAC this month. With the election two months away, we need to have the resources to support incumbents and vetted candidates for state office.

**PLEASE** use WRA’s secure website to make your investment using your Visa, Mastercard or American Express card.

**PLEASE** use this website: <https://www.wra.org/dgcontribution/>

**PLEASE** know that you can still mail a check to WRA for your investment, but with the mail running slowly and millions of ballots that will be taxing the postal system soon, a credit or debit card gets the money in and available much faster.

**PLEASE** understand that we support Republicans and Democrats that support real estate and land use issues.

**PLEASE** realize that nomination papers for spring elections will be available 4 weeks after the November election and you can support local candidates with your Direct Giver investment.

**PLEASE** recognize that the real estate market is very strong, and your investment is badly needed, we are running severely behind last year.

**PLEASE** invest in RPAC.

**THANK YOU!!!**

Bruce

**It is very Important for you to stay up-to-date on the latest orders from the county health departments in our jurisdiction:**

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

**You will find updates at the local, state and national level regarding the coronavirus.**

**I’ll continue to update the GADabouts Facebook page with new information from WRA and NAR as it occurs.**

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

**Bruce King — Government Affairs Director**



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### SPECIAL POINTS OF INTEREST

- Manners In Use
- Home Sales Jump
- Inventory Falls Fast
- New Housing Coming
- Invest in RPAC
- Contact My Legislator

## NAR'S YUN: PENDING HOME SALES UP 15.4% IN THE MIDWEST

NAR's Pending Home Sales Index, a forward-looking indicator of home sales based on contract signings, increased 5.9% in July over June's numbers. The index reached a reading of 122.1 in July. (A reading of 100 on the index is equal to the level of contract activity in 2001.)

With nearly all states now at least partially reopened since the start of the COVID-19 pandemic, the housing market is facing a "robust activity from pent-up demand," according to NAR's index. Pending home sale increases were led in July by a 20.6% year-over-year uptick in the Northeast, followed by a 15.4% annual increase in Midwest, 14.9% annual increase in the South,

and a 13.2% increase in the West.

Yun forecasts existing-home sales to reach 5.4 million this year, a 1.1% increase over 2019. By 2021, he predicts existing-home sales to reach 5.86 million, buoyed by an expanding economy and continued low interest rates. The 30-year fixed-rate mortgage is expected to remain low next year, averaging 3.2% in 2021. Yun also expects housing starts to grow, averaging 1.35 million in 2020 and increase to 1.43 million in 2021.

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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 CONTINUE TO FALL

Freddie Mac reports the following national averages with mortgage rates for the week ending Aug. 27:

- 30-year fixed-rate mortgages: averaged 2.91%, with an average 0.8 point, dropping from last week's 2.99% average. The 30-year fixed-rate mortgage hit an all-time low of 2.88% at the beginning of this month. A year ago, 30-year rates averaged 3.58%.
  - 15-year fixed-rate mortgages: averaged 2.46%, with an average 0.7 point, falling from last week's 2.54% average. A year ago, 15-year rates averaged 3.06%.
- 5-year hybrid adjustable-rate mortgages: averaged 2.91%, with an average 0.2 point, unchanged from last week's average. A year ago, 5-year ARMs averaged 3.31%.

## HOUSING INVENTORY PLUNGES WHILE SALES INCREASE SAYS NAR

National housing inventory has plunged 37% year over year, while buyers' heightened demand is creating bidding wars and a rapid pace of sales, realtor.com® reports in its latest Weekly Recovery Report. Homes are selling nine days faster than a year ago, even as prices escalate, realtor.com® reports. The National Association of REALTORS® reported Thursday that [contract signings in July jumped 15.5% above a year ago](#). NAR's Chief Economist Lawrence Yun says sales show no signs of slowing.

"There's a record level of buyers competing in the housing market right now," says Javier Vivas, director of economic research at realtor.com®. "In a typical year, buyer-seller activity would be dwindling down heading into Labor Day, but 2020 has been nothing short of abnormal. It may be late August, but we're in the thick of the home buying season, with busy open houses, multiple offers, and even bidding wars becoming the common theme in many markets. First-time home buyers face the biggest hurdles and have to lean on financing to keep their homeownership dreams alive."

Wisconsin's existing home sales hit a new record for the month of July, which increased prices by double digits, according to the most recent monthly analysis of the state housing market by the WRA.

Sales of existing homes rose 7.6% in July relative to that same month in 2019, and the median price rose to \$226,400, which is 10.4% higher than July 2019. On a year-to-date basis, sales are now only slightly lower than this time last year, with sales in the first seven months of 2020 just 1.9% below the same period of 2019, and prices are up 8.4% to \$213,000. – [Source: Wisconsin REALTORS® Association](#)

## RIVER RIDGE TOWNHOMES PLANNED FOR SITE NEXT TO WOODMAN'S

Altoona is looking to add to its housing stock as a proposed development next to Woodman's goes thru the approval process.

River Ridge Townhomes would construct 100 units in eight buildings with three phases in the construction process.

The property would have 61 one-bedroom, and 39 two-bedroom units with attached garages and room for bicycle and electric vehicle charging stations, private patios and second floor decks. There

would be a shelter built at the existing bus stop along with an area designated as a pavilion and grilling area.

When Woodman's came to Altoona, the land next to it was intended for commercial use, most of the commercial construction has occurred across the road, but Winona National Bank and Prevea Health Clinic now nearby.

That would leave three lots for development south of River Prairie Drive.

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*"If they don't give you a seat at the table, bring a folding chair."  
— Shirley Chisholm (1924-2005)*

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### NEW HOUSING COMING TO SOUTHEAST EAU CLAIRE

The Eau Claire City Council unanimously approved a new housing development on the far southeast side of Eau Claire, across from the Town of Washington town hall.

The 30 plus acre site will have a mix of housing units available with low income, market rate and senior housing available.

Nearly 300 units will be constructed, with an amendment added to keep trees on the west side of the development and to add bike trail access to Graff Road on the east side of the development.

### TELEMARK PLAN GRANT MEETS APPROVAL

The Town of Cable Board is backing the American Birkebeiner Ski Foundations application for a USDA Rural Placemaking Innovation Challenge grant to develop a plan for the former Telemark Lodge and Resort property that once was a "go to" destination in northern Wisconsin but in recent years has fallen into disarray, lack of use, several ownership changes and finally an auction to sell off pieces of the famed property.

The plan will be to develop a plan to use the site for recreation and small business. The plan will be developed by the Northwest Wisconsin Regional Planning Commission, Cable Plan Commission and community involvement.

The Cable board had previously voted to apply for a Idle Sites grant to tear the Telemark Lodge down and make the site ready for new construction or development.

An Idle Sites grant was recently applied for by the City of Eau Claire to assist Hy-Vee with costs associated with demolishing, abating asbestos and lead and cleaning the former K-Mart site in Eau Claire to the grocer can construct a 90,000 square foot store on the site.



Tune in to listen to Tom Larson and Cori Lamont of the WRA's public affairs team discuss legislation pending in the Wisconsin Senate that requires home inspectors to use the word "defect" in inspection reports when inspectors discover a clearly defined defect in the property. You'll gain valuable insights into why this common-sense legislation was necessary in the first place.

## HOUSING PROGRAM AVAILABLE FROM NORTHWEST AFFORDABLE HOUSING

Northwest Affordable Housing (NWAH) provides funding assistance to qualifying clients in the counties of Ashland, Bayfield, Burnett, Douglas, Iron, Price, Rusk, Sawyer, Taylor, and Washburn to make major housing repairs or to purchase a home. The housing program is targeted specifically to qualifying Low- to Moderate-Income (LMI) households (household income at or below 80% county median income).

Funds are provided for making essential improvements to single-family homes serving as the principal residence of LMI owners. Eligible costs include energy-related improvements, lead-based paint hazard reduction, and repair of code violations.

Direct assistance may be provided to eligible homebuyers for acquisition (down payment and closing costs), acquisition and rehabilitation, or new construction.

HOME funds may be used for accessibility modifications to a dwelling unit occupied by an LMI person who is physically handicapped. Typical modifications include: ramps, grab bars, accessible shower stalls, wider doorways and hallways, and the installation of door handles, in place of door knobs.

Contact Kimberly Gifford at Northwest Affordable Housing in Spooner for more information. 715-635-2197 or kgifford@nwrpc.com.

## RPAC AND YOU

Did you know that you can make your RPAC investment securely online using your Visa, Mastercard and now American Express card?

Go to <https://www.wra.org/dgcontribution/>

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

Now more than ever, we need your financial investment in RPAC thru the Large Donor Council or Direct Giver.





## FIND OUT WHO IS ON YOUR BALLOT AND HOW TO RECEIVE A BALLOT BY MAIL

The primary election is over, there are 60 days left until the general election on November 3rd. Soon, you will receive a card containing information on how to obtain a mail-in ballot to cast your vote. With talk of slower than normal delivery times from the post office, you have the option of filling out the ballot once you receive it and dropping it off at your polling station, or vote early, or by absentee, or the old way of going to the polls on November 3rd.

However you decide, know who is on your ballot and what the candidates stand for before casting your ballot. Watch for the WRA Voter Guide in your mailbox very soon and be informed.



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

## TOOLS YOU CAN USE IN YOUR BUSINESS

If you have been thinking about adding tools to your toolbox, NAR offers two excellent certificate programs that do not take a lot of time to complete and will complement your current skill set.

First is e-PRO®. The current pandemic has rushed technology to the forefront in a way not seen before. Zoom, Microsoft and Webex meetings are happening hourly.

With many members still at home, and many that will stay there after the pandemic eases, having a heightened understanding of marketing strategies and how to make technology work for you with those strategies will give you an edge.



The second is At Home With Diversity. This course addresses issues of diversity, fair housing and cultural differences and how these dynamics influence you as a real estate professional.

*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.*

# CAMPAIGNS IN THE AGE OF COVID-19-BY JOE MURRAY, WRA

Bruce's Note: I'm running this story every month by Joe Murray because it gives you excellent insight into the political process during a pandemic, the changing face of traditional campaigning and fundraising and even how we will be able to vote in November. It will hopefully engage you to the point of investing in RPAC as soon as possible.

This year, candidates face a very significant challenge. The COVID-19 pandemic has changed almost everything. In the age of social distancing, political campaigns will have to adapt to the restriction on face-to-face interactions with voters while campaigning at every level. Events that feature large crowds have been canceled, and the most common task of the grassroots campaign — knocking on doors — is taboo for now.

In spite of all this, the elections to be held on November 3 are underway. Three political factors will ultimately influence the final results, perhaps significantly, one way or another:

1. The 20 state legislative seats with no incumbent running.
2. The incredible surge in absentee voting.

THE BIG QUESTION OF HOW VOTERS WILL RESPOND TO THE COVID-19 "SAFER AT HOME" SHUTDOWN THAT HAS PRODUCED THE HIGHEST NUMBER OF UNEMPLOYED WORKERS IN WISCONSIN SINCE THE GREAT DEPRESSION.

## OPEN LEGISLATIVE SEATS

The 2020 legislative election cycle includes 20 open state legislative districts. These are districts where the incumbent has decided to retire or possibly run for a different office. In the state Senate, there are seven open seats; in the state Assembly, 13 districts are open. This is an average number of open seats over the last 10 years.

After looking closely at the voting history of all 20 open seats, one conclusion is pretty clear: only six of the 20 districts (30.0%) will be or could be highly contested between the two major parties. The other 14 seats are either strong Democrat or Republican districts and will remain in the same party hands after the elections on November 3.

Why are open legislative seats important to political insiders? Because open seats in any election cycle, depending on where they are located, offer the best possibility to flip from one party to the other. Based on historical voting numbers, only six open seats fall into competitive territory this year, and this means that additional "opportunity" seats will be in districts with incumbents running for reelection, and incumbents are generally more difficult to defeat.

## ABSENTEE VOTING WILL CONTINUE TO SKYROCKET IN WISCONSIN

Badger State voters have a long-held tradition of turning out to vote in big numbers. Wisconsin voter turnout is always near the top compared to most states, and political prognosticators believe that November 2020 voter turnout could break all previous records in the state.

Even with the COVID-19 pandemic, many believe turnout will surge, in large part due to absentee early voting. Prognosticators point to the recent election for state Supreme Court between liberal Jill Karofsky and conservative Dan Kelly. In the April 7 election, 71% of all votes cast were absentee. This represents a dramatic increase over all previous elections. For example, in the November 2016 election and 2018 midterms, fewer than 30% of all votes were cast absentee. Fear of the pandemic drove Wisconsin voters to vote absentee, "essentially turning the voting pattern in Wisconsin upside down, from being mostly in-person to mostly by mail," according to UW-Madison political science professor Barry Burden.

Assuming absentee voting surges, how will this impact final results? Donald Trump carried Wisconsin by approximately 22,000 votes in 2016, one of the narrowest margins in the country. Will the November absentee surge prove to be an advantage for Trump or Biden? And how will this surge affect down-ballot elections for Congress and state Legislature? Research has suggested that down-ballot races could be most impacted by higher turnout driven by absentee voting. That may influence the outcome in highly competitive districts where the two parties spend the bulk of their time and resources.

## 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

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

Jesse James

608-266-9172

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

Nick Milroy

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

Beth Meyers

608-266-7690

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

Romaine Quinn

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

James Edming

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

Jodi Emerson

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

Treig Pronschinske

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

Warren Petryk

608-266-0660

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## 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

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### 31st Senate

Jeff Smith

608-266-8546

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## 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!!



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**Enhance your skills.  
Empower your future.**

