WISCONSIN
# REAL ESTATE MAGAZINE
WRA A PUBLICATION OF THE WISCONSIN REALTORS® ASSOCIATION
April 2021 Vol. 37, No. 7

## Inside this Issue:




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[1]Corelogic mortgage recordings: Dane County 36 consecutive months as of December 2020.
[2]UW Credit Union critical measure survey data from 2020.

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## FAIR HOUSING: THIS MONTH'S TOPIC

Every April, REALTORS® commemorate the passage of the Fair Housing Act of 1968 and a commitment to expanding equal access to housing.

To celebrate Fair Housing Month, this issue of *Wisconsin Real Estate Magazine* includes a message from WRA President & CEO Mike Theo, articles about fair housing law, a fair housing quiz, and a fair housing poster to hang up in your office!

## PRESIDENT'S MESSAGE

The WRA is embarking on a new adventure to raise fair housing awareness in Wisconsin. **Page 6**


## FAIR HOUSING QUIZ

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## POSTER

Hang in your office to commemorate fair housing law all year long. **Center**


*BY* **DAVE CLARK**
PROFESSOR OF ECONOMICS AT MARQUETTE UNIVERSITY
PRINCIPAL AT ECON ANALYTICS, LLC


**WISCONSIN MONTHLY HOUSING REPORT**

# FEBRUARY *Housing Market Remarkably Robust*

Strong February housing sales pushed what are typically the three slowest months of the year into record territory, according to the most recent analysis of the existing home market. February 2021 sales increased 5.5% compared to February 2020, which was the last month before the recession began. Inventories continued to be very tight, which has led to a sustained period of very strong price appreciation. The median price rose to $215,000 in February, which is 13.2% higher than 12 months earlier. In fact, median prices have grown at an annual rate of 9.7% or higher each month since July of last year.

Read the full housing report: www.wra.org/HSRFeb2021

*David Clark, Ph.D., is a professor of economics at Marquette University and principal at ECON Analytics, LLC, and serves as a consultant for the WRA in the analysis of home sales data as well as in the preparation of the monthly Wisconsin Housing Report. For more information, contact Clark at 414-803-6537.*


## HOUSING STATISTICS MONTHLY ACTIVITY

| Statewide | February 2021 | February 2020 | % Change | YTD 2021 | YTD 2020 | % Change |
|---|---|---|---|---|---|---|
| New Listings | 5,026 | 6,926 | -27.4% | N/A | N/A | N/A |
| Total Listings | 15,575 | 25,258 | -38.3% | N/A | N/A | N/A |
| Closed Sales* | 4,395 | 4,164 | +5.5% | 9,124 | 8,409 | +8.5% |
| Median Sales Price | $215,000 | $189,900 | +13.2% | $211,000 | $190,000 | +11.1% |
| Months of Inventory | 2.1 | 3.6 | -41.7% | N/A | N/A | N/A |
| Avg. Days on Market | 95 | 110 | -13.6% | N/A | N/A | N/A |
| Affordability Index | 221 | 232 | -4.5% | N/A | N/A | N/A |

| | Median Price | | | Closed Sales | | |
|---|---|---|---|---|---|---|
| Region | February 2021 | February 2020 | % Change | February 2021 | February 2020 | % Change |
| Central | $159,900 | $139,000 | +15.0% | 305 | 252 | +21.0% |
| North | $168,250 | $146,000 | +15.2% | 432 | 327 | +32.1% |
| Northeast | $186,000 | $163,000 | +14.1% | 741 | 753 | -1.6% |
| South Central | $256,000 | $235,000 | +8.9% | 868 | 861 | +0.8% |
| Southeast | $223,000 | $204,000 | +9.3% | 1,654 | 1,608 | +2.9% |
| West | $225,000 | $178,000 | +26.4% | 395 | 363 | +8.8% |

*Report criteria: Reflecting data through February 2021. *Total statewide closed sales may differ from the summed regional sales due to a small number of sales not being assigned to a county.*

# INSIDE THE WRA

## Make a Difference with Committee Service

Committee service is a great way to make a difference for the industry and build rapport with fellow Wisconsin REALTORS®! The WRA is looking to fill 2022 positions on the following WRA committees:

- Cultural Diversity in Housing Committee
- Legal Action Committee
- Professional Standards Committee
- Public Policy Committee
- Real Estate Forms Committee
- Wisconsin REALTORS® Foundation Board

See full descriptions of these committees and apply online at www.wra.org/committees.

Application deadline: May 1, 2021.

## The WRA Announces Largest Statewide and Regional Companies to Serve on the 2022 Board of Directors

In accordance with the WRA bylaws, the three largest statewide companies and seven regional companies shall be determined by counting the number of company employees who are members of the WRA according to the WRA membership records as of February 28 of that year.

The following companies will be represented on the 2022 WRA board of directors:

**Largest statewide companies**

First Weber Group Inc. – Madison

Shorewest REALTORS® – Brookfield

eXp Realty – Middleton

**Largest regional companies**

Region One: Edina Realty – Eau Claire

Region Two: Coldwell Banker Action Realty – Schofield

Region Three: Coldwell Banker Real Estate Group – Appleton

Region Four: Stark Company – Madison

Region Five: Coldwell Banker Realty – Brookfield

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WISCONSIN REAL ESTATE MAGAZINE

EDITORIAL STAFF

Publisher: Michael Theo

Editor: Lauren B. Hubbard

Art Director: Mike Keegan

Managing Editor: Robert Uhrina



CONTACT INFORMATION

4801 Forest Run Road, Ste. 201

Madison, WI 53704-7337

608-241-2047 • 800-279-1972

email: editor@wra.org

website: www.wra.org

POSTMASTER: Send address changes to:

Wisconsin REALTORS® Association
4801 Forest Run Road, Ste. 201
Madison, WI 53704-7337

Wisconsin Real Estate Magazine™ is published by the Wisconsin REALTORS® Association. Trademark issued pursuant to Wisconsin state statute.

Wisconsin Real Estate Magazine™, USPS 597-850, ISSN 1548-0526, is published monthly by the Wisconsin REALTORS® Association, 4801 Forest Run Road, Ste. 201, Madison, WI, 53704. Periodical postage paid in Madison, WI, and additional mailing offices. An annual subscription rate of $14 is included in membership dues and a copy is mailed to every paid REALTOR® and affiliate member of the association. Nonmember subscription rate is $60.

# 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, it will too be remembered for the racial unrest that detonated across the country in the wake of the murder of George Floyd in Minneapolis at the hands of a police officer. The episode incited months of protests against police and systematic racism in over 150 cities across the country. The scenes were reminiscent of the civil rights protests of the 1960s. The Fair Housing Act of 1968 was a positive outcome of a tumultuous decade of protests and riots.**

As we recognize and celebrate Fair Housing Month across America in April, it is both proper and necessary to understand and appreciate the lessons learned by the struggle for fair housing in America, and to use those lessons to chart a better future as a result. Perhaps the turbulence of 2020 can have some similar positive impacts on American society today.

History demonstrates that discrimination in housing in the early 20th century was pervasive, and not just because of individual prejudices, income inequalities or even the institutional actions by lenders and real estate professionals. In his groundbreaking 2017 book, ***The Color of Law: The Forgotten History of How Our Government Segregated America***, housing policy expert Richard Rothstein documented how laws and regulations at the federal, state and local government levels actually promoted housing discrimination in markets across the country. He documents how zoning laws as well as housing and urban development planning created racially segregated communities and destroyed previously integrated neighborhoods.

To partially ameliorate these government-induced acts of segregation, the 1968 Fair Housing Act prohibited discrimination regarding the sale, rental and financing of housing based on race, color, religion, sex and national origin. These protections have since been expanded and now include protections against discrimination based on disability and family status. It is also important to note that these are only the protected classes under the federal act. The National Association of REALTORS®' (NAR)

Code of Ethics adds sexual orientation and gender identity. Wisconsin law adds sexual orientation; marital status; status as a victim of domestic abuse, sexual assault or stalking; lawful source of income; age and ancestry.

Against this backdrop, our industry, our profession and our association must ask what the current generation and future generations of REALTORS® can do to improve the fairness of housing to all people in our country, our state and our communities.

In late 2019, NAR created a new set of fair housing initiatives referred to as "ACT" which stands for Accountability, Culture Change and Training. This expansive set of programs includes a novel fair housing platform called "Fairhaven," which involves an online simulation training in specific transactional situations that confront bias and discrimination. NAR is also creating recommendations for states to strengthen fair housing education and enforcement of state licensure laws. NAR is launching a public service announcement reaffirming the association's commitment to fair housing and informing consumers on how to report problems as well as creating more robust fair housing education, including training to overcome unconscious bias.

The WRA has also been contemplating ways to advance housing fairness here in Wisconsin. In January, the WRA board of directors approved a set of diversity, equity and inclusion initiatives for 2021 and beyond, which include the following concepts:

***Education and outreach***
Provide financial resources to the ongoing education of our members on issues related to diversity, equity and inclusion (DEI) and expand our webinar keynote speaker series to include national speakers and experts on important DEI issues.

***Training***
Create a fair housing audit initiative, in possible partnership with NAR, to conduct voluntary audits of brokerages regarding agent conduct to ensure compliance with fair housing laws. In addition, actively promote NAR's Fairhaven training program.

***Research***
Engage UW-Madison and/or Marquette University to conduct a study identifying the causes and possible solutions to Wisconsin's low minority homeownership rates. This research will follow up on the WRA's 2019 "Falling Behind" report, which addressed Wisconsin's workforce housing shortages and solutions.

***Ongoing commitment***
Create a task force to identify future WRA DEI initiatives and reconstitute the WRA's Cultural Diversity & Housing Committee to raise the committee's profile and create ongoing DEI training and programming opportunities.

***Regulatory reform***
In partnership with the Wisconsin League of Municipalities and the Wisconsin Housing and Economic Development Authority (WHEDA), educate and train local officials on how to make incremental ordinance changes to increase housing inventory and improve minority homeownership rates.

Raising minority homeownership rates is a key area for REALTORS® to take a leadership role. It is simultaneously important to individual families, the housing industry and the state as a whole. A recent report by NAR titled "Snapshot of Race and Home Buying in America" shows the dramatic racial disparity in homeownership rates in Wisconsin. The homeownership rate for white Wisconsinites today is 71% but for black Wisconsinites is just 26%. The Asian homeownership rate is 51%, and the Hispanic rate is 41% in Wisconsin.

As highlighted in ***The Color of Law***, systemic and institutionalized segregation has denied generations of minority families the benefits of homeownership, and those benefits are substantial. NAR's study points to data from the Federal Reserve, which shows homeownership is a key factor in building wealth for families and individuals. The Fed's data showed the net worth of a typical homeowner was 40 times the net worth of a renter. For example, the net worth nationally of a homeowner in 2019 was $255,000, while a renter's net worth was just $6,300. Moreover, in addition to the financial benefits, homeownership also has significant social benefits for families as well as communities, including better educational performance for kids, higher participation in civic and volunteer activities, better physical health and lower crime rates. Denying access to homeownership for some, in the end, hurts all.

The initiatives being implemented by NAR and the WRA are a good start, but success in the long run requires not just organizational support but support from individual REALTORS® as well. While REALTORS® alone cannot fix these problems, we can most certainly help, and try we must. In both the short and long term, we will be judged not by the words and commitments we make today, but rather by our actions — today and tomorrow. Toward this end, let us take this journey together. I invite you to share your thoughts and ideas as we chart a sustainable quest to ensure fair housing for all.

As President Johnson said, we have much yet to do.

Thank you,
Michael Theo
WRA President & CEO

*BY* **DEBBI CONRAD**
SENIOR ATTORNEY AND DIRECTOR OF LEGAL AFFAIRS
LEGAL

# The Role of Zoning in Desegregation

**Systemic discrimination lives and breathes not always on the surface but at deeper, less apparent levels in recorded covenants and applicable zoning and land use ordinances. Many believed the passage of the Fair Housing Act (FHA) in 1968 would erase racial discrimination, but the FHA could not undo the entrenched segregation underlying our neighborhoods.**

**Because the systemic racism extending multiple generations deep cannot be repaired overnight, African American families who were prohibited from buying homes in the suburbs in the 1940s, 50s and 60s, by the Federal Housing Administration and others, gained none of the equity appreciation that whites gained.**

## MINORITY HOMEOWNERSHIP LAGS BEHIND

Even after the 1968 passage of the Fair Housing Act, black Americans and other minorities have continued to experience housing inequalities. In the first quarter of 2020, the U.S. Census Bureau reported that black households had the lowest homeownership rate at 44%, nearly 30 percentage points behind white households. The National Association of REALTORS®' (NAR) "Snapshot of Race and Home Buying in America" report found the U.S. homeownership rate was 64.2% in 2019. At 69.8%, the rate for non-Hispanic white Americans exceeds the national rate. However, the Black homeownership rate — 42% — represents a Black-white homeownership gap of almost 30%. The homeownership rates for Asian Americans and Hispanic Americans are 60.7% and 48.1%, respectively. In addition, Black homebuyers purchased residences with the lowest median price of $228,000. Black home shoppers also had the lowest median household incomes at $75,000. As a result, their homes are also the smallest — at 1,800 median square feet.

## IMPROVING BLACK HOMEOWNERSHIP

NAR, the Urban Institute and the National Association of Real Estate Brokers developed a five-point plan to address the Black homeownership gap. The plan promotes measures to:

(a) Advance policy solutions at the local level.
(b) Tackle housing supply constraints and affordability.
(c) Promote an equitable and accessible housing finance system.
(d) Provide further outreach and counseling initiatives for renters and mortgage-ready millennials.
(e) Focus on sustainable homeownership and preservation initiatives.

Obviously Black homeownership will need to be addressed in multiple steps and at various levels. Some measures would benefit lower-income buyers as well as workforce housing purchasers by building and opening up more affordable housing. NAR, for instance, believes policy proposals such as a first-time buyer tax credit of up to $15,000 would help address the situation. Homebuyers would receive the tax credit when making the home purchase, rather than having to wait until filing federal income taxes the following year.

NAR also believes incentives to create more affordable housing units should also be advanced. Other measures that would go far in these efforts would be to remove zoning impediments to minority homeownership. Some of these ordinances may violate the FHA while others are more subtle but still have segregation-enhancing effects.

## FAIR HOUSING MEETS STATE AND LOCAL ZONING AND LAND USE

The regulation of land use and zoning is traditionally reserved to state and local governments, except to the extent that it conflicts with requirements imposed by the FHA or other federal laws. As established by the Supremacy Clause of the U.S. Constitution, federal laws such as the FHA take precedence over conflicting state and local laws. Even absent a discriminatory intent, state or local governments may be liable under the FHA for any land use, zoning law or practice that has an unjustified discriminatory effect on a protected group. HUD and the Department of Justice in 2016 issued the "Joint Statement of the Department of Housing and Urban Development and the Department of Justice on State and Local Land Use Laws and Practices and the Application of the Fair Housing Act." A land use or zoning practice results in a discriminatory effect if it caused or predictably will cause a disparate impact on a group of persons or if it creates, increases, reinforces or perpetuates segregated housing patterns based on a protected characteristic. A state or local government has the opportunity to show that the practice is necessary to achieve one or more of its substantial, legitimate, nondiscriminatory interests. If these interests could not be served by another practice that has a less discriminatory effect, then the practice does not violate the FHA.

Examples of land use practices that may violate the FHA under a discriminatory effects standard include minimum floor space or lot size requirements that increase the size and cost of housing if such an increase has the effect of excluding persons from a locality or neighborhood because of their membership in a protected class, without a legally sufficient justification. Similarly, prohibiting low-income or multifamily housing may have a discriminatory effect on persons because of their membership in a protected class and, if so, would violate the FHA absent a legally sufficient justification. The standard for evaluating housing-related practices with a discriminatory effect is set forth in HUD's Discriminatory Effects Rule, 24 CFR § 100.500.

When enacting or applying zoning or land use laws, state and local governments may not act because of the fears, prejudices, stereotypes or unsubstantiated assumptions that community members may have about current or prospective residents because of the residents' protected characteristics. Doing so violates the FHA, even if the officials themselves do not personally share such bias. For example, a city may not deny zoning approval for a low-income housing development that meets all zoning and land use requirements because the development may house residents of a particular protected class or classes whose presence, the community fears, will increase crime and lower property values in the surrounding neighborhood.

## LIFT THE ZONING CONSTRAINTS

While not as overt, contemporary local zoning and land use regulations can contribute to the same patterns of segregation established in the past by redlining, restrictive covenants and other systemic discriminatory measures. Some of the local ordinances and policies that can serve to reinforce segregation include minimum lot size, expensive building code requirements, building height limits, single residence per lot requirements, minimum square footage requirements, and high hurdles for accessory dwelling units, such as in-law apartments.

These requirements make it difficult to build multifamily units that would allow minorities and lower-income residents to live in suburban developments with access to their jobs, quality schools and transportation. In addition, large lot size requirements reduce the supply of available land, drive up housing costs, and further keep out low-income and minority families.

Reaching out to local building code and zoning officials and amending ordinances to modify the standards and hurdles in these ordinances would contribute to making them more consumer- and developer-friendly and help open neighborhoods to more diverse inhabitants. Adoption of such incremental changes could contribute to making Wisconsin more integrated. These communities would enjoy rising property values and the benefits of living in a diverse society.

## SOURCES


- "NAR Finds Black Home Buyers More Than Twice as Likely to Have Student Loan Debt, Be Rejected for Mortgage Loans Than White Home Buyers": www.nar.realtor/newsroom/nar-finds-black-home-buyers-more-than-twice-as-likely-to-have-student-loan-debt-be-rejected-for
- NAR's "Snapshot of Race & Home Buying in America" report: www.nar.realtor/research-and-statistics/research-reports/a-snapshot-of-race-and-homebuying-in-america
- Joint Statement of The Department of Housing and Urban Development and The Department of Justice: State and Local Land Use Laws and Practices and the Application of the Fair Housing Act: www.justice.gov/crt/page/file/909956/download
- "A Five-Point Framework: Reducing the Black Homeownership Gap," the Urban Institute: www.urban.org/sites/default/files/publication/100204/building_black_ownership_bridges_1.pdf
- "Federal Fair Housing Law Policies: Application of disparate impact theory to zoning and landlord/tenant practices," in the April 2017 ***Wisconsin Real Estate Magazine***: www.wra.org/WREM/Apr17/FairHousing
- HUD's Discriminatory Effects Rule, § 100.500 Discriminatory effect prohibited: www.law.cornell.edu/cfr/text/24/100.500


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*Debbi Conrad is Senior Attorney and Director of Legal Affairs for the WRA.*

*BY* **TRACY RUCKA**
DIRECTOR OF PROFESSIONAL STANDARDS AND PRACTICES
**LEGAL**

# The Best of the Legal Hotline:
## *Fair Housing Implications for Tenant Screening*

### TENANT SCREENING

***What are good standards for tenant screening to assure compliance with fair housing law? Does the landlord need a reason to deny an applicant? Is the landlord required to say why a person is denied?***

Wisconsin's Open Housing Law prohibits unlawful discrimination in housing based on sex; race; color; sexual orientation; disability; religion; national origin; marital status; family status; lawful source of income; age (18 and over); ancestry; or status as a victim of domestic abuse, sexual assault or stalking. The law protects the rights of people in the rental or purchase of housing.

The key to tenant screening is to be consistent and fair. Landlords and property managers typically screen prospective tenants with respect to their income, credit, references and eviction records, using a written tenant application form. Keep to objective and not subjective standards, and apply them in the same manner in every case. Some landlords also do criminal background checks. More information about using criminal history is discussed later in this article.

The landlord or property manager should have predetermined, consistent standards in each of these categories that are applied fairly to all. It may be beneficial to provide these standards, in writing, to all applicants. All prospects must be screened in a fair and nondiscriminatory manner to avoid accusations of fair housing discrimination. Any time an applicant is rejected based on an immutable characteristic or an intuitive judgment, there will be a risk of a fair housing complaint. A landlord is not required to provide an explanation of why a prospective tenant has been denied.

For more information about tenant screening, see the April 2009 ***Legal Update***, "Wisconsin Rentals," at www.wra.org/LU0904 and the July 2003 ***Legal Update***, "Residential Rental Primer," at www.wra.org/LU0307.

### CONVICTION HISTORY

***On what grounds can a landlord deny a rental application without discrimination when an applicant has a conviction record? For instance, a potential tenant's history is concerning because the applicant has a drug felony charge from 2007, a disorderly conduct ticket from 2012, and a criminal damage to property conviction from around 2012. Can a landlord deny tenancy based on conviction records?***

The landlord may review their tenant screening standards with legal counsel in light of the U.S. Department of Housing and Urban Development (HUD) guidelines stating property managers may not adopt tenant screening standards excluding all applicants with any conviction records. Under the HUD guidance, landlords and property managers cannot adopt a screening standard that excludes all applicants with any conviction record. The guidance also states that screening standards based on prior arrests are unlawful because arrest records do not prove past unlawful conduct and thus are an unreliable measure of an applicant's potential risk to neighbors or property.

While a record of conviction as opposed to an arrest will serve as sufficient evidence to prove an individual engaged in criminal conduct, the guidance emphasizes to landlords that "blanket bans" are most likely illegal. A landlord with a blanket rejection of any person with any conviction record — no matter when the conviction occurred, the nature and severity of the conduct, or what the person has done since — will be unable to prove that such policy or practice is necessary to achieve a substantial, legitimate, nondiscriminatory interest. A landlord with a more tailored policy that excludes individuals with only certain types of convictions and examines the nature, severity and recency of the conduct must still prove that its policy is necessary to serve a substantial, legitimate, nondiscriminatory interest.

The balance between open housing and screening standards is explained in further detail in "HUD's New Take on Tenant Screening Standards" in the May 2016 ***Wisconsin Real Estate Magazine*** at www.wra.org/WREM/May16/HUD and "Waging the War Against Discrimination" in the April 2016 ***Wisconsin Real Estate Magazine*** at www.wra.org/WREM/Apr16/Discrimination. Be sure to see the National Association of REALTORS®' helpful list of do's and don'ts for the development of criminal history-based housing policies in "Fair Housing Act: Criminal History-Based Practices and Policies," at www.realtor.org/articles/fair-housing-act-criminal-history-based-practices-and-policies. Also see the Just A Landlord blog post, "Use of Criminal Records


for Screening After 4/4/16," at justalandlord.com/2016/05/02/criminal-records-for-screening-after-4416-hud-notice. More general information about open housing is available in "Housing Discrimination Law in Wisconsin" in the April 2015 ***Wisconsin Real Estate Magazine*** at www.wra.org/WREM/Apr15/OpenHousing.

## CHARGE VS. CONVICTION

***Can a broker turn down a potential tenant who wants to rent one of the broker's properties if he has been charged for domestic abuse or other crimes?***

The thing to keep in mind about criminal charges is they are charges. A person is innocent until proven guilty. Therefore, to use a criminal charge as a basis to reject an applicant is not an appropriate standard for tenant screening.

***Arrest records under the guidance***

The guidance observes that a landlord or property manager with a policy or practice of excluding tenant applicants because of one or more prior arrests without any conviction cannot show that such policy or practice is necessary to achieve a substantial, legitimate, nondiscriminatory interest. Denying housing based on a record of arrest is not legitimate because arrests alone are not proof of guilt. Landlords must distinguish between arrests and convictions and cannot use arrests as the justification to deny applicants.

***Conviction records under the guidance***

While a record of conviction as opposed to an arrest will serve as sufficient evidence to prove that an individual engaged in criminal conduct, the guidance emphasizes to landlords that "blanket bans" are most likely illegal. A landlord with a blanket rejection of any person with any conviction record "no matter when the conviction occurred, the nature and severity of the conduct, or what the person has done since" will be unable to prove that such policy or practice is necessary to achieve a substantial, legitimate, nondiscriminatory interest.

***Can the rejection of a tenant application based on conviction record be a fair housing violation based on protected classes?***

A tenant applicant who is on probation and/or has a criminal record is not part of a protected class under federal or state protected classes. However, a county or municipality can have its own list of protected classes, and if the property is in that area, landlords would have to abide by those local laws as well. The landlord may contact the county and local municipality to determine if they have any additional protected classes.

## SUPPORT ANIMALS

***The landlord is hearing different information about support animals. Can you provide an overview of the standards?***

The Fair Housing Act protects the right of people with physical or mental disabilities to keep emotional support animals, even when policy explicitly prohibits pets. The law generally requires the owner or property manager to make an exception to the no-pet policy as a reasonable accommodation as long as the accommodation does not constitute an undue financial or administrative burden for the complex or fundamentally alter the nature of the housing. A reasonable accommodation is a change in rules, policies, practices or services so that a person with a disability will have an equal opportunity to use and enjoy a dwelling unit or common space.

If a tenant needs a support animal, the tenant should request a reasonable accommodation, preferably in writing, from the landlord. The request should state the disability, if not readily apparent, and indicate a relationship between the tenant's ability to function and the assistance of the animal. In addition, the tenant should include a letter or prescription from an appropriate professional, such as a therapist or physician, verifying the need for the support animal. The tenant need not disclose the details of the disability nor provide a detailed medical history. Federal law does not include any specific requirements for registration or credentials for the animals involved.

Support and service animals that assist persons with disabilities are considered to be auxiliary aids and generally are exempt from an owner's pet restrictions, pet deposits and extra pet rent. Service animals include, without limitation, guide dogs for persons with vision impairments, hearing dogs for people with hearing impairments, and emotional assistance animals for persons with chronic mental illness.

The landlord should proceed carefully because the landlord cannot and does not want to make any representations about the legal rights of the tenant. At the same time, if the written request and counselor's letter does not seem to be legitimate because online operations can provide documents for a fee for those wishing to take advantage of the legal accommodation for those with real disabilities, it may be appropriate to make further inquiry without prying too far into medical issues. The landlord may consult with legal counsel to discuss the tenant's legal rights relating to service and support animals in the property.

See "Sorting Through Assistance Animal Requests: HUD's new assistance animal guidance," in the March 2020 ***Wisconsin Real Estate Magazine*** at www.wra.org/WREM/Mar20/AssistanceAnimals and the sources cited therein for the latest guidance regarding this issue. Also see the Joint Statement of the Department of Housing and Urban Development and the Department of Justice: Reasonable Accommodations Under the Fair Housing Act at www.justice.gov/crt/about/hce/joint_statement_ra.pdf and "Assistance Animals in Housing: Sorting through the Myths and Misunderstandings" in the April 2013 ***Wisconsin Real Estate Magazine*** at www.wra.org/WREM/Apr13/AssistanceAnimals.

*Tracy Rucka is Director of Professional Standards and Practices for the WRA.*

*BY* **JENNIFER LINDSLEY**
STAFF ATTORNEY AND DIRECTOR OF TRAINING
LEGAL

# Barriers to Housing and Property Ownership

## *Read more about it*

Many of us have been spending significantly more time at home over the last year due to the COVID-19 pandemic. What was once the place where you slept or retired from the outside world after a long day may have become your office, your restaurant, your children's school, and your space for socializing even if the socializing was virtual. Others may have experienced a threat to the place they call home due to inability to pay rents or mortgages. Housing insecurity affects every aspect of life: physical health, mental health, education and general well-being. In light of the value of having a safe and secure place to call home, it is worth exploring historical and contemporary barriers to housing and property ownership.

***Evicted: Poverty and Profit in the American City by Matthew Desmond***

***Evicted: Poverty and Profit in the American City*** explores poverty as a barrier to housing by following eight families in our own backyard of Milwaukee. Published in 2016, this book follows eight Milwaukee families as they struggle to obtain and maintain housing. The author follows several individuals and families in their journey as tenants but also included input from landlords renting to tenants living in poverty. To research this book, Desmond first moved into a trailer park on Milwaukee's southside for five months, where his neighbors were largely white, and then moved into a rooming house on the northside for nine months, where his neighbors were largely black.

This book tells the story of many individuals: a woman with two children who at one point was spending 88% of her income on rent, a disabled veteran struggling with housing, a young person who recently aged out of the foster care system, a nurse who had lost his nursing license due to substance abuse, and others trying to navigate securing housing. The stories of these individuals and families explore how they ended up in poverty, barriers to moving out of poverty, and what that means for their access to housing. Additionally, the author explores the consequences of being evicted, including challenges to finding housing in the future, loss of belongings, school disruptions and many others. Desmond found that not only did eviction disproportionately affect Latino and African American neighborhoods, but gender played a role in who is experiencing evictions. In an interview in ***The Atlantic*** in 2016, Desmond stated, "The face of the eviction epidemic is moms and kids, especially poor moms from predominantly Latino and African American neighborhoods. We found that about one in five African American women renters report being evicted at some point in their lives. The equivalent is about one in 15 for white women renters." ***Evicted: Poverty and Profit in the American City*** gives readers a firsthand look at the extreme challenges those living in poverty have in securing and maintaining housing.

For more information about ***Evicted: Poverty and Profit in the American City***, visit www.evictedbook.com.

***The Color of Law: A Forgotten History of How Our Government Segregated America by Richard Rothstein***

When discussing race and barriers to housing, Richard Rothstein's ***The Color of Law*** is frequently one of the first books cited as a resource to understand how explicit government policies at local, state and federal levels have created and preserved segregation in the United States. Published in 2017, ***The Color of Law*** challenges the notion that segregation in where people live was "de facto" segregation resulting from individuals choosing where they wanted to live based on the color of skin of their neighbors but rather the result of government policies.

The author starts the discussion of those government policies by looking at two policies coming from the 1930s federal government and the New Deal. One such policy was the first public housing program that frequently demolished integrated public housing to create segregated public housing. A second policy was federal government subsidization of developers creating subdivisions on the condition that the properties developed would only be sold to white families. The author cites the Federal Housing Administration's role in creating segregated neighborhoods by subsidizing developments such as Levittown, New York, but restricting the sale of properties to white people and including deed restrictions that prohibited the resale of those properties to African Americans. Courts upheld challenges to these deed restrictions because they were coming from "private individuals" and not the government.

Furthermore, the FHA would not insure loans made to African Americans, depriving many potential homeowners of the benefits of FHA financing. The book also looks at the role zoning has had in perpetuating segregation. In particular, the practice of redlining where communities were mapped and some sections colored red and the FHA would refuse to insure loans in those neighborhoods on the premise that if African Americans bought homes in or near white neighborhoods, the value of the property owned by white property owners would fall, jeopardizing the value of the asset securing the insured loan. Blockbusting is also covered, in which developers would buy properties in what were described as "borderline" neighborhoods and sell them to African Americans at inflated prices. The developers would then approach white property owners and convince them to sell properties at a depressed price before the neighborhood turned from white to African American. ***The Color of Law*** is a comprehensive history of affirmative actions by various levels of government that continue to drive segregation and create barriers to housing for African Americans.

An overview of the arguments advanced in ***The Color of Law*** can be reviewed in the short film "Segregated by Design," which is available at www.segregatedbydesign.

***"Kicked off the Land: Why So Many Black Families Are Losing Property" by Lizzie Presser***

www.newyorker.com/magazine/2019/07/22/kicked-off-the-land

In this 2019 article, Lizzie Presser examines an issue that is not a barrier to obtaining property but rather a system that is causing property owners to lose property they already own. Often the property that is being lost is property that has been in the owner's family for generations. At issue in this article is what happens to property when it is left to future generations without a will. Consider Farmer Smith, who owns a 40-acre parcel, does not have a spouse and has four adult children. Farmer Smith does not have a will and passes way. When a person dies without a will, distribution of that person's property will be dictated by the laws of intestacy. Typically, by the laws of intestacy, the four adult children will become tenants-in-common owners of the property. Now consider what happens if those four adult children each also have four adult children and no spouses and no wills when they pass way. The Old Smith Farm now has 16 owners of the 40 acres as tenants-in-common. In just two generations of deceased property owners, the parcel once owned by Farmer Smith is now owned by 16 co-owners. Add in spouses and even more generations, the old Smith Farm now has dozens of owners with fractional interests.

This type of property, where ownership is passed down over generations by the laws of intestacy because the decedent did not have a will, is referred to as "heirs property." While having many property owners on title is not in itself the issue here, a problem arises when one of the owners sells their fractional interest to a new owner and that new owner files an action for partition. A partition action is when one owner seeks judicial authority to divide that owner's interest from the remaining owners' interest. Again, the partition action itself is not the issue, but traditionally, courts have had the power to order the sale of the whole parcel if partition would destroy the value of the property. To demonstrate this, consider what would happen if one of the now 16 co-owners of the former Smith Farm is approached by a developer that wants that parcel and the developer makes an attractive offer to that one co-owner to buy that person's 1/16th interest in the Old Smith Farm. Did I mention the Old Smith Farm just happens to have some water frontage? If the co-owner sells to the developer, the developer now has the ability to seek a partition lawsuit, most likely with the goal of having the court not grant the partition lawsuit at all but rather order the sale of the entire parcel, likely knowing that none of the other 15 co-owners has the financial ability to purchase the entire property but the developer does. The Old Smith Farm is offered for sale, the developer purchases it, and the Old Smith Farm is now a waterfront vacation getaway.

In "Kicked off the Land," the author traces the story of a few North Carolina families and their loss of ownership of property that had been in their families for generations, with some ownership dating back to the end of the Civil War. Their ownership became vulnerable in the same way as the Old Smith Farm became vulnerable as each generation added new owners with smaller and smaller shares. This article focused on African American owners, but the American Bar Association points out that this problem of heirs property affects Latino/Hispanic families in the Southwest, white families in Appalachia and Native American families throughout the country. For more information about heirs property, visit the Heirs Property Retention Coalition at http://hprc.southerncoalition.org/?q=node/5.

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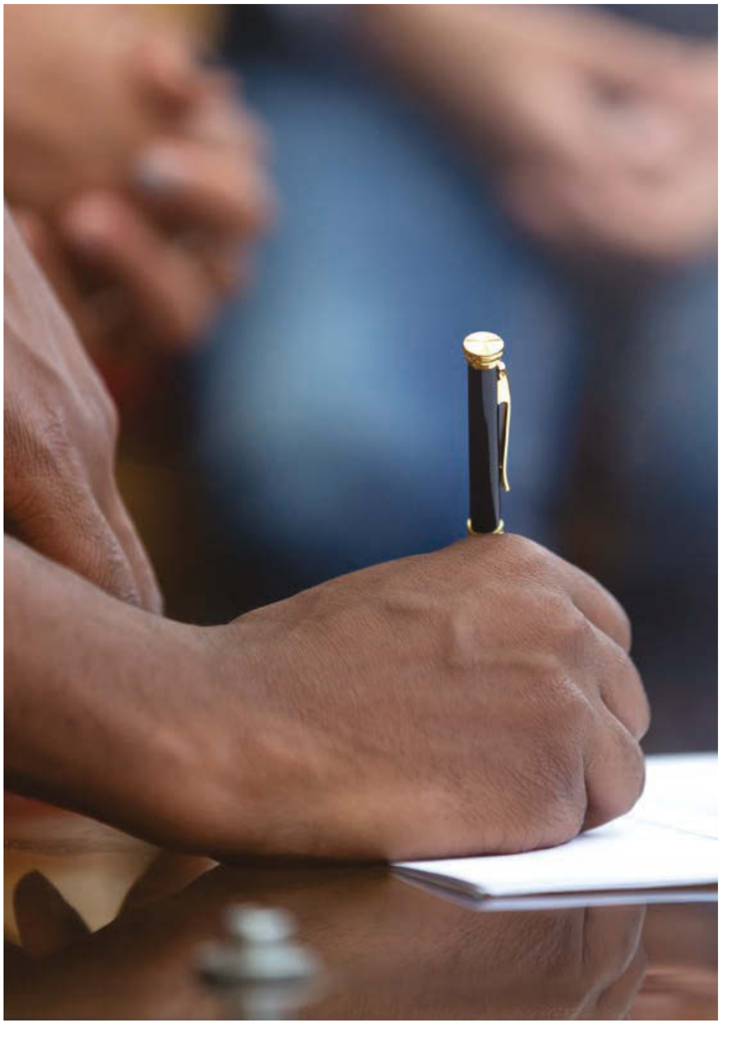
*Jennifer Lindsley is Staff Attorney and Director of Training for the WRA.*



*By* **Debbi Conrad**
SENIOR ATTORNEY AND DIRECTOR
OF LEGAL AFFAIRS

# FAIR HOUSING *Quiz*

How familiar are you with fair housing? Test your knowledge and find out! Select the best answer(s) to the following questions. See how you scored on page 19.

## 01

***How is implicit bias relevant to real estate professionals?***

A. It is a "thinking trap" that can lead to a REALTOR® losing a sale because they are distracted by financing concerns.

B. Real estate professionals know they must treat people fairly, and they always avoid biases.

C. It describes what happens when, despite their best intentions and without their awareness, racial stereotypes and assumptions creep into their minds and affect their actions.

D. It causes other agents to act unprofessionally because they favor their own parties.

## 02

***A real estate agent suggests an African American couple focus their search in a predominantly African American neighborhood and discourages them from looking at a nearby predominantly white neighborhood. Which of the following describes this scenario?***

A. The agent is violating fair housing law by steering the buyers toward or away from neighborhoods based upon perceived protected characteristics, such as race.

B. The agent is doing his job, using his expertise and applying his best judgment to do what is beneficial for all concerned.

C. This is legal steering done to fulfill what the agent thinks the buyers want.

D. This practice will help maintain the respective property values in each neighborhood.

## 03

***Redlining is a discriminatory practice that puts services — financial and otherwise — out of reach for residents of certain areas based on race or ethnicity. Which of the following is not true?***

A. If you lived in a redlined neighborhood in the mid-1900s, you still could receive an FHA mortgage or GI Bill benefits.

B. Cities zoned redlined neighborhoods for industry, thereby increasing environmental pollutants, and laid out highways through redlined neighborhoods.

C. George Floyd was killed in a redlined neighborhood.

D. Redlining is the discriminatory practice of systematic denial of financing and other services to residents of certain neighborhoods or communities associated with a certain racial or ethnic group.

## 04

***President Biden's executive order issued January 20, 2021, based on the U.S. Supreme Court's 2020 holding in Bostock v. Clayton County, accomplished what?***

A. Directs federal agencies to interpret the Fair Housing Act prohibition of discrimination "because of sex" to include discrimination on the basis of sexual orientation and gender identity.

B. Requires a married same-sex couple applying for public housing to be treated exactly the same as any other married couple.

C. Requires that a transgender woman could not be refused a rental apartment because the owner disapproves of her transition.

D. Not enough according to advocates who believe it is vital that Congress pass the Equality Act to codify these protections and fill in gaps in existing civil rights laws.

## 05

***What should the broker do if a buyer asks for information relating to the ethnic composition of a neighborhood?***

A. The broker may share his or her personal observations about the people seen in the neighborhood and their ethnicity because the buyer asked.

B. If asked for such information, REALTORS® should refer buyers to the U.S. Census, community resources or another recognized impartial source of demographic information.

C. The broker should tell the buyer it is illegal for the buyer to consider the ethnic or racial composition of a neighborhood because that means the buyer is discriminatory.

D. Recommend that wherever the buyer is going to buy diapers during the day, go there at 10 o'clock at night and see what the ethnic composition is.

## 06

***Fairhaven at fairhaven.realtor is an immersive simulation where agents work against the clock to close four deals. Which is not true about Fair-haven?***

A. In the fictional town of Fairhaven, agents must choose how to respond to various sticky fair housing discrimination situations in real estate to close the deals.

B. Agents in Fairhaven advance through the simulation based on their choices as agents only but unfortunately don't see discrimination from the parties' perspectives.

C. Fairhaven uses the immersive power of storytelling to deliver powerful lessons to help promote equality in U.S. housing markets.

D. In Fairhaven, agents are placed in situations involving race, accessibility, disability, illegal steering, gender identity, language barriers, reasonable accommodations and other fair housing problems.

## 07

***The owner has a two-bedroom apartment for rent and received a rental application from a husband and wife, boyfriend and girlfriend, and two children. Does she have to approve the application?***

A. Maybe. Occupancy standards may be created and consistently applied to meet legitimate reasons, such as the health and safety of the occupants, preventing overcrowding or infrastructure limitations.

B. Maybe. The U.S. Department of Housing and Urban Development in 1998 issued guidance setting a general standard of two persons per bedroom, but this is not an ironclad, automatic standard, and other criteria must be considered such as size and number of bedrooms, size of unit and age of children.

C. No. By law, the maximum is two people per bedroom, and there are no exceptions.

D. Both A and B.

## 08

***Ruth Bader Ginsberg created change and empowered females in real estate. Which statements are true?***

A. In 1974, Ginsburg paved the way for the Equal Credit Opportunity Act, which allowed women to apply for bank accounts, credit cards and mortgages without needing a male cosigner.

B. While Ginsburg did not explicitly change the real estate industry for female agents, she did fight for all women to receive equal rights.

C. Ginsburg continuously supported the Pregnancy Discrimination Act, which stated that employers could not base employment decisions on whether a woman is or could become pregnant.

D. All of the above.

## 09

***Which is not a best practice to help agents avoid illegal steering?***

A. Provide buyers with listings based on their objective criteria alone.

B. Share your observations and opinions when asked if the neighborhood is safe.

C. Learn to pay attention to your unconscious biases. When evaluating what a client objectively wants, ask yourself why you have eliminated certain areas, if you have.

D. Ask prospects for their criteria such as price range and proximity to work, shopping and schools.

## 10

***"No persons other than the white race shall own or occupy any building on said tract, but this covenant shall not prevent occupancy of persons of a race other than the white race who are domestic servants of the owner or occupant of said buildings." What is this statement?***

A. An example of the type of covenant that the U.S. Supreme Court held in 1926 was legal because it was private and voluntary.

B. An example of the type of racial covenant that needed to be in place in order to obtain FHA financing in 1934.

C. An example of the type of racially restrictive covenant the U.S. Supreme Court ruled was judicially unenforceable in 1948.

D. A discriminatory covenant recorded in Greendale, Wisconsin in 1958.

***How did you score? Flip the page to see page 19 for the answer key.***

---

*Debbi Conrad is Senior Attorney and Director of Legal Affairs for the WRA.*

# FAIR HOUSING *Quiz*
## ANSWER KEY

**01** **ANSWER C.** Implicit bias involves those automatic associations that emerge instantly in their unconscious brains regarding groups and identities like race, sex, age or religion and may impact decisions made in transactions.

**02** **ANSWER A.** The agent is violating fair housing law by steering the buyers toward or away from neighbor-hoods based on perceived protected characteristics, such as race. Agents must provide equal professional services based on the buyer's criteria for a home.

**03** **ANSWER A.** Government-imposed redlining systematically denied FHA loans and GI benefits and determined who could accumulate government-subsidized wealth.

**04** **ALL ARE TRUE.** The executive order directs agencies to enforce federal laws that prohibit sex discrimination to include discrimination based on sexual orientation and gender identity, consistent with the Bostock decision.

**05** **ANSWER B.** Brokers should never give an estimate or opinion on the racial, religious or ethnic composition of a neighborhood and instead should provide objective resources. The buyer can investigate and decide for themselves.

**06** **ANSWER B**. If you have visited Fairhaven, you will know! Fairhaven visitors are also placed in the role of buyers experiencing discrimination and can watch powerful video testimonials illustrating the impact of housing discrimination in real people's lives.

**07** **BOTH A and B.** The owner may enforce her rental policies and occupancy standards if they are based on legitimate grounds, uniformly applied and preferably in writing.

**08** **ANSWER D.** Ginsburg empowered women as buyers and as real estate agents through the cases she argued.

**09** **ANSWER B.** Agents should always stick with objective information about neighborhoods as well as about a property. Agents must keep their opinions to themselves.

**10** **ALL ARE TRUE.**

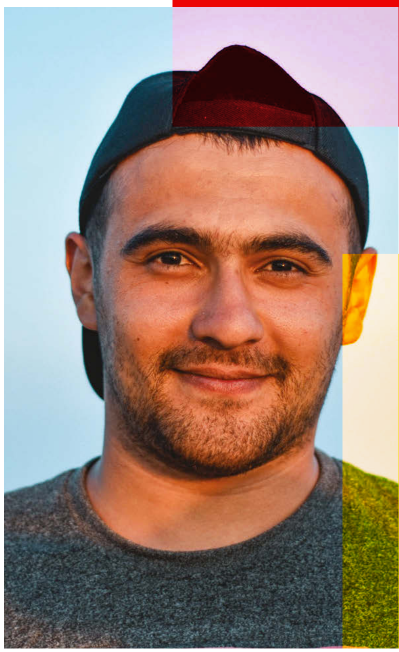
# Opening Doors to REALTOR® Diversity

The Wisconsin REALTORS® Association's Partnership for Success Program provides start-up assistance for new minority licensees who are interested in building a real estate career.

For more information on this program and the opportunities available, please visit wra.org/**Partnership**

Wisconsin REALTORS® Association

diversity = success



# Partnership for Success Program

Opening Doors to REALTOR® Diversity

# *Latest* Legal Resources

As a REALTOR®, your everyday business transactions are legal in nature. Your WRA membership includes access to various WRA legal resources, all designed to ensure that you practice real estate legally and correctly.

## LEGAL HOTTIPS

### Search Q&As from the WRA Legal Hotline

Your WRA membership gives you access to the WRA Legal Hottips online library: a collection of discussions from the WRA Legal Hotline. The library dates back several years with hotline Q&As about disclosure, liability and much more related to Wisconsin real estate law. (WRA login required.)

As always, if you're unable to find an answer to your real estate legal question, the WRA Legal Hotline is available with your membership!

Search the Q&As: **WRA.ORG/LEGALHOTTIPS**


## LEGAL UPDATE LIVE VIDEO SERIES

### Legal Update Live Episode 11: Fair Housing and Fairhaven

Learn about the latest fair housing issues as well as the National Association of REALTORS®' (NAR) interactive training platform, Fairhaven: A Fair Housing Simulation. Episode 11 features special guest Alexia Smokler, NAR's senior policy representative on fair housing and the project manager of Fairhaven. Alexia will provide a demonstration of Fairhaven and also provide an update about NAR's ACT! fair housing plan. Don't miss this unique opportunity to watch one of the nation's top fair housing experts speak virtually to Wisconsin REALTORS®!

Watch: **WRA.ORG/LUL/EPISODE11**

## CULTURAL DIVERSITY IN HOUSING COMMITTEE

### Follow on Facebook!

The WRA's Cultural Diversity in Housing Committee, which provides resources for members and local associations on fair housing laws, shares fair housing and cultural diversity information on Facebook.

Follow the committee on Facebook to learn about fair housing law not only during fair housing month but all year!

Follow: **WWW.WRA.ORG/CULTURALDIVERSITY/FB**

## LEGAL UPDATE

### March 2021: Top 10 Pointers for Short Sales and Foreclosures

Amid a rise in property owners having trouble with mortgages, this *Legal Update* offers 10 tips for licensees in scenarios where a short sale or foreclosure might be the outcome.

Read: **WRA.ORG/LEGALUPDATES**

## WRA LEGAL HOTLINE

Find out applicable legal standards, alternatives and possible solutions for your real estate practice questions with this members-only service.

**CONTACT:**
**Phone:** 608-242-2296 OR 800-799-4468
**Online question submission:** www.wra.org/legalhotline

**Available Sundays**
In addition to usual Monday-Friday hours, the hotline is also accessible on Sundays from 1:00 p.m. to 4:30 p.m.

# 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.
- WERA is funded by the Federal Emergency Rental Assistance Program.

## STATUS

The WERA program has officially been launched, and funding is now available.

# REALTOR® Advocacy Recap

## *Thank you to the Wisconsin REALTORS® who advocate for homeowners and property owners*

**In the pages that follow, we recognize WRA members who support the WRA's advocacy efforts through major financial investments in the REALTORS® Political Action Committee (RPAC) and the Direct Giver program. These funds support candidates for public office who support REALTOR® issues and property owner rights. When combined with members who communicate regularly with their elected officials in Washington, D.C., Madison and local communities across the state, these contributors help create the regulatory environment within which our industry can thrive.**

# 2020 RPAC MAJOR INVESTORS

The REALTORS® Political Action Committee (RPAC) trustees offer thanks to these donors who helped to raise over $646,000 in 2020 to fund pro-homeowner, pro-REALTOR® candidates for office! By investing $1,000 or more annually, these donors advance the issues of the REALTOR® party in Congress, the state Capitol and local government. It's critical for REALTORS® to come together and speak with one voice about the stability a sound and dynamic real estate market brings to this country and our state. RPAC is an important investment in your business.

**PRESIDENT'S CIRCLE**
This icon designates an influential group of REALTORS® who contribute $2,000 directly to REALTOR®-friendly candidates in response to requests from NAR and RPAC trustees.

**RPAC HALL OF FAME**
This icon designates members of the RPAC Hall of Fame with an aggregate lifetime investment of $25,000 or more.

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**Mary F. Rufledt**
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Shorewest REALTORS®,
Brookfield

**John Horning**
Shorewest REALTORS®,
Brookfield

**Darren Kittleson**
Keller Williams Realty,
Monona

**Tom Larson**
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**Brad Lois**
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**Bill Malkasian**
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**Shorewest REALTORS®,**
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**Ruth Hackney**
REALTORS® Association of South Central WI, Madison

**Bruce Kilmer**
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**Cori Lamont**
Wisconsin REALTORS® Association, Madison

**Becky Merwin**
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**Lana Mohs**
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**Joe Murray**
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**Chuck Olson**
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Century 21 Ace Realty, Appleton

**Mike Zahrt**
First Weber Inc., Wausau

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Anderson Commercial Group LLC, Greenfield

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Edina Realty Inc., Eau Claire

**Tina Balaka**
Shorewest REALTORS®, Greenfield

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Keefe Real Estate, Lake Geneva

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Beiser Realty LLC, Winneconne

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Benson Real Estate LLC, La Crosse

**Jeff Benson**
RE/MAX Realty 100, Milwaukee

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**Lora Bladow**
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**Mark Bourque**
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**Amy Curler**
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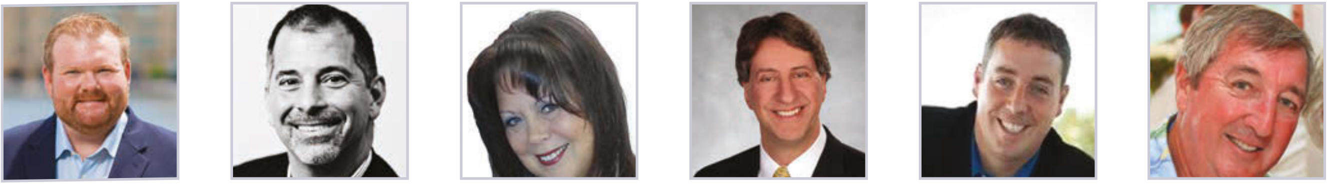
**Kim Curtis**
Shorewest REALTORS®, West Bend



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**Sue Decker**
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**Peter Didier**
RE/MAX United LLC, Port Washington

**Tom Didier**
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**Tracy Johnson**
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**Pat Kaster**
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**Tom Keefe**
Keefe Real Estate, Lake Geneva

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**Joseph Luther**
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**Tammy Maddente**
First Weber Inc., Brookfield

## STERLING “R”s ($1,000) $700 Direct Giver; $300 NAR RPAC continued

**Kathy Martello**
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Milwaukee

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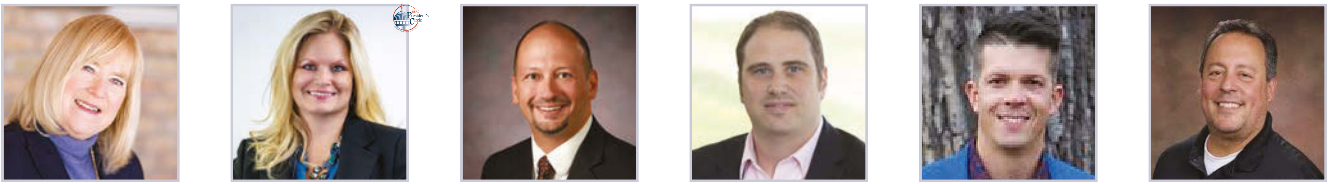
Masterjohn Realty Inc.,
Spooner

**Roger Mater**
RE/MAX Service First LLC,
Waukesha

**Steve Mills**
Bear Realty Inc.,
Kenosha

**S.R. Mills**
Bear Realty Inc.,
Kenosha

**Robert Morrone**
Prime Realty Group,
Kenosha



**Julie Morse**
@Properties,
Lake Geneva

**Lori Muller**
Exit Elite Realty,
Appleton

**Duane Murphy**
Expert Real Estate Partners
LLC, Appleton

**Chad Navis**
Zilber Property Group,
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eXp Realty,
Middleton

**Scott Newcomer**
House To Home Inspections,
Waukesha

**Spenser Nickelatti**
eXp Realty LLC, La Crosse

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Terry & Nudo LLC, Kenosha

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Keefe Real Estate,
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Revel Investments,
Milwaukee

**Michael Pietrek**
BHHS North Properties,
Onalaska

**Robert Procter**
Axley Brynelson Law Firm,
Madison

**Ned Purtell**
Founders 3 Real Estate
Services, Milwaukee

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Rassbach Realty LLC,
Menomonie

**Adam Redman**
Redman Realty Group LLC,
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RE/MAX American Dream
The Real Estate Professionals
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**Marne Stuck**
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RE/MAX Real Estate
Group, Eau Claire

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RE/MAX Affiliates,
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Keller Williams Integrity
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**Don Trottier**
RE/MAX Newport Elite,
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Real Estate Solutions,
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Keefe Real Estate,
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Association, Madison

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Zuelke Real Estate Team,
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**Southshore MLS Inc.,**
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**Door County Board of REALTORS®,**
Sturgeon Bay

**Central Wisconsin Board of REALTORS®,** Mosinee

**REALTORS® Association of Northeast Wisconsin MLS,**
Appleton

**Lakes Area REALTORS® Association,**
Elkhorn

# *RPAC* HALL OF FAME

The RPAC Hall of Fame recognizes dedicated members who have made a significant commitment to RPAC over the years. RPAC Wisconsin would like to congratulate the following members of the Wisconsin RPAC Hall of Fame!

**$10,000 LEVEL**

James Barry, The Barry Company, Milwaukee
Steve Beers, Keefe Real Estate, Lake Geneva
Jeff Benson, RE/MAX Realty 100, Milwaukee
**Rose Bogosian, Gonnering Realty, Kenosha**
**Mark Bourque, Berkshire Hathaway HomeServices Epic Real Estate, Kenosha**
Paul Brown, First Weber Inc., Madison
Tom Bunbury, Bunbury & Associates REALTORS®, Madison
Paul Canfield, Keller Williams Realty Diversified, Eau Claire
Barry Chavin, Newmark, Milwaukee
Dawn Christensen, Century 21 Ace Realty, Appleton
Rich Chronquist, Marshfield
Julie Clarke, Realty Executives Integrity, Milwaukee
Sue Decker, Century 21 Gold Key Realty Inc., Marshfield
**Ted Dentice, Shorewest REALTORS®, Delavan**
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**Mary Duff, Stark Company REALTORS®, Madison**
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Robert Erickson, Door County Realty Inc., Fish Creek
Katherine Falk, Keller Williams Realty, Whitefish Bay
Michael Fardy, Colliers International, Milwaukee
Robert Flood, Founders 3 Real Estate Services, Milwaukee
Hiam Garner, First Weber Inc., Madison
**Lacinda Gerke-Edwards, Cindy Gerke & Associates, Onalaska**
Mary Gilbank, Shorewest REALTORS®, Janesville
Larry Gleasman, Madison
Judy Gull, Winona
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Neil Hilgenberg, Shawano
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Glenn Hovde, Hovde & Hovde Inc. REALTORS®, Madison
**James Imhoff, Universal Home Protection, Madison**
Pat Kaster, River City REALTORS®, Green Bay
Kevin King, Madison
Jeff Kitchen, Beaver Dam
Kitty Kuhl, First Weber Inc., Madison
**Jacci Kumm, Edina Realty Inc., New Richmond**
Steve Lane, First Weber Inc., Stevens Point
Dan Lawler, Feather Real Estate Group, Rice Lake
**Ray Leffler, RE/MAX Newport Elite, Racine**
Laura Leonhard, Waterstone Mortgage, Auburndale
**Richard Lincoln, Mandel Group Inc., Whitefish Bay**
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Art Luetke, Luetke Investment Real Estate, Madison
Jerry Lyons, Jerry Lyons, Waupaca
Tammy Maddente, First Weber Inc., Brookfield
Bill Malkasian, Windsor
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Becky Merwin, The Rauland Agency Inc., Walworth
Matt Miller, Madison
S.R. Mills, Bear Realty Inc., Kenosha
Steve Mills, Bear Realty Inc., Kenosha
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David Neuville, Evansville
Tom Nielsen, Coldwell Banker Realty, Hudson
Dale Nordeen, Madison
Chris Northwood, Northwood Real Estate, Stevens Point
**Anthony Nudo, Nudo Realty, Kenosha**
Mardi O'Brien-Parker, Mardi O'Brien Real Estate Inc., Monona
Peter Ogden, Ogden & Company
Karen Pavlicek, Eagle Deer Land Company, Siren
Fred Prassas, Property Management Concepts, La Crosse
Robert Procter, Axley Brynelson Law Firm, Monona
Ned Purtell, Founders 3 Real Estate Services, Milwaukee
**Max Rea, RE/MAX Excel, Wausau**
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Tim Roehl, Coldwell Banker Success, Verona
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Roger Rushman, First Weber Inc., Oconomowoc
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Michael Sewell, Coldwell Banker Real Estate Group, Green Bay
Peter Shuttleworth, Naples
Erik Sjowall, Bunbury & Associates REALTORS®, Madison
Mike Spranger, First Weber Inc., Wisconsin Rapids
Doug Stanich, Stanich Realty, Kenosha
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Scott Welsh, Colliers International, Milwaukee
Raymond Yunker Sr., Yunker Real Estate Services, Sun Prairie
Michael Zahrt, First Weber Inc., Wausau
Ron Zahrt, Wausau

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Joyce Bytof, Appleton
John Flor, Keller Williams Realty Diversified, Chetek
Norm Flynn, Norman Flynn Associates Inc., Monona
Corky Hellyer, Coldwell Banker Real Estate Group, Egg Harbor
Phil Hilgenberg, Hilgenberg Realty, Green Bay
Terry Hilgenberg, Coldwell Banker Real Estate Group, Shawano
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Mary Rufledt, Elite Realty Group, Eau Claire
Dave Stark, Stark Company REALTORS®, Madison
Michael Theo, Wisconsin REALTORS® Association, Madison

**$125,000 LEVEL**

Jim Imhoff, First Weber Inc., Madison
Joan Seramur, Minocqua

**Bold names indicate 2020 inductees into the hall of fame.**

# DIRECT GIVER/RPAC CONTRIBUTORS

Thank you to the following individuals who each contributed $500 or more to RPAC and/or Direct Giver in 2020.

Amy M. Alexander, Realty World Greater Green Bay
Kevin J. Armstrong, Founders 3 Real Estate Services
Danielle J. Austin-Rauch, First Weber Inc.
Brandon V Bergman, 2000 Development Corporation
Deborah L. Cappello, Coldwell Banker Realty
Sandra L. Carlson, RE/MAX Newport Elite
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Paul M. Dreutzer, ERA Starr Realty
Michael J. Drexler, RE/MAX Lyons Real Estate
Shelli Ellis, Wells Fargo Home Mortgage
Leo P. Fitzgerald, First Weber Inc.
Cynthia A. Fleming, First Weber Inc.
Catherine D. Fox, Coldwell Banker River Valley REALTORS®
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J Michael Mooney, MLG Capital
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Christine Reichert, All Title Services Inc.
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Thomas A. Schinker, Milwaukee
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Teresa Skridla, Century 21 Affiliated
Michael J. Spranger, First Weber Inc.
Pamela M. Turer, First American Bank
Daniel M. Veglahn, Coldwell Banker River Valley REALTORS®
Karl D. Volkman, First Weber Inc.
Richard Walker, Walker Property Management LLC
Stewart M. Wangard, Wangard Partners Inc.
James H. Zierden, Coldwell Banker Real Estate Group

# 2020 *Fundraising* CAMPAIGN RECAP

The 2020 REALTORS® Political Action Committee (RPAC) fundraising campaign was a huge success. Thank you to all WRA members who invested in RPAC or the Direct Giver program as well as the volunteers and staff who worked so hard to make 2020 a success. See the complete fundraising financials in the chart on the next page.

## 2020 Local Board RPAC Awards

**Most dollars raised**
XL board: Greater Milwaukee Association of REALTORS®
Large board: REALTORS® Association of Northwestern Wisconsin
Medium board: La Crosse Area REALTORS® Association
Small board: Ozaukee Association of REALTORS®
XS board: Door County Board of REALTORS®

**Highest per capita**
XL board: REALTORS® Association of Northeast Wisconsin
Large board: Lakes Area REALTORS® Association
Medium board: La Crosse Area REALTORS® Association
Small board: Rock Green REALTORS® Association
XS board: Door County Board of REALTORS®

**Highest percent participation**
XL board: REALTORS® Association of Northeast Wisconsin
Large board: Lakes Area REALTORS® Association
Medium board: Western Wisconsin Association of REALTORS®
Small board: Rock Green REALTORS® Association
XS board: Marinette County Board of REALTORS®

## 2020 Local Boards that Met or Exceeded RPAC Goal

Central Wisconsin Board of REALTORS®
Door County Board of REALTORS®
Greater Milwaukee Association of REALTORS®
La Crosse Area REALTORS® Association
Lake Superior Area REALTORS®
Northwoods Association of REALTORS®
Ozaukee REALTORS® Association
REALTORS® Association of Northeast Wisconsin
REALTORS® Association of South Central Wisconsin
Rock Green REALTORS® Association
Sheboygan County Board of REALTORS®
Southshore REALTORS® Association
Western Wisconsin REALTORS® Association

| BOARD | 2020 MEMBERSHIP | 2020 DONORS | 2020 DONATIONS | PARTICIPATION |
|---|---|---|---|---|
| Central Wisconsin | 661 | 287 | $35,978.00 | 40.39% |
| Commercial | 491 | 138 | $31,305.00 | 28.11% |
| Door | 144 | 70 | $6,110.00 | 48.61% |
| Individuals* | 45 | 40 | $7,440.00 | 88.89% |
| Jefferson | 151 | 65 | $3,210.00 | 43.05% |
| La Crosse | 419 | 183 | $31,531.00 | 43.68% |
| Lakes Area | 546 | 249 | $32,440.00 | 45.60% |
| Lake Superior | 139 | 53 | $4,275.00 | 38.12% |
| Manitowoc | 140 | 56 | $2,850.00 | 40.00% |
| Marinette | 75 | 47 | $1,925.00 | 62.00% |
| Milwaukee | 4,569 | 1,658 | $138,544.00 | 36.29% |
| Miscellaneous | N/A | N/A | $4,200.00 | N/A |
| Northeast | 2,215 | 1,215 | $102,695.00 | 54.81% |
| Northwestern | 870 | 316 | $42,816.00 | 36.32% |
| Northwoods | 405 | 197 | $17,025.00 | 48.64% |
| Ozaukee | 289 | 145 | $13,455.00 | 50.17% |
| Rock Green | 324 | 178 | $18,790.00 | 54.94% |
| Sheboygan | 214 | 93 | $5,859.00 | 43.46% |
| South Central | 3,296 | 1,111 | $92,735.00 | 33.71% |
| Southshore | 775 | 211 | $33,156.00 | 27.23% |
| Western Wisconsin | 480 | 244 | $20,183.00 | 50.83% |
| **Total** | -- | -- | **$646,522.00** | **40.19%** |

*"Individual" donors are members who are located in unassigned territory. Certain sections of Wisconsin are in unassigned territory out of the jurisdiction of a local board. REALTOR® members in these areas are classified as "individuals" in the list above.*

# New Season, New Style

## Lands' End Business unveils new lineup of seasonal colors

Lands' End Business is excited to share new seasonal colors and patterns as well as an innovative addition to its style lineup.

The Universal Collection of Adaptive Apparel offers clothing that helps every member of the workforce truly fit in. These award-winning styles look just as professional as any other polo or dress shirt but feature MagnaReady technology that eliminates the need to button up or pull clothing over the head. Plus, you'll find new styles and variations in polos, dress shirts, soft blouses and sweaters.

As always, Lands' End Business offers state-of-the-art, full-color logo embroidery on these new additions to its apparel collections.

As an exclusive partner of the WRA, Lands' End Business is proud to offer you industry-beating quality apparel and customer service! WRA members receive a 10% discount on all products and logos. Also, as part of the benefit, Lands' End will set up your company's logo for free, a savings of almost $100!

More Lands' End features include:

- Wear-tested quality clothing.
- A range of colors to complement every logo.
- No minimum order on apparel items.
- Clothing that fits everybody.
- State-of-the-art embroidery.
- Dedicated customer service.
    - Phone representatives are available 7:00 a.m. – 7:00 p.m. Central.
    - You'll receive a response to emails within two hours.
    - Live chat is available via the online store.
    - Knowledgeable brand experts: All Lands' End Business customer service representatives have participated in an extensive, 12-week training program and have an average of eight years of service experience with Lands' End.
- And the best guarantee in the business.

Make your brand stand out with confidence!

***Learn more at www.wra.org/LandsEndBusiness.***

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Resources for your real estate marketing.
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# Forms at Your Fingertips

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- The DR's member agents gain unlimited access to the library through a WRA website portal.
- Users can download the entire library at once or download a single form in an unlocked PDF format.

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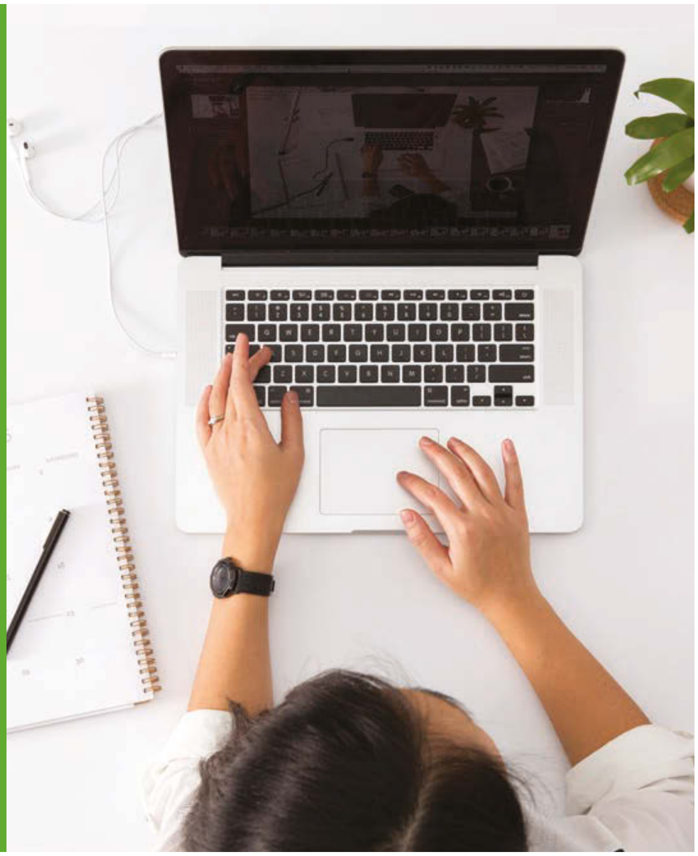
## BLENDED SALES PRE-LICENSE

**Virtual course: July 12-16, 19-21, 2021**

9:00 a.m. - 1:00 p.m. each day

Are you looking for new licensees for your team? Your recruits can gain the knowledge they need for a real estate career with the WRA's sales pre-license blended training. This format combines the best of both worlds: livestreamed instruction with online education. This course includes eight livestreamed training sessions in July as well as online course activities for a flexible and interactive education experience.

Register: **WWW.WRA.ORG/BLENDEDSPL**



## ELEVATE YOUR CAREER

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Succeeding in today's competitive environment takes more than just motivation. The GRI designation helps you stand out in the crowd as a REALTOR® who is well-versed in all fundamentals of real estate.

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Register: **WWW.WRA.ORG/GRI**

## GET IN THE "VACATION" GAME

**RSPS certification course: April 22-23, 2021**

8:30 a.m. - 12:00 p.m. each day

Over a third of all home sales are either vacation or investment properties. The resort and second-home market is filled with opportunities for REALTORS®, and the Resort & Second Home Property Specialist (RSPS) certification can prepare you to service the growing resort and second-home market. Earn your RSPS with the RSPS virtual training in April! This course qualifies toward one GRI live elective and ABR elective course credit.

Register: **WWW.WRA.ORG/RSPS**


## SAVE THE DATE FOR THE 2021 CONVENTION

**October 4-6, 2021 in Milwaukee**

Live/virtual format

The WRA Annual Convention is taking place in Milwaukee this fall. Not near Milwaukee? No problem. With the new live/ virtual convention format, you can choose your convention experience. It's your convention. Attend how you want!

In-person keynotes, parties and activities take place in Milwaukee while virtual components are available so you can join in the fun no matter where you are! Feel the inspiration from the keynote speaker, meet fellow REALTORS® or browse through real-time workshops, all from the comfort of home.

Watch for more details next month!

| TRAINING PRODUCT | TRAINING FORMAT | DETAILS & REGISTRATION |
|---|---|---|
| **PRE-LICENSE TRAINING** | | |
| **ONGOING ONLINE TRAINING** | | |
| Appraisal Pre-license Course | On Demand | www.wra.org/APL |
| Broker Pre-license Course | On Demand | www.wra.org/BPL |
| Sales Pre-license Course | On Demand | www.wra.org/SPL |
| **SCHEDULED TRAINING** | | |
| Sales Pre-exam Review Webinar: May 7, 2021 | Virtual webinar | www.wra.org/SPLwebinar |
| Sales Pre-exam Review Webinar: June 4, 2021 | Virtual webinar | www.wra.org/SPLwebinar |
| Sales Pre-license Course: July 12-16; 19-21, 2021 | Blended | www.wra.org/SPLblended |
| **PROFESSIONAL DEVELOPMENT** | | |
| **ONGOING ONLINE TRAINING** | | |
| GRI On Demand | On Demand | www.wra.org/GRI |
| Line by Line Forms Training | Online Video Series | www.wra.org/LinebyLine |
| Quick Start | On Demand | www.wra.org/QuickStart |
| **SCHEDULED TRAINING** | | |
| RSPS certification course: April 22-23, 2021 | Virtual | www.wra.org/RSPS |
| **REAL ESTATE CONTINUING EDUCATION** | | |
| **SCHEDULED TRAINING** | | |
| Course 5: April 20, 2021 | Virtual | www.wra.org/VirtualCE |
| Course 6: April 20, 2021 | Virtual | www.wra.org/VirtualCE |
| Course 5: April 26, 2021 | Lake Geneva | www.wra.org/LakeGenevaCE |
| Course 6: April 26, 2021 | Lake Geneva | www.wra.org/LakeGenevaCE |

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## LEGAL UPDATE LIVE

**Wisconsin real estate legal discussion**


### RECENT EPISODES

**EP. 11:** "Fair Housing and Fairhaven"

**EP. 10:** "Form Revisions on the Horizon"

**EP. 9:** "New Professional Standards and MLS Policy Changes"

**EP. 8:** "Landlords Beware"

**EP. 7:** "Cursory Overview of Changes to the WB-11 and WB-14"

**Watch: www.wra.org/LegalUpdateLive**

## CAPITOL INSIGHTS

**Real estate advocacy podcast**


### RECENT EPISODES

**EP. 22:** "Landlords: Help Is on the Way"

**EP. 21:** "WHEDA and the Workforce Housing Shortage"

**EP. 20:** "The Good, the Bad and the Drugly"

**EP. 19:** "Shoreland Zoning, Beached"

**EP. 18:** "'Piering' into the Future"

**Listen: www.wra.org/CapitolInsights**

## WRA 360

**New professional development series**


**Watch: www.wra.org/WRA360**

## HOUSING REPORT

**Monthly analysis in Wisconsin housing**


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