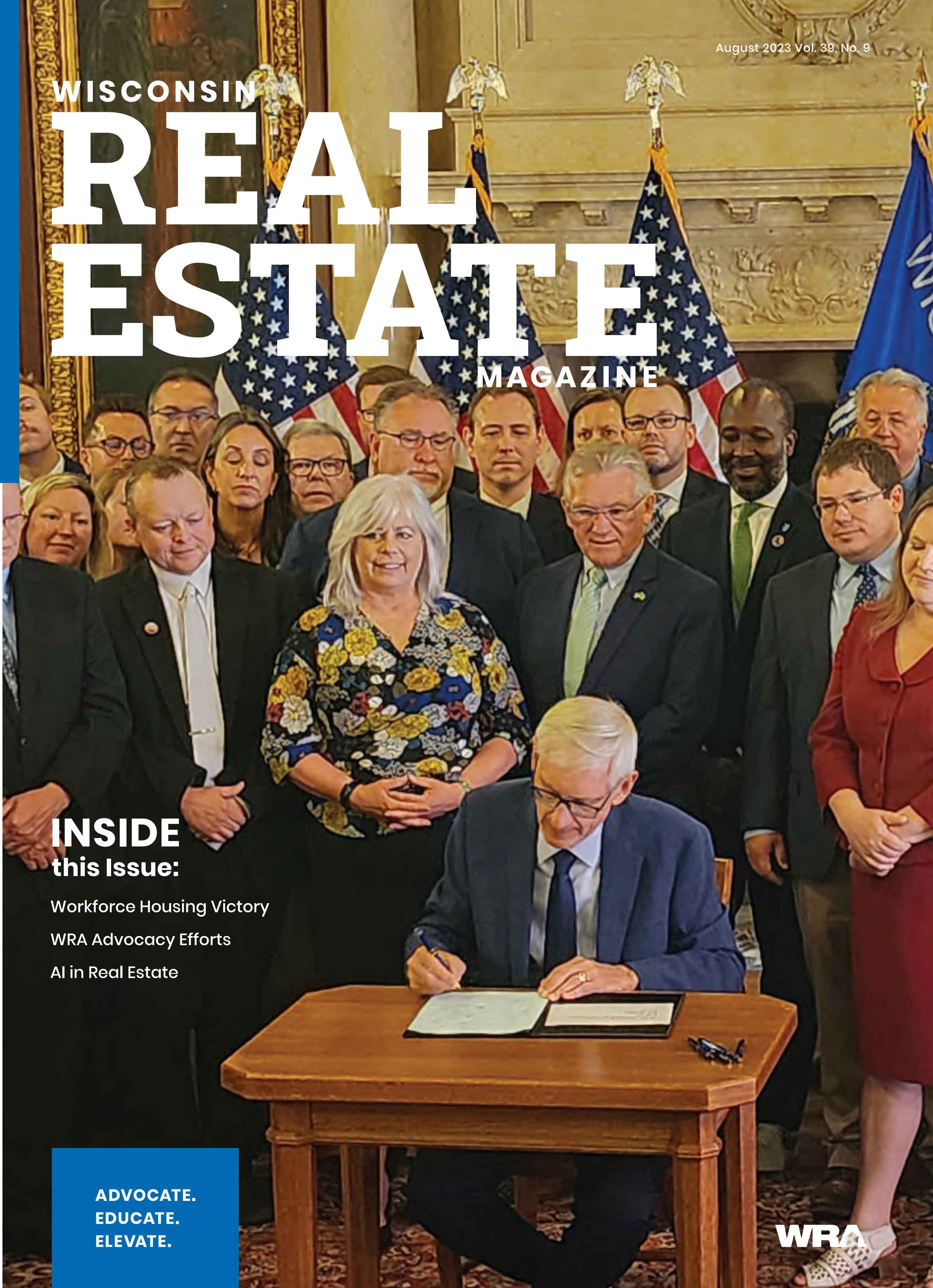
August 2023 Vol. 39, No. 9

WISCONSIN REAL ESTATE MAGAZINE



INSIDE this Issue:

- Workforce Housing Victory
- WRA Advocacy Efforts
- AI in Real Estate

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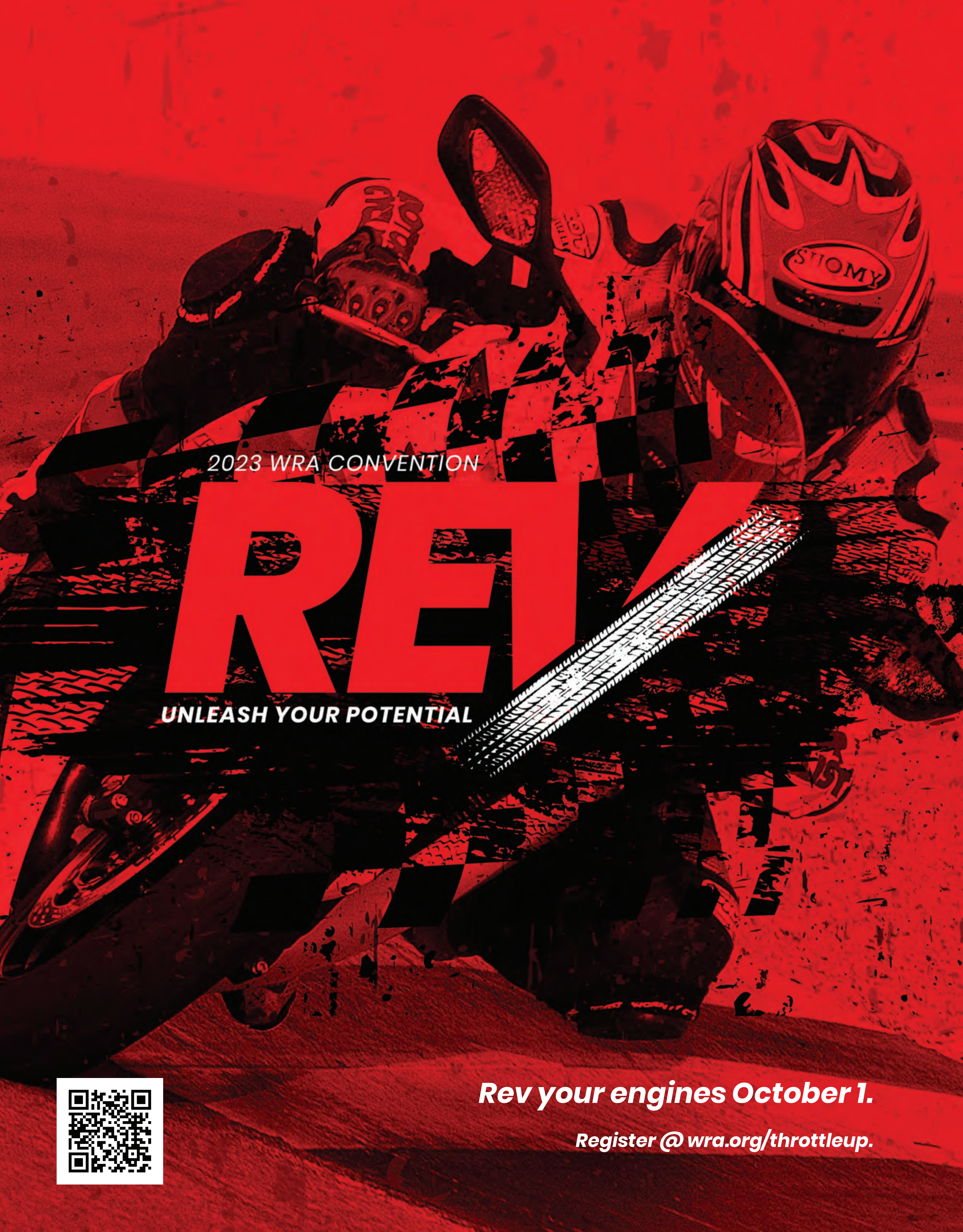
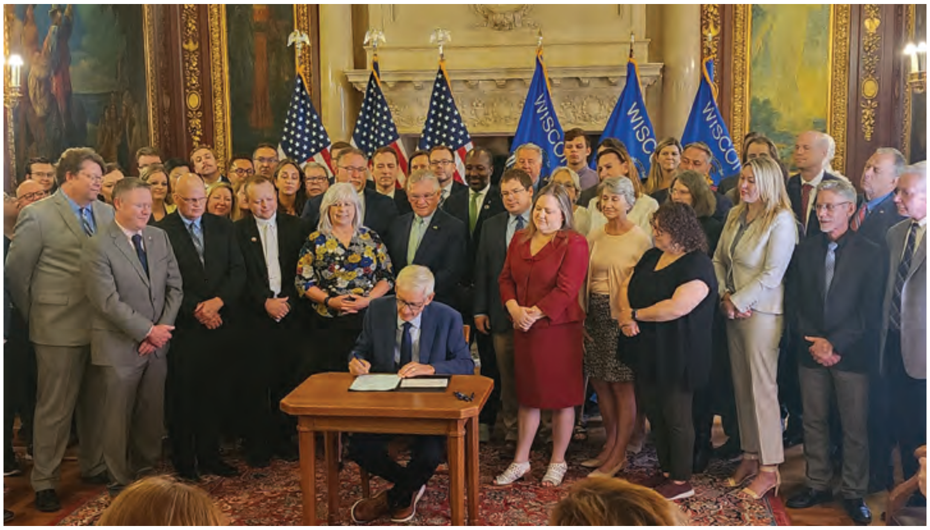
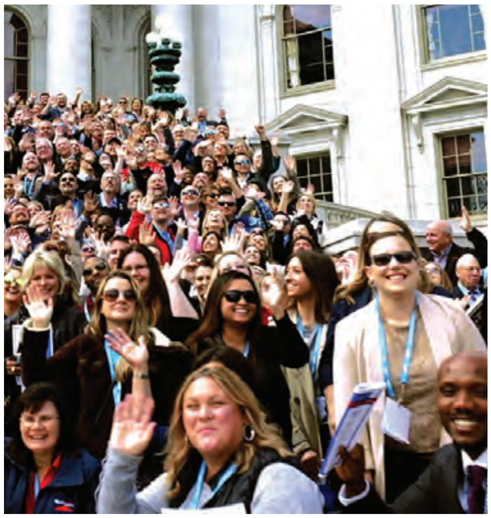
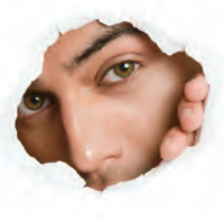

2023 WRA CONVENTION
REV
UNLEASH YOUR POTENTIAL
Rev your engines October 1.
Register @ wra.org/throttleup.

TABLE OF CONTENTS

August 2023 | Vol. 39, No. 9







JUNE HOUSING

INVENTORIES REMAIN TIGHT, HAMPERING SALES AND DRIVING PRICES HIGHER

BY DAVE CLARK

PROFESSOR EMERITUS OF ECONOMICS AT MARQUETTE UNIVERSITY AND PRINCIPAL AT ECON ANALYTICS LLC

June 2023 Wisconsin housing at a glance:

- June 2023 home sales were 19.7% lower than June 2022.
- The median price rose 8.6% compared to June 2022.
- Sellers continue to have a strong advantage in the market.
- June was the first time the monthly median exceeded $300,000.
- The housing affordability index dropped year over year.

See the full report: **www.wra.org/HSRJun2023**

David Clark, Ph.D., is a professor emeritus of economics at Marquette University and principal at ECON Analytics LLC, and serves as a consultant to 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.

JUNE HOUSING

7,047
CLOSED SALES JUNE 2023
-19.7%
FROM JUNE 2022

$304,000
MEDIAN PRICE JUNE 2023
+8.6%
FROM JUNE 2022

ACTIVE LISTINGS BY PRICE

PRICE RANGE	NUMBER OF LISTINGS
$0-$124,999	1,323
$125,000-$199,999	2,745
$200,000-$349,999	5,252
$350,000-$499,999	4,171
$500,000 & higher	4,172

17,655
TOTAL STATEWIDE LISTINGS JUNE 2023
-21.4%
FROM JUNE 2022

MEDIAN PRICES BY REGION

CENTRAL	$230,000
NORTH	$255,000
NORTHEAST	$276,000
SOUTH CENTRAL	$357,500
SOUTHEAST	$320,000
WEST	$296,900

AVERAGE DAYS ON MARKET

63 DAYS JUNE 2023
COMPARED WITH
60 DAYS JUNE 2022

MONTHS OF INVENTORY

3.1 JUNE 2023
3.0 JUNE 2022

HOUSING STATISTICS MONTHLY ACTIVITY

Statewide	June 2023	June 2022	% Change	Year to Date 2023	Year to Date 2022	% Change
New Listings	8,368	11,039	-24.2%	N/A	N/A	N/A
Total Listings	17,655	22,467	-21.4%	N/A	N/A	N/A
Closed Sales*	7,047	8,780	-19.7%	28,205	37,503	-24.8%
Median Sales Price	$304,000	$280,000	+8.6%	$280,000	$260,000	+7.7%
Months of Inventory	3.1	3.0	+3.3%	N/A	N/A	N/A
Avg. Days on Market	63	60	+5.0%	N/A	N/A	N/A
Affordability Index	125	145	-13.8%	N/A	N/A	N/A

	Median Price			Closed Sales		
Region	June 2023	June 2022	% Change	June 2023	June 2022	% Change
Central	$230,000	$220,000	+4.5%	528	616	-14.3%
North	$255,000	$241,900	+5.4%	667	793	-15.9%
Northeast	$276,000	$250,000	+10.4%	1,271	1,539	-17.4%
South Central	$357,500	$330,000	+8.3%	1,515	1,835	-17.4%
Southeast	$320,000	$294,950	+8.5%	2,441	3,170	-23.0%
West	$296,900	$285,000	+4.2%	625	827	-24.4%

*Report criteria: Reflecting data through June 2023. *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

YOU WERE "ONE IN A MILLION" MEALS

During the WRF's Team Up Against Hunger week during June 19-23, 2023, the WRF set a goal of raising 1 million meals for Feeding Wisconsin since it began its partnership with Feeding Wisconsin in 2018. And the WRF crushed the goal by raising 39,075 meals, well over the 1 million meals mark! Thank you to those who donated.

If you would like to support the WRF in its endeavors, a donation of $50 or more to the WRF through September 30 automatically qualifies for VIP status at the icebreaker party on October 1 at the 2023 WRA Annual Convention with your convention registration in the Dells.

Donate online at www.wra.org/WRF

WRA HOLIDAY HOURS

The WRA and the WRA Legal Hotline will be closed on Monday, September 4, in observance of Labor Day. Normal business hours for the association and hotline will resume at 8:30 a.m. CDT on Tuesday, September 5. The WRA wishes you a happy and safe holiday!

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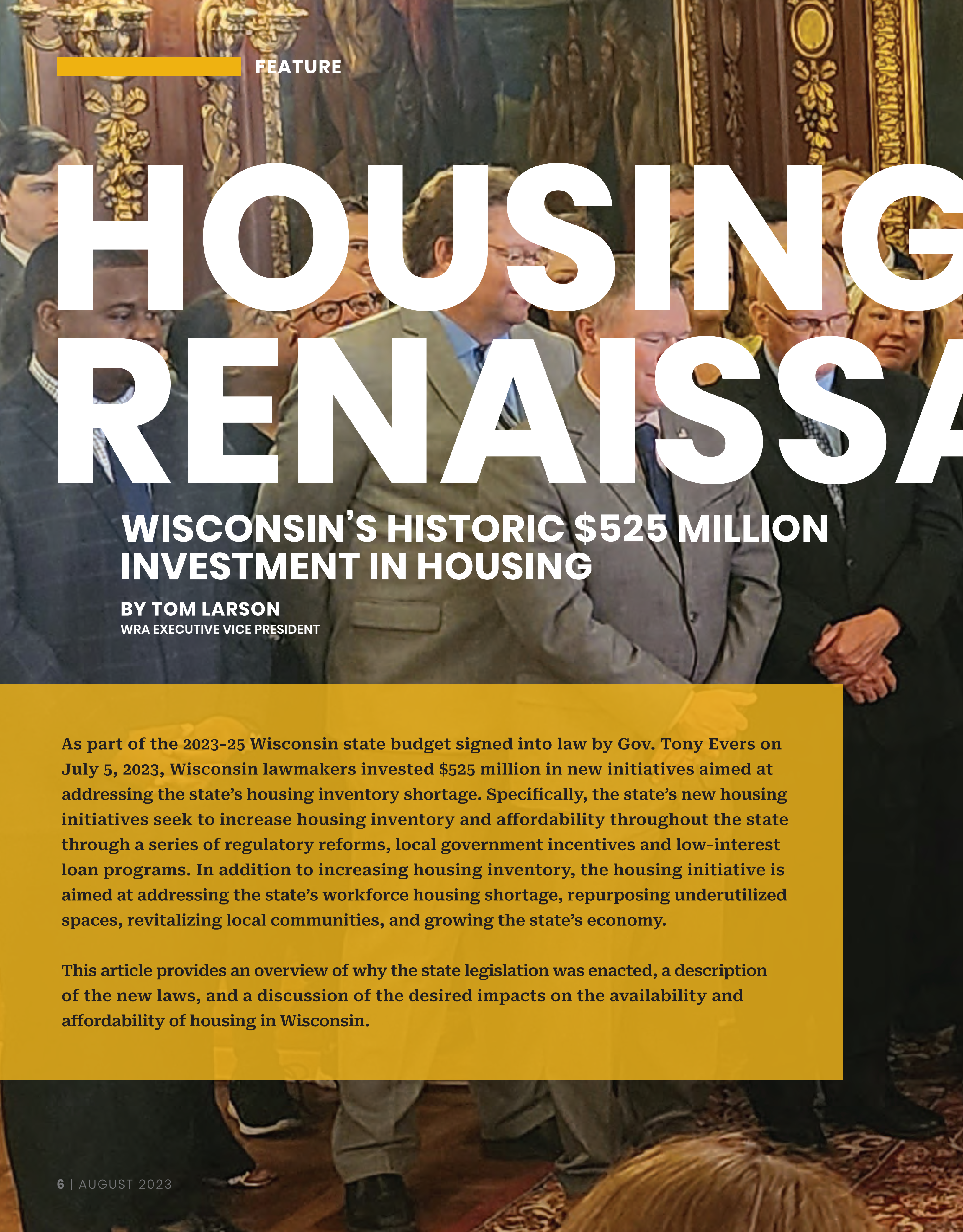


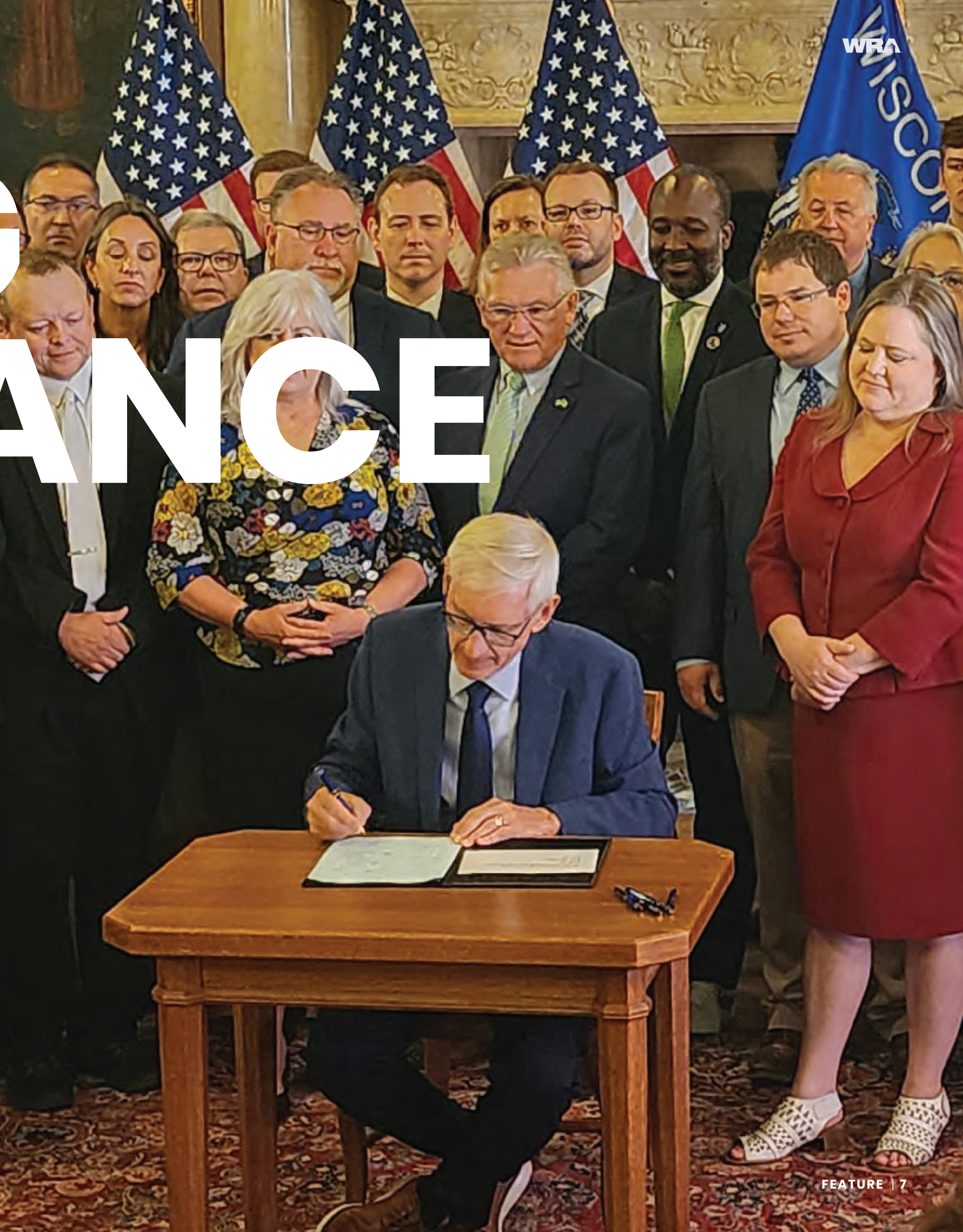
HOUSING RENAISSA

WISCONSIN'S HISTORIC $525 MILLION INVESTMENT IN HOUSING

BY TOM LARSON
WRA EXECUTIVE VICE PRESIDENT

As part of the 2023-25 Wisconsin state budget signed into law by Gov. Tony Evers on July 5, 2023, Wisconsin lawmakers invested $525 million in new initiatives aimed at addressing the state's housing inventory shortage. Specifically, the state's new housing initiatives seek to increase housing inventory and affordability throughout the state through a series of regulatory reforms, local government incentives and low-interest loan programs. In addition to increasing housing inventory, the housing initiative is aimed at addressing the state's workforce housing shortage, repurposing underutilized spaces, revitalizing local communities, and growing the state's economy.

This article provides an overview of why the state legislation was enacted, a description of the new laws, and a discussion of the desired impacts on the availability and affordability of housing in Wisconsin.



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WHY THE STATE'S INVESTMENT IN HOUSING WAS NECESSARY

While many states throughout the country are experiencing low housing inventories, Wisconsin's housing shortage is particularly bad. Since 2010, Wisconsin has produced on average 10,000 fewer single-family housing units every year than were built in the prior decade. According to a recent study by Forward Analytics, Wisconsin needs to build up to 227,000 new housing units in the next decade to adequately address the housing inventory shortage. As most REALTORS® can attest, this shortage has resulted in limited inventory of available housing, increased prices and rents, and challenges for individuals and families seeking suitable and affordable homes.

In addition, much of Wisconsin's existing housing stock is older and is in need of repair or updates to be more energy efficient. The median age of Wisconsin's single-family housing stock is 45 years, while the national average is 39 years. Over 57% of Wisconsin's single-family homes were built before 1980. The current older housing stock is often occupied by seniors who are on fixed incomes and incapable of making necessary repairs. With interest rates rising over the last 18 months, first-time homebuyers or buyers interested in older housing stock are overwhelmed by the financial burden of the repairs needed in these properties, typically making them financially out of reach.

Finally, housing affordability and new construction costs are a growing concern. Since 2020, single-family construction costs have increased 36.2%, and multifamily construction costs have increased 35.2%. Housing costs have increased for numerous reasons, including escalations in labor and material costs as well as rising interest rates. However, government regulation is also a big contributor to higher housing costs. According to recent studies, government regulations — for zoning, fees and approval processes, for example — add approximately $88,500 to the average cost of a new home. Moreover, the approval process for new residential development is time-consuming, with the average development in Wisconsin taking approximately 14 months to be approved. New infrastructure costs along with large minimum lot sizes add significant costs to new housing. New infrastructure for a residential lot, which includes roads, sewers, water and sidewalks, costs approximately $1,200 to $1,500 per foot of lot frontage. For example, if a community requires residential lots to have a minimum width of 130 feet, the infrastructure costs for the lots would be $156,000 to $195,000.

NEW STATE HOUSING INITIATIVES

To address the housing inventory shortage and the growing housing affordability issues, Wisconsin lawmakers enacted into law a comprehensive package of housing initiatives aimed at increasing housing supply and lowering the cost to build new housing units. While each of the housing bills had different authors, Rep. Rob Brooks (R-Saukville) and Sen. Romaine Quinn (R-Cameron), who are both REALTORS® and each chair of the housing committees in the Assembly and Senate, respectively, spearheaded these legislative initiatives and helped build strong bipartisan support throughout the legislative process. Ultimately, each of the bills in the housing package passed both houses with either unanimous or almost-unanimous support. Moreover, the $525 million invested in the housing loan programs, which also received unanimous support from the legislature's State Budget Writing Committee, was the state's largest investment in housing ever.

NEW STATE HOUSING LOAN PROGRAMS

The package includes four different revolving loan programs focusing on various components of the housing sector for which financing is currently difficult or unavailable:

1. Infrastructure for new housing.
2. The rehabilitation of main street housing.
3. The conversion of vacant commercial space to housing.
4. The rehabilitation of older housing.

While each has a different focus and specific eligibility requirements, the revolving loan programs have numerous similarities and common elements as described below.

SIMILAR REVOLVING LOAN PROGRAMS

Workforce housing and/or senior housing: Each of the loan programs can be used only for the creation or rehabilitation of workforce housing and/or senior housing. Under the new laws, "workforce housing" is defined as housing that costs no more than 30% of (a) 100% of the area median income of the county where the property is located if the housing is rented, or (b) 140% of the area median income of the county where the property is located if the housing is owner-occupied. "Senior housing" is defined as housing that has the same income limits as "workforce housing" and at least one of the occupants is 55 years or older. Each loan program will require the housing to remain workforce housing or senior housing for a set period of time.

Local regulatory reform: To be eligible for any of the loan programs, the housing project must be located in a local community — which could be a city, village, town or county — that has done all of the following: (a) reduced the cost of housing related to the project by voluntarily revising the local development regulations, such as zoning, subdivision regulations, impact fees and approval process; (b) satisfied the current statutory requirements related to completing a housing element of a local comprehensive plan, a housing affordability report and a new housing fee report; and (c) updated the housing element of a comprehensive plan within five years of the date of the loan application. In addition, funding for the loans will be prioritized by the extent to which the community has engaged in regulatory reform for the entire community.

Loan application scoring requirements: Each of the loan programs is administered by the Wisconsin Housing and Economic Development Authority (WHEDA) and consists of a competitive loan application process, whereby WHEDA will compare the various loan applications and award loans twice per year on the basis of (a) credit risk, collateral and the need for a loan guarantee, (b) the estimated reduction in housing costs, and (c) the need for workforce housing or senior housing in the area. WHEDA is given the authority to establish an interest rate for the loan programs at or below market rate, or even 0%. To be eligible for the loan, the developer must enter into an agreement with WHEDA to pay back the loan within a certain period of time or upon the sale of the housing units. Moreover, the developer must put up adequate surety or guarantees to ensure the loan gets repaid in the event of a default.

Allocation of funds: To ensure that the funding for the loans is dispersed evenly around the state and to communities of all sizes, each of the loan programs requires 30% of the funding to be allocated to communities with a population of 10,000 or less. Moreover, the residential infrastructure loan program places an additional geographic limit on loan distribution by requiring the money to be dispersed evenly around the state according to the area serviced by the regional planning commissions in the state. Note: any region not serviced by a regional planning commission is considered a separate service area under the law.

Annual reporting: Every year, WHEDA is required to provide a housing report to the legislature on each loan program identifying the location and amount of each loan granted and the number of dwelling units created under the loan program.

DIFFERENT REVOLVING LOAN PROGRAMS

The four different housing revolving loan programs are described as follows:

Residential infrastructure loan program (2023 Wis. Act 14): Creates a $275 million loan program to fund infrastructure for streets, water, sewer and sidewalks for residential developments. The loans can be used for infrastructure related to single-family or multifamily workforce housing or senior housing. Twenty-five percent of the funding for the loan program must be used for senior housing. Loan amounts may not exceed 20% of the total development costs, including land. The housing must remain workforce housing or senior housing for at least 10 years after the commencement date of the loan.

In addition, local governments are eligible for infrastructure loans if part of the infrastructure in a loan granted to the developer is owned or maintained by the municipality, such as a street, wastewater treatment plan or a lift station. However, no more than 10% of the funds in the loan program can be granted for such public infrastructure.

Main street residential housing rehabilitation loan program (2023 Wis. Act 15): Creates a $100 million loan program to fund the rehabilitation of second- and third-story apartments over main-level businesses for work related to windows, lead-based paint, electrical and plumbing. The loans can be used only for the rehabilitation of rental workforce housing, which is not owner-occupied workforce housing or senior housing, located on the second or third floor of an existing two-story building or two-story building with a commercial use on the main floor, and the commercial use cannot constitute more than two-thirds of the building's gross square footage. Moreover, the building must have been constructed at least 40 years before the date of the loan application and has not been significantly improved for at least 20 years before the date of the loan application. Loan amounts may not exceed $20,000 per unit or 25% of the total rehabilitation costs, whichever is less.

Vacant commercial-to-housing conversion loan program (2023 Wis. Act 18): Creates a $100 million loan program for the conversion of vacant commercial buildings to workforce housing. The loans can be used only for the conversion of commercial buildings that have been vacant or underutilized for at least one year into at least 16 units of single-family or multifamily workforce housing or senior housing. Loan amounts may not exceed $1,000,000 per eligible project or 20% of the total project costs, including the land, whichever is less.

Housing rehabilitation loan program (2023 Wis. Act 17): Allocates $50 million to an existing loan program created to rehabilitate older, single-family homes. The loans can be used for the rehabilitation of homes that are the loan applicant's primary residence and that were constructed at least 40 years before the date of the loan application. The amount of the loans cannot exceed $50,000 or 100% of the appraised value of the residence after the completion of the rehabilitation, whichever is less. The loan term cannot exceed 15 years. As part of the state budget process, Act 15 was modified by Gov. Evers to provide WHEDA with the option to distribute funds as a grant or as a forgivable loan.

LOCAL REGULATORY REFORM LAW

In addition to the new loan programs, the workforce housing package contains a significant regulatory reform law aimed at creating more certainty and predictability in the development-approval process by limiting the ability of "Not In My Backyard" (NIMBY) opponents to delay or stop the approval of proposed housing developments. This new regulatory reform law, 2023 Wis. Act 16, attempts to lower the cost of housing by making the residential development process more predictable and less time-consuming. The effective date of most of the provisions in Act 16 is June 24, 2023. However, the requirement for all zoning changes to be by simple majority vote has a delayed effective date of January 1, 2025.

Specifically, Act 16 attempts to streamline the development of new housing through all of the following:

1. **Improving certainty and predictability in the development process**
   a. Development by right: Requires local governments to approve development proposals that are consistent with local development regulations.
   b. Judicial remedy: Allows a developer to appeal to circuit court a local unit of government's denial of a development proposal that complies with local development regulations and authorize a judge to approve the project.

2. **Preventing lawsuits that challenge approvals:** Limits who has standing to file legal challenges to projects that have been approved by local governments.

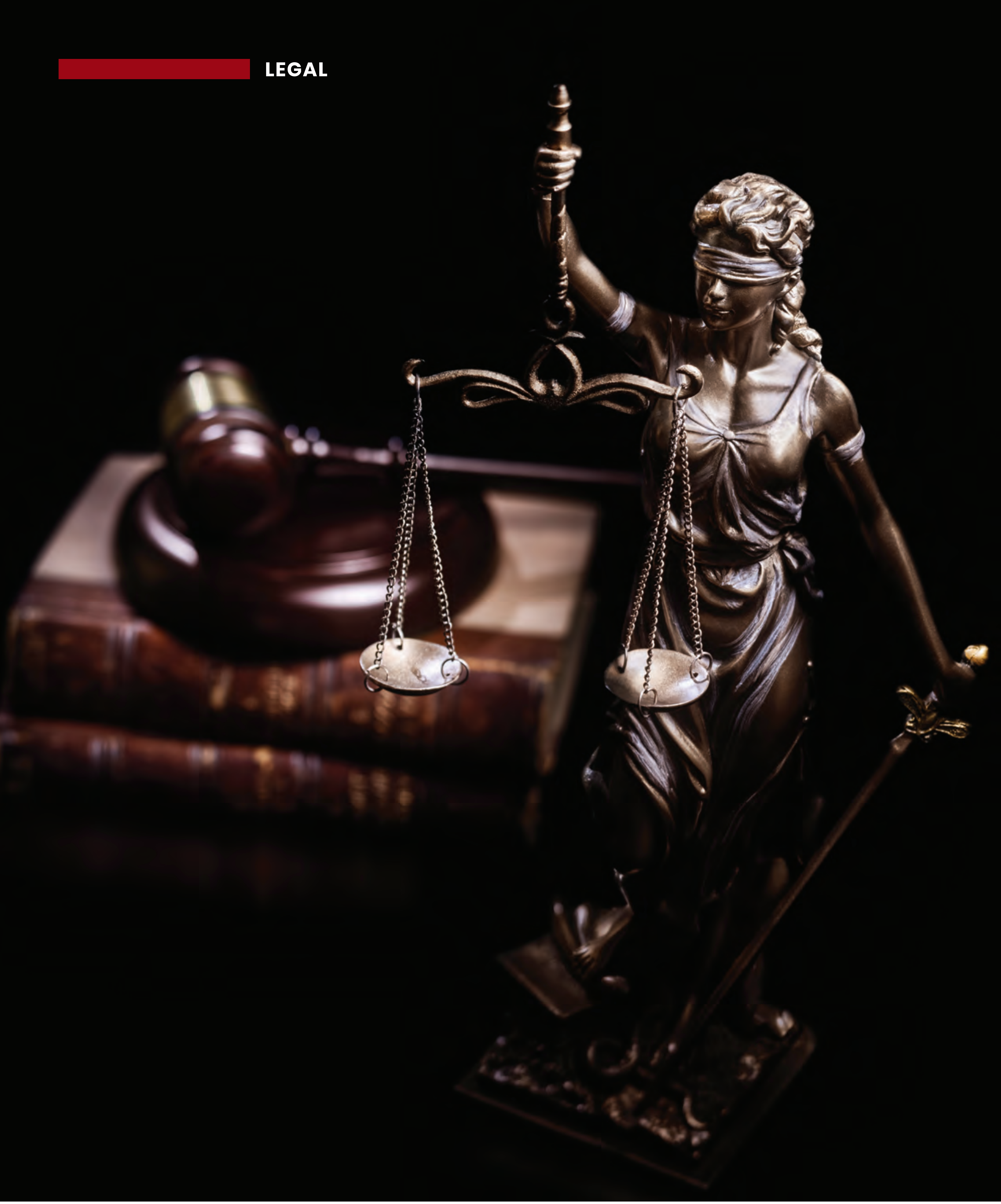
3. **Prohibiting supermajority requirements for zoning changes:** Requires zoning changes to be approved by simple majority vote.

While developers are often the targets of NIMBYs, the victims of NIMBYism generally are those who would have occupied these new homes. Generally, those victims include fellow members of the community who are on fixed incomes, young families, teachers, police officers and workers in the service industry who are looking to improve their lives by finding a better place to live. Act 16 will hopefully make it easier to build and develop new housing in Wisconsin, which will lower costs and create more housing opportunities for Wisconsin families, workers and seniors.

CONCLUSION

The state of Wisconsin's historic $525 million investment in housing will hopefully increase new homeownership opportunities, attract new workers to fill job openings, and grow our state and local economies. These initiatives recognize the important role that local regulatory reform and access to low-interest loans for development and redevelopment efforts play in reducing the costs necessary to create new affordable housing opportunities.

"MOREOVER, THE $525 MILLION INVESTED IN THE HOUSING LOAN PROGRAMS ... WAS THE STATE'S LARGEST INVESTMENT IN HOUSING EVER."



THE BEST OF THE LEGAL HOTLINE

BY WENDY HOANG
WRA STAFF ATTORNEY

I, ROBOT; I, REALTOR®

As technology advances and becomes a better tool for society, the 2004 movie *I, Robot* always comes to mind. Although our current technology is not at the same level as the self-aware robots in *I, Robot*, artificial intelligence (AI) has gained traction in many industries, including real estate. The following scenarios contemplate how technology, including AI, can be used to enhance your real estate practice while also being mindful of potential concerns when using new technologies.

SURVEILLANCE SYSTEMS AND TECHNOLOGY

The licensee has a listing that has a security system. The cameras record at all times. Does the licensee and/or the seller need to disclose the presence of the cameras?

Sellers have a right to protect their property and should not have to disclose the presence of surveillance equipment on the property for safety reasons.

Wis. Stat. § 995.60 covers the use of surveillance equipment in connection with the sale of real estate, providing that:

- It is not an invasion of privacy when the owner of real estate has surveillance, whether audio or video, in an open house, individual showing or other viewing in connection to the sale of real estate.
- "Property" and "owner" are broadly defined to include all types of properties, and the law is not limited to residential.
- The owner of the real estate may not copy, sell, rent, broadcast, post, publish, distribute, disclose, transfer or otherwise share a representation of an individual recorded with a surveillance device unless it is pursuant to a court order or the request of law enforcement investigating possible criminal conduct.
- Use of surveillance equipment in bathrooms is prohibited.
- An individual who copies, sells, rents, broadcasts, posts, publishes, distributes, discloses, transfers or otherwise shares a representation may be required to forfeit not more than $500.

The law does not require a seller to post or disclose that the seller has surveillance equipment on the property. Additionally, the law does not require the real estate licensee to ask the seller about surveillance equipment in the property. Further, the law does not require any disclosure by the real estate licensee as to any surveillance equipment in the property.

Licensees working with buyers should encourage buyers to refrain from making certain comments about the property until outside of the property.

See "Action! Are You Ready for Your Close-up?" in the June 2020 *Wisconsin Real Estate Magazine* at **www.wra.org/WREM/Jun20/Surveillance.**

VIRTUAL STAGING

A licensee listing a home wants to post photographs of the property that include virtual staging. Another licensee pointed out that the virtual staging could be seen as false, deceptive or misleading. Is virtual staging misleading to buyers? How should licensees approach using virtual staging for their listings?

There are no state statutes or administrative code provisions that address virtual staging specifically, but an agent's advertising cannot be false, deceptive or misleading, per Wis. Stat. § 452.136(1). Virtual staging that is not readily apparent from the advertisement or disclosed in the advertisement could be considered false, deceptive or misleading.

If virtual staging photos are in the MLS and the buyer arrives for a showing to find the owner's cluttered home, that buyer may feel deceived. The main concern with virtual staging is the fact that if the manipulated images are shown to potential buyers, they'll be sorely disappointed if and when they visit the home. While the enhanced images may entice buyers to visit, they'll find a home they will not recognize from the images they saw, and they may just walk away. Such a scenario certainly doesn't benefit the seller, nor does it help the real estate agent working to sell the home. Therefore, the safest approach is to label photos with virtual staging as such so there is no confusion.

The false, deceptive and misleading rule has been part of real estate license law for decades. If the broker feels labeling is not needed, then the broker takes the risk. If there is a complaint, then the broker can make their arguments, and the REEB will make the determination based on the facts and circumstances. If nobody complains, then the specific issue in the particular circumstances will not be analyzed. It is a case-by-case determination.

What are licensees allowed to do virtually as far as staging? Can they change the furniture or color of walls as long as they have a disclaimer?

Some agents may deem this an innocent "update" of paint color or removal of wall coverings. However, there appears to be a concern that members of the public might feel misled or deceived when going to see the property where the property photos were altered and without any disclosure about the alterations being made to the photos. At this time, there has not been any guidance from the Real Estate Examining Board as to whether modifying the photos in this manner when advertising the property is deceptive without disclosing the changes. Therefore, the use of disclaimers is strongly recommended to assure the consumer is aware. Prudent practice would suggest using the disclaimers before and after the images to minimize claims of misrepresentation or false advertising.

Article 12 of the REALTOR® Code of Ethics provides:
REALTORS® shall be honest and truthful in their real estate communications and shall present a true picture in their advertising, marketing, and other representations. REALTORS® shall ensure that their status as real estate professionals is readily apparent in their advertising, marketing, and other representations, and that the recipients of all real estate communications are, or have been, notified that those communications are from a real estate professional. (Amended 1/08)

Further, Wis. Stat. § 452.136(1) provides, "*False advertising. Licensees shall not advertise in a manner which is false, deceptive, or misleading.*"

ARTIFICIAL INTELLIGENCE AND REAL ESTATE

With AI technology gaining popularity in society, firms are wondering how AI can be used as a tool in the real estate industry. What are some considerations for licensees who wish to use AI in their business practices?

Currently, there are multiple cases revolving around the use of AI and any copyright claims to AI-generated materials. Although these cases are still being decided, Articles 2 and 12 of the REALTOR® Code of Ethics provide parameters for licensees who wish to use AI.

Article 2 states, *"REALTORS® shall avoid exaggeration, misrepresentation or concealment of pertinent facts relating to the property or the transaction."*

Article 12 says, *"REALTORS® shall be honest and truthful in their real estate communications and shall present a true picture in their advertising, marketing and other representations."*

Chloe Hecht, senior counsel at the National Association of REALTORS®, offers the following guidance for using AI as safely as possible:

- Always review AI-generated content for accuracy.
- Don't use AI to create work you want to be able to protect.
- Don't assume any third-party content was created by AI and is therefore available for your use. Always get permission in writing for the way you want to use the work, and save that documentation.

For more information about utilizing AI in the real estate industry, see the *REALTOR® Magazine* articles, "AI Use in Real Estate Comes With Copyright Concerns," at **www.nar.realtor/magazine/real-estate-news/law-and-ethics/ai-use-in-real-estate-comes-with-copyright-concerns**, and "Start Experimenting With AI Now," at **www.nar.realtor/magazine/real-estate-news/technology/start-experimenting-with-ai-now**.

Can a licensee use AI to "fix" a broken window in a photo of a listed property? What about using AI to remove family portraits that the seller did not want included in any advertising?

Arguably, using AI to portray that a window is in perfect condition when it is really broken is a violation of Article 2 and Article 12 of the REALTOR® Code of Ethics. In contrast, simply removing the seller's personal family portraits with AI is not a misrepresentation or concealment of pertinent facts.

Additionally, it would be prudent to disclose that the photos were altered to prevent allegations of false advertising or misrepresentation.

See the *REALTOR® Magazine* article, "Using AI to Enhance Listing Photos Can Be Legally Risky," at **www.nar.realtor/magazine/real-estate-news/law-and-ethics/using-ai-to-enhance-listing-photos-can-be-legally-risky**.

Can a licensee use AI to write marketing materials such as a flier sent to all prospective clients in an area?

A licensee could potentially use AI to create images or write language for marketing materials. The licensee should always be mindful that AI-generated materials may not be accurate, so the licensee should always proofread any content created by AI. Additionally, the licensee should ensure that the content complies with fair housing laws.

Another aspect to consider when using AI to create content is copyright. If AI is used to create images for any materials, the licensee should check if the AI-generated image utilized other copyrighted work. If so, the licensee should verify that they have the appropriate license before using the AI-generated image.

Likewise, any AI-generated text may come from copyrighted text. Licensees can double check for plagiarism using a plagiarism detector service.

LEGAL RESOURCES

THE LATEST UPDATES AND RESOURCES ABOUT WISCONSIN REAL ESTATE LAW FROM THE WRA

LEGAL UPDATES

Included with WRA membership is access to the WRA's *Legal Update* publication. Recent issues include:

June 2023: "Revised Real Estate Condition and Disclosure Reports"
Learn about the recent revisions to the real estate condition report and vacant land disclosure report effective July 1.

May 2023: "Lead-based Paint Disclosures"
Review the requirements related to disclosing the presence of lead-based paint in properties built before 1978.

See more: **www.wra.org/LegalUpdates**
(WRA login required)

LEGAL HOTTIPS

WRA membership gives you access to the extensive WRA Legal Hottips online library, featuring years of hotline discussions covering liability, disclosures, fair housing and more. Weekly hottip updates ensure fresh insights.

Search the Q&As: **www.wra.org/LegalHottips**
(WRA login required)

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WRA

WRA ADVOCACY EQUALS SUCCESS

BY JOE MURRAY
WRA DIRECTOR OF POLITICAL & GOVERNMENTAL AFFAIRS

This past April, 500 Wisconsin REALTORS® gathered for the WRA's annual REALTOR® & Government Day (RGD) in Madison. The event began with remarks from Gov. Tony Evers and an issue briefing on key advocacy issues: addressing the workforce housing shortage, improving DSPS services and maintaining property tax limits.

Next, REALTORS® visited the state Capitol — the crucial part of the day — to meet with lawmakers and advocate on these issues. And the day was a major success: Gov. Evers signed workforce housing bills into law, approved funding for DSPS improvements, and maintained property tax levy limits. The unified voice of REALTORS® really does make a difference!

In fact, Wisconsin REALTORS® have united at RGD for over 40 years, achieving remarkable legislative success. In the past decade, the WRA has enacted nearly 100 laws and also defeated harmful proposals. Here's a list of the key issues addressed with your support over the past decade at RGD.

- Elimination of farmland conversion fees.
- Deductibility of health savings accounts.
- Reform of wetland regulation.
- Adoption of development moratoria framework.
- Protection against joint and several liability.
- Accountability for fraudulent misrepresentation by sellers.
- Defeat of the real estate transfer tax increase.
- Reform of landlord-tenant law.
- Protection of the right to place a pier.
- Funding for broadband expansion.
- Passage of the homeowners bill of rights.
- Elimination of rental weatherization requirements.
- Clarification of access easements.
- Preservation of property tax cuts.
- Implementation of two-year liability limitation for real estate licensees.
- Prohibition of time-of-sale requirements.
- Protection of licensees' ability to complete state-approved forms.
- Expansion of historic rehabilitation tax credits.
- Funding for private septic systems.
- Preservation of independent contractor status.
- Preservation of the right to rent your home.
- Clarification in the definition of emotional support animals.
- Clarification of the definition of "defect" and inspection reports.
- Prohibition of chasing sales.
- Prohibition of home equity theft.

WRA advocacy is working for you!

ADVOCACY YOU DON'T SEE

THE WRA IS EVERYWHERE

BY CORI LAMONT
WRA SENIOR DIRECTOR OF LEGAL AND PUBLIC AFFAIRS

As you recall from school, there are three branches of the government in the United States:

1. Judicial: This includes the Wisconsin Supreme Court, court of appeals and circuit courts.
2. Executive: This includes the governor, lieutenant governor and the state agencies.
3. Legislative: This includes the Wisconsin Assembly and Senate.

From the courts to the legislature to state agencies, the WRA's advocacy is everywhere — including the not-so-obvious places you may think of or see. The following article explores the various areas of state government where WRA advocacy occurs for your business, the real estate industry and private property rights.

JUDICIAL: YUP, THE WRA IS THERE

The WRA has been involved in the Wisconsin court system since 1978 through its Legal Action Program, which supports Wisconsin REALTORS® and landowners in legal matters. And how the WRA's Legal Action Program participates in the process greatly depends on a review of how the WRA can best achieve a positive outcome for the real estate industry.

The WRA's Legal Action Program helps to educate judges and justices about Wisconsin legal matters that impact the practice of real estate, the ownership and use of real estate, private property rights, and other matters important to REALTORS® and the real estate industry.

Here are different ways the WRA's Legal Action Program can help.

Referrals

Need help finding legal counsel? We can assist by identifying specialized attorneys in the field who have a better understanding about the specific issue.

Funding

Need help paying for legal counsel? The WRA has assisted in paying legal fees. However, Legal Action Program funds may not be used to pay any judgment for damages or fines, or any other award of damages.

Research

Need to know more about a specific issue? The WRA invests time and resources to research some of the most complex issues impacting water quality and property rights. The WRA has even been an expert witness and has provided research to attorneys as well as state agencies in policy and rulemaking.

Amicus briefs

Need the WRA to weigh in? The most common way the WRA participates in a case is by filing an amicus curiae, or "friend of the court" brief, and arguing on that behalf. The Legal Action program has filed hundreds of amicus briefs throughout all levels of the courts in Wisconsin and even in federal district court and the U.S. Supreme Court. However, amicus briefs are not the only way we have weighed in: we also have participated as a member of a coalition of similarly interested parties as well as a party to the lawsuit.

Cases we get involved in may include, but are not limited to, real estate law and practice, land use or environmental issues, private property rights or development rights. To learn more about the WRA's Legal Action Program and to see the variety of cases in which we're currently involved, visit **legalaction.wra.org**.

EXECUTIVE: YUP, THE WRA IS THERE

It's no surprise that the WRA's advocacy includes lobbying at the state level of the governor and the legislature. However, what many don't realize is the WRA's advocacy also includes lobbying in spaces that you don't really think about, such as state agencies. Here are just a few of the Wisconsin state agencies in which the WRA's advocacy has occurred over the years:

- Department of Administration (DOA)
- Department of Revenue (DOR)
- Department of Agriculture, Trade and Consumer Protection (DATCP)
- Department of Transportation (DOT)
- Department of Natural Resources (DNR)
- Department of Financial Institutions (DFI)
- Office of the Commission of Insurance (OCI)
- Department of Workforce Development (DWD)
- Economic Development Corporation (WEDC)
- Housing and Economic Development Authority (WHEDA)
- Department of Safety and Professional Services (DSPS)

Below are some recent examples in which the WRA's advocacy has impacted state agencies.

DSPS

The DSPS credentials and licenses more than 208 professions, including real estate. The Real Estate Examining Board (REEB) is the body within the DSPS that regulates your license. The REEB is comprised of five real estate brokers and salespersons as well as two members of the public. The REEB:

- Grants and issues real estate licenses.
- Approves WB forms for use in real estate practice.
- Approves education curriculum for sales and broker pre-license as well as continuing education (CE).
- Approves or denies the renewal of licenses.
- Promulgates administrative rules relating to real estate practice.
- Revokes, suspends or limits licenses, assesses forfeitures, and/or assesses other disciplinary actions for licensee violations of state laws or administrative rules.

In the last three years, more than 16 WB forms — forms that impact your practice each day — have undergone REEB updates. The WRA is heavily involved in the forms revision process. Additionally, when the REEB discusses rule revisions or policy changes, the WRA participates in that process as a stakeholder. And when CE curriculum is discussed, the WRA ensures the curriculum remains relevant to practice and keeps Wisconsin real estate licensees informed about Wisconsin laws, form changes and case law, ensuring competency in practice.

The advocacy work of the WRA at the DSPS has a greater impact on your daily business than any other activity we participate in, yet it's the one least visible or noticed.

DOR

After the Wisconsin DOR's November 2021 guidance as to the scope of "digital goods" expanded to include access to online databases, the WRA reached out to the DOR to discuss the confusion regarding the application of the sales tax to Wisconsin Multiple Listing Service (MLS) services.

The WRA met with the DOR and explained that since MLSs were created and continue to facilitate cooperation and compensation among participating real estate brokers and that dissemination of information regarding each property is merely an incidental component, the sales tax should not apply. The DOR agreed it was not clear whether MLS services were exempt, and since the sales tax was not currently being charged for MLS services, legislative clarification would be best. The DOR even agreed to work with the WRA on language for statutory clarification. Therefore, this legislative session, the WRA is seeking statutory clarification that MLS services are exempt from the sales tax.

DATCP and DNR

The WRA and the DATCP recently collaborated on consumer communication pieces about aboveground and underground storage tanks. We will let you know when those are available. Additionally, the DNR collaborated on Addendum W, relating to wetlands.

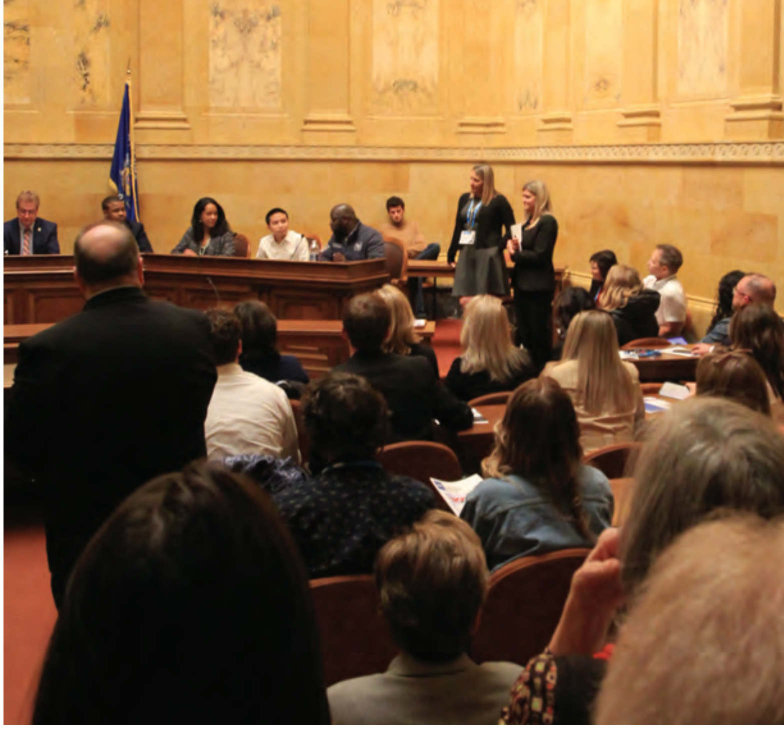
LEGISLATIVE: YUP, THE WRA IS THERE TOO

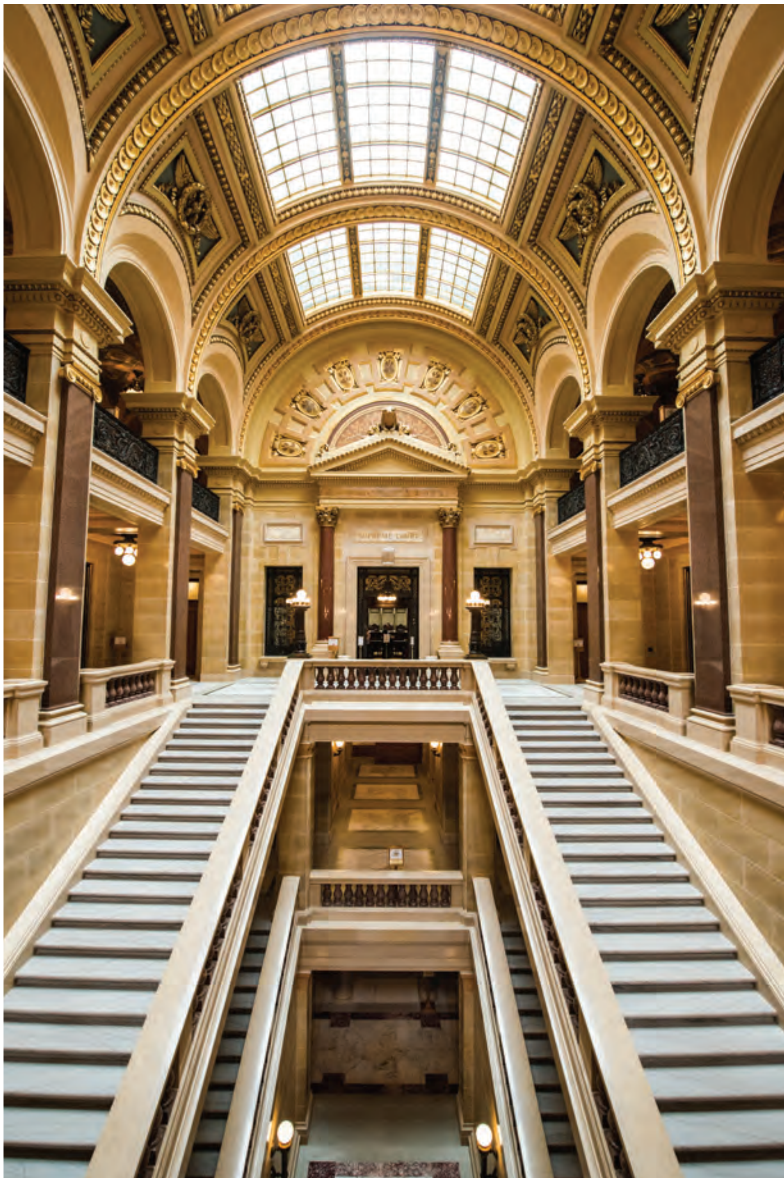
Of course, one of the main lobbying activities of the WRA is advocating within the state legislature along with the governor. The WRA supports policies that strengthen Wisconsinites' ability to own, buy and sell real property.

When you read Tom Larson's article, "Housing Renaissance," on page 6, you can see how the WRA's legislative initiatives respond to or are proactive in addressing the needs of the market, industry, property owner, developer and community.

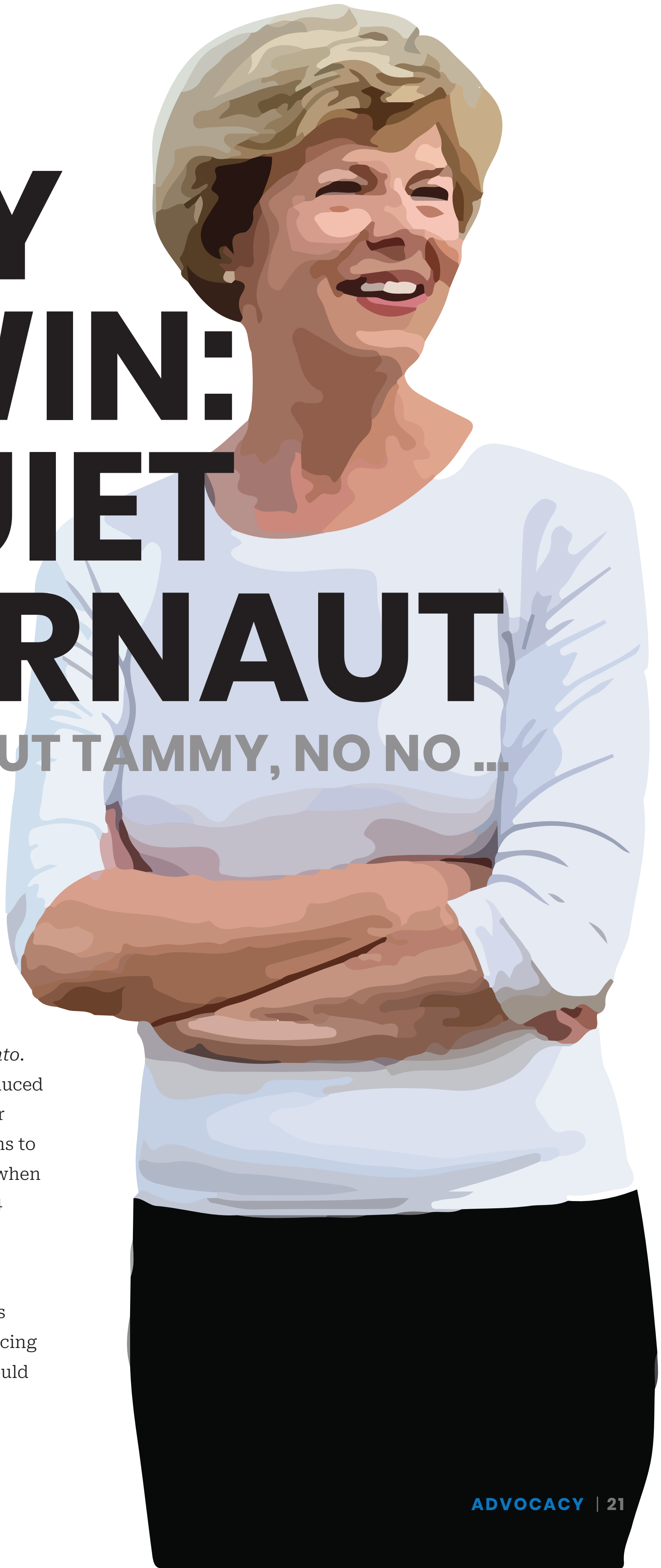
Learn more about the WRA's legislative priorities and victories at **action.wra.org**.

The WRA's advocacy is everywhere. We are in all branches of government, even if you don't see it — the WRA is advocating for you.





TAMMY BALDWIN: THE QUIET JUGGERNAUT



WE DON'T TALK ABOUT TAMMY, NO NO ...

BY NATHAN CONRAD
WRA DIRECTOR OF POLITICAL ADVOCACY

In 2021, Disney released a wildly popular movie called *Encanto*. The film was a good watch, but the biggest thing that it produced was an earworm of a song that sat at the top of the charts for weeks on end. That song, "We Don't Talk About Bruno," seems to be an unintentional theme song for Wisconsin Republicans when it comes to U.S. Sen. Tammy Baldwin and the upcoming 2024 election.

Change the title to "We Don't Talk About Tammy," and that is exactly where the discussion currently lies on who will be facing the incumbent U.S. Senator in fall 2024 for what many see could be a seat that could determine control of the nation's more deliberative legislative body.

The U.S. Senate currently sits with a 51 to 49 Democratic majority; three independent Senators caucus with the Democrats. This slim majority is seen by many pundits as under threat during a presidential election cycle with a sitting president who has an overall approval rating as low as President Joe Biden's has been for the last year.

When a presidential approval rating has been sitting at less than 50% for more than a year, members of the opposition party are salivating to run against members of the president's party. President Biden's approval rating has rarely pushed over 40% since June 2022, and yet Baldwin has not even garnered a serious candidate across the aisle with just 15 months until the election.

Why is that? Let's dive in.

THE QUIET POLITICIAN WHO GETS THINGS DONE

Baldwin began her career in public office in 1986 as a member of the Dane County Board of Supervisors. She served her community for eight years before moving on to serve for an additional six years in the state Assembly. After that tenure, she gave the voters of Madison and the surrounding area 14 years as the representative for Wisconsin's second district in the U.S. House of Representatives. She was the first woman and first openly gay challenger elected to Congress in Wisconsin. In Congress, Baldwin was well known for her rational demeanor and ability to provide for the needs of her constituents in the predominantly liberal districts that she represented. She served on the Budget Committee, the Judiciary Committee, and the Energy and Commerce Committee. During her tenure, she was instrumental in battling for education accessibility and had a strong record of fighting against unfair trade deals that shipped American jobs overseas.

In 2012, she ran a brilliantly executed campaign for U.S. Senate against beloved former Gov. Tommy Thompson who was badly bruised from a bloody primary. While she did have some help at the top of the ticket with President Barack Obama and his strong reelection campaign, she outperformed her initial polling and won her election in stunning fashion by a more than 5-point margin over the four-time former governor.

She went on to an even larger electoral victory in 2018, winning her initial reelection to the U.S. Senate by 11 points against former Wisconsin Sen. Leah Vukmir. To be fair, this was the midterm for former President Donald Trump — who was fairly unpopular at the time — which provided a helpful boost for Democrats up and down the ballot nationwide. However, Baldwin performed much better than the national average for Democrats running during that midterm and has shown that she runs very well statewide in Wisconsin.

There are a number of reasons for this. First, she has a long track record with the people of this state, and while there have been stumbles on some issues, she has dealt with them head-on and has been forthright with voters. Baldwin's honesty and track record go a long way with voters in a state that has long memories. Second, she campaigns on issues that matter to voters. She speaks about the economy in a manner that other campaigning Democrats do not. She speaks plainly and brings a different approach to potentially solving issues that voters of all political affiliations can understand and may be able to get behind. Baldwin understands that to win votes in rural areas, one must speak about rural issues. Lastly, she shores up her base votes in strong Democratic counties. Baldwin runs up the tally in Dane and Milwaukee counties — the most populace, as well as the "bluest," areas of the state. In doing so, she makes it harder for her opponents to come within reach by building insurmountable leads in a state where elections are generally won on the margins.

If you pair these methods with a great fundraising apparatus and a state party that has coffers to match, it is understandable that with just over a year until Election Day, not a single Republican candidate has officially thrown their name into the hat yet.

To put that into stark contrast, just over two years ago in the months leading up to the 2022 midterm elections, there were eight candidates in the Democratic primary for the U.S. Senate race against sitting Sen. Ron Johnson.

This does not mean a serious Republican challenge against Baldwin may still be mounted, however, it does showcase that an uphill battle is underway against a tough incumbent who knows how to win a tight race in a swing state where top-of-the ticket races can be decided by less than a percentage point.

SO, WHO COULD BE RUNNING AGAINST BALDWIN?

While no one has announced they are in the running yet, one potential candidate has officially told the world he will not run against Baldwin. Congressman Mike Gallagher (R-Green Bay) announced in June that, despite pressure from national Republican voices and polling well against Baldwin, he will not be entering the race. He stated that he is laser-focused on his position within Congress as the chairman of the Select Committee on China and believes that he is better suited to serve Wisconsin and the nation in that role than if he were to run for U.S. Senate.

Now, let's take a look at the potential candidates who may be on the ballot in November 2024.

Scott Mayer

Mayer is a businessman and longtime Republican contributor from Franklin, Wisconsin. Mayer serves on the board for Wisconsin Manufacturers & Commerce as well as the Metropolitan Milwaukee Association of Commerce. He started the staffing and recruitment company QPS Employment Group in 1985. He would be able to invest $10 to $15 million of his own wealth into the race.

Eric Hovde

Hovde is a businessman and real estate developer from Madison. Hovde founded and managed a number of financial institutions and served on the board of more than a dozen banking companies. He serves on a foundation started by himself and his brother that focuses on assisting disadvantaged children. He ran for U.S. Senate once before in 2012 and would be able to provide his campaign with initial startup funding.

David Clarke

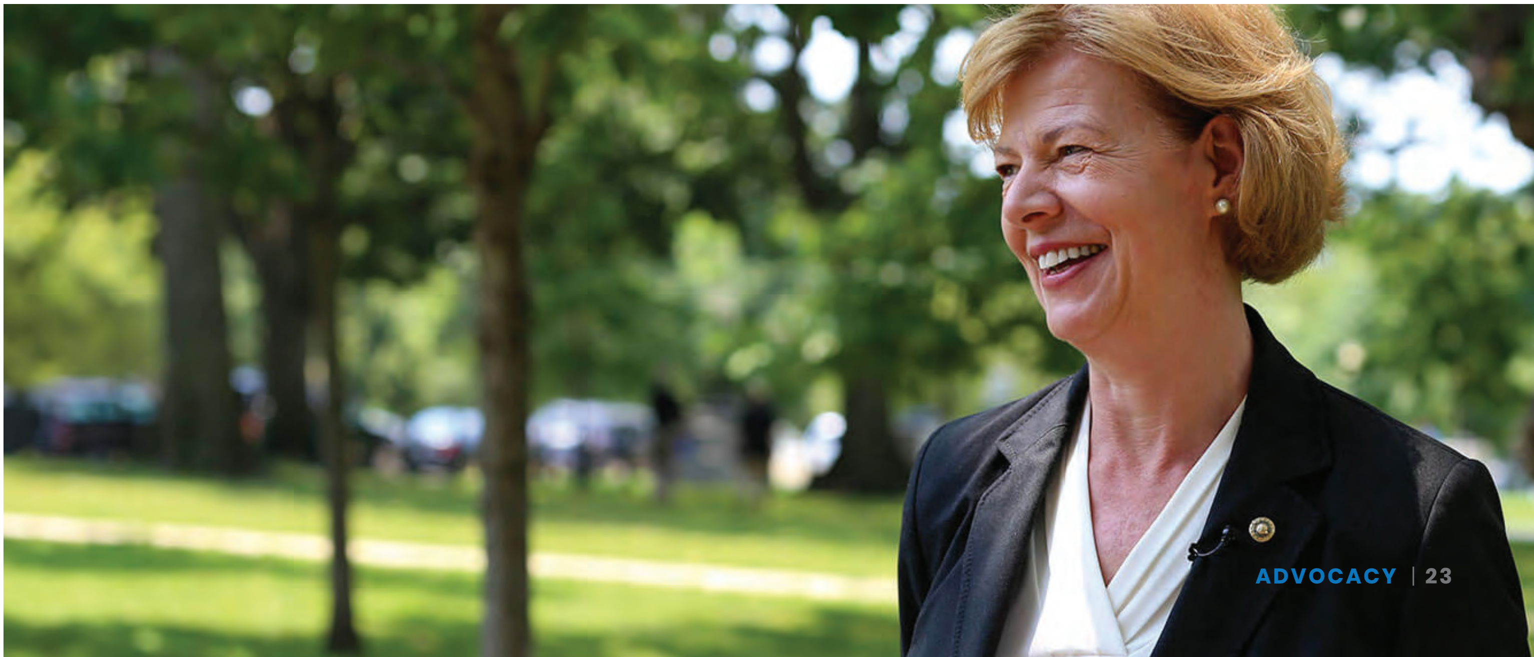
Clarke is a former sheriff of Milwaukee County, conservative advocate and outspoken podcaster. The self-proclaimed "rock-solid conservative" ran for sheriff four times in Milwaukee County as a democrat and won. He resigned before a fifth run in 2017 and was a staunch supporter of former President Trump. He would be an outsider's candidate but would add a dramatic flair to the race that no other candidate would be able to match.

Rep. Tom Tiffany

Congressman and small business owner Tiffany represents Wisconsin's 7th Congressional district after joining the House of Representatives in 2020 by a special election to replace retiring Rep. Sean Duffy. Rep. Tiffany served Wisconsin in the state Assembly from 2011 to 2013 and the state Senate from 2013 to 2020. He won his Congressional district by wide margins in all three of his general elections and would pose the most formidable challenge of the current slate of candidates for the U.S. Senate race. He has mentioned to the press that he will make a decision about entering this race by the end of the summer.

CONCLUSION

Regardless of who enters the race against Baldwin, Wisconsin will be the center of the political universe once again in 2024. As the deepest of purple states with a divided electorate, there is no doubt that an unprecedented amount of money will be spent on the U.S. Senate race in this highly visible swing state. While Republicans may not want to "talk about Tammy" right now, we will definitely be hearing a lot about Tammy in the year to come.



MEET A 2023 MAJOR INVESTOR

"The marketplace for residential and commercial real estate thrives due to support from political candidates and policies that protect and preserve private property rights for buyers and sellers alike. Contributions to RPAC through the major investor program are used to elect candidates who support the REALTOR® Party and the real estate industry through commonsense legislation and regulation. As major investors, we make our voices heard by providing financial support to pro-REALTOR® candidates."

John Gscheidmeier
RE/MAX Service First, Waukesha

RPAC

REALTORS® POLITICAL ACTION COMMITTEE

REAL ESTATE ADVOCACY

2023 MAJOR INVESTORS

The REALTORS® Political Action Committee (RPAC) major investors are a passionate group of REALTORS® whose investments shape the future of the real estate industry. It's critical for REALTORS® to join forces and speak with one voice about the statewide real estate industry and its positive effects on the state of Wisconsin. To become a major investor, contact your local association executive, government affairs director, or the WRA's Joe Murray at **jmurray@wra.org** or Sandy Bolgrihn at **sandyb@wra.org**.

President's Circle: This icon designates an influential group of REALTORS® who contribute $2,000 directly to REALTOR®-friendly candidates per 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.

PLATINUM "R"s

($10,000) $7,000 Direct Giver; $3,000 NAR RPAC

Jim Imhoff
First Weber Inc.
Madison

Mary Rufledt
Elite Realty Group
Eau Claire

RPAC major investors are current as of July 17, 2023, and appear in the order in which they pledged contributions.

GOLDEN "R"s

($5,000) $3,500 Direct Giver; $1,500 NAR RPAC

Brad Lois
Bear Realty of Burlington Inc., Burlington

Tom Larson
Wisconsin REALTORS® Association, Madison

Mike Theo
Wisconsin REALTORS® Association, Madison

Joe Horning
Shorewest REALTORS® Brookfield

John Horning
Shorewest REALTORS® Brookfield

John Flor
Keller Williams Realty Diversified, Chetek

Mary Gilbank
Shorewest REALTORS® Janesville

KC Maurer
RE/MAX 24/7 Real Estate LLC, Appleton

Rita Blenker
Century 21 Gold Key Realty Inc., Marshfield

CRYSTAL "R"s

($2,500) $1,750 Direct Giver; $750 NAR RPAC

Peter Ogden
Ogden & Company Inc. AMO, Milwaukee

Rose Bogosian
Gonnering Realty Inc. Kenosha

Joe Murray
Wisconsin REALTORS® Association, Madison

Cori Lamont
Wisconsin REALTORS® Association, Madison

Brittany Voigt
Century 21 Ace Realty Neenah

Becky Merwin
Berkshire Hathaway Starck Real Estate, Lake Geneva

Michael Zahrt
First Weber Inc. Wausau

Chuck Olson
Coldwell Banker River Valley REALTORS® Onalaska

Lori Muller
Exit Elite Realty Appleton

Mike Didier
RE/MAX United LLC Port Washington

Rob Rybarczyk
Coldwell Banker Action Realty, Schofield

Tracy Johnson
Commercial Association of REALTORS® Wisconsin Milwaukee

Lana Mohs
Exit Greater Realty Wausau

Glenn Mohs
Exit Greater Realty Wausau

Lora Bladow
RE/MAX Excel Wausau

STERLING "R"s

($1,000) $700 Direct Giver; $300 NAR RPAC

Mark Bourque
Berkshire Hathaway HomeServices Epic Real Estate, Kenosha

Scott Revolinski
Founders 3 Real Estate Services, Milwaukee

Ned Purtell
Founders 3 Real Estate Services, Milwaukee

Andrew Hess
Founders 3 Real Estate Services, Milwaukee

Robert Flood
Founders 3 Real Estate Services, Milwaukee

David FitzGerald
Kleven Real Estate Inc. Eau Claire

Roger Mater
RE/MAX Service First LLC, Brookfield

Chris Carrillo
Metro MLS Milwaukee

Brett Moravitz
Dane Arthur Real Estate Agency, Cumberland

Darin Moravitz
Dane Arthur Real Estate Agency, Turtle Lake

Kevin Marciniak
RE/MAX Realty Pros New Berlin

Lindsey Kate
Acre Realty Appleton

Judy Hearst
Coldwell Banker Realty Milwaukee

Stacey McKinney
McKinney Realty Cable

Joe Germain
Woods & Water Realty Inc. Chippewa Falls

Stacey Hennessey
Century 21 Affiliated Appleton

Catherine Bade
Edina Realty Inc. Bloomer

Jeff Hoffman
The Boerke Company Inc., Milwaukee

Robert Morrone
Prime Realty Group Kenosha

Shawna Alt
First Weber Inc. Madison

Stephen Provancher
Newmark Milwaukee

Gary Grolle
Keating Real Estate Genoa City

Tim Besaw
Besaw & Associates Realty Ltd., Green Bay

Jeff Theisen
RE/MAX Real Estate Group, Eau Claire

Cora Frank
RE/MAX Affiliates Menomonie

Steve Anderson
Anderson Commercial Group LLC, Franklin

Dan Lawler
Feather Real Estate Group, Rice Lake

MaryKay Shumway
Kellerstrom Ray Agency Sister Bay

Ted Dentice
Shorewest REALTORS® Brookfield

Jackie Kumm
Edina Realty Inc. New Richmond

Michael Pietrek
Berkshire Hathaway HomeServices North Properties, Onalaska

Char Glocke
La Crosse Area REALTORS® Association La Crosse

Todd Schwartz
Chippewa Valley Real Estate, Eau Claire

Scott Bush
Greater Milwaukee Association of REALTORS® Milwaukee

Barbie Murawski
Coldwell Banker Real Estate Group, Fitchburg

Denise Schultz
Lakes Area REALTORS® Association, Elkhorn

Dan Lee
First Weber Inc. Madison

Tom Didier
RE/MAX United LLC Port Washington

Dan Kruse
Century 21 Affiliated Madison

Jack Drzewiecki
Acre Realty Appleton

Ray Leffler
RE/MAX Newport Elite Racine

Matt Moroney
Metropolitan Builders Association, Milwaukee

STERLING "R"s continued

($1,000) $700 Direct Giver; $300 NAR RPAC

Andy Hay
Guy Lloyd Inc.
Racine

Peter Sveum
Coldwell Banker Real Estate Group, Stoughton

Margaret Labus
Berkshire Hathaway Starck Real Estate, Lake Geneva

Becky Kirchner
RE/MAX Plaza
McHenry, IL

Stan Hill
Stark Company REALTORS®, Madison

Jan Stroud
Southshore REALTORS® Association, Kenosha

Anthony Nudo
Nudo Realty LLC
Kenosha

Pat Kaster
River City REALTORS®
Green Bay

Kel Svoboda
Compass Real Estate
Wauwatosa

Don Timmerman
Keller Williams Integrity Realty MN/WI, Baldwin

Fred Prassas
PMC Management of Northern Wisconsin
La Crosse

Macy Walter
Shorewest REALTORS®
Janesville

Peggy Kman
Coldwell Banker Realty
Iron River

Connie Reiter-Miller
RE/MAX The American Dream, Marshfield

Alicia Chovan
Shorewest REALTORS®
Kenosha

Robert Proctor
Axley Brynelson Law Firm, Madison

Andy Szymanskyj
Launch Realty Group
East Troy

Tricia Chartier
Coldwell Banker Realty
Wauwatosa

Carey Maurer-Martin
RE/MAX 24/7 Real Estate LLC, Appleton

Tom Telderer
RE/MAX Realty Pros
Milwaukee

Michael Sewell
Coldwell Banker Real Estate Group, Green Bay

Chris DeVincentis
Legendary Real Estate Services, Lake Geneva

Mary Jo Bowe
Edina Realty Inc.
Eau Claire

Chad Navis
Zilber Property Group
Milwaukee

Michael Kleber
Zilber Property Group
Milwaukee

Keith Wilkes
NextHome Partners
Wisconsin Rapids

Steve Lane
First Weber Inc.
Stevens Point

Timothy Roehl
Coldwell Banker Real Estate Group, Verona

Amy Roehl
Coldwell Banker Real Estate Group, Verona

Kimberly Curtis
Shorewest REALTORS®
Hartford

Jim Emmer
Emmer Real Estate Group, West Bend

Amy Curler
First Weber Inc.
West Bend

Brian Slinkman
NextHome Partners
Wisconsin Rapids

Duane Murphy
Expert Real Estate Partners, Kimberly

Gizo Ujarmeli
AmaxImmo Real Estate
Wausau

Pamela Larkin
First Weber Inc.
Wausau

Peter Weise
American Edge Real Estate Services, Menomonie

Sharon Helwig
RE/MAX American Dream
The Real Estate Professionals, Marshfield

Phillip Larkin
First Weber Inc.
Wausau

Josh Neumann
OneTrust Real Estate Brokered by eXp Realty
Holmen

Ben Gentile
eXp Realty LLC
Pleasant Prairie

Wendy Gauss
RE/MAX Newport Elite
Kenosha

STERLING "R"s

($1,000) $700 Direct Giver; $300 NAR RPAC

Ashley Fredrick
NextHome Hub City
Marshfield

Michael Brandner
Gowey Abstract & Title
Company, Medford

Stephanie Spaeth
NextHome Hub City
Marshfield

Brian Stephan
RE/MAX Results
Onalaska

Spenser Nickelatti
eXp Realty LLC
West Salem

Lisa Marshall
Central Wisconsin Board of
REALTORS®, Mosinee

Charisse Woodard
Exit Midstate Realty
Mosinee

Steve Lillestrand
Coldwell Banker River
Valley REALTORS®
Onalaska

Michael Richgels
RE/MAX Results
Onalaska

Chris Solais
eXp Realty LLC
Kenosha

John Gscheidmeier
RE/MAX Service First
Waukesha

Kelly Weiler
Exit Greater Realty
Medford

Sammy Brock
Brock and Decker Real
Estate, Marshfield

Christine Howard
Bell Bank Mortgage
Pewaukee

James Purcell
RE/MAX Realty Pros
Milwaukee

Dan Stacey
RE/MAX Results
La Crosse

Roger Stauter
Stark Company
REALTORS®, Sun Prairie

Roger Rushman
First Weber Inc.
Oconomowoc

Sarah Cole
Landmark Realty LLC
Milwaukee

Sandy Carlson
RE/MAX Newport Elite
Racine

Sue Decker
Brock and Decker Real
Estate, Marshfield

S.R. Mills
Bear Realty Inc.
Kenosha

Paul Knoblock
Coldwell Banker Action
Realty, Wausau

Angela Walters
eXp Realty LLC
Brown Deer

Mark Kivley
RE/MAX Lakeside
Milwaukee

Southshore MLS
Kenosha

Lakes Area REALTORS® Association
Elkhorn

Door County Board of REALTORS®
Sturgeon Bay

Door County MLS
Sturgeon Bay

Lakeshore REALTORS® Association
Grafton

REALTORS® Association of Northeast Wisconsin
Appleton

REALTORS® Association of Northeast Wisconsin MLS, Appleton

MINI COURSES WITH MAJOR IMPACT

An ever-evolving industry means you need ever-evolving knowledge. The WRA's new Mini Course Series gives you cutting-edge training and original knowledge to help you navigate the market. But a mini course doesn't mean mini impact. This new course series offers exclusive training you won't find anywhere else, taught by some of the top subject matter experts in Wisconsin real estate.

Whether you're looking for information about inspections, antitrust violations, mortgage products or more, you'll find the answers in a new mini course. And with these one-hour courses entirely online, there's no schedule or physical classroom to visit — simply watch online at your leisure!

Plus, most of the new mini courses qualify for credit when working toward earning your Graduate, REALTOR® Institute (GRI) designation.

The power and wisdom you need to strive is right here — you just need to tune in.

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Agency

Brand Development

Community Involvement

Developing CMAs

Identifying Housing Types and the Inspection Process

Keep It Professional

Neighborhood and Property Amenities

Radon and Real Estate

The Art of Seller Relationships

Water Rights, Shoreland Zoning and Wetlands

Watch for more courses later this summer!

MINI COURSE INSTRUCTORS

Bonnie Dixon, Wisconsin REALTOR® and national trainer

Ryan Fulcer, Wisconsin REALTOR® and business speaker

Beth Jaworski, Wisconsin REALTOR®

Rudy Ibric, mortgage planner and banker

Paul Kent, water rights attorney

Cassidy Kuchenbecker, microbiologist

Jennifer Lindsley, WRA attorney and director of training

Tracy Rucka, WRA attorney

Michael Sewell, real estate attorney and REALTOR®

Josh Walitt, residential appraiser

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PROTECT YOUR BUSINESS WITH PEARL INSURANCE

Negligence. Failure to meet a deadline. Even breach of contract. While you can follow all the proper procedures in your real estate practice, an unfortunate scenario could pop up in your transaction, despite your best efforts. And errors & omissions (E&O) insurance can be a life-saver in these unique situations.

With the WRA's partnership with Pearl Insurance, you can rest easy knowing that E&O coverage is protecting your biggest real estate asset: your practice.

On top of course discounts, legal news and more, the WRA partners with outside companies to add even more value to your membership. And when it comes to protecting your business, your WRA membership has you covered with the WRA partnership with Pearl Insurance.

With nearly 150 years of experience in protecting real estate professionals with professional liability insurance, Pearl Insurance is the most trusted option in E&O coverage for your business.

WHY PEARL?

- A longtime carrier partner, AXA XL, rated A(+) by A.M. Best.
- An experienced and efficient service team under one roof for faster turnarounds.
- A seasoned claims management team.
- Click-to-bind coverage online in minutes and simplified renewals.

If you don't have coverage or are not sure your current coverage measures up, learn more at **www.pearlinsurance.com/WRA** or contact Pearl at 800-289-8170 to discuss your business needs.

WRA MEMBERSHIP BENEFITS

The WRA offers members-only products and services to give you a competitive edge.

ADVOCACY
The WRA advocates for the industry within the court system and state agencies as well as with lawmakers and candidates.

LINE BY LINE FORMS TRAINING
Enhance your contract knowledge with Wisconsin's most in-depth real estate forms training video series.

TRANSACTIONS (ZIPFORM EDITION)
Go digital and make your transactions paperless with Transactions (zipForm Edition).

WRA LEGAL HOTLINE
Find out applicable legal standards, alternatives and possible solutions for your real estate practice questions.

Learn more about all WRA member benefits:
WWW.WRA.ORG/MEMBERBENEFITS

WRA EXCLUSIVE PARTNERS

Save on products and services with the WRA's exclusive benefit partners.

PAPERLESS AGENT MARKETING CLUB
Resources for your real estate marketing.

PEARL INSURANCE
Insurance designed for your business.

REALTYZAM CRM
Simple CRM for your business.

SPECTRUM INSURANCE
Save on health insurance premiums.

Learn more about these exclusive partners:
WWW.WRA.ORG/EXCLUSIVEPARTNERS

INVESTING IN SUCCESS

BY MIKE THEO
WRA PRESIDENT & CEO

Earlier this year, we asked our members to rate the job being done by the WRA. Nine out of 10 members rated us as excellent or good. These are exceptionally high marks, but they're not unique for the WRA. We've asked this question for many years, and the results have been the same.

To me, these responses are understandable, but not because 90% of our members love everything we do. I think it's because 90% of our members appreciate that we fight, and win, for them; and we do so by focusing on our core missions of advocacy, professionalism, engagement and organizational excellence. These are our strategic "pillars," and I believe the source of member support. Bottom line: The vast majority of our members see value in their WRA membership.

To be frank, we don't do a very good job of touting the many benefits of membership in the WRA. For example, the WRA has one of the most successful advocacy programs in the country. And the fact that most WRA legislative issues pass with broad bipartisan support, regardless of which political party is in the majority, is worth celebrating! Think of the impact on your business if real estate had not been deemed "essential" at the beginning of the pandemic and you were completely shut down for months. Imagine if local governments were free to raise property taxes without limits or enact strict rent controls. Think of the legal risks you would face if we had not enacted a two-year limitation on liability. And think of the bills that just passed to help increase the supply of workforce housing through regulatory reforms and new loan programs. These are just a few of the advocacy wins that have protected and promoted our members and our industry during the last few years.

Organizationally, the value of your membership can also be seen in WRA efforts to promote professionalism, including a new statewide professional standards service to better enforce the REALTOR® Code of Ethics and the continuation of offering zipForm access to every member. And equally important is the WRA Legal Hotline and the expansion of our Legal Action Program to aggressively participate in precedent-setting lawsuits across the state. Looking to the future, the WRA will be expanding our efforts to help our members, including enhancing local advocacy efforts to realize regulatory reforms that will increase workforce housing.

The truth is, whether it's the WRA Legal Hotline, our advocacy efforts in Madison, our *Wisconsin Real Estate Magazine*, our training and education, our monthly housing statistics, our networking opportunities or our professional development events, the value of your WRA membership is significant.

However, our successes both organizationally and in advocacy, are not easy or cheap. To remain strong and effective into the future, we must position our association today to flourish tomorrow. To support all we do today, and all we plan to do tomorrow, the WRA board of directors has decided to increase the WRA dues starting in 2024 by $100. $50 will be used to fund general operations, and $50 will be used for our advocacy efforts.

The decision to raise dues followed a lengthy and strategic discussion by the WRA directors involving present and future revenue as well as expenditure projections and trends. These discussions also considered the WRA's new strategic plan and the programming necessary to accomplish the vision of our association in the short- and long-term future. In the end, the dues increase was based on the following considerations.

GENERAL OPERATIONS AND PROGRAMMING

The WRA has not raised dues for general operations in 11 years. During that time, inflation has increased 32%, and our products, programming and services have expanded to meet members' needs and desires. In addition, the National Association of REALTORS® (NAR) is projecting a membership decline over the next three years, which will reduce revenues without reducing demand for WRA services. The dues will increase by $50 to address inflation, our current programs and services, and new programming envisioned in our strategic plan.

ADVOCACY

The WRA's success in legislative and legal advocacy depends, in large part, on the effectiveness of our political advocacy efforts. Electing the right people into office who support free markets and private property rights is crucial to a healthy economy and a strong real estate market. All REALTORS® benefit from our advocacy successes, yet today only 35% of our members voluntarily give to the REALTORS® Political Action Committee (RPAC). RPAC provides financial support to candidates — both Democrats and Republicans — who support our issues. Requiring all members to contribute $50 to RPAC means everyone who benefits from our advocacy successes will help support those efforts. Members who do not wish to have these funds go to RPAC will have the option to redirect those funds to the Wisconsin Homeowners Alliance (WHA), which engages in issue advocacy campaigns rather than political campaigns.

Raising dues is never easy, but investing in success is both wise and necessary. In the coming months, please watch for additional information regarding the value of your WRA membership and the need to fund our future together.

Mike

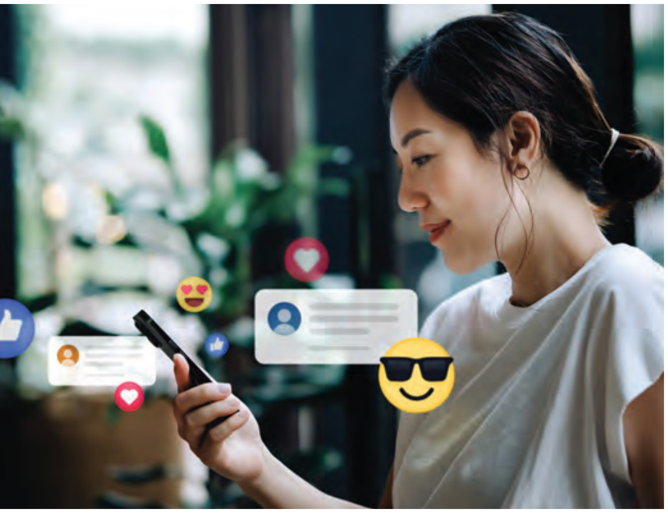
Michael Theo
WRA President & CEO

Boost your horsepower with exclusive training found only at the convention this fall in Wisconsin Dells.

NINJA TRAINING

October 1 . 9:00 a.m.

Unlock success in your real estate business with this course on the Ninja Selling system! Your instructor and national real estate trainer Chandra Hall will lead discussions that explore mindset, skill set and action in order to enhance your business productivity and work-life balance.



CRS ONE-DAY COURSE

October 1 . 9:00 a.m.

Discover how to strengthen your digital brand, position yourself as an industry expert and optimize your marketing in the one-day CRS course, "Mastering Relevant Consumer-focused Marketing." Your instructor, best-selling author and international speaker Mark Given will offer insights on audience resonance, online/offline marketing, renter conversion and more.

HOME INSPECTION EDUCATION HOUSE

October 1 . 1:00 p.m.

An education staple for the Wisconsin Association of Home Inspectors (WAHI) training, the Home Inspection Education House is now available for Wisconsin REALTORS®, and it's only at the 2023 WRA Annual Convention. In this first-of-a-kind convention training, join REALTORS® and inspectors at a local house in Wisconsin Dells to understand the inspection through an inspector's eyes. Transportation will be provided.

LIVE REAL ESTATE CE

October 1 . Four courses

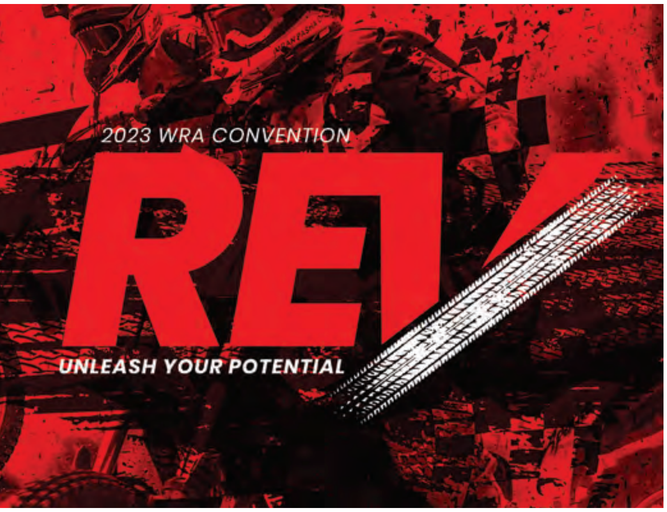
Launching for the 2023-24 real estate biennium is new curriculum with the same 18-hour credit requirement, but with a twist. Instead of three-hour CE courses, the new curriculum allows licensees to choose one-hour courses to meet the total 18-hour credit requirement. WRA instructors Jennifer Lindsley and Jon Sayas will teach CE courses 1 through 4 live at the annual convention this fall.

EXPERT PANELS

October 2–3

In panel discussions at the convention, real estate experts join forces to offer you major horsepower. Watch, listen and learn from these experts about transitioning into commercial real estate, generating referrals based on trust, and utilizing Instagram and other social media networks for real estate marketing.

You'll see these experts share collective wisdom in powerful conversations only found here: Brian Conne, Madeline Harbaugh, Alexis Hirsig, Johvon Holmes, Andrew Izhiman, Katie Lance, Tammy Mackai, Kassandra Maurer and many more.



CONVENTION WORKSHOPS

October 2–3

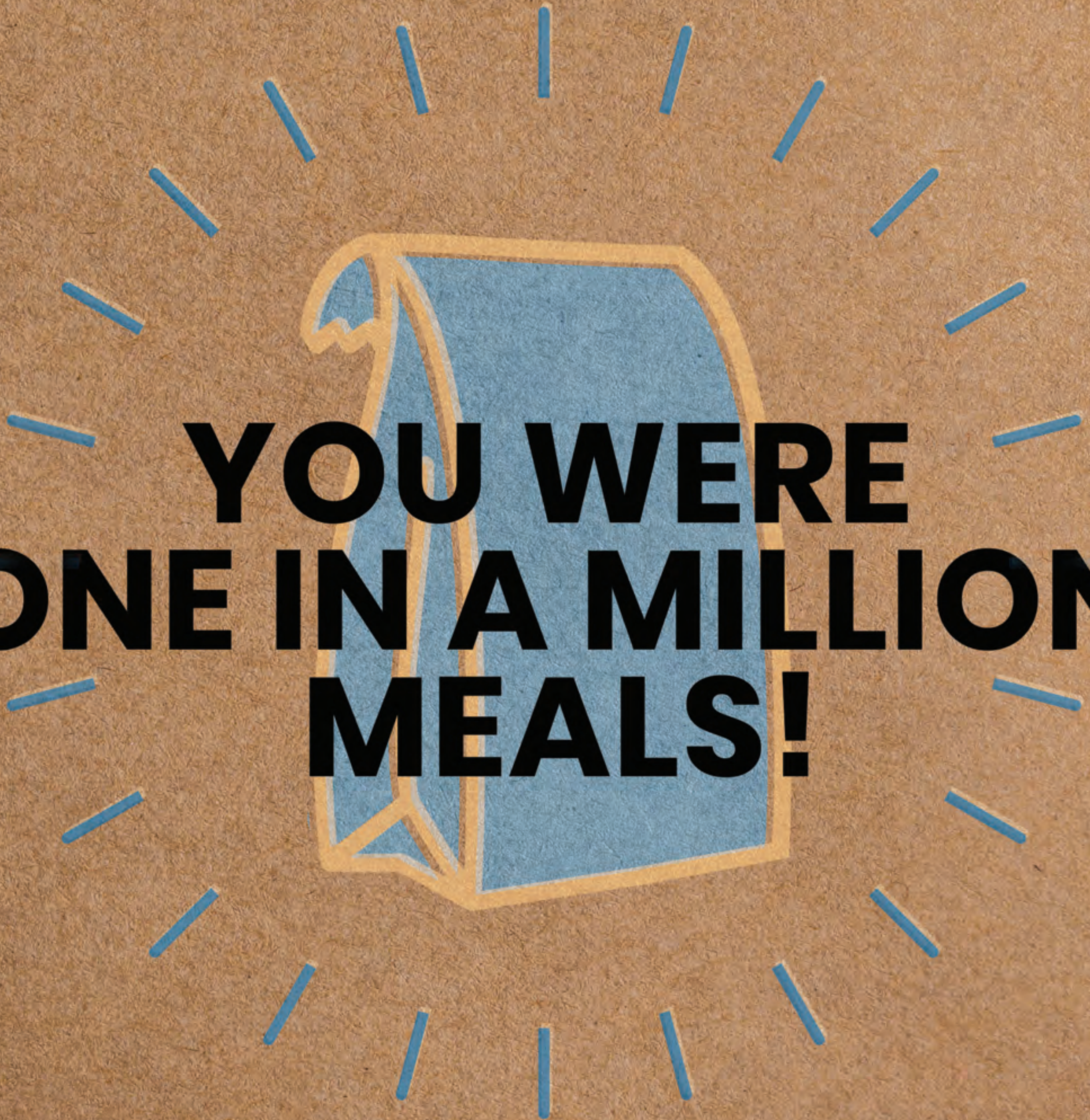
Kick your training into high gear with 37 workshops and panels on the convention agenda. You'll gain new ideas and tips for a throttle-gripping advantage for your business. Workshop topics include AI in real estate, ChatGPT, property management, real estate video and more. Plus, WRA Legal Hotline attorneys even take your legal questions, live and in-person, to discuss Wisconsin real estate law and how it's impacting your practice today.

Register: www.wra.org/ThrottleUp

OFFERING	FORMAT	DETAILS & REGISTRATION
EVENTS		
Annual Convention: October 1-3, 2023	Wisconsin Dells	www.wra.org/ThrottleUp
PRE-LICENSE TRAINING		
SCHEDULED TRAINING		
Sales Pre-license Course: October 9-13, 16-18, 2023	Blended (On Demand and virtual)	www.wra.org/SPL
ONGOING TRAINING		
Broker Pre-license Course	On Demand	www.wra.org/BPL
Sales Pre-license Course	On Demand	www.wra.org/SPL
PROFESSIONAL DEVELOPMENT TRAINING		
SCHEDULED TRAINING		
SRES Designation Course: September 13-14, 2023	Virtual	www.wra.org/SRES
CRS Marketing Course: October 1, 2023	Live at the WRA Annual Convention in Wisconsin Dells	www.wra.org/ThrottleUp
Ninja Selling Course: October 1, 2023	Live at the WRA Annual Convention in Wisconsin Dells	www.wra.org/ThrottleUp
ABR Designation Course: October 24-25, 2023	Virtual	www.wra.org/ABR
ONGOING TRAINING		
GRI On Demand	On Demand	www.wra.org/GRI
Line by Line Forms Training	On Demand	www.wra.org/LinebyLine
Mini Course Series	On Demand	www.wra.org/Mini
Quick Start	On Demand	www.wra.org/QuickStart
WEBINARS AND FORUMS		
SCHEDULED TRAINING		
September 7, 2023	Virtual	www.wra.org/BLF
APPRAISER CONTINUING EDUCATION		
SCHEDULED TRAINING		
Cost Approach Course: August 9-10, 2023	Virtual	www.wra.org/2023AppraiserCE
Challenging Repairs: August 16, 2023	Virtual	www.wra.org/2023AppraiserCE
Desk Review: August 23, 2023	Virtual	www.wra.org/2023AppraiserCE
Moving Parts Course: August 30, 2023	Virtual	www.wra.org/2023AppraiserCE
Land Valuation Course: September 6, 2023	Virtual	www.wra.org/2023AppraiserCE
Unacceptable Practices Course: September 18, 2023	Virtual	www.wra.org/2023AppraiserCE
Five Appraisal Mistakes Course: October 6, 2023	Virtual	www.wra.org/2023AppraiserCE
FHA Course: October 11-12, 2023	Virtual	www.wra.org/2023AppraiserCE
USPAP Update Course: October 30-31, 2023	Virtual	www.wra.org/2023AppraiserCE
REAL ESTATE CONTINUING EDUCATION		
SCHEDULED TRAINING		
Course 1: October 1, 2023	Live at the WRA Annual Convention in Wisconsin Dells	www.wra.org/ThrottleUp
Course 2: October 1, 2023	Live at the WRA Annual Convention in Wisconsin Dells	www.wra.org/ThrottleUp
Course 3: October 1, 2023	Live at the WRA Annual Convention in Wisconsin Dells	www.wra.org/ThrottleUp
Course 4: October 1, 2023	Live at the WRA Annual Convention in Wisconsin Dells	www.wra.org/ThrottleUp

See the complete calendar: www.wra.org/coursecatalog

WISCONSIN REALTORS®
FOUNDATION INC.



YOU WERE “ONE IN A MILLION” MEALS!

More than one million meals raised for Feeding Wisconsin

Thank you for donating during the June Team Up Against Hunger week!

www.wra.org/WRF

FIVE COMMON TECH MISTAKES REAL ESTATE AGENTS SHOULD AVOID

Today more than ever, real estate agents rely heavily on technology to engage their clients and streamline their workflow, which helps deliver exceptional services to clients. However, even the most tech-savvy agents can fall victim to common mistakes that hinder their productivity and success.

How can agents ensure their tech stays in tip-top shape? Here are five common mistakes to avoid.

IGNORING SOFTWARE UPDATES

One of the most common mistakes agents make is ignoring software updates for their software and devices. These updates often contain important security fixes and feature enhancements that can improve the overall performance and efficiency of the technology you use daily. For software updates, most experts recommend to make sure you have your settings on automatic update.

Pro tip: Instead of automatic updates, another approach is to set aside a specific time each month to check for updates and install them. For example, set a calendar reminder for updates on the second Monday of every month. This will keep your devices and applications secure, help you continue running your business smoothly, and time your updates when they work best for you.

FAILING TO BACK UP DATA

If you lose vital data due to a system crash or an accidental deletion, it can ruin more than your workday — it can negatively impact a customer relationship or impede your business. Therefore, it is essential to regularly back up your files and information to prevent data loss, protecting you and your clients.

Pro tip: Use an automated backup service on the cloud or external storage devices to protect your data. Schedule regular backups and perform periodic checks to confirm the process is working correctly.

NEGLECTING CYBERSECURITY

In the digital world, cybersecurity should be a top priority for all real estate agents. A compromised system or stolen personal or client information can lead to financial loss, a damaged reputation and a loss of business.

Pro tip: Protect your devices with antivirus software and firewalls. Use strong, unique passwords for all your accounts and enable two-factor authentication where available. Always be extra cautious when clicking on unfamiliar links or opening suspicious email attachments.

RELYING ON OUTDATED TECHNOLOGY

Using outdated technology can slow down your work, making you less competitive in the deadline-driven real estate industry. Older devices and software may also lack essential features and security measures, putting your data – and business – at risk.

Pro tip: Regularly assess your technology and consider upgrading or replacing outdated devices and software. Stay informed about the latest advancements in real estate technology and invest in tools that can help you stay ahead of the competition.

NOT LEVERAGING TECHNOLOGY TO ITS FULL POTENTIAL

Many real estate agents underutilize the technology at their disposal, especially tools provided by their brokerage or local MLS. Are you missing opportunities to improve efficiency, marketing and client communication? Technology can help, but only if you are well-versed in all that these tools can do to help you improve your business. You don't know what you don't know, so educating yourself more about each tech tool offer can help you avoid missed opportunities to improve your business.

Pro tip: Set aside "learning" time to dive deeper into the most common tech tools and software you use. Attend webinars, watch instructional videos and reviews, read articles, and talk to other agents about how they use the same tech to improve your skills. All these tasks can help you stay updated on the latest tips and best practices for using your real estate technology.

By avoiding these five common tech mistakes, real estate agents can ensure their technology remains in top shape, and they can get the most out of the tech they use. Staying current with technology and cybersecurity best practices is an ongoing process; it takes a conscious effort to stay informed and adapt as needed.

*This article is from the Tech Helpline at **www.techhelpline.com** and has been reprinted with permission.*


Definitely a front porch with a swing...
#homeownershipgoals
The WHEDA Advantage loan has everything your home buyers need to achieve their home ownership goals.
Visit www.wheda.com to learn how.
Certain program restrictions and eligibility requirements apply.
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