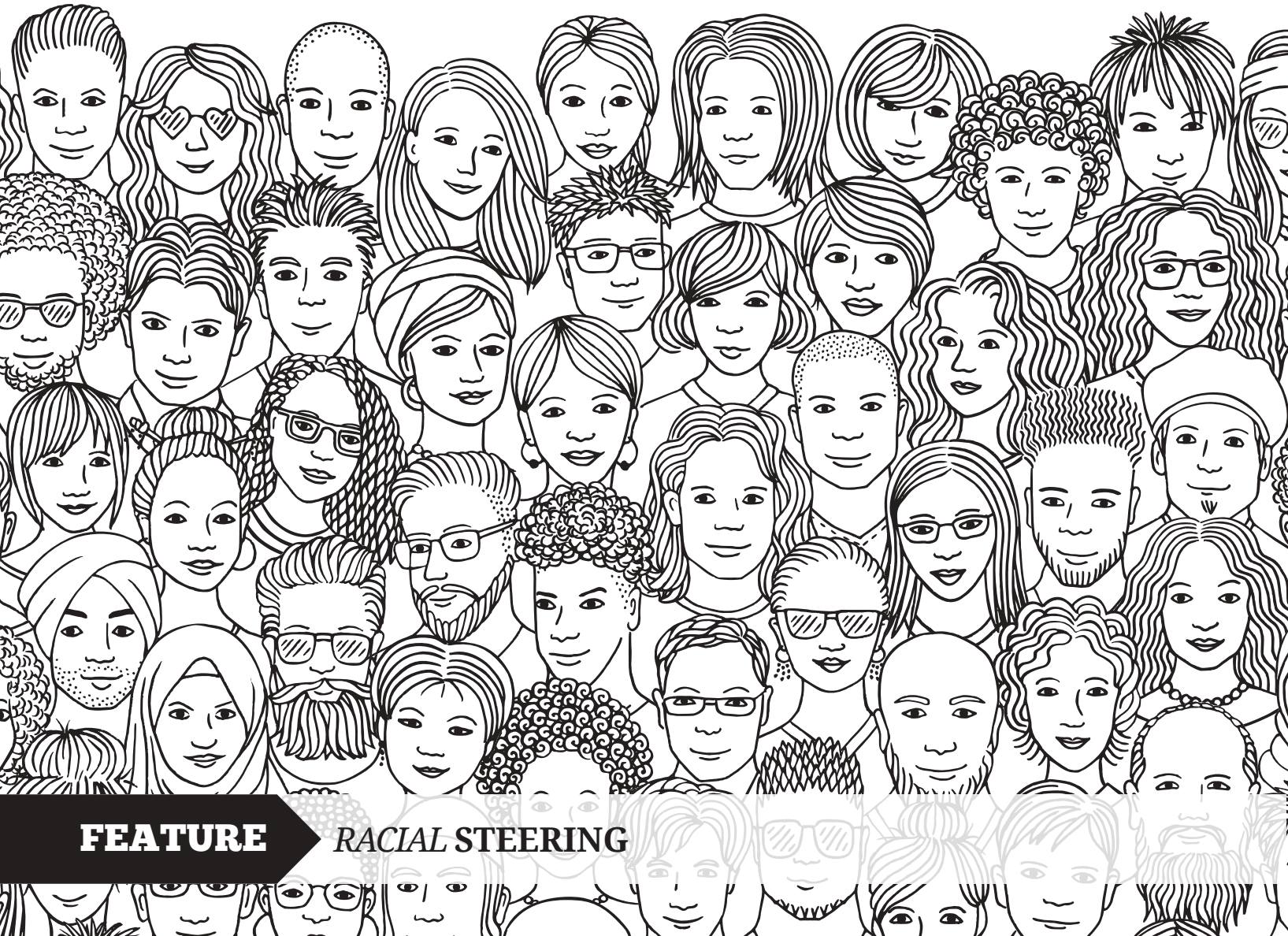


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MAGAZINE

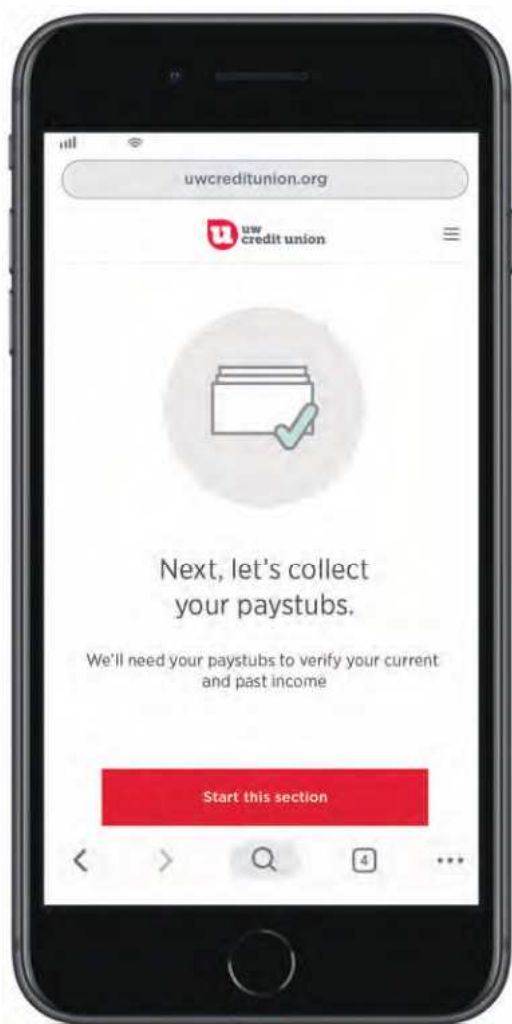
February 2020 Vol. 36, No. 5



FEATURE

RACIAL STEERING

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*UW Credit Union critical measure survey data from 2019.

HOUSING STATISTICS

December Home Sales

Wisconsin experienced a strong month of home sales during December 2019. **PAGE 6**

LEGAL

Behaving Badly

The DSPS report is back! Learn about the disciplinary actions from 2019. **PAGE 12**

Legal Resources

See recent videos, updates and publications from the WRA legal team. **PAGE 18**

GOVERNMENT AFFAIRS

Legislative Alert

The WHA, the WRA's homebuyer advocacy arm, is launching a pier protection campaign. **PAGE 21**

Dan Kelly Endorsement

Find out why the WRA endorsed Justice Dan Kelly for Wisconsin Supreme Court. **PAGE 22**

EDUCATION

Product Showcase

The annual zipForm renewal time is here. Find out how to renew your account. **PAGE 25**

Professional Development

"Spring" into action with career training opportunities in April and May. **PAGE 27**

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FEATURE pg. 7



by **Debhi Conrad**

A three-year investigation by Long Island-based newspaper *Newsday* uncovered multiple instances of discriminatory practices by 93 real estate agents in the area. The investigation revealed many agents engaging in the practice of racial steering when showing properties and neighborhoods to potential buyers. Learn more about this investigation and how you can follow fair housing laws in the feature story on page 7.



THE BEST of the LEGAL HOTLINE: THE VALUE OF E&O INSURANCE

See WRA Legal Hotline discussions regarding errors & omissions insurance coverage for real estate. **PAGE 16**



GOVERNMENT Affairs WHERE JOBS SLEEP AT NIGHT

Several upcoming legislative proposals are designed to address Wisconsin's workforce housing shortage. **PAGE 19**



Member BENEFITS TAXBOT

Make expenses easier to track with Taxbot. **PAGE 24**

WRA REALTOR® Recognition

The annual REALTOR® recognition issue of *Wisconsin Real Estate Magazine* is here once again, and it's even bigger than before! The breadth of the 2019 recognition supplement proves that 2019 was an incredible year for Wisconsin REALTORS® and the Wisconsin real estate industry. Check out the recognition supplement on the reverse side of this magazine!



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INSIDE *the* WRA



REALTOR® Children Scholarships

The selection process is underway for the Wisconsin REALTORS® Foundation's REALTOR® Children's Scholarship. This program awards college scholarships to children of WRA members. The foundation is offering 20 scholarships in the amount of \$1,000 each.

If you're a REALTOR® and your son or daughter meets the eligibility criteria, apply today. The application is available at www.wra.org/Scholarship or by contacting Sandy at SandyB@wra.org.

Application deadline is March 13, 2020.



Future Leadership Applications Available

The WRA nominating committee is currently accepting applications for future leadership positions for the 2020-21 year. Applications are available for the following positions:

- WRA executive committee vice president (two openings for 2020-21)
- NAR board of director (one opening for 2020-21)

The application deadline is March 15, 2020. Learn more and apply at www.wra.org/application (WRA login required).



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UPCOMING Key DATES

- Appraisal Conference in Wisconsin Dells: March 10-11, 2020
- Annual Convention in Wisconsin Dells: September 15-16, 2020



BY DAVE CLARK

PROFESSOR OF ECONOMICS AT MARQUETTE UNIVERSITY
PRINCIPAL AT ECON ANALYTICS, LLC

WISCONSIN MONTHLY HOUSING REPORT

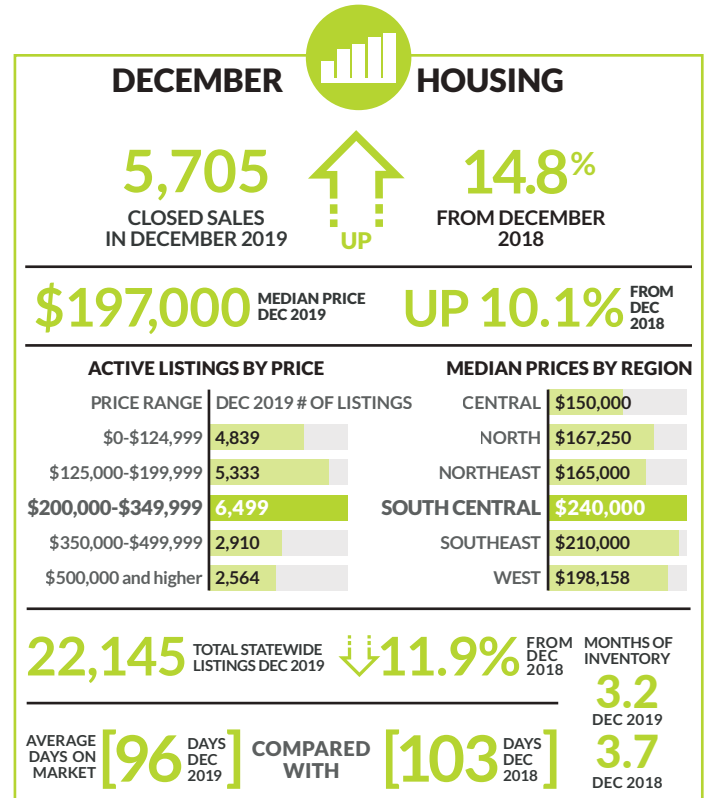
A STRONG December Pulls 2019 SALES EVEN AS Prices Continue to Rise

Wisconsin closed 2019 on a high note in December with both home sales and median prices up by double digits on an annualized basis, according to the most recent analysis of the existing home market. Home sales increased 14.8 percent between December 2018 and December 2019, and median prices rose 10.1 percent to \$197,000. This strong performance for December pulled annual sales nearly even with last year, with 2019 home sales just 0.1 percent below those of 2018. Given continued weakness in inventories, median prices rose 10.1 percent on a year-to-date basis to \$197,500 for all of 2019.

"It's important to remember that we're comparing to a pretty weak sales performance in December 2018," said WRA Chairman Steve Beers. In fact, sales in December 2018 were 12 percent lower than the same month in 2017. In contrast, comparing December 2019 with December 2017, sales in the state are up about 1 percent, which is just 2.2 percent below the strongest December on record, which occurred in 2016. "It's good to finish the year strong, which put us over 82,000 sales for the fourth straight year," said Beers. He also noted that sales were quite consistent across the various regions of the state.

Read more: www.wra.org/HSRDec2019

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 — DECEMBER 2019						
Statewide	December 2019	December 2018	% Change	YTD 2019	YTD 2018	% Change
New Listings	3,552	3,619	-1.9%	N/A	N/A	N/A
Total Listings	22,145	25,141	-11.9%	N/A	N/A	N/A
Closed Sales*	5,705	4,971	+14.8%	82,080	82,198	-0.1%
Median Sales Price	\$194,000	\$179,000	+10.10%	\$197,500	\$184,000	+7.3%
Months of Inventory	3.2	3.7	-13.5%	N/A	N/A	N/A
Avg. Days on Market	96	103	-6.8%	N/A	N/A	N/A
Affordability Index	210	205	+2.4%	N/A	N/A	N/A
Median Price			Closed Sales			
Region	December 2019	December 2018	% Change	December 2019	December 2018	% Change
Central	\$150,000	\$125,750	+19.3%	403	302	+33.4%
North	\$167,250	\$154,000	+8.6%	572	437	+30.9%
Northeast	\$165,000	\$150,000	+10.0%	1,030	978	+5.3%
South Central	\$240,000	\$219,700	+9.2%	1,147	978	+17.3%
Southeast	\$210,000	\$190,000	+10.5%	2,067	1,780	+16.1%
West	\$198,158	\$182,000	+8.9%	486	496	-2.0%

Report criteria: Reflecting data through December 2019. *Total statewide closed sales may differ from the summed regional sales due to a small number of sales not being assigned to a county.



BY DEBBI CONRAD
SENIOR ATTORNEY AND DIRECTOR OF LEGAL AFFAIRS
FEATURE

LONG ISLAND *Steering* INVESTIGATION

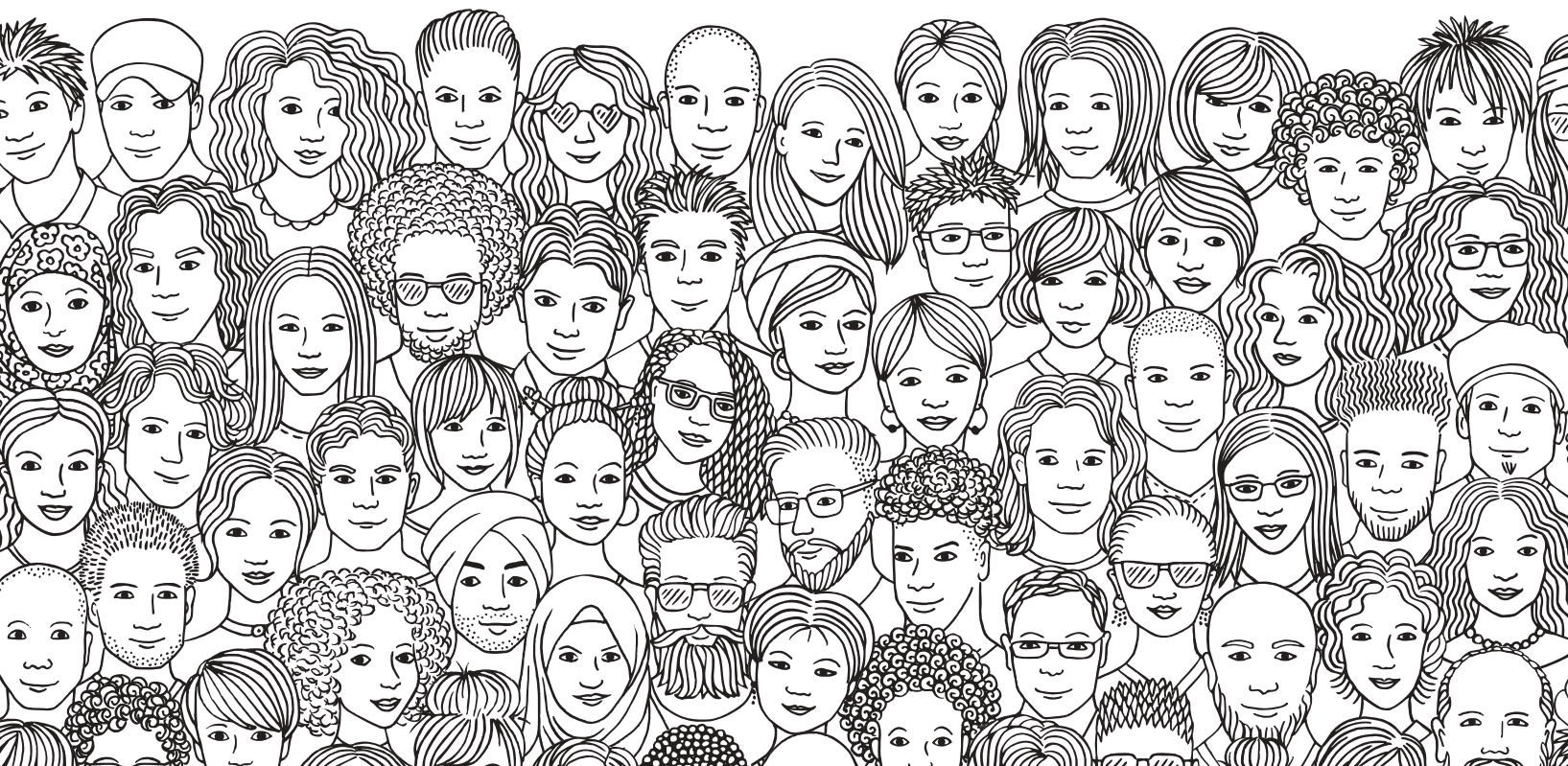
Avoiding the trap of racial steering

“Follow the school bus, see the moms that are hanging out on the corners.”

This was the advice a Long Island, New York-based real estate agent gave potential buyers, one example of discrimination found during the three-year *Newsday* investigation that uncovered widespread evidence of unequal treatment by real estate agents on Long Island. In this paired-testers study, two undercover testers — for example, one black and one white — separately sought an agent’s help in buying houses. The testers presented similar financial profiles and requested the same types of homes in the same areas. The agent’s actions were then reviewed for evidence that the agent provided disparate service.

One Long Island real estate agent told a black man that houses in a predominantly white neighborhood were too expensive for his budget. But the same agent showed houses in the same

neighborhood to a white man who had the same budget. After testing 93 real estate agents, *Newsday* found evidence of widespread separate and unequal treatment of minority homebuyers and minority communities on Long Island. Asians were discriminated against 19 percent of the time, Hispanics were discriminated against 39 percent of the time, and black consumers were discriminated against 49 percent of the time. Agents associated with multiple brokerages were accused of steering the undercover investigators to neighborhoods that matched the investigators’ race or ethnicity and often subjected minority investigators to more restrictive conditions prior to viewing properties.



THE STUDY

The *Newsday* study is extensive and provides written transcripts, photos and videos of the agents meeting with the testers. The report detailed various instances of real estate agents steering buyers, including:

- An agent suggested five Plainview homes to a white house-hunter — but told a black homebuyer that houses with the same market value were out of his price range.
- An agent escorted a white customer on house tours without requesting identification — but asked a black house hunter to show ID.
- An agent warned a white homebuyer about gang violence in Brentwood — but directed the black house-hunter toward the predominantly minority community.
- An agent warned a white customer to avoid investing in Freeport — but suggested the predominantly minority village could be a good choice for a black customer.

Learn more about these instances of steering at projects.newsday.com/long-island/real-estate-agents-investigation.

The following excerpts give the flavor of the extensive report.

Said one agent when speaking to a white customer: “I don’t want to use the word steer, but I try to edu — I use the word — I educate in the areas.”

Pointing out a need to study who lived in a community before buying, that agent ... advised the customer to observe nighttime patrons of convenience stores.

“Wherever you’re going to buy diapers, you know, during the day, go at 10 o’clock at night, and see if you like the area,” she said, adding:

“There was one fellow who would — like insisted on this house, and the wife was pregnant and had a little one, and I said to him, ‘I can’t say anything, but I encourage you, I want you to go there at 10 o’clock at night with your wife to buy diapers. Go to that 7-Eleven.’ They didn’t buy there.”

“I have to say it without saying it, you know?” ...

She also counseled: “What I say is always to women, follow the school bus. You know, that’s what I always say. Follow the school bus, see the moms that are hanging out on the corners.” ...

[This agent] made no similar comments when visited by a black tester.

See more excerpts from “Long Island Part 1, They Call It Steering” at projects.newsday.com/long-island/steering-real-estate-agents.

*Newsday’s fair housing consultants found that the agent quoted previously used “coded language” or “a euphemism” to describe steering when talking only to the white tester. *Newsday* concluded the agent knew what steering was, but the agent used a euphemism she mentioned only to the white tester but not the black tester. Instead of “steering,” she made comments about “location.”*

Agents also discriminated based on neighborhoods, which can have an economic effect on prices and commissions, serving to further perpetuate segregation.

The agents largely avoided the minority communities, recommending homes there only 15 times. But when they did offer listings in minority communities, they sent those listings more often to minority buyers than to whites.

“I think what you’ve described is steering based on racial composition of a neighborhood. The fact that everybody is steered away doesn’t make it acceptable,” said Greg Squires, a professor of public policy at George Washington University in Washington who has served as a consultant to fair housing groups and the U.S. Department of Housing and Urban Development.

“You could argue that this does not show discrimination against the home seekers because everybody was steered away from these neighborhoods,” Squires added. “If in fact that’s the case, what it suggests is discrimination against certain neighborhoods because of the racial composition of those neighborhoods.” ...

Channeling home buyers toward some towns and away from others can have economic consequences, as the practices reduce demand in some places to the detriment of homeowners and drive it up in others to the benefit of both homeowners and of agents who can reap larger commissions on sales.

“Their financial well-being is directly tied to the value of the homes in the area in which they specialize,” ... “So, this kind of creates this powerful financial incentive for real estate agents to participate in this reproduction of segregation.” ...

See more excerpts from “Long Island Part 1, They Looked Almost Everywhere Else” at projects.newsday.com/long-island/real-estate-agents-minority-communities.

DISCRIMINATION AND STEERING

The federal Fair Housing Act prohibits real estate professionals from discriminating in real estate sales or rental transactions on the basis of race, color, religion, sex, disability, familial status or national origin.



Under Article 10 of the REALTOR® Code of Ethics, a failure to provide equal services to all buyers and participation in any discrimination against any members of a federally protected class is unethical. Article 10 also prohibits discrimination on the basis of sexual orientation or gender identity.

Steering is the practice of directing potential buyers toward or away from a particular neighborhood or community based upon a protected characteristic such as race, color or ethnicity. Illegal steering substitutes the judgment of the real estate licensee for that of the buyer and thus eliminates or restricts the buyer's choice.

Discrimination occurs any time an individual uses a prohibited basis to treat the same requests for services or housing information differently. For example, suggesting an African-American couple focus their search in a neighborhood because it is predominately African-American and discouraging them from looking in a nearby neighborhood that is predominately white, is steering. The same is true when a licensee inconsistently applies prerequisites for providing services. For example, requiring a prequalification letter from African-American but not white buyers, only requiring buyers of a certain national origin to show ID, or requiring only Muslim buyers to sign a buyer agency agreement before showing them a home violate fair housing laws.

Steering promotes racial segregation and is illegal under federal and state fair housing law. Steering often is subtle and difficult to pinpoint without testing.

WISCONSIN PENALTIES FOR LICENSEE DISCRIMINATION

The penalties for Wisconsin licensees who discriminate and steer based on race are more severe than for other license law violations.

Wis. Admin. Code § REEB 24.03(1) makes it clear that licensees may not discriminate against, may not deny equal services to, and may not be a party to any plan or agreement to discriminate against any person in any manner unlawful under applicable federal, state or local fair housing law. Under Wis. Stat. § 452.14(3)(jm), the Real Estate Examining Board (REEB) may revoke, suspend or limit the license of any licensee, or reprimand the licensee, if the REEB finds the licensee has intentionally encouraged or discouraged any person from purchasing or renting real estate in a particular area on the basis of race. In addition to these penalties, the REEB shall, for the first offense, suspend the license for not less than 90 days; and for the second offense, the REEB shall revoke the license.

This penalty may be imposed in addition to any penalty imposed by antidiscrimination housing ordinances promulgated by any city, village, town or county pursuant to Wis. Stat. § 66.1011, or imposed by the open housing law in Wis. Stat. § 106.50 and enforced by the Equal Rights Division of the Wisconsin Department of Workforce Development. In other words, there are many different agencies standing ready to enforce the fair housing law and harshly penalize licensees who discriminate or steer.

New NAR Fair Housing Action Plan

The *Newsday* investigation underscored the need for the National Association of REALTORS® (NAR) to ramp up and reinvigorate its fair housing commitment. NAR unanimously passed a Fair Housing Action Plan on January 8, 2020, abbreviated "ACT," emphasizing (A)ccountability, (C)ulture Change, and (T)raining, in order to ensure REALTORS® are doing everything possible to protect housing rights in America. The plan also specifically commits NAR to:

- Ensure state licensing laws include effective fair-housing training requirements and hold licensees accountable to their fair housing obligations.
- Integrate fair housing into all REALTOR® conferences and engagements and to include a fair housing theme throughout NAR's mid-year meeting every May.
- Explore the creation of a voluntary self-testing program, in partnership with a fair housing organization, as a resource for brokers and others who want confidential reports on agent practices so they can address problems.
- Create more robust fair housing education, including unconscious-bias training and education on how the actions of REALTORS® shape communities.
- Conduct a national study to determine what factors motivate discrimination in a sales market.
- Develop materials to help REALTORS® provide consumers with information on schools that avoids fair housing pitfalls.

Department of Housing and Urban Development (HUD) Secretary Ben Carson agreed to join NAR in a joint public service campaign to emphasize NAR's commitment to fair housing and how consumers can report problems.

See the complete NAR Fair Housing Action Plan:
www.nar.realtor/fair-housing/new-fair-housing-action-plan

PREVENTION

To avoid any steering or discrimination, licensees may wish to strictly adhere to the following guidelines and use checklists to ensure the provision of equal housing services to all buyers:

1. Keep any prerequisites to providing services uniform, consistent and objective.
2. Have a standard questionnaire or list of questions they always ask all buyers to determine the type of property the prospect is interested in. This questionnaire should be based on criteria such as price point; financial qualification; neighborhood amenities; distance from work and other locations, schools and parks; and any other factor the prospect identifies as important.
3. Avoid giving personal opinions about a community or area, even if asked. Instead, guide buyers to third-party sources to answer their questions about neighborhood-specific information, like school ratings and crime statistics, allowing the buyers to research and reach their own decision.

Buyers should be provided with information about a variety of neighborhoods and homes within their price range and then be permitted to choose where to look and, ultimately, where to live. Licensees should never assume that any area is off limits to anyone based upon their race, color, national origin, ethnicity, religion, disability or any other factor that is treated under fair housing law as a protected class. Licensees may “steer” buyers to properties, as long as they are guiding buyers to properties that match the buyers’ qualifications, search parameters, property features and specified needs the buyers have designated. Fair housing is about choice — the buyer’s choice.

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



Resources Related to Newsday Investigation

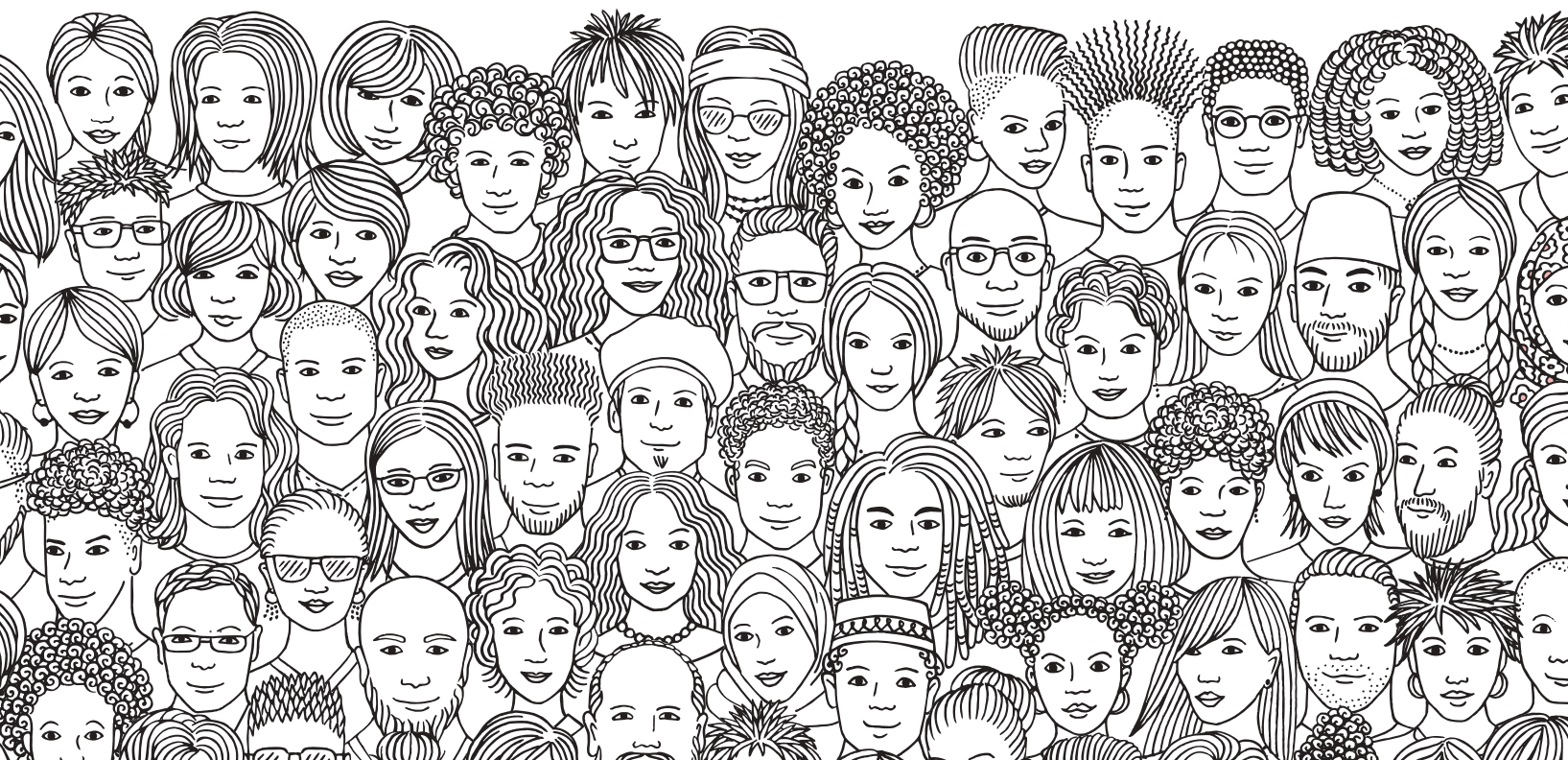
- “What Happens When Black People Search for Suburban Homes” at www.nytimes.com/2019/11/18/nyregion/fair-housing-discrimination-long-island.html
- “Agent bias on Long Island puts national spotlight on discriminatory practices,” at www.inman.com/2019/11/20/agent-bias-on-long-island-puts-national-spotlight-on-discriminatory-practices
- Newsday investigation report at projects.newsday.com/long-island/real-estate-agents-investigation

Fair Housing and Steering Resources from NAR

- “Window to the Law: Fair Housing Update” video at www.nar.realtor/window-to-the-law/fair-housing-update
- NAR Fair Housing Action Plan: www.nar.realtor/fair-housing/new-fair-housing-action-plan

Fair Housing and Steering Resources from the WRA

- April 2007 *Legal Update*, “Avoiding Discrimination in Advertising and Racial Steering,” at www.wra.org/LU0704 includes the similar results of the National Fair Housing Alliance Report on Housing Discrimination and Steering.





BY CORI LAMONT
SENIOR DIRECTOR OF LEGAL AND PUBLIC AFFAIRS
LEGAL

Behaving Badly

A look at recent 2019 REEB disciplinary actions

On December 30, 2019, the Department of Safety and Professional Services (DPS) report was provided to the WRA membership in email. This report provided a summary of the recent disciplinary actions taken by the Real Estate Examining Board (REEB) regarding Wisconsin real estate licensees; akin to what many of you may recall as the DPS' "Regulatory Digest." The Regulatory Digest was a document previously published by the department summarizing all the disciplinary actions taken within a certain time frame for licensees regulated by the state, including real estate licensees. Unfortunately, the Regulatory Digest has not been produced by the state for more than a decade. Therefore, the WRA decided to help provide this information.

The DPS report provides a summary of all the disciplinary actions taken by the REEB in 2019 and can be found at www.wra.org/DSPSReport.

This article, however, offers insight into a few of the disciplinary actions taken in 2019 by the REEB relating to practice issues.

LETTING UNAUTHORIZED PERSON IN HOME AND NOT USING THE WB FORM

FACTS

- Salesperson license was first issued 5/18/01 and expired 12/15/18.
- On 7/3/17, the department received a complaint regarding the sale of a property located in Hudson, Wisconsin.
- The salesperson worked with a co-worker, J.B., who does not hold a Wisconsin real estate credential, for the purchase of the subject property.
- The only buyer agency agreement for this transaction was between the buyers and J.B.
- On 6/3/17, the salesperson allowed J.B., who does not hold a Wisconsin real estate credential, to show the subject property to the buyers.
- The salesperson did not attend the showing.
- On 6/3/17, the salesperson drafted an offer to purchase (OTP) on behalf of the buyers.
- The salesperson errantly included a Minnesota inspection contingency form with the OTP, despite it being an out-of-state form, and despite the OTP already containing an inspection contingency.

New DSPS Reports in the Future

At the January 2020 WRA board of directors meeting, the board voted to have the WRA publish in future DSPS Reports the names, license numbers and municipalities of real estate licensees and business entities disciplined by the REEB as well as the facts, license law violations and discipline.



- On 6/3/17, the salesperson incorrectly drafted a personal property agreement form, which is used for Minnesota real estate transactions, rather than the Wisconsin-approved WB-25 Bill of Sale form.

VIOLATED

- Wis. Stat. § 452.133(1)(a) by failing to provide brokerage services with reasonable skill and care pursuant to Wis. Stat. § 452.133(4m)(a)
- Wis. Admin. Code § REEB 16.06(8) by failing to use approved forms.

DISCIPLINE

The salesperson agreed by stipulation that the right to renew the salesperson license is limited as follows: the salesperson shall successfully complete a course on offers to purchase and other approved forms, and within 90 days, pay costs in the amount of \$586.00.

FAILURE TO COMPLETE CE

FACTS

- The salesperson's license was first issued on 7/11/89 and current through 12/14/20.
- On 4/6/18, the department received a complaint regarding the salesperson.
- During the investigation, the division requested the salesperson to provide proof of completion of continuing education (CE) for the 2014-16 biennium.
- The salesperson informed the division investigator the salesperson did not possess any CE certificates for the 2014-16 biennium and had paid for the courses but never completed them.

VIOLATED

Wis. Admin. Code § REEB 25.065(1) by failing to satisfy the continuing education requirements for the 2014-16 biennium.

DISCIPLINE

The salesperson agreed by stipulation within 60 days to successfully complete 18 hours of CE, in accordance with the requirements specified in Wis. Admin. Code § REEB 25.065 and within 90 days to pay one-half of the costs in the amount of \$365.00.

WITHHOLDING PROPERTY DAMAGE INFORMATION

FACTS

- The broker's license was first issued on 2/1/07 and current through 12/14/20.
- On 12/7/16, the department received a complaint alleging the broker improperly advertised the sale of a motel after a fire damaged the property.
- On 1/30/15, the broker listed the motel property before the fire occurred, which is around the time when the broker inspected the property and took pictures for the listing.
- The property was listed at \$399,998.
- Interior and exterior photos taken by the broker were included in the listing.
- On 8/17/15, the motel sustained fire damage.
- On 2/2/16, the listing contract expired.
- No modification was made to the listing description, listing price or listing photos between 8/17/15 and 2/2/16.
- On 6/1/16, the seller engaged the broker to relist the property at \$149,987.
- When the broker re-listed the property, the fire damage had not been repaired and the interior was inaccessible for photos.
- The new listing identified the fire, however, it included the original photos taken prior to the fire without identifying the photos as pre-dating the fire.
- On 12/1/16, the broker had a showing on the property.
- At the time of the showing, the listing continued to display old photos without identifying the photos as predating the fire, and the listing instead stated this: "Property Sold as is due to fire damage. Long established Motel business in ideal central location offers great INVESTMENT OPPORTUNITY. Motel (6,448 sq. ft. approx.) has 18 living units, including

2-BR apartment & an efficiency. Central A/C w/Ducts Zoned Business sits on large corner lot with high visibility & traffic count. Conveniently close to downtown & major highway. Property has 25+ assigned paved parking spots & handicap access. Sale includes business name, office and inventory. This 0.41 acre corner lot could also be perfect site for a new business. This is an AUCTION listing. Agents can submit offers until 11/15/16. Seller will respond to the best and highest offers. Property is being sold as-is, where-is."

- On 12/2/16, after the showing, the broker updated the listing to include additional information, stating that, "there was a fire damage on property, City of Wausau has ordered property demolition, please contact inspection department of City of Wausau for more information," and added exterior photos to the listing to show the fire damage.

VIOLATED

Wis. § 452.133(1)(b) by failing to provide brokerage services with reasonable skill and care.

DISCIPLINE

The broker agreed by stipulation in 90 days to successfully complete a course on the topic of consumer protection and shall pay a \$500 forfeiture and one-half of the costs in the amount of \$1,118.00.

PRACTICING WITH EXPIRED LICENSE

FACTS

- The broker's license was first issued on 1/26/11 and current through 12/14/20.
- The business entity license was first issued on 3/18/14 and currently expired as of 12/15/18.
- The business entity license was expired from 12/15/14 to 2/16/15.
- Between 12/15/14 and 2/16/15, the broker performed at least one real estate transaction on behalf of the business entity.
- The business entity license was also expired from 12/15/16 to 1/2/18.
- Between 12/15/16 and 1/2/18, the broker listed at least 13 properties on behalf of the business entity.
- In July 2016, the broker listed a property in which her husband had an interest (the Property).
- In February 2017, the broker received an offer to purchase for the Property.
- On or about April 7, 2017, the sale of the Property closed.
- The broker did not obtain prior written consent of all the parties to the Property transaction to act on behalf of an immediate family member.

VIOLATED

- Wis. Admin. Code § REEB 24.05(2) by acting on behalf of a family member in a real estate transaction without obtaining the prior written consent of all the parties to the transaction.
- Wis. Stat. § 452.03(1) by engaging in the practice of real estate under the entity while the business entity's license was expired.

DISCIPLINE

The broker agreed by stipulation in 180 days to pay a \$500 forfeiture, and one-half of the costs in the amount of \$1,129 and the business entity within 180 days shall pay one-half of the costs in the amount of \$ 1,129.5.

FAILURE TO USE LATEST VERSION OF WB FORM

FACTS

- The broker's license was first issued 2/14/17 and current through 12/14/20.
- The business entity license was first issued on 10/28/17 and current through 12/14/20.
- On 9/11/17, the department received a complaint alleging that the broker failed to file a real estate condition report (RECR) when he sold the seller's residence at auction, which voided the sale.
- On 4/30/17, the broker and seller signed a WB-1 Listing Contract for the seller's residence; the form was prepared by the broker and its entity.
- Line 244 of the WB-1 indicated the complainant's residence was to be sold at auction in "as is condition."
- The WB-1 form was not the latest version approved by the board, and the completed form omitted the seller's address from line 265.
- The broker did not have the complainant complete a RECR for the seller's residence.
- On 5/16/17, the broker and complainant signed a WB-42 Amendment to Listing Contract for the seller's residence; the form was prepared by the broker.
- The WB-42 form was not the latest version approved by the board.
- On 6/10/17, two individuals (buyers) submitted a WB-11 Offer to Purchase for the seller's residence; the form was prepared by the broker.
- The WB-11 form was inadequate in the following ways:
 - Line 2 did not indicate that the broker was "Agent of Seller / Listing Broker."
 - Lines 10-11 of the WB-11 indicated that an unspecified amount of money would be provided "within closing (sic) days of acceptance."
 - There were no inclusions or exclusions identified on line 14.
 - Lines 38-54 listed several methods of document delivery, but the boxes on lines 40, 42, 45 and 49 were not marked.
 - On the copy of the WB-11 provided by the broker, lines 66-110 and lines 148-158, which respectively pertained to property defects and the RECR, were struck out.
 - Lines 124-135 failed to indicate how taxes would be prorated.
 - Lines 159-164 regarding property conditions were not completed.
 - No contingencies were indicated.
- After the 6/10/17 Offer to Purchase was accepted by the seller, the brokers provided the buyers with a key to the seller's residence so they could inspect the well and septic, although the broker was not authorized to do so.

VIOLATED

- Wis. Admin. Code § REEB 16.06(7) by failing to use the latest approved version of a board-approved form.
- Wis. Admin. Code § REEB 16.06(8) by failing to use approved forms and prepare addenda in such a manner as to adequately accomplish the contractual instruction of the person for whom the licensee uses the forms and prepares the addenda
- Wis. Admin. Code § REEB 24.03(2)(b) by failing to act to protect the public against fraud, misrepresentation and unethical practices.
- Wis. Admin. Code § REEB 24.03(2)(c) by failing to be knowledgeable regarding laws, public policies and current market conditions on real estate matters and assist, guide and advise the buying or selling public based upon these factors.
- The business entity violated Wis. Admin. Code § REEB 24.17(3) by aiding and abetting the aforementioned violations.

DISCIPLINE

The broker agreed by stipulation that the broker's license was to be limited as follows: within 90 days, the broker shall complete education on the topics of approved forms, business ethics and consumer protection and pay one-half of the costs in the amount of \$684.00, and the business entity shall pay one-half costs in the amount of \$684.00.

Cori Lamont is Senior Director of Legal and Public Affairs for the WRA.

Filing a Complaint with the DSPS and REEB

A complaint, including an anonymous complaint, can be filed by real estate licensees and members of the public against those licensed by the DSPS. Complaints can be filed online at dps.wi.gov/Pages/SelfService/FileAComplaint.aspx. For questions frequently asked about filing complaints, visit dps.wi.gov/Documents/FAQComplaints.pdf.

More Disciplinary Action Information

For more information about disciplinary actions and orders from the REEB, visit the REEB's Lookup Orders and Disciplinary Actions page online at dps.wi.gov/Pages/SelfService/OrdersDisciplinaryActions.aspx. A search may be conducted by board or by license.





BY TRACY RUCKA
DIRECTOR OF PROFESSIONAL STANDARDS AND PRACTICES
LEGAL HOTLINE

The Best of the Legal Hotline: **THE VALUE OF ERRORS AND OMISSIONS INSURANCE**

Brokers and salespeople alike are advised to assess practice and potential risk exposure, and insurance policies should be reviewed periodically. It only takes one major cyberattack, an agent engaged in misrepresentation, or a violation of fair housing law to potentially ruin your business. Purchasing the correct insurance is a necessary step to dramatically reduce your liability and risk exposure.

Does Wisconsin require brokers or agents to carry errors and omissions (E&O) insurance?

No. Wisconsin law does not require E&O insurance coverage to engage in real estate brokerage or to be paid a commission for doing so.

What are the most frequent claims against licensees?

According to the National Association of REALTORS®, nearly 70 percent of all claims against real estate professionals are a result of misrepresentation concerning the disclosure of defects. Real estate buyers are filing lawsuits not only against sellers but licensees as well. Real estate practitioners increasingly find themselves in the crossfire of litigation. In the past few years, claims for cybercrime and wire fraud have been on the rise. What can real estate brokerage firms do to minimize risk? Obtain E&O insurance. If there are insurance coverage concerns, contact your insurance agent or have your private legal counsel review the policies since not all policies offer the same coverage.

What does real estate E&O insurance cover?

E&O insurance is designed to provide comprehensive professional liability insurance coverage for real estate salespeople and brokers. In essence, E&O insurance is malpractice insurance for the real estate professional since it provides coverage for errors and omissions of real estate brokers and agents in providing advice or other services to their customers or clients. The insurance is intended to protect brokers and agents against liability claims or lawsuits for damages caused by errors — something they did, or omissions — something they failed to do.

E&O insurance coverage also defends the insured in lawsuits. No matter how carefully a broker or agent does his or her job, the real estate broker is at risk, even from lawsuits that may be unfounded or frivolous. Legal expenses must be paid no matter who wins in

court, and those costs can be devastating to a broker's finances. With E&O coverage, the insurance company defends the claim and pays any settlement or judgment against the insured broker up to the limits of liability stated in the policy.

What may be covered by an E&O policy? Can E&O insurance cover fraud or cyberattacks?

In addition to standard insurance protection for E&O insurance in providing brokerage services, E&O insurance may provide coverage for other risks and practices. The other risks and practices may include:

- Appraisal and property management
- Lockbox property damage
- Fair housing discrimination
- Regulatory complaints
- Innocent partner fraud protection
- Mortgage broker coverage
- Failure to advise for commercial and residential environmental pollutants including asbestos, radon and lead, or wire fraud and cybercrimes

While some policies will include a portion of these risks in the standard policy, extra coverage will often be obtained through additional cost riders if they are available.

Each E&O insurance carrier will offer different insurance protections, so it is important to make sure the E&O policy covers all the services offered by the brokerage firm. The firm may wish to consider adding cyber liability insurance coverage if it is not part of the firm's existing business insurance policy.

Standard policy exceptions also exist. Although coverage options vary among carriers, E&O policies generally don't cover:

- Fraudulent and criminal acts
- Insolvency
- Failure to collect escrow or tax money
- Employment contracts
- Bodily injury claims
- Libel, slander or defamation
- Pollution and toxic waste
- Violations of securities law
- Conversion, misappropriation or commingling of funds

- Failure to maintain adequate levels of insurance
- Liability assumed under various indemnity agreements

A broker must be sure to understand what is covered and what is not covered before purchasing E&O insurance.

A buyer is currently making a claim about a leaky basement from a transaction a year ago. The agent has heard the term “claims made coverage.” What does that term mean?

Most E&O insurance policies provide coverage on a claims-made basis rather than on an occurrence basis. That means the policies cover claims made during the life of the policy, regardless of when the alleged injury occurred. Coverage for claims made during the life of the policy for acts that occurred prior to the establishment of the insurance protection is called “tail insurance.” Some claims-made policies exclude tail coverage completely; some policies provide limited tail coverage for acts that occurred within a specified time before the policy was created; and others provide full tail coverage for prior acts. When changing E&O insurance policies, it is important for the broker to understand the type of tail coverage provided to make sure there are no gaps in the prior-acts coverage.

Must a lawsuit be filed to contact your insurance provider?

No, depending on the coverage, a broker may be required to notify the E&O carrier of a possible or potential claim. Be sure to discuss threats of litigation or possible action against a licensee or the firm with the broker or manager. It’s never too early to read your policy and follow any reporting requirements.

Where can a WRA member get E&O insurance?

E&O policies, terms and coverage vary, therefore, each firm should compare policies and coverage for the right fit. The WRA-endorsed carrier for E&O insurance is Pearl Insurance. For more information and a free quote, visit www.wra.org/Pearl or call Pearl at 800-289-8170. Additionally, the National Association of REALTORS® (NAR) provides an E&O insurance program to REALTOR® members under NAR’s REALTOR Benefits® Program.

An out-of-state licensee (OSL) approached a listing firm about working cooperatively on one of the firm’s listings. The listing firm is reviewing the WB-28 Cooperative Agreement, which includes a reference to E&O insurance. It E&O insurance required?

One of the negotiation points between a Wisconsin licensee and an OSL is whether the OSL will maintain E&O insurance. Before entering into the WB-28, the OSL should consult with their insurance provider to determine if coverage as contemplated by the WB-28 is available. See lines 35-38, which provide, “Cooperating Firm represents that it shall maintain Errors and Omissions Insurance in a dollar amount adequate for the contemplated Wisconsin transaction throughout any transactions relative to this Agreement and the Property.”

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



Resources

- “Risk Reduction: Covering Your Assets with Errors & Omissions Insurance,” in the April 2015 *Wisconsin Real Estate Magazine*: www.wra.org/WREM/Apr15/Hotline
- “Mission: Control Your Errors and Omissions,” in the April 2015 *Wisconsin Real Estate Magazine*: www.wra.org/WREM/Apr15/Mission

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. Below are the latest resources from the WRA.

LEGAL HOTTIPS

LATEST DISCUSSIONS ON THE WRA LEGAL HOTLINE



- Buyer right to lead-based test or assessment cannot be countered out by seller.
- Buyer giving prequalification when bump clause calls for proof of bridge loan.
- Buyer wants to change from conventional to FHA loan.
- Advertising Amish family's home.
- FIRPTA exclusion for condominium purchase.

Read the Legal Hottips: www.wra.org/LegalHottips

LEGAL NEWS EMAIL

NEW CODE OF ETHICS TRAINING



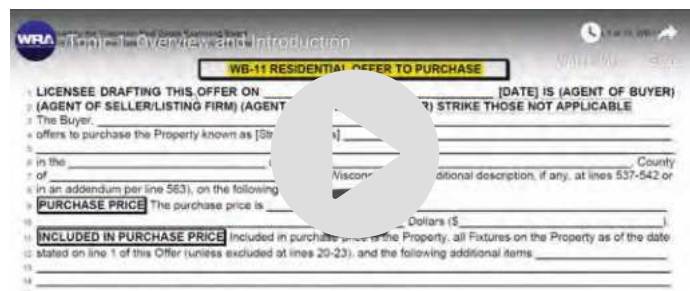
Last fall, the board of directors of the National Association of REALTORS® (NAR) voted to require NAR members to complete training on the REALTOR® Code of Ethics every three years instead of every two years. The current two-year cycle ends on Dec. 31, 2021.

Extending the requirement to every three years should give members more time to fit it into their continuing education schedule and give local associations adequate time between cycles to administer the program. In addition, the following recommendations were adopted:

Read more: www.wra.org/HottipsPDF/020320/News

LEGAL TALKS VIDEO SERIES

WB-11 CHANGES



Learn about the modifications made to the 2020 version of the WB-11 in this 25-part video series. In each video, a WRA real estate attorney explains a section of the WB-11 that has been updated or is new in the 2020 version of the WB-11. You don't have to watch all 25 videos; with the videos organized by line numbers, simply watch the video(s) you find most relevant. In just a few short minutes, you'll learn about a new provision or a revised contingency.

Watch video(s): www.wra.org/WB11changes

LEGAL UPDATE

MAKE A COMMITMENT TO AGENT AGENCY

To enhance industry professionalism, 2019-20 WRA Chairman Steve Beers invites you to make a resolution to follow "agent agency" in 2020. This *Legal Update* examines the new WRA-AA form available for WRA members to utilize in their transactions to make a commitment to enhanced professionalism in the new year.

Read more: www.wra.org/LegalUpdates



WRA Legal Hotline

Find out applicable legal standards, alternatives and possible solutions for your real estate practice questions by contacting the WRA Legal Hotline. The hotline is a members-only service.

Contact the hotline

By phone: 608-242-2296 or 800-799-4468

By fax: 608-242-2279

Online: www.wra.org/LegalHotline

Learn more: www.wra.org/LegalHotline



BY TOM LARSON
SENIOR VICE PRESIDENT OF LEGAL AND PUBLIC AFFAIRS
LEGISLATIVE

Where Jobs SLEEP at Night

State lawmakers consider workforce housing proposals

As Wisconsin employers compete to attract workers to the state, increasing the supply of workforce housing has been one of the WRA's top legislative priorities this session. In fall 2019, the WRA commissioned a study by Kurt Paulsen, professor for the UW-Madison Department of Urban and Regional Planning, that identified the causes of Wisconsin's workforce housing shortage, the impacts of the shortage on state and local economies, and possible legislative solutions to increase the supply of workforce housing. The study generated statewide media attention and great interest from both state lawmakers and local officials.

"Workforce housing" is defined as housing that is affordable for households making (b) 60% of the area median income (AMI) for renters, and (b) 120% of AMI for home purchasers.

Since the release of Dr. Paulsen's study, numerous lawmakers on both sides of aisle along with stakeholders representing real estate, labor, local government, economic development professionals, builders and large employers have been working together to find solutions that could receive support in this current legislative environment.

Recently, several legislative proposals were introduced that aim to increase the supply of workforce housing. Each proposal focuses on different aspects of the workforce housing supply shortage.

RURAL WORKFORCE HOUSING INITIATIVE

The first piece of the legislation is aimed at increasing the supply of workforce housing in rural areas. The legislation, AB 544/SB 484, authored by Rep. John Nygren (R-Marinette) and Sen. Patrick Testin (R-Stevens Point), expands the scope of existing programs administered by the Wisconsin Housing and Economic Development Authority (WHEDA). The legislation directs WHEDA to create two new initiatives aimed at increasing the supply of workforce housing in rural areas:

- 1. Create pilot program for new workforce housing:** WHEDA will create and administer a competitive rural workforce housing pilot program for rural communities, scoring



the applications based on criteria approved by the Joint Committee on Finance. WHEDA will select at least three pilot rural communities with which to work. WHEDA will develop

an outreach plan to optimize pilot participation and build greater awareness of new and existing programs that benefit rural areas.

- 2. Rehabilitate older single-family housing:** WHEDA will create a single-family rehabilitation loan product in targeted rural areas through partnerships with local lending institutions and community development organizations. This product would address single-family home appraisal gaps in areas that would not otherwise support loan-to-value ratios that are traditionally required.

LOCAL REGULATORY REFORM INCENTIVES

The second piece of legislation focuses on reforming local regulations to promote the development of new workforce housing. The legislation, AB 859, authored by Rep. Rob Brooks (R-Saukville) and Sen. Dan Feyen (R-Fond du Lac), encourages local municipalities to streamline local regulations, improve development approval processes, or create other ways to increase the supply of workforce housing. Under the bill, local municipalities will receive priority for housing-related grants by completing three or more of 11 workforce housing initiatives. The 11 initiatives include the following:

1. Reduce permit processing times for workforce housing.
2. Reduce development impact fees for workforce housing
3. Reduce parking requirements for new workforce housing developments.
4. Increase allowable densities for new workforce housing developments.
5. Allow accessory dwelling units in all areas zoned for residential use.
6. Establish a workforce housing or mixed-use development tax increment district (TID).
7. Demonstrate compliance with the housing affordability report specified under sec. 66.10013 of the Wisconsin Statutes.
8. Rehabilitate existing, uninhabitable, housing stock into workforce housing.
9. Allow for workforce housing in commercial and mixed-use zones, commercial centers or employment centers.
10. Create workforce housing near major transit corridors.
11. Implement any other initiative to address the workforce housing needs of the municipality.

In addition to these 11 initiatives, AB 859 also seeks to help reduce the development costs associated with workforce housing units. AB 859 also authorizes municipalities to:

- Increase the percent of residential housing allowed in a tax increment district (TID) from 35% to 60% if the increase is used for workforce housing.
- Extend the life of an existing TID for up to three years if the revenues generated from the TID will be used to build more workforce housing in the community.

OLDER HOUSING REHABILITATION TAX CREDIT

Another piece of legislation, SB 792, authored by Sen. Pat Testin (R-Stevens Point) and Rep. Rob Summerfield (R-Bloomer), creates a state income tax credit up to \$15,000 per year — a 10% tax credit on up to \$150,000 in expenses — for rehabilitation expenses on single-family, owner-occupied residences built before 1980 and that have a fair market value equal to or less than the county median price.

WORKFORCE HOUSING TAX CREDIT PROGRAM

SB 786, authored by Sen. Kathy Bernier (R-Chippewa Falls) and Rep. Rob Summerfield (R-Bloomer), would create a 4% state income tax credit for the development of new housing for individuals within 61-100% of the area median income. A 10-year restrictive covenant would be recorded with the housing units to ensure they remain affordable. The framework of this tax credit would be similar to the low-income housing tax credit state lawmakers created last session.

SALES TAX EXEMPTION FOR CONSTRUCTION MATERIALS RELATED TO WORKFORCE HOUSING

SB 791, legislation authored by Sen. Pat Testin (R-Stevens Point) and Rep. Bob Kulp (R-Stratford), would create an exemption from the state sales tax for all building materials used in the construction of workforce housing.

The WRA will continue to work with legislators on both sides of the aisle, along with Gov. Evers' administration, to enact these workforce housing proposals into law.

Tom Larson is Senior Vice President of Legal and Public Affairs for the WRA.

WHA Launches “Protect Our Piers” Campaign

New campaign designed to protect waterfront property rights

For 140 years, Wisconsin property owners had the right to place a pier or dock on their property and enjoy access to Wisconsin's waterways. A recent court decision from 2018 could put thousands of waterfront property owners in jeopardy of losing their piers because someone else may own the ground under the water.

Background:

- AB 551/SB 501 seeks to clarify the issue and help restore property rights for all waterfront property owners.
- This legislation would protect all waterfront property owners by preserving their right to place piers and docks on Wisconsin's beautiful waterways from their land adjacent to the water.
- The Wisconsin Homeowners Alliance* campaign is designed to raise awareness on the issue and encourage Wisconsinites to take action to protect their piers by contacting their elected representatives.

What's in play:

The WRA is working with state Rep. Rob Stafsholt and Sen. Patrick Testin on AB 551/SB 501, legislation that seeks to clarify that all waterfront property owners have the right to place a pier subject to the regulations in Chapter 30 of the Wisconsin Statutes.

Legislation status: AB 551/SB 501 received a hearing, and the WRA is working to get this legislation to the floor of the Assembly and Senate for a vote in February and March.

The Wisconsin Homeowners Alliance (WHA) is a C4 non-profit corporation spearheaded by the Wisconsin REALTORS® Association. The WHA serves as a public resource and watchdog for advocating and protecting homeowners' interests in the state of Wisconsin. Funding is through efforts of the WRA and a portion of REALTOR® dues.

The WRA engages in advocacy on behalf of REALTORS® and property owners through a variety of programs including:



wisconsin
homeowners
alliance



BY JOE MURRAY
DIRECTOR OF POLITICAL AND GOVERNMENTAL AFFAIRS
GOVERNMENT AFFAIRS

THE WRA ENDORSES DAN KELLY FOR STATE SUPREME COURT

The WRA has endorsed incumbent Justice Daniel Kelly for a full 10-year term on the Wisconsin Supreme Court. The general election will be held on April 7.

Kelly was appointed to the court in 2016 by former Gov. Scott Walker. Prior to his appointment to the state's highest court, Kelly was vice president and general counsel for the Kern Family Foundation. Kelly also has private sector experience as a former business litigator with the law firms Rogahn Kelly LLC and Reinhart Boerner Van Deuren S.C.

The WRA's political strategy group, the REALTORS® Political Action Committee (RPAC) trustees and the board of directors all voted to support Kelly.

WHY KELLY?

The WRA's endorsement decision was based on a thorough review of all candidates running for Wisconsin Supreme Court. The WRA leadership and relevant committees reviewed all three candidates' records and available legal opinions, conducted interviews with the candidates and evaluated detailed questionnaires, all focused around the issues that impact WRA members and the real estate industry. In the end, they endorsed Kelly as the best choice for the real estate industry. The Kelly endorsement is based primarily on the following:

Judicial record: During his four-year stint on the court, Kelly ruled on 25 cases important to the real estate industry and the WRA. In 14 of those cases, Kelly ruled in a manner beneficial to the real estate industry or property owners; in six of those cases, the rulings were a draw, depending on perspective; and in five of those cases, the rulings were unfavorable. Kelly's record illustrates a strong commitment to private property rights and upholding contracts where possible.

Favors private property rights: Kelly's application for justice included the following question: "In 500 words or less, name one of the worst United States or Wisconsin Supreme Court opinions in the last thirty years and explain why you feel that way." Kelly named the U.S. Supreme Court case of *Kelo v. City of New London*, 545 U.S. 469 (2005), citing the case as "the worst opinion in the last 30 years," and expressed his concern by stating, "In concluding that a private 'taking' is justifiable upon the government's belief



that the transferee will put the property to a more economically productive use, it exercised legislative — not judicial — authority. And in doing so, it simultaneously offended both the implicit and explicit limitations on governmental authority." The WRA strongly agrees with Kelly's position on this high-profile case.

Judicial philosophy: When asked to describe his judicial philosophy, Kelly explained, "Our constitutional republic, and the rule of law, can thrive only when the judiciary operates within its proper boundaries. Chief Justice Roberts, in his confirmation hearing memorably analogized the judicial role to baseball. He observed that 'judges are like umpires. Umpires don't make the rules; they apply them.' He then promised he would 'remember that it's my job to call balls and strikes, and not to pitch or bat.' While this is a good and pithy summary of judicial conservatism, its power comes from the truth that lies at its foundation."

VOTE FOR KELLY ON APRIL 7

The general election is April 7. Please mark your calendar and vote on Election Day. We urge your support in this important election for Justice Dan Kelly.

Joe Murray is Director of Political and Governmental Affairs for the WRA.



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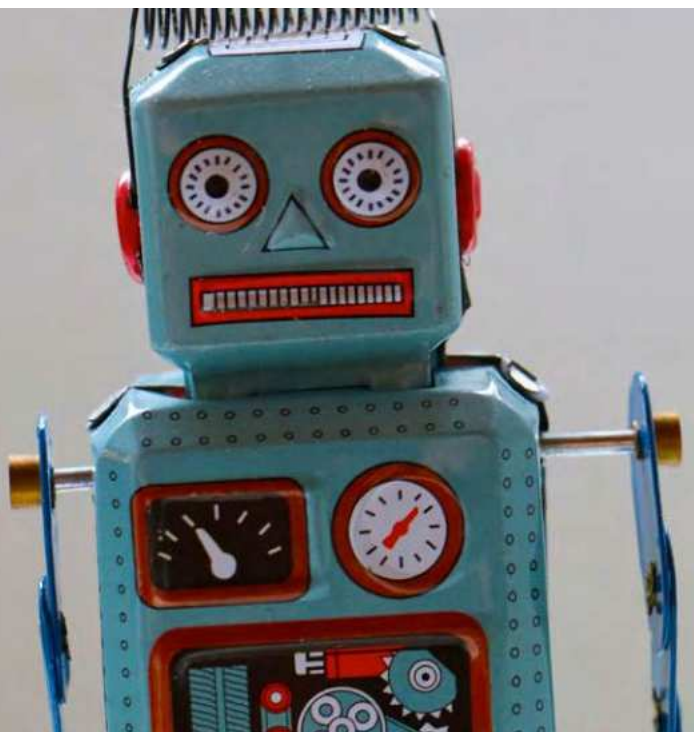
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262-424-8814

It's Tax Season

Make expenses easier to track with Taxbot



Tax season is staring us in the face, so it's almost that time to start gathering receipts and the necessary paperwork. Using an expense-tracking app now will make your life a lot less stressful when it comes time to file.

The expense-tracking app from Taxbot includes the following features you're eligible to receive with your WRA membership:

Mileage tracking: Track your mileage with the Taxbot-integrated GPS system on your smartphone. No more mileage logs or clipboards!

Photo receipts: Take pictures of your receipts using your smartphone. Taxbot also requests the appropriate information for your expenses so you can be tax-compliant for all your business deductions.

Cloud storage: All your records, including receipts, are stored in the cloud so you don't have to worry about shoeboxes of receipts anymore.

Bank/credit card integration: Taxbot will search for deductions you might be missing.

Training library: You'll receive access to the Taxbot training library with short videos that can teach you strategies for lowering your taxes by thousands of dollars a year.

Check your inbox for the weekly WRA Education Update email, which will highlight information about upcoming Taxbot webinars on advice and tips to help you get the most out of your potential refund. View complete details about Taxbot at www.wra.org/taxbot.

This contributing article is from Taxbot, a WRA benefit partner.

WRA Exclusive Partners

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

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Energize your wardrobe with custom apparel.
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www.pearlinsurance.com

Realtizam CRM

Simple CRM for your business.
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Spectrum Insurance

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Get answers to all your technology questions with live technical support assistance.
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WRA Legal Hotline

Discuss your real estate practice questions with a real estate attorney.
www.wra.org/LegalHotline

WRA Thursday Takeaways

Boost your knowledge with expert advice with this weekly video series.
www.wra.org/ThursdayTakeaways

Learn more about all WRA member benefits:
www.wra.org/MemberBenefits

Take a Break Each Thursday for a Quick Tip

Have you checked out the Thursday Takeaways video series yet? The WRA's newest online training series is your weekly guide to learn what's relevant in the industry and cutting-edge for your business. Plus, the video series is free with your WRA membership!

CURRENT EPISODES

These Thursday Takeaway videos are already available online. While you're waiting for the next Thursday video to post online, catch up on some real estate law, listing tips and new MLS policies with these episodes:

- **Episode 1: WB-11 Changes**
- **Episode 2: Creating Hacker-proof Passwords**
- **Episode 3: Tips on Cleaning Up Credit**
- **Episode 4: What's a Defect?**
- **Episode 5: Professionalism**
- **Episode 6: MLS New Policy: Enhanced Cooperation**
- **Episode 7: Designations**
- **Episode 8: Money-saving Tips**
- **Episode 9: FIRPTA and the WB-11**
- **Episode 10: New MLS Policy: Delayed and Withholding Listings**

- **Episode 11: Prepare Your Listing for a Showing**
- **Episode 12: To Cure or Not to Cure?**
- **Episode 13: Common-sense Security Measures**
- **Episode 14: Saving on Winter Energy Costs**
- **Episode 15: Managing Your Online Reputation**
- **Episode 16: Working with Reluctant Sellers**
- **Episode 17: Protected Buyers**

START WATCHING TODAY

You can access the Thursday Takeaways page online by visiting the WRA website and clicking on the "Thursday Takeaways" icon on the website homepage. You can also follow the WRA on social media or check your weekly WRA Education Update email so you'll be notified when the newest video is available.

With hosts like Jennifer Lindsley, Rob Uhrina and Chris Carillo offering the latest insight on some of the emerging trends to affect real estate, you won't find any other weekly real estate training like this. Start watching today at www.wra.org/ThursdayTakeaways.

It's zipForm Renewal Time

As a member of the National Association of REALTORS® (NAR), you receive access to the electronic forms program zipForm Plus at no cost. Every year, NAR members must renew their zipForm accounts. When opening your zipForm account soon, you will see a notification to renew your subscription.

RENEWAL INSTRUCTIONS

- **zipForm Plus users:** Upon opening zipForm, you will be directed to the license agreement page. To renew, select "yes," then "continue," then "exit order" at the bottom of the confirmation page. You may then sign in to your account again. zipForm Mobile is automatically renewed when you renew your zipForm Plus account.
- **zipForm Standard users:** zipForm 6 Standard is not a member benefit but can be purchased at a rate of \$29.95 rather than the zipLogix normal rate of \$59.95. Purchase at www.ziplogix.com/zfstandard.

Complete step-by-step instruction guides for completing the renewal are available for download on the WRA's zipForm webpage at www.wra.org/zipform.

MORE INFORMATION

The annual zipForm renewal of your account is required to validate your NAR membership. As a NAR member, there are no fees to use zipForm Plus as well as zipTMS, Digital Ink and zipForm Mobile. zipTMS, formerly known as Relay, is integrated within zipForm Plus. zipTMS tracks and manages all transaction information and activities from listing through closing.

As a WRA member, you receive an unlimited subscription to Digital Ink and zipForm Mobile on top of this NAR benefit.

For additional details about zipForm or for tech support, contact zipForm at 1-800-383-9805.

WRA Calendar

DATE	EVENT/COURSE	LOCATION	DETAILS AND REGISTRATION
CONVENTION AND CONFERENCES			
March 10-11, 2020	Appraisal Conference	Wisconsin Dells	www.wra.org/AppConf
September 15-16, 2020	Annual Convention	Wisconsin Dells	Mark the date!
REAL ESTATE CONTINUING EDUCATION			
ONGOING ONLINE EDUCATION			
Real Estate CE On Demand	Real Estate CE Courses 1-6	Online	www.wra.org/19-20CE
Commercial CE On Demand	Real Estate CE (Commercial) Courses 1-6	Online	www.wra.org/CommCE
Real Estate CE Self-study Books	Real Estate CE Courses 1-6	Coursebook/online	www.wra.org/19-20CE
Dual License On Demand	Wisconsin and Minnesota CE Credits	Online	www.wra.org/WisMinnCE
SCHEDULED LIVE COURSES			
February 20, 2020	Courses 1 & 2 (commercial)	Milwaukee	www.wra.org/CommCECourses
February 25, 2020	Courses 3 & 4	Manitowoc	www.wra.org/ManitowocCE
February 26, 2020	Course 4	Sheboygan	www.wra.org/SheboyganCE
February 27, 2020	Courses 1 & 3	Marinette	www.wra.org/MarinetteCE
March 2, 2020	Courses 3 & 4	Onalaska	www.wra.org/LaCrosseCE
March 3, 2020	Courses 1 & 2	Appleton	www.wra.org/AppletonCE
March 3, 2020	Courses 5 & 6	Marinette	www.wra.org/MarinetteCE
March 3, 2020	Courses 1 & 2	Madison	www.wra.org/MadisonCE
March 3, 2020	Courses 1 & 2	Grafton	www.wra.org/GraftonCE
March 4, 2020	Courses 5 & 6	Marinette	www.wra.org/MarinetteCE
March 10, 2020	Courses 3 & 4	Appleton	www.wra.org/AppletonCE
March 10, 2020	Courses 3 & 4	Milwaukee	www.wra.org/MilwaukeeCE
PRE-LICENSE EDUCATION			
ONGOING ONLINE EDUCATION			
Appraisal Pre-license Training	Appraisal Pre-license Online Courses	Online	www.wra.org/APLonline
Broker Pre-license Training	Broker Pre-license Online Courses	Online	www.wra.org/BPLonline
Sales Pre-license Training	Sales Pre-license Online Courses	Online	www.wra.org/SPLonline
SCHEDULED ONLINE EDUCATION			
March 6, 2020	Sales Pre-exam Review Webinar	Online	www.wra.org/SPLwebinar
April 3, 2020	Sales Pre-exam Review Webinar	Online	www.wra.org/SPLwebinar
SCHEDULED LIVE COURSES			
July 20-24; 27-29, 2020	72-hour Sales Pre-license Course	Madison	www.wra.org/SPL
SALES, MARKETING AND MANAGEMENT			
ONGOING ONLINE EDUCATION			
GRI On Demand	GRI On Demand	Online	www.wra.org/GRI
Home Essentials	Home Essentials 101-105	Online	www.wra.org/HomeEssentials
Line by Line	Line by Line Episodes 1-15	Online	www.wra.org/LinebyLine
Quick Start	QS 101-104	Online	www.wra.org/QuickStart
SCHEDULED LIVE COURSES			
March 19-20, 2020	SRES Designation Course	Madison + remote	www.wra.org/SRES
April 9, 2020	RSPS Certification Course	Madison + remote	www.wra.org/RSPS
April 16-17, 2020	ABR Designation Core Course	Madison + remote	www.wra.org/ABR
May 7, 2020	PSA Certification Course	Madison + remote	www.wra.org/PSA

"Spring" into Career Training Professional Development | Spring 2020

Did you resolve to make 2020 a year of career success? If so, the WRA's upcoming professional development courses are the perfect way to make your resolution last. Save the dates for training opportunities your career won't want to miss.

SRES Designation Course March 19-20, 2020

The Seniors Real Estate Specialist (SRES) designation is for REALTORS® who want to be able to meet the special needs of maturing Americans when selling, buying, relocating, or refinancing residential or investment properties.

Course locations

Live: WRA headquarters in Madison
Remote classroom: Appleton, Kenosha, Mosinee, Woodruff

More information: www.wra.org/SRES

RSPS Certification Course April 9, 2020

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.

Course locations

Live: WRA headquarters in Madison
Remote classroom: Milwaukee, Woodruff

More information: www.wra.org/RSPS

ABR Designation Course April 16-17, 2020

Homebuyers need a REALTOR® with knowledge and expertise to represent them throughout a real estate transaction. With the Accredited Buyer's Representative (ABR) designation, that REALTOR® is you!

Course locations

Live: WRA headquarters in Madison
Remote classroom: Appleton, Milwaukee, Woodruff

More information: www.wra.org/ABR

2020 APPRAISAL CONFERENCE

MARCH 10-11
HO-CHUNK GAMING
WISCONSIN DELLS

Join Wisconsin-wide fellow appraisers to complete CE and pick up new skills for the industry. You'll enjoy networking opportunities while listening and learning from the appraisal industry's top experts including **Jason Tillema** and **Tim Andersen**!

Register at: www.wra.org/AppConf/Register



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WISCONSIN REAL ESTATE

WRA A PUBLICATION OF THE WISCONSIN REALTORS® ASSOCIATION

MAGAZINE

February 2020 Vol. 36, No. 5

2020

RECOGNITION ISSUE



THANK YOU, WISCONSIN REALTORS®

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PRESIDENT MESSAGE BY MICHAEL THEO

AN INSPIRATION *to Us ALL*

WELCOME TO THE ANNUAL RECOGNITION ISSUE

Welcome to the WRA's annual recognition issue of *Wisconsin Real Estate Magazine*, where we commemorate, congratulate and celebrate REALTORS® who commit to making their customers and clients, their colleagues, their neighbors, their communities, their state and themselves better.

A great association is determined by its members. An impactful association is determined by those who join but, more importantly, by those who volunteer to lead the organization. In the pages that follow, we recognize those REALTOR® leaders who have stepped up to make our organization, their local communities and this state better!

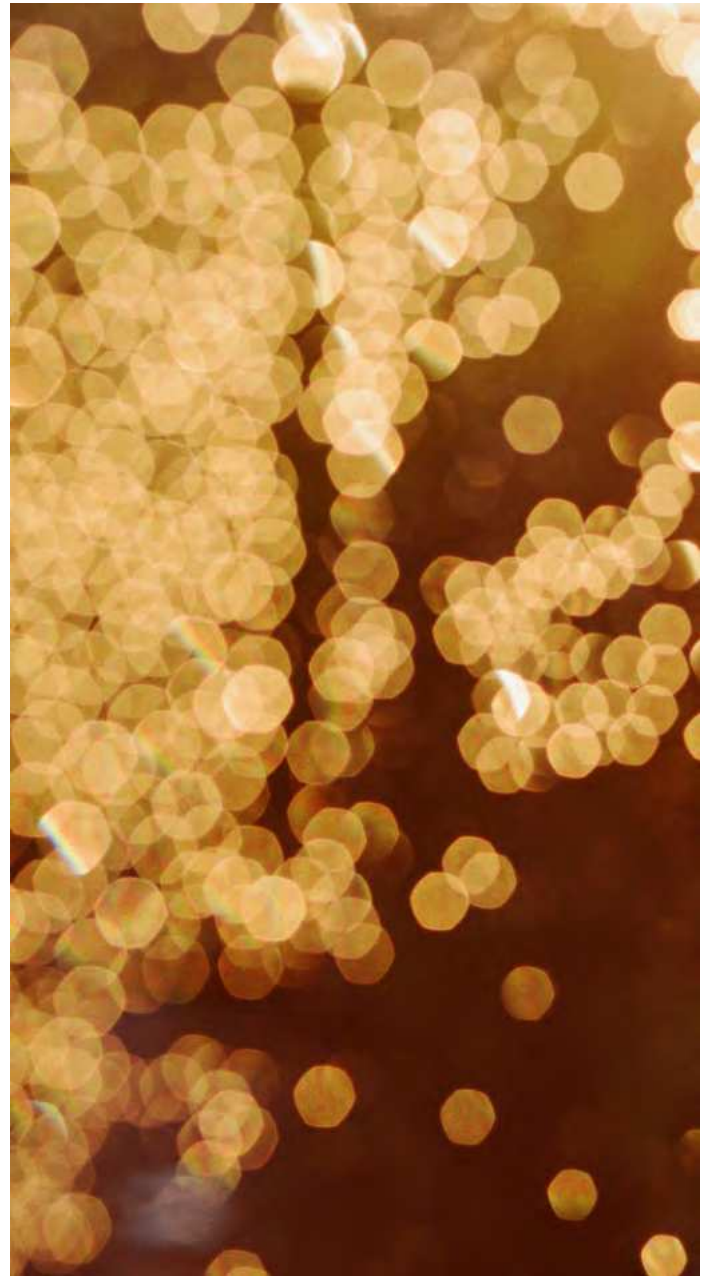
Nowhere is this commitment more evident than by those members who have devoted their time, energy and talents to assume leadership positions in the WRA. We recognize the WRA officer team, led by chairman of the board Steve Beers, along with the WRA executive committee and board of directors who give their time and share their talent to set the vision and strategy for our organization.

This commitment is also exemplified by those members who recognize the effect that laws and regulations have on our profession and industry and thus support the WRA's advocacy efforts through major financial investments in the REALTORS® Political Action Committee (RPAC). 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 major contributors help create the regulatory environment within which our industry can thrive.

Great associations also work to improve the professionalism of their members in order to better serve their customers and clients. To this end, we recognize those members who have invested in themselves by earning professional designations and serve as a model for others to do the same. And for REALTORS® whose children are bettering themselves in pursuit of post-high school education, we recognize those individuals who received college scholarships from the Wisconsin REALTORS® Foundation.

To these members, and the many other award winners in this magazine, you have our most sincere admiration and heartfelt thanks. Your leadership and commitment makes our organization special and impactful — and worth emulating. Congratulations one and all.

Michael Theo
President and CEO





Meet the 2019-20 WRA executive committee and WRA President & CEO. Pictured standing left to right: Shawn Govern, Jean Stefaniak, Mary Jo Bowe and Mike Theo. Pictured sitting left to right: Mary Duff, Steve Beers and Brad Lois.

2019-20 WRA LEADERSHIP

Executive Committee

Steve Beers — Chairman of the Board.....Keefe Real Estate
 Mary Duff — Chairman of the Board-elect.....Stark Company REALTORS®
 Brad Lois — Treasurer.....Bear Realty of Burlington Inc.
 Jean Stefaniak — Immediate Past Chairman.....The Stefaniak Group LLC
 Mary Jo Bowe — Vice President.....Edina Realty Inc.
 Shawn Govern — Vice President.....Perfection Plus Real Estate Services

Statewide Company Directors

Shawna Alt.....First Weber Inc.
 Ryan Fulcer.....Coldwell Banker The Real Estate Group
 John Horning.....Shorewest REALTORS®

Regional Company Directors

Kim Kolashinski — Region One.....Edina Realty Inc.
 Rob Rybarczyk — Region Two.....Coldwell Banker Action Realty
 Peter Stueck — Region Three.....Keller Williams Fox Cities
 Chris Stark — Region Four.....Stark Company REALTORS®
 Deborah Cappello — Region Five.....Coldwell Banker Residential Brokerage

Regional Representative Directors

Dan Lawler — Region One.....Feather Real Estate Group
 Max Rea — Region Two.....RE/MAX Excel
 Pat Kaster — Region Three.....River City REALTORS®
 Michael Kunesh — Region Three.....The Commercial Place
 Mike Didier — Region Four.....RE/MAX United
 Dan Spransy — Region Four.....Realty Executives Cooper Spransy
 Wade Williams — Region Four.....Century 21 Affiliated
 Tom McCormick — Region Five.....EXIT Realty Horizons

Past Chairman Directors

Terry Hilgenberg.....Coldwell Banker The Real Estate Group
 Peter Sveum.....Coldwell Banker Success

At-large Directors

David Belman.....Belman Homes Inc.
 James Imhoff.....Universal Home Protection LLC

NAR Leadership Position

John Flor.....Six Lakes Realty

2019 Award RECIPIENTS

Each year, the WRA recognizes individuals who have dedicated their time and effort to advance the REALTOR® organization and the industry. Congratulations to these individuals who received awards last year.

DISTINGUISHED SERVICE AWARDS

The WRA's Distinguished Service Award (DSA) was established in 1985 to recognize REALTORS® or WRA employees who have given many years of leadership and service at all levels of the REALTOR® family as well as to the local community. The recipient must have at least five years of membership or employment and must have demonstrated a high level of commitment to the association.



2019 RECIPIENT: CORI LAMONT
WRA, MADISON

Cori is the WRA's senior director of legal and public affairs and is the primary contact for members and firms regarding brokerage regulatory and licensing issues; the liaison between the DSPS and the WRA; and is actively involved in the development and enactment of state laws, policies and forms affecting the real estate industry.

Cori presents real estate seminars and education to real estate licensees and serves as a contributing author for *Wisconsin Real Estate Magazine*. Cori collaborates with REALTOR® boards on forms and practice issues, serves on the Real Estate Contractual Forms Advisory Council and has spoken for events at Marquette University Law School and the State Bar of Wisconsin.

Cori received her Bachelor of Arts from Southern Methodist University and Juris Doctor from Ohio Northern University. She was named the WRA Instructor of the Year in 2005 and 2013.



2019 RECIPIENT: MIKE PIETREK
BHHS NORTH PROPERTIES, LA CROSSE

Licensed since 1997, Mike is the managing broker for Berkshire Hathaway HomeServices North Properties in La Crosse. He served as the president of the La Crosse Area REALTORS® Association from 2012-13. In 2014, Mike became one of only a handful of REALTORS® to be inducted into the association's hall of fame. He currently serves as the governmental affairs committee chair and has held that position for the past seven years. Mike served on the WRA's public policy committee from 2012-19 and was the committee chair from 2016-18; as well as the WRA political strategy group, 2015-present; and the WRA nominating committee, 2018-19. He is the federal political coordinator for NAR for the 3rd Congressional District, 2015-present. He has also served on NAR's land use and environmental issues committee from 2016-17.



2019 RECIPIENT: JEAN STEFANIAK
THE STEFANIAK GROUP, MILWAUKEE

Jean served as the 2018-19 WRA chairman of the board and has been a full-time licensed REALTOR® since 1995, servicing metro Milwaukee and surrounding areas.

Jean is a member of the Greater Milwaukee Association of REALTORS® where she serves on the Professional Standards and Ethics Committee and serves at the state level on the WRA executive committee, board of directors, Wisconsin Homeowners Alliance board and the political strategy group. Jean holds a bachelor's degree from the University of Wisconsin-Milwaukee.

CHAIRMAN'S CITATION AWARD

The WRA's Chairman's Citation Award recognizes individuals who have made an exceptional contribution to the WRA or to the real estate industry.



2019 RECIPIENT: MIKE SPRANGER
FIRST WEBER INC., WISCONSIN RAPIDS

Mike began his real estate career in 1981 after receiving his associate degree in real estate from Mid-State Technical College. He and his wife Dawn opened Mike Spranger Real Estate in 1991, which merged into First Weber Group in 2005.

Mike enjoys fundraising for local charities, has co-chaired a United Way campaign, and serves in a leadership role for the Wisconsin Rapids Elks Lodge. Along with his wife Dawn, Mike created the Bike for Honor Flight cycling fundraiser, which raises money to fund trips for over 300 veterans to visit the veteran memorials in Washington, D.C.

He has served on many committees and leadership positions for his local board as well as the WRA. Mike served as the WRA chairman of the board in 2007-08 and is currently the board chairman of the Wisconsin REALTORS® Foundation.

INSTRUCTOR OF THE YEAR

The WRA's Instructor of the Year is selected from the team of WRA instructors and is someone who consistently provides high quality instruction in the classroom and receives outstanding evaluations for his or her teaching.



2019 RECIPIENT: LIZ TOBOLT
LIZ TOBOLT LAW LLC, HARTLAND

Liz Tobolt grew up on a dairy farm in Hartland, Wisconsin. She began selling real estate after graduating high school. Later, she went back to school, obtaining a B.A.A. from UW-Whitewater and a J.D. from Marquette University Law School.

Today, Tobolt teaches, continues to sell real estate, and practices transactional real estate law as the managing member of Liz Tobolt Law LLC, in Hartland, WI.

Liz teaches real estate CE courses for the WRA and has also authored articles for the WRA's *Wisconsin Real Estate Magazine*.

RPAC LIFETIME ACHIEVEMENT AWARD

This award is presented to individuals who have contributed their time, fundraising talents and financial support for our advocacy fund, the REALTORS® Political Action Committee. Jim Imhoff, the 2019 award recipient, is only the third recipient of this award.



2019 RECIPIENT: JIM IMHOFF FIRST WEBER INC., MADISON

James R. Imhoff Jr. is the chairman of First Weber Inc., Wisconsin's largest real estate firm with over 54 offices and 1,400 professionals statewide with an average of \$3 billion in annual sales.

Jim has worked in real estate since 1971 and has held the GRI and CRS professional designations. He is a 1966 alumnus of the Marquette University School of Business where he was recognized in 2006 as its entrepreneur of the year.

Jim served as the 1990–91 chairman of the WRA. In 1993, he was awarded REALTOR® of the Year. At the national level, Jim has served as a director of the National Association of REALTORS® and as a member of the REALTORS® Political Action Committee (RPAC) for over 20 years where he served as chairman in 2001.

WRA LIFETIME ACHIEVEMENT AWARD

This award recognizes an extraordinary individual for a lifetime of meritorious achievements that have advanced and enriched the real estate profession in Wisconsin.



2019 RECIPIENT: NORMAN D. FLYNN NORMAN D. FLYNN ASSOCIATES, MADISON

"I am extremely proud to receive this award as it is the culmination of nearly 50 years of work within the real estate industry. The WRA, NAR, the officers and extremely capable association staff have provided me with an opportunity to serve the members and the industry in providing a high-quality professional environment to serve our customers and clients and do our business.

I have been afforded the benefit of serving our industry in leadership roles at the local, state and national levels: local association president in 1977, state association president in 1983, and the national association president in 1990. In addition, I worked for 25 years in the international arena as the president and CEO of the International Property Foundation working to develop a real estate industry that adheres to a code of ethics in emerging markets. The result was the establishment of over 85 state and national organizations serving over 300,000 members.

I strongly encourage all leaders and future leaders to give freely of their time and talents to continue to develop this marvelous industry. It will be rewarding to those who serve and to those who benefit from this valuable work." — *Norman D. Flynn*

WISCONSIN CRS MEMBER OF THE YEAR

This award is given by the Wisconsin chapter of the Council of Residential Specialist (CRS). This recipient has demonstrated accomplishments inside and outside the field of real estate and demonstrates outstanding commitment to the chapter.



2019 RECIPIENT: BARB LAIB, ABR, CRS, GRI, SFR CENTURY 21 AFFILIATED, APPLETON

Barbara Laib started her real estate career in 2006. Barbara has served on numerous boards in the real estate community and is a member of several real estate organizations. Barbara currently serves as the membership leader of the Wisconsin chapter of the Residential Real Estate Council (RRC). She also served in leadership positions for the Wisconsin chapter of the Women's Council of REALTORS® (WCR) as well as the Fox Valley Chapter of the WCR. Additionally, Barbara has earned several awards, including the Century 21 Quality Service Award; Century 21 Emerald, Ruby and Diamond sales awards; and the Century 21 First Realty Rising Star Award.

WCR MEMBER OF THE YEAR

This award is given by the Women's Council of REALTORS®.

The recipient of the WCR Member of the Year is recognized for exceptional leadership skills and advancing women as professionals and leaders in business, the industry and their communities.



2019 RECIPIENT: SARAH COLE, GRI LANDMARK REALTY, MILWAUKEE

Sarah Cole obtained her real estate sales and broker's licenses in 2011 and opened her own company in 2014. Sarah was elected president-elect for the Women's Council of REALTORS® in Milwaukee and then served as president for 2013–14. She has also served as the Women's Council 2015 governor, 2016 state president-elect and 2017 state president. Sarah served on the WRA board and the Greater Milwaukee Association of REALTORS®' professional standards committee.

2019 PARTNERSHIP *for* SUCCESS RECIPIENTS

The WRA Partnership for Success Program (PSP) promotes diversity within the REALTOR® membership based on race, color and national origin, in a manner designed to enhance the probability of long-term success in the real estate profession. Congratulations to these 2019 PSP recipients along with their sponsoring brokers!

ALEX EDWARDS

Boardwalk Realty LLC, Wauwatosa
Sponsoring broker: Keith Washington

MIESHA MOORER

Exit Realty Horizons, Wauwatosa
Sponsoring broker: Thomas McCormick

DIANNA XIONG

eXp Realty LLC, Middleton
Sponsoring broker: Mary Lausted/Kevin Navarro

RAJON HALL

Shorewest REALTORS®, Green Bay
Sponsoring broker: Dan Ludwig

ANTOINETTE NEAL

First Weber Inc., Madison
Sponsoring broker: Dan Lee/Stacy Ozanne

CONSTANCE MILES

eXp Realty LLC, Middleton
Sponsoring broker: Mary Lausted

SHANA TIMS

1st Advantage Real Estate, Waterford
Sponsoring broker: Mary Pangman Schmitt

MORE ACCOLADES

The WRA would like to congratulate WRA staff attorney Tracy Rucka and Wisconsin REALTOR® Ryan Olson for their unique achievements in 2019!



TRACY RUCKA AS 2019 RCE RECIPIENT

The REALTOR® Certified Executive (RCE) is the only professional designation designed specifically for REALTOR® association executives and is awarded to individuals who have successfully completed a rigorous certification process that demonstrates experience, professional development and knowledge of topics essential to REALTOR® association management.

Congratulations to Tracy Rucka, WRA Director of Professional Standards and Practices, for earning the RCE designation in 2019!



RYAN OLSON AS WISCONSIN'S FIRST REALTOR® UNIVERSITY GRADUATE

Ryan Olson, managing broker and vice president at Coldwell Banker River Valley REALTORS® in La Crosse, earned a master's degree in real estate from REALTOR® University, becoming the first in Wisconsin to be awarded a degree from the institution.

REALTOR® University is the only online institution of higher education focused exclusively in real estate. The university's master's degree, similar to an MBA, requires 36 hours of credit representing over 1,500 hours of effort. Congratulations, Ryan, on this big achievement!

2019 REALTOR® CHILDREN SCHOLARSHIP RECIPIENTS

The Wisconsin REALTORS® Foundation (WRF) awards scholarships to children of Wisconsin REALTORS®. In 2019, the WRF awarded \$750 scholarships to 10 high school graduates, all the sons and daughters of WRA members. Congratulations and good luck to these scholarship recipients!



Ana Bartowitz
(Jeff Bartowitz)
Milwaukee



Alexandra Bogner
(Heather Bogner)
Verona



Kayla Dibbs
(Lori Dibbs)
Appleton



Analiese Glawe
(Adam Glawe)
Wauwatosa



Alexandra Gruttner
(Jana Gruttner)
Plymouth



Ryan Harris
(Randy and Janet Harris)
Pewaukee



Madison Jenkins
(Richard and Cheri
Jenkins)
Rice Lake



Seiweessley Kidau
(Melissa Kidau)
Waunakee



Madeline Lenz
(Sandy Lenz)
Milwaukee



Olivia Loos
(Gregory Loos)
Boscobel



Daniel Manger
(Eileen Manger)
Glendale



Ashlyn Nedden
(John Nedden)
Antigo



Morgan Nemecek
(Michael Nemecek)
Green Bay



Bryton Nyman
(Keith Nyman)
Milwaukee



Brianna Olson
(Melissa Olson)
Neenah



Whitney Osero
(John Osero)
Tomahawk



Alyssa Prothero
(Daniel Prothero)
Waukesha



Rachel Rea
(Max Rea)
Wausau



Lucas Simon
(Ronald Simon)
Colgate



Margaret Wohlleber
(Linda Long Wohlleber)
Manitowish Waters

New DESIGNATIONS & CERTIFICATIONS

Congratulations to these REALTORS® who earned new credentials in 2019.

2019 ABR DESIGNATIONS

Natalia Aneskavich, Lakeland Real Estate LLC
Samer Asad, Redfin Inc.
Angela Baumhover, Century 21 Affiliated
Dorann Bradford, Coldwell Banker Success
Carolyn Burkhardt, Boss Realty LLC
Brian Carlson, RE/MAX Affiliates
Kim Casper, Shorewest REALTORS®
Nicholas Chenoweth, Allen Realty Inc.
Rachel DePrey, Stark Company REALTORS®
Amy Dieckman, Century 21 Woods To Water Realty
Elizabeth Duffy, RE/MAX Realty Center
Susan Emerson, Woods & Water Realty Inc.
Lori Frank, Place Perfect Realty
Amber Garrity, Mastermind REALTORS®
Tanjia Gehrman, Art Anderson Realty
Sally Geiger, Geiger Properties
Lacey Granger, Century 21 Affiliated
Vicki Haworth, Coldwell Banker The Real Estate Group
Jean Hedren, Edina Realty Inc.
Consuelo Hilla, Coldwell Banker Success
Jeremy Hoff, Coldwell Banker River Valley REALTORS®
Julie Johnson, RE/MAX Realty 100
Marcus Johnson, La Crosse By Owner LLC
Jamie Kleutsch, Freedom Choice Realty LLC
Tammy Koenig, Century 21 Affiliated
Tyler Kristopeit, Worth Realty
Christien Leny, RE/MAX Realty Center
Amber Linhart, Coldwell Banker Brenizer REALTORS®
Rena Lukowski, Place Perfect Realty
Shannon Melloy, Counselor Realty
Barbara Murawski, Coldwell Banker Success
Barry Nelson, Action Realty
Kendra Olig, Coldwell Banker The Real Estate Group
Nicole Olson, Keller Williams Fox Cities
Steven Petersen, First Weber Inc.
Ruth Robertson, M3 Realty
Roberto Rodriguez, Midwest Homes
Andrew Rogahn, Shorewest REALTORS®
Jennifer Schafer, Woods & Water Realty Inc.
Jessica Schmoll, Coldwell Banker The Real Estate Group
Elizabeth Thompson, Century 21 Affiliated
Ann Ulrick, Coldwell Banker Residential Brokerage
Susan Vehrs, RE/MAX Property Pros
Heidi Weltzin, RE/MAX Realty Center
Christian Wessell, First Weber Inc.
Natalie Wolski-Kieffer, Benefit Realty
Britta Wunderlich-Herr, eXp Realty LLC
David Yang, North Shore Homes Inc.

2019 AHWD CERTIFICATIONS

Lana Cook, Coldwell Banker Burnet
Tyler Kristopeit, Worth Realty
Roberto Rodriguez, Midwest Homes
Britta Wunderlich-Herr, eXp Realty LLC

2019 CRB DESIGNATIONS

Lori Muller, Exit Elite Realty
Roberto Rodriguez, Midwest Homes

2019 CCIM DESIGNATIONS

John Kuhn, The Boerke Company Inc.
Grant Peikert, Commonweal Development
Steven Stiloski, Commercial Property Consultants

2019 CRS DESIGNATIONS

Melanie Becker, First Weber Inc.
Elysia Diaz, Elysian Realty LLC
Kathleen Hamrick, Exit Prime Realty
David Lay, KPR Brokers LLC
Danielle Mazza, Shorewest REALTORS®
Max Rea, RE/MAX Excel
Kay Reil, Century 21 Burkett & Associates
Kristine Rowe, Resource One Realty LLC
Krista Shortreed, Realty Executives
Jean Slaktoski, RE/MAX Excel
Chad Sperry, Sperry Realty LLC/The Condo Shoppe
Jodi Toebe, RE/MAX Realty Center
Michael Wissell, Mike Wissell Real Estate LLC

2019 GREEN DESIGNATIONS

Dorann Bradford, Coldwell Banker Success
Kelly Ferg, RE/MAX Property Pros
Susan Goebel, Restaino & Associates ERA Powered
Linda Goethel, RE/MAX Grand
Brandon Grosse, Accord Realty
Ann Hickmann, Realty 360 Inc.
Kevin Hoppe, Reflexion Real Estate
Marcus Johnson, La Crosse By Owner LLC
Kathrin Judd, First Weber Inc.
Laura Lahti, Badger Realty Team
Bing Bing Li, Stark Company REALTORS®
Karen Maynard, Bluebell Realty
Brittany Nigh, First Weber Inc.
David Pausch, Realty Executives Cooper Spransy
Steven Petersen, First Weber Inc.
Charles Postawa, Accord Realty
Roberto Rodriguez, Midwest Homes
Ann Ulrick, Coldwell Banker Residential Brokerage
Radley Watkins, Redman Realty Group LLC

2019 GRI DESIGNATIONS

Renee Anderson, Nexthome Partners
Beth Barrington, Coldwell Banker The Real Estate Group
Marcus Johnson, La Crosse By Owner LLC
Wendy Jones Hill, Stark Company REALTORS®
Corbin Lasier, Coldwell Banker Mulleady
Sabrina Struck, Coldwell Banker Residential Brokerage
Janet Woods, Place Perfect Realty

2019 MRP CERTIFICATIONS

Christina Anderson, Mastermind REALTORS®
Gene Anderson, Realty Executives Integrity
David Cajka, Coldwell Banker Residential Brokerage
Christina Catalanotte, Realty Executives Integrity
Debra Celebre, Berkshire Hathaway HomeServices Epic Real Estate
Stephanie Cerniglia, Coldwell Banker HomeSale Realty
Matthew Cibrario, Better Homes and Gardens Real Estate Power Realty
Diana Dahlberg, 1 MONTH REALTY
David Delahunt, Realty Executives Integrity
Natasha Easter, RE/MAX Newport Elite
Ramona Elmore, RE/MAX Realty 100
Matthew Elstad, Century 21 Affiliated
Annette Ferrara-Backes, Milwaukee Executive Realty
Beelinda Fetingis, eXp Realty LLC
Michael Fisher, RE/MAX Newport Elite

2019 MRP CERTIFICATIONS (CONTINUED)

Michele Frane, Exit Realty XL
Shannyn Franklin, Better Homes and Gardens Real Estate Power Realty
Amy Fuller, Keller Williams Realty Milwaukee Southwest
Amber Garrity, Mastermind REALTORS®
Wendy Gauss, RE/MAX Newport Elite
Angie Gonzalez, Keller Williams Momentum
Allana Gonzalez, Keller Williams Realty Milwaukee Southwest
Tiffany Harding, Better Homes and Gardens Real Estate Power Realty
Jenna Hazelton, Century 21 Affiliated
Margaret Hefner, Joseph Scott Real Estate
Jeremy Hoff, Coldwell Banker River Valley REALTORS®
Prudence Holland, Shorewest REALTORS®
Margaret Jacobson, RE/MAX Newport Elite
Cory Liebmann, Homestead Realty Inc.
Patricia Lindgren, Northern Estates LLC
Deborah McCollum-Gathing, Redevelopment Authority City of Milwaukee
Erik McKenna, Smart Asset Realty Inc.
Rajeeyah McWhorter, Berkshire Hathaway HomeServices Metro Realty
Barry Nelson, Action Realty
Shanna O'Connor, Mastermind REALTORS®
Venetia O'Malley, Century 21 Affiliated
Suzanne Osum, Shorewest REALTORS®
Phillip Piering, RE/MAX Service First LLC
Kevin Poirier, Cove Realty LLC
Roberto Rodriguez, Midwest Homes
Stefanie Rous, First Weber Inc.
Sandra Schmidt, Homestead Realty Inc.
Mallary Schultz, RE/MAX Grand
Monique Simmons, Exit Realty Horizons
Nancy Simonson, Shorewest REALTORS®
Jessica Smith, Shorewest REALTORS®
Danielle Steier, Hanson & Co. Real Estate
Lorri Stueber, Restaino & Associates ERA Powered
James Thompson, RE/MAX Newport Elite
Tonya Thomsen, Realty Executives Integrity
Rebecca Turley, First Weber Inc.
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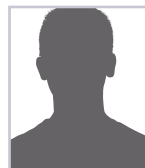
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Laura Leonhard, Waterstone Mortgage, Auburndale
Brad Lois, Bear Realty of Burlington Inc., Burlington
Art Luetke, Luetke Investment Real Estate, Madison
Jerry Lyons, Jerry C. Lyons, Waupaca
Tammy Maddente, First Weber Inc., Brookfield
Bill Malkasian, National Association of REALTORS®, Washington, D.C.
K.C. Maurer, RE/MAX 24/7 Real Estate LLC, Appleton
Kevin McKillip, Bear Realty of Burlington Inc., Lake Geneva
Becky Merwin, The Rauland Agency Inc., Walworth
Matthew Miller
S.R. Mills, Bear Realty Inc., Kenosha
Steve Mills, Bear Realty Inc., Kenosha
Mike Mooney, MLG Capital, Brookfield
James Mulleady, Coldwell Banker Mulleady, Minocqua
Joe Murray, Wisconsin REALTORS® Association, Madison
David Neuville, Evansville
Tom Nielsen, Coldwell Banker Burnet, Hudson
Dale Nordeen, Madison
Chris Northwood, Northwood Real Estate, Stevens Point
Mardi O'Brien-Parker, Mardi O'Brien Real Estate Inc., Monona

Peter Ogden, Ogden & Company Inc. AMO, Milwaukee
Chuck Olson, Coldwell Banker River Valley REALTORS®, Onalaska
Karen Pavlicek, Eagle Deer Land Company, Siren
Fred Prassas, Property Management Concepts, La Crosse
Robert Procter, Axley Brynson Law Firm, Monona
Ned Purtell, Founders 3 Real Estate Services, Milwaukee
Scott Revolinski, Founders 3 Real Estate Services, Milwaukee
Tim Roehl, Coldwell Banker Success, Verona
Jeff Rosenberg, Midland Realty, Madison
Roger Rushman, First Weber Inc., Oconomowoc
Mike Ruzicka, Greater Milwaukee Association of REALTORS®, Milwaukee
James Schiferl, RJ Stockwell Inc., Dorchester
Jacci See, First Weber Inc., Middleton
Michael Sewell, Coldwell Banker The Real Estate Group, Green Bay
Peter Shuttleworth
Erik Sjowall, Bunbury & Associates REALTORS®, Madison
Mike Spranger, First Weber Inc., Wisconsin Rapids
Doug Stanich, Stanich Realty LLC, Kenosha
Phil Stark, Stark Company REALTORS®, Madison
Roger Stauter, Stark Company REALTORS®, Sun Prairie
Peter Sveum, Coldwell Banker Success, Stoughton
Scott Swick, First Weber Inc., Fond Du Lac
Tom Sykora, Coldwell Banker Residential Brokerage, West Bend
Jim Villa, NAIOP WI, West Allis
Stewart Wangard, Wangard Partners Inc., Milwaukee
Bob Weber, First Weber Inc., Madison
Bob Webster Jr., Keefe Real Estate, Lake Geneva
Liz Weirich, First Weber Inc., Scottsdale
Scott Welsh, Colliers International, Milwaukee
Peter Wiese, American Edge Real Estate Services Inc., Menomonie
Ray Yunker Sr., Yunker Real Estate Services, Sun Prairie
Ron Zahrt, Wausau

\$25,000 LEVEL

Rita Blenker, Century 21 Gold Key Realty Inc., Marshfield
Joyce Bytof, Coldwell Banker The Real Estate Group, Appleton
John Flor, Six Lakes Realty, Chetek
Norm Flynn, Norman D. Flynn Associates Inc., Madison
Corky Hellyer, Coldwell Banker The Real Estate Group, Egg Harbor
Phillip Hilgenberg, Hilgenberg Realty, Green Bay
Terry Hilgenberg, Coldwell Banker The Real Estate Group, Shawano
Joe Horning, Shorewest REALTORS®, Brookfield
John Horning, Shorewest REALTORS®, Brookfield
Darren Kittleson, Keller Williams Realty, Madison
Tom Larson, Wisconsin REALTORS® Association, Madison
Dan Lee, First Weber Inc., Madison
Mary Ruffedt, Elite Realty Group LLC, 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, Century 21 Burkett & Associates, Minocqua

Bold denotes 2019 members.

2019 RPAC Fundraising CAMPAIGN

The 2019 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 2019 a success.

RPAC is successful because of grassroots support. When you respond to a call to action, it makes a difference. When you take part in the annual REALTOR® & Government Day in Madison, it makes a difference. When you contribute to RPAC or to the Direct Giver program, it makes a difference.

2019 RPAC fundraising at a glance

- 2019 RPAC/Direct Giver goal: \$525,000. Total raised: \$635,347, or \$110,347 over goal.
- Total RPAC contributions: \$371,531. Total Direct Giver contributions: \$263,816.
- WRA membership count: 15,761; RPAC contributors: 5,989.
- 14 of 19 local boards, or 75 percent, exceeded their goal in 2019: Central WI, Jefferson County, La Crosse, Lakes Area, Lake Superior, Milwaukee, Northeast, Northwoods, Ozaukee, Rock Green, Sheboygan, South Central, Southshore and Western Wisconsin.

Board	2019 Membership	2019 Donors	2019 Donations	Percent Participation
Central Wisconsin	639	231	\$46,101.44	36.15%
Commercial	439	109	\$40,217.07	24.83%
Door	142	59	\$5,482.00	41.55%
Individuals*	108	35	\$7,440.52	32.41%
Jefferson	148	69	\$3,695.00	46.32%
La Crosse	414	170	\$25,655.00	41.06%
Lakes Area	551	226	\$38,980.00	41.02%
Lake Superior	137	54	\$3,910.00	39.42%
Manitowoc	156	50	\$2,758.00	32.05%
Marinette	82	56	\$1,846.00	67.07%
Milwaukee	4,319	1,493	\$120,888.19	34.57%
Miscellaneous	n/a	n/a	\$2,450.00	n/a
Northeast	2,165	1,140	\$98,148.85	52.66%
Northwestern	861	319	\$40,538.50	36.93%
Northwoods	411	191	\$17,116.00	46.23%
Ozaukee	291	140	\$10,607.00	48.11%
Rock Green	303	139	\$13,620.00	45.87%
Sheboygan	208	92	\$6,825.00	44.23%
South Central	3,170	1,030	\$102,828.50	32.50%
Southshore	747	189	\$27,283.00	25.30%
Western Wisconsin	461	197	\$18,957.00	42.73%
TOTAL			\$635,347.07	38.04%

*"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.

Wisconsin REALTORS® Foundation

2019 CONTRIBUTORS

The following members are recognized for their generous financial contribution to the Wisconsin REALTORS® Foundation (WRF). The WRF partnered with Feeding Wisconsin to provide much-needed meals for underfed children throughout Wisconsin. While many REALTORS® have contributed to the WRF, these larger contributors provide more meals to more children in more places all across Wisconsin. Every dollar REALTORS® raise for Feeding Wisconsin provides one day of food — three meals — to child in need. Thank you for making a real difference in the lives of real Wisconsin children!

\$300 AND UP

Jeffrey Benson, RE/MAX Realty 100, Milwaukee
Michael Spranger, First Weber Inc., Wisconsin Rapids
Jacqueline Knight, eXp Realty LLC, Verona
Bruce Barchus, Wisconsin REALTORS® Association, Madison

\$200-\$299

Rosemarie Bogosian, Gonnering Realty Inc., Kenosha
Mary Duff, Stark Company REALTORS®, Madison
Stanley Hill, Stark Company REALTORS®, Madison
Gail Howard, Famous Homes Realty, Greendale
Jacqueline Kumm, Edina Realty Inc., New Richmond
Paula McPherson, Shorewest REALTORS®, Watertown
Adam Redman, Redman Realty Group LLC, Minocqua
Elizabeth Sleeman, Shorewest REALTORS®, Grafton
Shelly Sprinkman, Sprinkman Real Estate, Madison
Julia Thorstad-White, Badger Realty Team, Pensacola
Christopher Voigt, Century 21 Ace Realty, Appleton
Sheri White, eXp Realty LLC, Madison

\$101-\$199

Jennifer Gamez, First Weber Inc., Oconomowoc
Jared Jamroz, Multiple Listing Service Inc., Grafton
Cori Lamont, Wisconsin REALTORS® Association, Madison
Maxelle Rea, RE/MAX Excel, Wausau
Michael Didier, RE/MAX United LLC, Port Washington
Steven Lane, First Weber Inc., Stevens Point
Andrew Szymanski, Launch Realty Group, East Troy
Danielle Austin-Rauch, First Weber Inc., Delafield
Wade Williams, Century 21 Affiliated, Delavan

\$100

Kathy Bartels, Stark Company REALTORS®, Monona
Andrew Beiser, Beiser Realty LLC, Winneconne
Julie Bernauer, Sprinkman Real Estate, Middleton
Rita Blenker, Century 21 Gold Key Realty Inc., Marshfield
Dorann Bradford, Coldwell Banker Success, Stoughton
Daniel Brun, RE/MAX American Dream, Stratford
Jean Conners, Bordertown Realty Inc., Hudson
Sue Decker, Century 21 Gold Key Realty Inc., Marshfield
Dawn DeMarco, D'Aprile Properties LLC, Walworth
Ted Dentice, Shorewest REALTORS®, Delavan
James Dickinson, Stark Company REALTORS®, Madison
Thomas Didier, RE/MAX United LLC, Port Washington
Paul Dreutzer, ERA Starr Realty, Sturgeon Bay
Kaye Erdman, First Weber Inc., West Bend
James Fletcher, RE/MAX 24/7 Real Estate LLC, Appleton

Sarah Gabrielse, Matson & Associates Inc. Real Living, Stoughton
Hiam Garner, First Weber Inc., Madison
Leslie Haverland, Restaino & Associates ERA Powered, Madison
Sharon Helwig, RE/MAX American Dream, Marshfield
Michael Herro, Oconomowoc Realty, Oconomowoc
Brian Hollenbeck, Shorewest REALTORS®, Watertown
Joseph Horning, Shorewest REALTORS®, Brookfield
John Horning, Shorewest REALTORS®, Brookfield
Jim Imhoff, First Weber Inc., Madison
Margaret Jacobson, RE/MAX Newport Elite, Kenosha
Thomas Keefe, Keefe Real Estate, Lake Geneva
Julia Kellogg, Keller Williams Realty Milwaukee Southwest, Menomonee Falls
Kevin King, Monona
Martin Kirchner, Gerrard-Hoeschler, Onalaska
Kenneth Knutson
Dianne Kreitzer-With, Famous Homes Realty, West Allis
Daniel Kruse, Century 21 Affiliated, Madison
Margaret Labus, D'Aprile Properties LLC, Fontana
Linda Laitinen, eXp Realty LLC, Columbus
Ronda Lawry, Keller Williams Realty, Middleton
William Leith, Coldwell Banker Leith & Associates, Elkhorn
Bradley Lois, Bear Realty of Burlington Inc., Burlington
Tamara Maddente, First Weber Inc., Brookfield
Mike Majewski
Kathleen Martello, RE/MAX Realty 100, Brookfield
KC Maurer, RE/MAX 24/7 Real Estate LLC, Appleton
Kay McDonough, Edina Realty Inc., Comstock
Jeremy Moe, WESTconsin Realty LLC, Hudson
Sandy Mullman
Jill Pope, RE/MAX Port Cities REALTORS®, Manitowoc
Torre Pustina, The Professional Brokers, Dodgeville
Connie Reiter-Miller, RE/MAX American Dream, Marshfield
Tracy Sallee, Keefe Real Estate, Elkhorn
Mary Schultz, Century 21 Affiliated, Deforest
Michael Sewell, Coldwell Banker The Real Estate Group, Green Bay
Lisa Sorvig, Keller Williams Integrity Realty MN/WI, Hudson
Peter Sveum, Coldwell Banker Success, Stoughton
Michael Theo, Wisconsin REALTORS® Association, Madison
Tonya Thomsen, Realty Executives Integrity, Brookfield
Risa Topper, eXp Realty LLC, Highland
Timothy Vandeville, Legacy Realty Group LLC, Waterford
Daniel Weber, Shorewest REALTORS®, West Bend
Wanda Wickenhauser, Edina Realty Inc., Osceola
Megan Wilson, RE/MAX Results, Superior
Jane Zierke, First Weber Inc., Stevens Point