April 2025 Vol. 41, No. 4

WISCONSIN REAL ESTATE MAGAZINE

INSIDE this Issue:

Persons with Disabilities

Fair Housing Training Updates

WRA Legislative Priorities

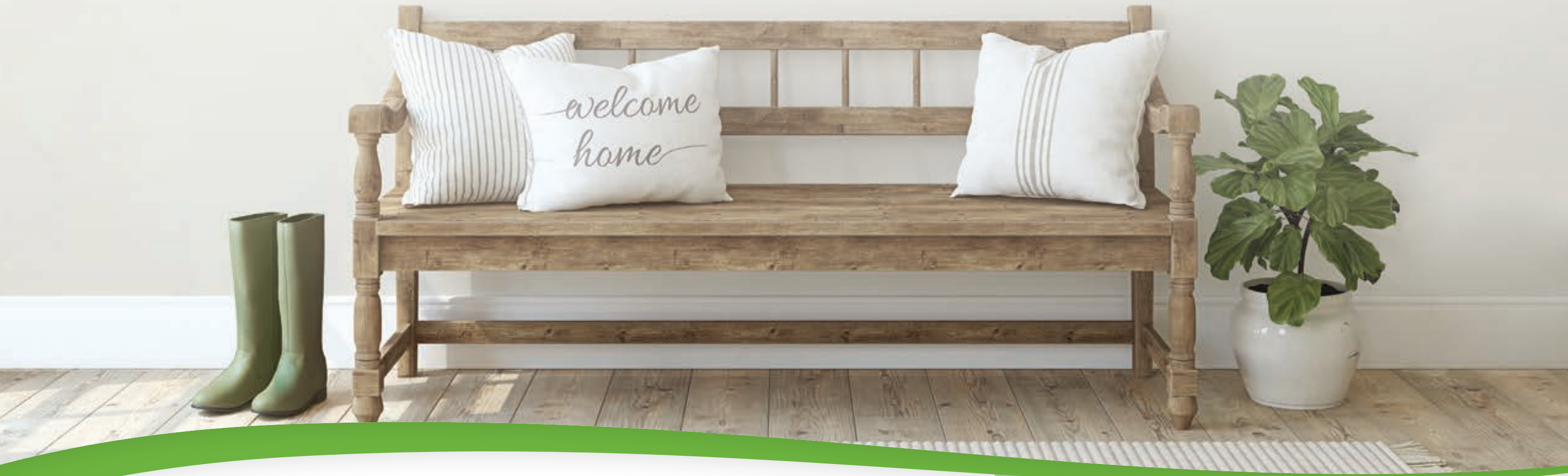
ADVOCATE.
EDUCATE.
ELEVATE.

A PUBLICATION OF THE WISCONSIN REALTORS® ASSOCIATION

WWW.WRA.ORG / 800.279.1972 / 4801 FOREST RUN ROAD, MADISON, WI 53704

Help Your Buyers

Make Confident Moves.



Summit makes the homebuying process simple and stress-free with:

- 40+ lending experts ready to answer questions, online or in person
- 25+ mortgage options to ensure the best fit for buyers' home loan needs
- **$600 off closing costs[1] ($1,100 for first-time homebuyers![2])**

Move more buyers into homes with our insights & resources

Sign up today!

summit credit union

Reach out today!

SummitCreditUnion.com
800-236-5560 | 608-243-5000

#1 MORTGAGE LENDER in WISCONSIN*

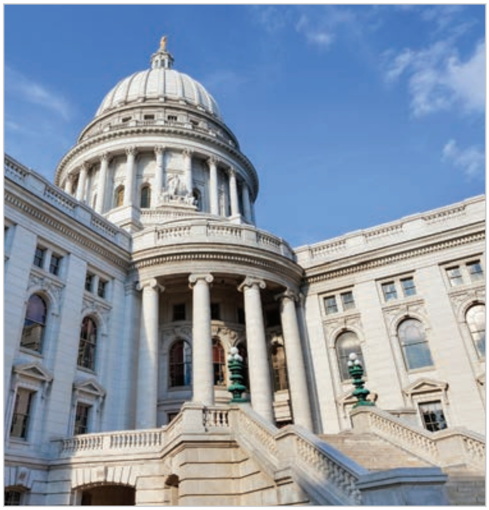
summit CREDIT UNION

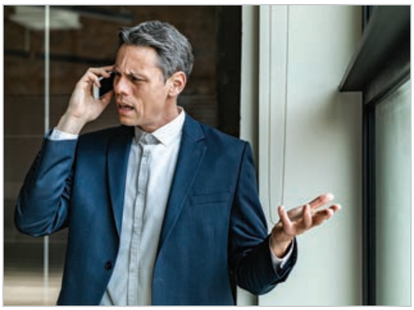
EQUAL HOUSING LENDER

Insured by NCUA *The Wisconsin's #1 Mortgage Lender designation is based on the number of loans originated in 2023, gathered from the Home Mortgage Disclosure Act data compiled annually by the Consumer Financial Protection Bureau. The results of the data were obtained through the Consumer Financial Protection Bureau's website: https://ffiec.cfpb.gov/data-publication/modified-lar/2023. LEI: 254900NTAC4H10MGSU23. 1 The $500 offer is valid on home purchase applications submitted from January 1, 2025, through December 31, 2025, where the loan's interest rate is locked by December 31, 2025. This offer requires a Summit Credit Union checking account. Minimum to open a checking account is $25. An additional $100 rebate will be provided with an Ultimate Checking. Rebate is applied to the account 45 days after closing. Offer subject to change. Primary savings account required to have a checking account. Primary Savings account: minimum to open $1. Annual Percentage Yield (APY) as of 1/1/2025 is 0.10%. The following loan programs are not eligible for the closing cost credit: Federal VA, FHA, Rural Development, WHEDA, Investment Property and Construction loans. First mortgages only (offer does not apply to second mortgages, home equity lines of credit or refinances). The $500 closing credit cannot exceed the actual amount of the closing costs, prepaid interest and escrow reserves. This includes if the credit is combined with a seller closing cost credit. Seller credits will be applied first, and then any remaining closing costs and prepaids would be eligible toward the lender credit. The credit will be applied at the time of the loan closing and will be reflected on the closing disclosure. Not valid with any other offers. 2 The $1,000 offer is valid for first-time home buyers on home purchase applications submitted from January 1, 2025, through December 31, 2025, where the loan's interest rate is locked by December 31, 2025. This offer requires a Summit Credit Union checking account. Minimum to open a checking account is $25. An additional $100 rebate will be provided with an Ultimate Checking. Rebate is applied to the account 45 days after closing. Offer subject to change. Primary savings account required to have a checking account. Primary Savings account: minimum to open $1. Annual Percentage Yield (APY) as of 1/1/2025 is 0.10%. An individual is to be considered a first-time home buyer who is purchasing a property; will reside in the property as a principal residence; and has had no ownership interest (sole or joint) in a residential property in the past 3 years. The following loan programs are not eligible for the closing cost credit: Federal VA, FHA, Rural Development, WHEDA, Investment Property and Construction loans. First mortgages only (offer does not apply to second mortgages, home equity lines of credit or refinances.) The $1,000 closing credit cannot exceed the actual amount of the closing costs, prepaid interest and escrow reserves. This includes if the credit is combined with a seller closing cost credit. Seller credits will be applied first, and then any remaining closing costs and prepaids would be eligible toward the lender credit. The credit will be applied at the time of the loan closing and will be reflected on the closing disclosure. Not valid with any other offers.

TABLE OF CONTENTS

April 2025 | Vol. 41, No. 4





FEBRUARY HOUSING REPORT

FEBRUARY SALES AND MEDIAN PRICES INCREASE AS INVENTORY TIGHTENS SLIGHTLY

BY DAVE CLARK

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

February 2025 Wisconsin housing report at a glance:

- February home sales rose 7.0% year over year.
- Housing supply tightened to 2.8 months.
- The median price jumped 10.9% to $304,900.
- Affordability fell 10.1% from February 2024.
- New listings dropped 12.2% over 12 months.

See the full report online.

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

FEBRUARY HOUSING

3,707
CLOSED SALES FEB 2025
+7.0%
FROM FEB 2024

$304,900
MEDIAN PRICE FEB 2025
+10.9%
FROM FEB 2024

ACTIVE LISTINGS BY PRICE

PRICE RANGE	NUMBER OF LISTINGS
$0–$124,999	950
$125,000–$199,999	2,214
$200,000–$349,999	4,848
$350,000–$499,999	3,904
$500,000 & higher	4,132

16,037
TOTAL STATEWIDE LISTINGS FEB 2025
+0.4%
FROM FEB 2024

MEDIAN PRICES BY REGION

CENTRAL	$245,000
NORTH	$235,000
NORTHEAST	$269,900
SOUTH CENTRAL	$365,000
SOUTHEAST	$318,950
WEST	$288,500

AVERAGE DAYS ON MARKET

84 DAYS FEB 2025
COMPARED WITH
83 DAYS FEB 2024

MONTHS OF INVENTORY

2.8 FEB 2025
2.9 FEB 2024

MONTHLY HOUSING ACTIVITY

Statewide	February 2025	February 2024	% Change	Year to Date 2025	Year to Date 2024	% Change
New Listings	4,986	5,682	-12.2%	N/A	N/A	N/A
Total Listings	16,037	15,972	+0.4%	N/A	N/A	N/A
Closed Sales*	3,707	3,463	+7.0%	7,277	6,544	+11.2%
Median Sales Price	$304,900	$275,000	+10.9%	$300,000	$269,456	+11.3%
Months of Inventory	2.8	2.9	-3.4%	N/A	N/A	N/A
Avg. Days on Market	84	83	+1.2%	N/A	N/A	N/A
Affordability Index	125	139	-10.1%	N/A	N/A	N/A

	Median Price			Closed Sales		
Region	**February 2025**	**February 2024**	**% Change**	**February 2025**	**February 2024**	**% Change**
Central	$245,000	$225,000	+8.9%	226	214	+5.6%
North	$235,000	$247,000	-4.9%	335	329	+1.8%
Northeast	$269,900	$250,000	+8.0%	725	635	+14.2%
South Central	$365,000	$330,500	+10.4%	769	688	+11.8%
Southeast	$318,950	$275,000	+16.0%	1,328	1,319	+0.7%
West	$288,500	$272,000	+6.1%	324	278	+16.5%

*Report criteria: Reflecting data through February 2025. *Total statewide closed sales may differ from the summed regional sales due to a small number of sales not being assigned to a county.*

INSIDE THE WRA

MAKE A DIFFERENCE WITH COMMITTEE SERVICE

Applications are now available for 2026 WRA committee positions. Joining a WRA committee puts you at the forefront of association developments, enabling networking with fellow REALTORS® and influencing decisions to enhance the WRA.

- **Diversity, Equity and Inclusion Committee:** Provides resources and tools for members and local associations on fair housing laws.
- **Legal Action Committee:** Selects and funds legal expenses in administrative matters and/or cases that are of statewide interest and concern to the real estate industry.
- **Professional Standards Committee:** Resolves allegations of ethical violations and controversies between REALTORS® as described in the WRA bylaws.
- **Public Policy Committee:** Monitors, analyzes and takes positions on state legislation, regulations and public policies that impact the WRA, property owners and the real estate industry.
- **Real Estate Forms Committee:** Provides counsel and advice on behalf of the WRA regarding the use of and modification to Wisconsin forms utilized in real estate transactions.
- **Wisconsin REALTORS® Foundation Committee:** Provides financial support to statewide charities as well as relief efforts in response to natural disasters in Wisconsin.

See full details about these committees and apply **online today**. Application deadline: May 1, 2025.

WRA HOLIDAY HOURS

The WRA and the WRA Legal Hotline will close at 12:00 p.m. Central on Friday, April 18 in honor of Good Friday. Normal business hours resume on Monday, April 21 at 8:30 a.m. Happy Easter!

CONNECT WITH US

wra.org/**FACEBOOK** wra.org/**INSTAGRAM** wra.org/**YOUTUBE** wra.org/**TWITTER**

WISCONSIN REAL ESTATE MAGAZINE

EDITORIAL STAFF
Publisher: Tom Larson
Managing Editor: Joe Leschisin
Editor: Lauren B. Hubbard
Creative Director: Mike Keegan

CONTACT INFORMATION
4801 Forest Run Road, Ste. 201
Madison, WI 53704-7337
608-241-2047 • 800-279-1972
email: editor@wra.org
website: www.wra.org

POSTMASTER: Send address changes to:
Wisconsin REALTORS® Association
4801 Forest Run Road, Ste. 201
Madison, WI 53704-7337

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

Wisconsin Real Estate Magazine™, USPS 597-850, ISSN 1548-0526, is published monthly by the Wisconsin REALTORS® Association, 4801 Forest Run Road, Ste. 201, Madison, WI, 53704. Periodical postage paid in Madison, WI, and additional mailing offices. An annual subscription rate of $17.50 is included in membership dues and a copy is mailed to every paid REALTOR® and affiliate member of the association. Nonmember subscription rate is $60.

ENSURING FAIR ACCESS TO HOMEOWNERSHIP

ADDRESSING WISCONSIN'S HOUSING AFFORDABILITY CRISIS

As we kick off Fair Housing Month in April, it is crucial to reaffirm the fundamental principle that every individual and family, regardless of their background, should have the opportunity to achieve homeownership. However, when housing prices rise faster than wages and inventory remains scarce, those in marginalized communities face even greater barriers to owning a home.

Wisconsin is grappling with an affordability crisis that is impacting homebuyers more severely than in many other Midwestern states. A recent *Milwaukee Journal Sentinel* article revealed that Wisconsin's median price per square foot for housing stands at $221 — higher than all its neighboring states, including Illinois at $189, Minnesota at $180, Michigan at $176 and Iowa at $169. This discrepancy highlights a troubling reality: Wisconsinites are paying more for less, and homeownership is becoming increasingly unattainable for many hardworking families.

A GROWING CHALLENGE ACROSS WISCONSIN

The affordability crisis is neither new nor confined to a single city or region. According to Harvard University's Joint Center for Housing Studies, housing affordability declined in every major metro area in Wisconsin from 2015 to 2023. Even more concerning, 10 of the 12 largest metro areas in the state saw a greater decline in affordability than the national average. This means Wisconsin homebuyers are struggling more than most of their counterparts across the country.

Recent data underscores the urgency of the situation. Home prices in metro areas such as Sheboygan, Appleton and Racine have surged by more than 45% over the past few years, with Sheboygan experiencing a staggering 56% increase. Larger metros like Milwaukee and Madison have also seen significant price hikes. While the national home price increase stands at 21.7%, many Wisconsin markets have far exceeded this rate, making homeownership increasingly out of reach for the average buyer.

THE ROOT CAUSE: SUPPLY SHORTAGES AND REGULATORY BARRIERS

At the core of Wisconsin's affordability crisis is an imbalance in supply and demand. There simply are not enough homes being built to meet the needs of prospective homebuyers. Zoning laws, restrictive land-use policies and slow permitting processes all contribute to an environment where new housing development is hindered. Without meaningful policy changes, the gap between supply and demand will continue to grow.

To address this issue, local and state governments must prioritize regulatory reform to encourage the construction of more housing, particularly affordable and entry-level homes. Streamlining permitting processes and modernizing outdated zoning laws can help create a more balanced market. Additionally, public-private partnerships can expand affordable housing options for first-time buyers and lower-income families.

THE FAIR HOUSING IMPERATIVE

Housing affordability is not just an economic challenge — it is a fair housing issue. The right to homeownership should not be determined by race, income level or background. Yet, when housing costs rise beyond reach and supply remains insufficient, people facing other housing barriers are disproportionately affected.

The WRA is committed to advocating for policies that promote equal access to homeownership and ensure that all Wisconsinites have the opportunity to invest in their future through real estate. Addressing affordability challenges is not just about economics — it is about building stronger, more diverse communities.

A PATH FORWARD

Wisconsin is falling behind its neighboring states in housing affordability. Without decisive action, homeownership will become even more challenging for future generations. Policymakers, industry leaders and community advocates must work together to remove barriers to new housing development, promote fair housing policies and create opportunities for all Wisconsinites.

The time for action is now. Increasing housing supply, modernizing regulations and upholding the principles of fair housing will ensure that every Wisconsinite has the opportunity to achieve homeownership — a key foundation for economic stability and community growth.

Tom Larson
WRA President & CEO

RGD 25

REALTOR® & GOVERNMENT DAY

APRIL 17, 2025 | FREE REGISTRATION MONONA TERRACE & THE STATE CAPITOL

EVENT DETAILS AND REGISTRATION

When you attend RGD, you can let your state lawmakers know what impacts your business, your clients and property rights. And after your visit to the Capitol, enjoy complimentary drinks and hors d'oeuvres with your fellow REALTORS®.

ATTEND AND BE ELIGIBLE FOR CE CREDIT

When you attend RGD 2025, you can earn one hour of CE credit for the 2025-26 Wisconsin real estate biennium. Simply attend RGD and complete and pass the CE course exam provided at the event to earn one hour of CE credit.

EVENT AGENDA

12:30 p.m. Registration desk open
1:00 p.m. Welcome
1:15 p.m. Guest speaker (Gov. Evers invited to attend)
1:40 p.m. WRA advocacy issues briefing
3:00 p.m. Move to Capitol
3:15 p.m. Capitol office visits
4:30 p.m. Reception

REGISTER FOR FREE

www.wra.org/rgd

THANKS TO OUR SPONSORS!

FHLBank Chicago

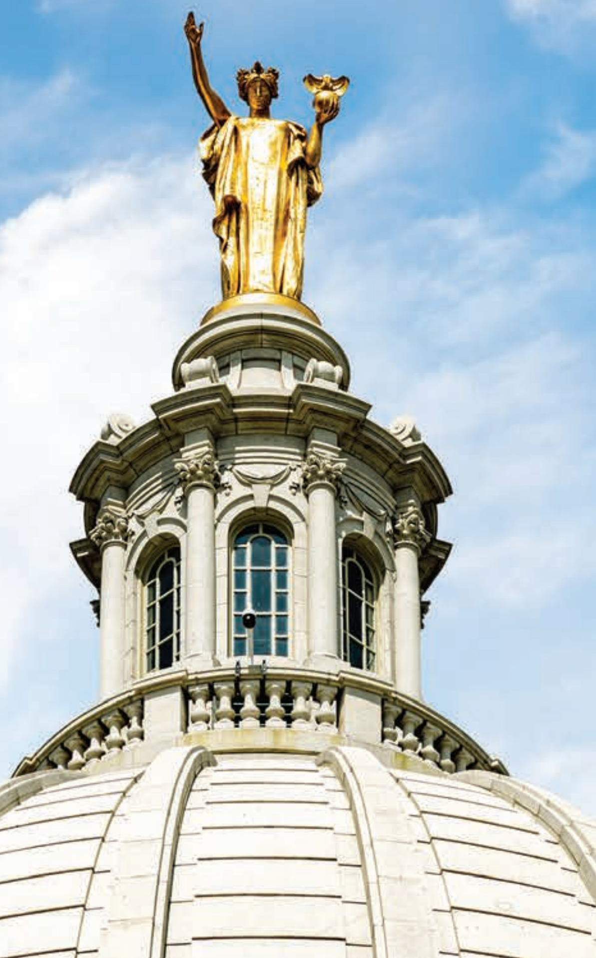
MAJORITY STRATEGIES
ELECTIONS • ADVOCACY • BRAND

AXLEY ATTORNEYS

GODFREY KAHN

STATARA SOLUTIONS

WMA WALKER MEDIA AGENCY



FEATURE

PROVIDING SERVICES TO PERSONS WITH DISABILITIES

BY WENDY HOANG AND THE WRA DEI COMMITTEE
WRA LEGAL COUNSEL AND DIRECTOR
OF CURRICULUM DEVELOPMENT

All licensees should be able to provide good customer service to persons with disabilities. There may be uncertainty regarding how to assist someone with a disability without offending the consumer and potentially committing a violation of the Americans with Disabilities Act of 1990 (ADA) or the Fair Housing Act of 1968 (FHA). That being said, it is advantageous for a licensee to have resources on hand to help assist and serve a consumer with a disability and provide the needed accommodations and accessibility requirements.

Providing good customer service means assessing the client's or customer's needs and determining how to best meet those needs. Licensees should ask all clients and customers if there is something the licensee can provide to better facilitate the transaction. With this practice, the licensee can ensure that if a person needs accommodations, whether due to a disability or not, the licensee can assist by providing the necessary aid or service, such as large-print materials or an interpreter.

It may be helpful for a firm to have a list of all the resources in the office. Having a list better prepares a licensee who has a consumer in need of accommodations. For example, if a consumer needs an interpreter, the licensee can easily find one from the list of reputable organizations rather than searching for one on the spot.

By determining what assistance a consumer needs and providing the accommodations, a licensee is not violating discrimination prohibitions. This practice helps licensees provide good customer service to all consumers, and ensures licensees are providing real estate services effectively and on an equal basis.

35TH ANNIVERSARY OF THE ADA

The ADA is a federal civil rights law that prohibits discrimination against people with disabilities in everyday activities. The ADA was signed into law on July 26, 1990. This year marks the 35th anniversary of this historic legislation.

COMMUNICATION DISABILITIES

Real estate licensees and other professionals have an obligation under the ADA to communicate effectively with people who have communication disabilities. The goal is to ensure that communication with people who have these disabilities is equally effective as communication with people without communication-related disabilities. To guarantee effective communication with persons with disabilities, auxiliary aids and services may be necessary. Real estate licensees risk providing incorrect advice, insufficient disclosure, misguided negotiation and misrepresentation if there is a failure to communicate effectively and accurately with clients and customers.

The ADA gives deaf, deaf-blind or hard-of-hearing individuals the right to a qualified interpreter. The ADA defines "qualified interpreter" as one who is able to interpret effectively, accurately and impartially both receptively and expressively, using any necessary specialized vocabulary. All sign language interpreters in Wisconsin are required to be licensed by the Department of Safety and Professional Services (DSPS). Interpreters, written materials and Braille materials are prime examples of auxiliary aids and services that may be necessary to effectively communicate with an individual who is deaf, deaf-blind or hard of hearing. Sign language interpreters facilitate communication between an individual who uses sign language and a hearing individual. The more complex the communication, the more likely it is that an interpreter is required. Providing interpretation services and other auxiliary aids is part of doing business. Paying for an interpreter is similar to the cost of installing a ramp or providing a parking space for persons with disabilities. The lender or title company may agree to share the cost of the interpreter or other aid at closing.

Written materials are another way for licensees to effectively communicate with those who may have communication disabilities. Providing written materials is a simple way to convey important information and may be a more cost-effective method than other alternatives.

Many people may have difficulty reading small typeface. In this case, it may be useful to provide copies of materials in a larger-size typeface. A magnifying glass may also be useful for those who may benefit from a larger typeface.

Email is a highly effective way to communicate with consumers. Anyone with an email address will be able to access information sent through email. The type size on email messages can also be adjusted by the reader as necessary.

It may be necessary to provide materials in Braille. The Wisconsin Department of Health Services (DHS) website has a list of **resources for Braille transcribers**.

UPDATING TERMINOLOGY

In 2022, various sections of the Wisconsin Administrative Code were updated to remove the outdated term "handicap" and instead define the term "disability" consistently with the federal definition of "disability" as set forth in the ADA. Similarly, in 2022, the National Association of REALTORS® board of directors voted to replace the term "handicap" with "disability" in Article 10 of the Code of Ethics, in the Standards of Practice and in corresponding NAR references to protected classes under fair housing law.

PHYSICAL DISABILITIES

Real estate offices are considered places of public accommodation and must abide by the requirements of the ADA. To comply with the ADA obligations, firms must remove barriers and provide auxiliary aid and services. Some examples of the ADA obligations include ramps, accessible doorways and hallways, an elevator or accessible bathrooms, for example.

The ADA obligations are applicable to rented spaces as well. If a firm rents an office space, the firm as the tenant as well as the property owner must comply with the ADA. The firm and the property owner can negotiate who is responsible for compliance.

Licensees should always ask the consumer what accessibility features the consumer needs. This way the licensee can be sure that the accommodations meet the standards requested by the consumer.

If the accommodation that is requested is an undue burden, there are alternatives. For example, if the firm's office does not have an elevator and the consumer uses a wheelchair, the firm may decide to meet on the first floor of the building instead of on the second floor. Licensees should not only be aware of potential obstacles and limited accessibility at the firm's office but also at other locations pertinent for the transaction, such as showings of potential properties for sale.

ACCESSIBILITY FEATURES REPORT

An Accessibility Features Report (AFR) is a property condition report designed to identify features that may be desirable to homebuyers with disabilities. However, AFRs do not represent that a property is accessible. Rather, the WRA AFRs include a listing of different features that may be important to persons with disabilities.

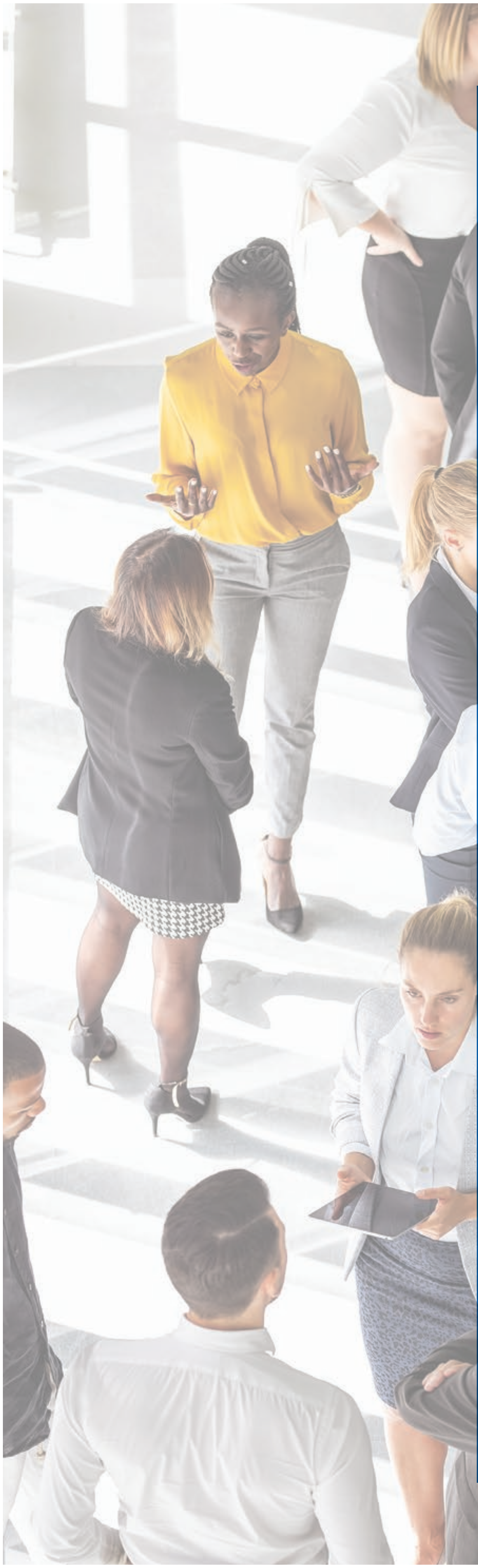
The WRA AFRs allow sellers to mark which features are present in the home with “yes,” “no” and “not sure” check boxes. The AFR does not require a seller to investigate the presence of a feature nor take measurements to confirm mobility space.

There are two WRA AFRs: the WRA Basic Sellers’ Accessibility Features Report and the Sellers’ Accessibility Features Report. Both forms include technology features and features desired by persons with vision and hearing impairments. The Basic Sellers’ AFR is shorter than the Sellers’ AFR and focuses on features that may be the most important to a buyer with mobility concerns. The Sellers’ AFR is a longer form with larger font. It also includes more features that persons with vision and hearing disabilities may desire.

An AFR may be included in an MLS listing. Many MLSs in Wisconsin have a check box item in their residential property profile sheets for an AFR. A listing licensee may request that the seller complete an AFR and include the completed AFR in the MLS listing. Including the AFR in the listing allows others to review the form and be more informed of the features and accommodations the listed property may have. Both the Basic Sellers’ AFR and the Sellers’ AFR can be found in Transactions (zipForm Edition) and on the WRA’s **customers with disabilities resource webpage**.

RESOURCES

- **Section 811 Supportive Housing for Persons with Disabilities**.
- **Wisconsin Department of Health Services Housing Assistance Programs for Persons with Disabilities**.
- **Movin’ Out Inc.** assists persons with disabilities and their families find and maintain housing of their choice.
- U.S. Department of Veterans Affairs Housing **Grants for Veterans with Disabilities**.
- **Wisconsin Telecommunications Relay Service (WTRS)** is a free communication service that provides full telephone accessibility to Wisconsin citizens who are deaf, hard of hearing or deaf-blind, or those with a speech disability.
- Wisconsin Department of Health Services Office for the Deaf and Hard of Hearing (ODHH) has an **interpreter directory and list of interpreter referral agencies**.
- **HEAR Wisconsin Inc.** is a nonprofit that helps infants, children and adults with hearing loss by eliminating communication and language barriers through personalized services technology and education.
- CommLink is a division of HEAR Wisconsin that provides sign language interpreting services. Interpretation services can be requested on its **website**.
- WisTech is Wisconsin’s **assistive technology program** that provides information on selecting, funding, installing and using assistive technology.
- NAR article, “**Special Report from the November 14, 2022 Board of Directors Meeting**.”



SUMMIT
SERIES

YOU'RE
Invited!

Join us in Appleton for a local Summit where REALTORS® gain expert insights, connect with colleagues, and explore new opportunities—right in the heart of your community.

May 7, 2025 - Milwaukee, WI

EVENT DETAILS

Date: May 7, 2025 / 9:00 a.m. – 12:00 p.m.
(breakfast available at 8:30 a.m.)

Location: Milwaukee Marriott West
W231N1600 Corporate Ct. Waukesha, WI 53186

Fee: **FREE for members** - $50 for nonmembers

Seats are limited. Register now at:
wra.org/SummitSeries

FAIRHAVEN 2.0: A LOOK AT NEW TRAINING

BY TRACY RUCKA
WRA DIRECTOR OF PROFESSIONAL STANDARDS AND PRACTICES

The National Association of REALTORS®' (NAR) interactive fair housing training platform, Fairhaven, uses immersive storytelling to teach REALTORS® about fair housing principles and to promote equity in the housing market. The online experience allows you to navigate transactions in a fictional town named Fairhaven.

And the new Fairhaven 2.0 is available now! Using the power of storytelling in the new Fairhaven 2.0 updated platform, you can learn about the historical context as well as identify, prevent and address discriminatory practices in real estate.

The new Fairhaven 2.0 offers an immersive and interactive way to take a fresh look at fair housing training. This free online simulation allows you to work through scenarios and make decisions as situations present potentially discriminatory conduct that may arise in real-life practice. Using the Fairhaven 2.0 simulation enhances problem-solving skills and fair housing knowledge.

Opposed to traditional fair housing coursework, Fairhaven 2.0 provides a different and better appreciation of fair housing issues and the impact of discrimination. The simulations are engaging and force you to think. Your trip through Fairhaven will be rewarding and well worth the excursion.

The WRA is committed to enhancing the fair housing knowledge of WRA members as well as boosting their ability to promote fairness and stand against real estate discrimination in all forms. Accordingly, the WRA recommends that all members engage in this interactive training and is proud of those who have accomplished this mission!

Visit Fairhaven at **fairhaven.realtor** to start your Fairhaven journey. Once you log in and begin, the total program generally takes 60-100 minutes to complete. You also have the ability to pause, save your progress and log on again later when you have the time.

Completion of Fairhaven 2.0 will also qualify for NAR's new fair housing training requirements starting in 2025.

NAR ADOPTS NEW FAIR HOUSING TRAINING REQUIREMENTS

BY TRACY RUCKA
WRA DIRECTOR OF PROFESSIONAL STANDARDS AND PRACTICES

The National Association of REALTORS® (NAR) recently implemented new fair housing and anti-bias training requirements starting in 2025. Both new and existing REALTOR® members will be required to attend two hours of qualified fair housing or anti-bias training to obtain and maintain REALTOR® membership. Just like the required REALTOR® Code of Ethics training, the fair housing or anti-bias training will be required in three-year cycles. The first cycle starts January 1, 2025, and ends December 31, 2027. The training may be completed in a variety of ways:

- Members may complete requirements by attending live or online courses.
- Members who finish NAR's Fairhaven simulation will also qualify.

Fairhaven is a free online simulation in which the participant explores fair housing issues while role-playing through scenarios. The simulation has been updated for 2025 to include information about historical context as well as practical insights about fair housing as the member guides a fictional party through a transaction.

Other NAR courses that qualify for the fair housing/anti-bias training credit include the At Home With Diversity certification course, and Bias Override: Overcoming Barriers to Fair Housing. These courses for a fee may be used toward NAR certifications or endorsements like C2EX.

As a certified real estate continuing education (CE) provider, the WRA will include course learning objectives in its CE curriculum during the 2025-26 biennium.

For more information about the new requirements, see NAR's "**Fair Housing Training Requirement**" webpage.

NAR COURSE OFFERINGS

Fairhaven
At Home With Diversity
Bias Override: Overcoming Barriers to Fair Housing

WRA CE OFFERINGS

The 2025-26 Wisconsin real estate continuing education curriculum will include two courses that meet NAR's new fair housing training:

- Fair Housing I for Wisconsin Licensees — State Law
- Fair Housing II for Wisconsin Licensees — Federal Law

Watch for WRA CE offerings later this spring!

THE BEST OF THE LEGAL HOTLINE
DO NOT CALL RULES

BY JENNIFER LINDSEY
WRA DIRECTOR OF LEGAL SERVICES AND LICENSING

TCPA CHANGES AND THE DO NOT CALL REGISTRY

To comply with and prepare for the upcoming Telephone Consumer Protection Act (TCPA) changes, will the buyer agency agreement, listing contracts and the Disclosure to Customers form be modified? What is the recommended language to use?

At this time, the WRA is unaware of any plans to revise the WB agency agreements and the WRA's Disclosure to Customers form to address the amendments to the TCPA rules.

The Federal Communications Commission (FCC) **announced new effective dates** for amendments to rules under the TCPA aimed at strengthening consumer protections against robocalls and robotexts. These amendments, published on March 5, 2024, will take effect on April 11, 2025.

Highlights of the amendments include:

- Consumers may revoke consent to robocalls and robotexts "in any reasonable manner" — including use of the words: stop, quit, end, revoke, opt out, cancel or unsubscribe.
- Callers must honor do-not-call and revocation requests "as soon as practicable" — no later than 10 business days after the request.
- Text-senders may send one text message in response to a revocation request confirming or clarifying the scope of the request within five minutes.

For more information regarding the amendments to the TCPA, see the **FCC's order and notice** on the FCC's **TCPA rules webpage**.

An agent wants to call a for sale by owner (FSBO) and see if the agent can get the listing. Does the agent need to check the Do Not Call Registry before calling the owner? Is there anything else the agent must do?

The Federal Trade Commission (FTC) regulates interstate telephone solicitations and the national Do Not Call Registry. The FCC regulates calls that are both intrastate, which are within the state, as well as interstate, or between states, including calls made within Wisconsin. Both the FTC and FCC regulations became effective in 2003. For REALTORS® and real estate licensees, this generally includes cold calling, calls to owners with cancelled or expired listings, calls to FSBOs, and calls to consumers referred by others. When placing these calls, agents should check whether the phone number is on the Do Not Call Registry if an exception does not apply. These regulations apply to calls to a consumer's residence or cell phone encouraging the purchase, rental or investment in property, goods or services regulated under federal law.

The rules are applicable to texts to consumers too. The National Association of REALTORS® (NAR) offers **information about creating office policies** to assure compliance with the no call rules (NAR login required).

What limitations do REALTORS® have in regard to prospecting FSBO sellers as potential clients? What are the possible ways to contact a FSBO seller, and what limits are there for contacting a FSBO seller?
Depending on how the licensee reaches out to the seller, the law or the REALTOR® Code of Ethics may limit contact. The first recommendation is to check to see if the seller is in fact a FSBO seller. Some sellers may have an exclusive agency listing whereby the property is actually listed but the seller retains the right to market the property. If the property is listed, the licensee, as a REALTOR®, may not solicit the client of another REALTOR® based on Article 16, which would apply if the seller has a limited service listing or an exclusive agency listing with another firm.

REALTOR® Code of Ethics Article 16

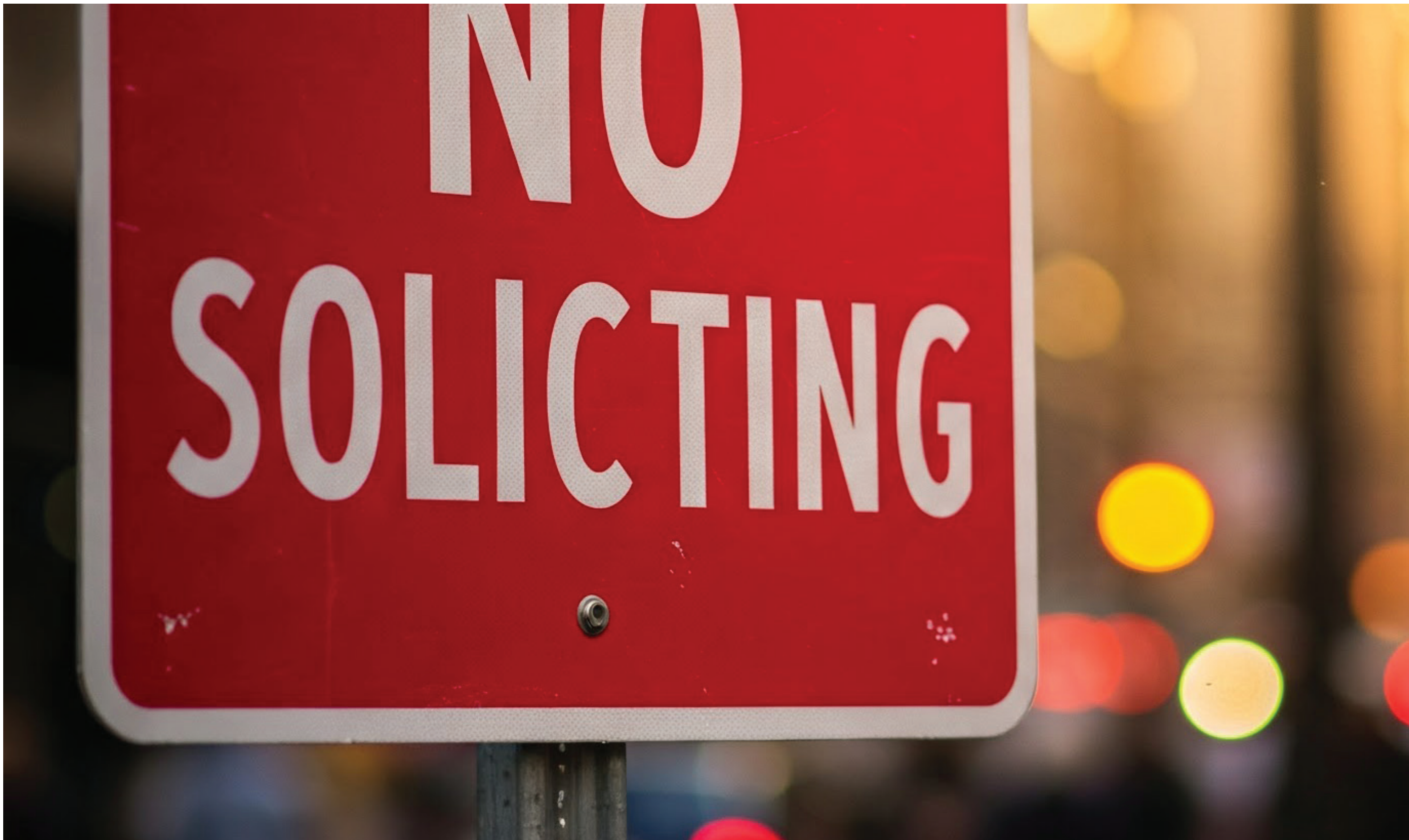
> *"REALTORS® shall not engage in any practice or take any action inconsistent with exclusive representation or exclusive brokerage relationship agreements that other REALTORS® have with clients."*

SOLICITATION ORDINANCES

Can a licensee go and knock on the door of a FSBO seller?
Before going to the home of a FSBO seller to "knock on the door," the licensee may review the local ordinances. In some municipalities, it may be illegal to attempt to sell a homeowner products or services at their residence.

EMAILING THE SELLER

Can the licensee email the seller?
The federal CAN-SPAM Act applies to all commercial emails, defined as "any electronic mail message the primary purpose of which is the commercial advertisement or promotion of a commercial product or service." These messages include emails that promote or sell a product or service for a fee, such as REALTOR® emails offering properties or brokerage services. CAN-SPAM requires all commercial emails to include a return email address and a valid physical postal address, a clear and conspicuous "opt-out" notice, a mechanism or active email address that the recipient may use to ask to not receive further email, a clear and conspicuous notice that the message is an advertisement or a solicitation, and a clear notice in the subject heading if a message includes pornographic or sexual content.



LET'S REVIEW THE DO NOT CALL LAWS

BY JENNIFER LINDSLEY
WRA DIRECTOR OF LEGAL SERVICES AND LICENSING

A new Federal Communications Commission (FCC) rule was supposed to go into effect on January 27, 2025, but at the last minute on January 24, 2025, the FCC postponed the effective date of the rule pending judicial review. Later on that same day, the United States Court of Appeals for the 11th Circuit vacated implementation of the rule, finding that the FCC exceeded its statutory authority by adopting the rule.

WHAT WAS THIS RULE ABOUT?

If the rule had gone into effect, it would have implemented a one-to-one consent requirement under the Telephone Consumer Protection Act (TCPA) for calls and texts made to a consumer. The TCPA has long required prior express written consent from the consumer before a person or business could place telemarketing calls or text messages using an automatic telephone dialing system or a prerecorded call or text to consumers. The rule would have required one-to-one consent from a consumer for each robocall or robotext from a seller. Currently, a consumer can offer consent to an online marketer or comparison shopping site to multiple parties who might be using those sites to market their good and services. The FCC referred to this as the "lead generator loophole" and sought to implement the one-to-one consent rule to close this "loophole." For right now, this one-to-one consent rule is not in effect, and the "old" rules remain.

WHAT ARE THE DO NOT CALL LAWS?

The news about the new FCC rule, as well as the delayed-and-then-vacated implementation of it, generated an increase in calls to the WRA Legal Hotline about the Do Not Call laws. Most callers were just checking in to confirm that nothing had changed, and some wanted a quick refresher on the Do Not Call laws to make sure they were in compliance.

If a person or company plans to use telephone solicitation to try to create business, they have to register as a telephone solicitor. A telephone solicitation is another way of saying "cold calling" where a seller communicates with a consumer and offers or promotes the sale of consumer goods or services to a consumer, for example, a real estate agent calling or texting consumers to see if they would like to list their property with the agent. The rules apply to both calling and texting.

Registration is through the Department of Agriculture, Trade and Consumer Protection (DATCP). Registration takes place on an annual basis, with the registration year beginning on December 1 and ending on November 30. A telephone solicitor can register online or by mailing in a completed telephone solicitor registration form to DATCP.

To register as a telephone solicitor with DATCP, the person or company must be able to demonstrate they are subscribed to the National Do Not Call Registry by providing their subscription account number provided by the Federal Trade Commission (FTC). A telephone solicitor must synchronize their phone lists with an updated version of the registry at least every 31 days.

The initial fee to register with DATCP as a telephone solicitor is $700, and the renewal fee is $500. This amount can be paid at the time of registration and with the annual renewal, or it can be paid quarterly though a 20% late fee applies if the quarterly payments are not timely. The fee is not prorated, and the entire annual fee is due regardless of the date of registration. Additionally, a telephone solicitor may pay $75 per phone line if the total number of phone lines used is four or more.

LEGAL UPDATE: KEY LEGAL NEWS IN UNDER TWO MINUTES

Check out the February Legal Update to get the latest news about the FCC's postponement of the one-to-one consent rule, following the National Do Not Call Registry rules and more.

Watch now!

A telephone solicitor may not call numbers listed on the Do Not Call Registry. A telephone solicitor may not use a prerecorded message to encourage a customer to purchase goods, property or services without first obtaining written consent from the customer. A telephone solicitor may not contact a customer who has notified the solicitor that the customer does not want to receive telephone solicitations even if that person is not on the Do Not Call Registry. A telephone solicitor cannot use caller-ID blocking technology.

A telephone solicitor must keep certain records and provide them to DATCP pursuant to any investigation of potential violations of the Do Not Call laws. The records include telephone numbers contacted, any affirmative requests from a consumer that prompted a call or text, copies of scripts and promotional materials, documents related to prizes, and records of staff or associates who would be making telephone solicitations.

Companies that illegally call numbers on the National Do Not Call Registry or place an illegal robocall can currently be fined up to $50,120 per call.

ARE THERE CALLS THAT CAN BE MADE TO SOMEONE ON THE DO NOT CALL REGISTRY?

The rules allow:

- Political calls
- Charitable calls
- Debt collection calls
- Purely informational calls
- Surveys

But these calls cannot also include a sales pitch.

LEGAL RESOURCES

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

LEGAL NEWS EMAIL

Get need-to-know updates about real estate law every week in your inbox. Delivered every Monday, the WRA's legal news email gives you the latest about legal developments that affect your practice: recent court decisions, DSPS discipline, regulatory changes and much more. Plus, you'll find the newest legal hottips each week in the email.

Confirm your email subscription.

LEGAL UPDATES

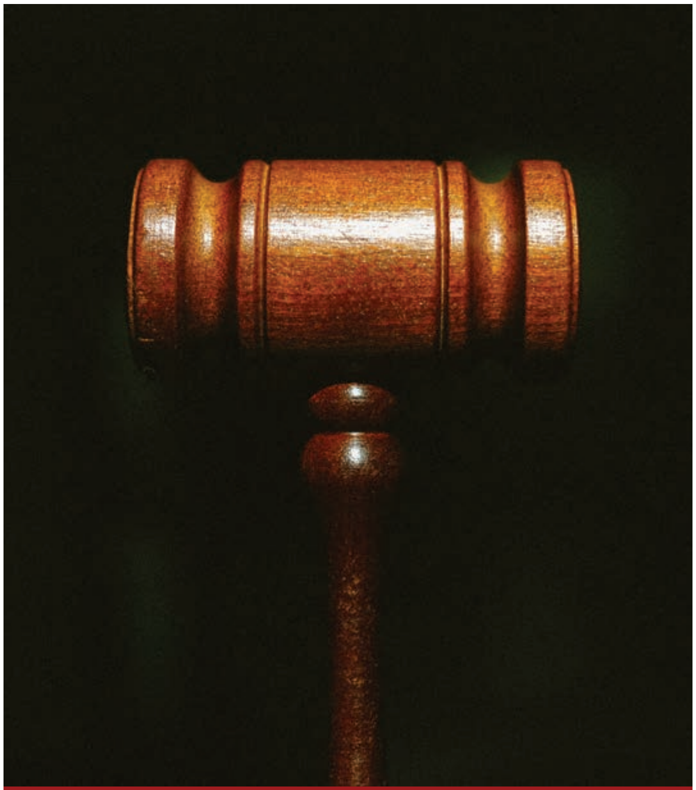
Legal changes move fast — stay ahead with the WRA's monthly Legal Update. In under two minutes, get the key takeaways on the latest real estate legal developments to stay informed and competitive.

Catch up on past updates.

LEGAL HOTTIPS

WRA membership gives you access to the extensive WRA Legal Hottips online library, featuring past WRA Legal Hotline discussions covering disclosure, appraisals, agency and more. Weekly hottip updates ensure fresh insights.

Search the Q&As.



WRA LEGAL HOTLINE

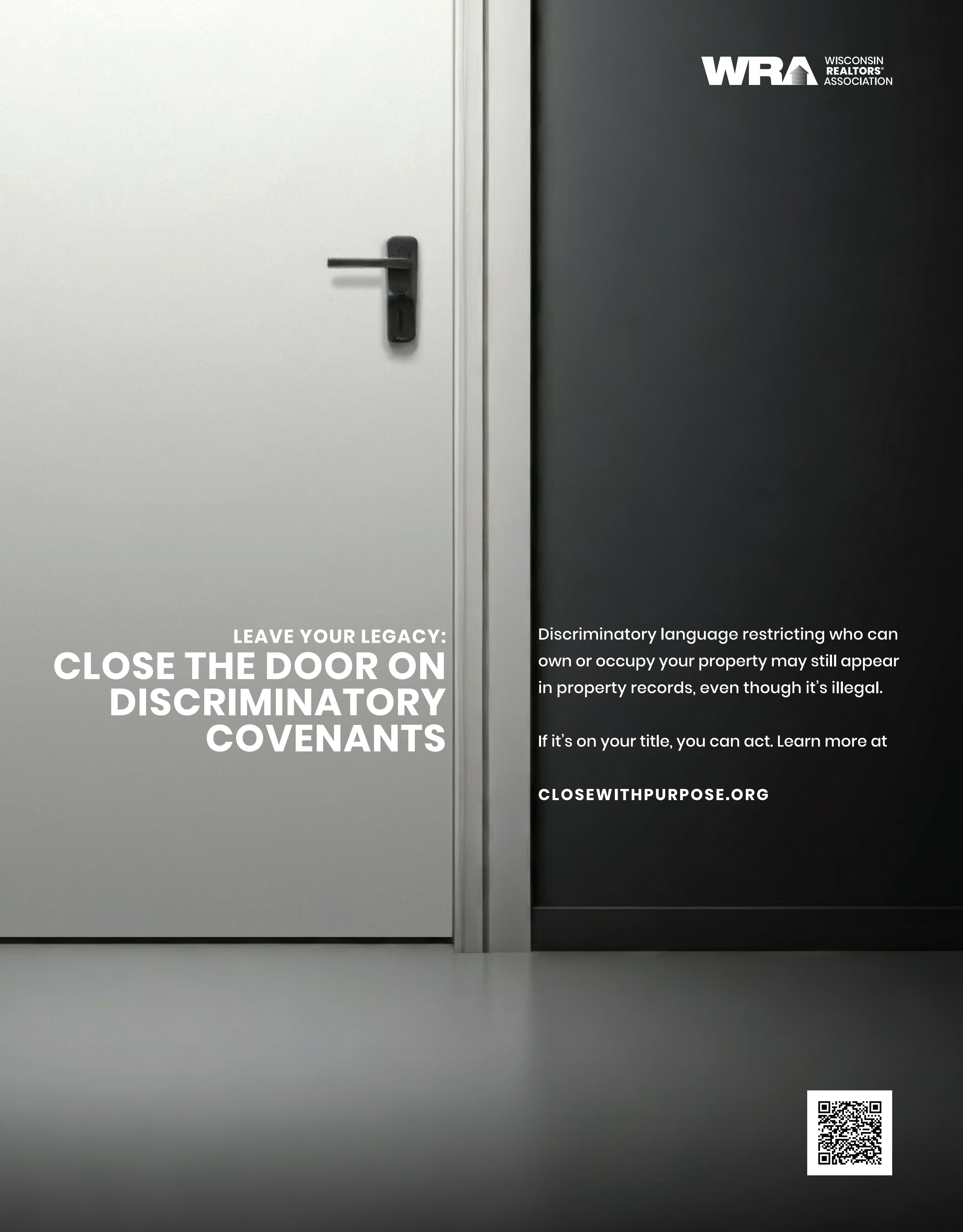
Find out applicable legal standards, alternatives and possible solutions for your real estate practice questions with this members-only service.

SUBMIT YOUR QUESTION
By phone: 608-242-2296 or 800-799-4468
Online: www.wra.org/LegalHotline

HOTLINE HOURS
Monday-Friday, 8:30 a.m. – 4:30 p.m. Central

The hotline will close at 12:00 p.m. on Friday, April 18 in honor of Good Friday. Normal hours resume on Monday, April 21 at 8:30 a.m. Central.

www.wra.org/LegalHotline


WISCONSIN REALTORS® ASSOCIATION
LEAVE YOUR LEGACY:
CLOSE THE DOOR ON DISCRIMINATORY COVENANTS
Discriminatory language restricting who can own or occupy your property may still appear in property records, even though it's illegal.
If it's on your title, you can act. Learn more at
CLOSEWITHPURPOSE.ORG

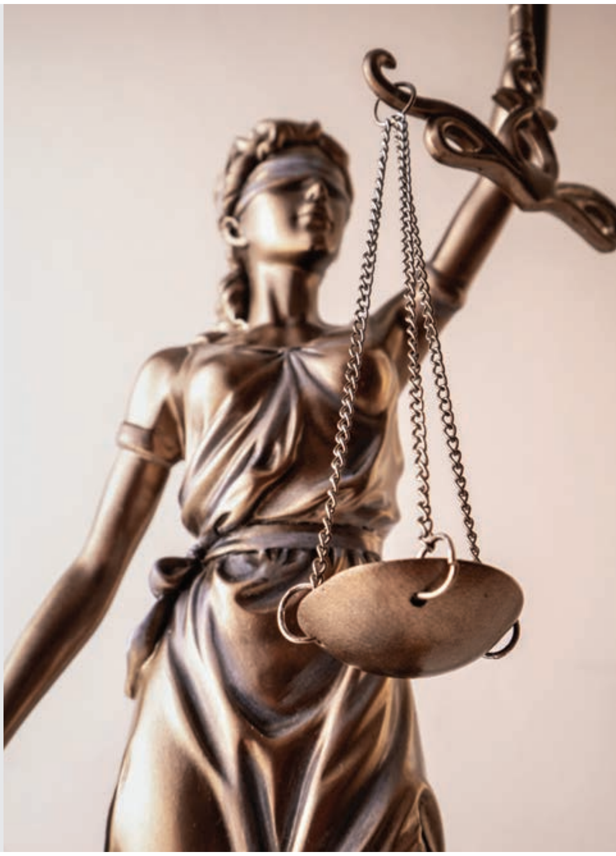
YOUR RPAC CONTRIBUTION, YOUR LEGISLATIVE SUCCESS

BY NATHAN CONRAD
WRA DIRECTOR OF GRASSROOTS POLITICAL ADVOCACY AND ENGAGEMENT

If you've attended a REALTOR® function in Wisconsin, you've likely heard about the importance of advocacy and how your contributions drive success for the industry.

Advocacy takes many forms. Some members testify at public hearings on key legislation or local ordinances. Others participate in REALTOR® & Government Day, meeting directly with elected officials to advance the priorities of the WRA. Many support candidates by attending fundraising events, while others serve on local board committees that endorse candidates in upcoming elections. Every one of these efforts makes a difference.

But there is one form of advocacy that every REALTOR® participates in: the REALTORS® Political Action Committee (RPAC). Your contributions to RPAC help ensure that REALTOR® priorities are recognized and understood by decision-makers. These funds create an environment where our issues remain front and center — both during election season and beyond.



RECENT INDUSTRY WINS

In the last legislative session, your RPAC contributions played a direct role in securing key wins for the industry. Here are some of the major successes from the 2023–24 session.

Historic investment in workforce and senior housing

Gov. Tony Evers signed into law five historic bipartisan bills that will increase workforce and senior housing inventory in Wisconsin. Additionally, the legislature approved and the governor signed a budget that funds $525 million for loan programs that will help strengthen Wisconsin's housing inventory.

Laws passed and funded during the past legislative session are aimed at increasing the supply of workforce and senior housing:

- **Residential development infrastructure loan program ($275 million in funding)**: 2023 Wisconsin Act 14 created a loan program at the state level to fund infrastructure for residential developments such as streets, water, sewage and sidewalks.
- **Main street residential housing rehab loan program ($100 million in funding)**: 2023 Wisconsin Act 15 provides a loan program for the repair and rehabilitation of residential rental housing above an existing building with a commercial use on the main floor.
- **Rehabilitation and repair of older housing stock ($50 million in funding)**: 2023 Wisconsin Act 17 established a new grant program to help homeowners repair or rehabilitate homes more than 40 years old in Wisconsin.
- **Vacant commercial to housing conversion loan program ($100 million in funding)**: 2023 Wisconsin Act 18 provides financing for the redevelopment of vacant commercial buildings into new workforce housing.

Addressing discriminatory covenants and deed restrictions

Discriminatory covenants that restrict property ownership or occupancy based on race and other protected classes remain embedded in deeds and subdivision covenants across Wisconsin. While these restrictions have been unenforceable since the 1968 Fair Housing Act and since the passage of Wisconsin's Open Housing Law, their presence in title records and commitment reports continues to shock and frustrate buyers and property owners.

2023 Wisconsin Act 210 allows property owners to voluntarily record a statutory form to acknowledge and address discriminatory deed restrictions on their land records. This legislation preserves the historical context without erasing the original language, which was a top priority for the WRA. It passed with strong bipartisan support in both legislative houses.

Securing a sales tax exemption for multiple listing services

To ensure tax clarity, the WRA successfully advocated for Wisconsin Act 141, which establishes a statutory exemption from sales tax for certain Multiple Listing Service (MLS) transactions. MLSs facilitate cooperation among real estate brokers, and while the Wisconsin Department of Revenue had not been charging sales tax on these services, this new law provides formal clarity to protect the industry. This measure also passed with wide bipartisan support.

Enhancing professionalism, transparency and consumer protections

Raising the bar for professionalism is a top priority for the WRA. Thanks to legislation signed into law as Wisconsin Act 208, several key improvements were made to real estate practice:

- **Reduced REALTOR® risk:** Licensees now have a safe harbor when relying on government information as long as they provide proper attribution.
- **Increased consumer transparency:** New disclosure requirements ensure that consumers are informed when contractual rights are assigned to another party.
- **Higher accountability for violations:** The Real Estate Examining Board's fine limits for license law violations increased from $1,000 to $5,000, reinforcing higher professional standards.

Once again, this bill passed and was signed into law with bipartisan support.

LOOKING AHEAD

With the 2025 legislative session underway, your continued support of RPAC will be crucial in securing future wins for REALTOR® priorities at every level of government. Advocacy is not just about one election cycle — it's an ongoing effort to protect and strengthen Wisconsin's real estate industry.

THE WRA'S 2025-26 LEGISLATIVE PRIORITIES

STRENGTHENING WISCONSIN'S HOUSING MARKET

BY CORI LAMONT
WRA VICE PRESIDENT OF LEGAL AND PUBLIC AFFAIRS

The WRA is dedicated to advocating for policies that bolster the state's real estate market, promote housing affordability and foster a thriving business environment. The following legislative priorities are designed to protect property owners, stimulate economic growth and ensure a fair and transparent tax system.

In February, the WRA board of directors approved the legislative priorities for the 2025-26 legislative session. This session, the WRA will continue its focus on strengthening Wisconsin's housing supply and upholding the property tax freeze.

MAINTAINING A STABLE PROPERTY TAX ENVIRONMENT

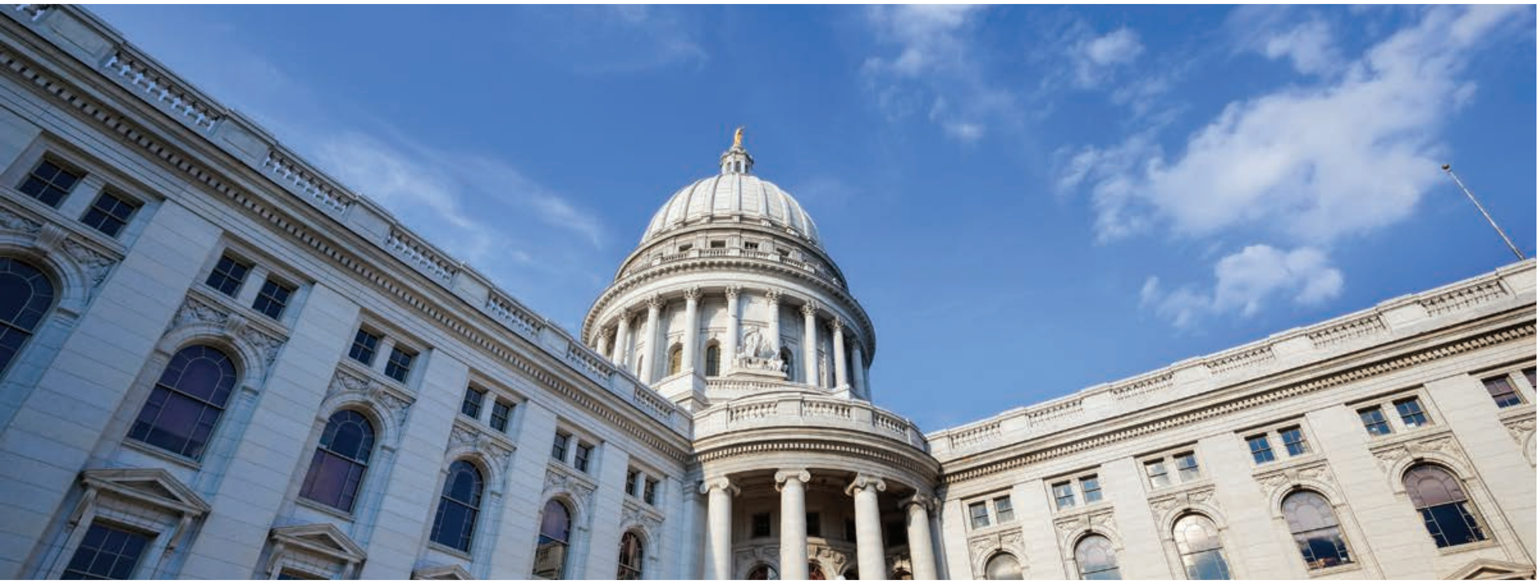
A stable and predictable property tax environment is crucial for homeowners and businesses alike. Priorities for the 2025-26 session to promote a healthy tax environment aim to:

- Maintain the property tax levy freeze to prevent sudden increases in property taxes and to encourage discussions about better ways to fund local government.
- Ensure sufficient K-12 education funding through alternative revenue sources to avoid passing additional costs to property taxpayers.
- Reduce Wisconsin's real estate transfer tax to make homeownership more accessible and affordable.

INCREASING HOUSING INVENTORY AND AFFORDABILITY

With a growing demand for housing across the state, expanding inventory and improving affordability remain key priorities. This legislative session, the WRA's housing inventory priorities plan to do the following:

- Modify the Wisconsin Housing and Economic Development Authority (WHEDA) loan programs to improve access to financing for borrowers and incentivize housing development.
- Reform tax increment financing (TIF) laws to expand opportunities for municipalities and developers to invest in new housing projects.
- Create additional tax credits and municipal incentives to stimulate the construction of affordable housing.



- Advance regulatory reforms to streamline development approvals and increase the housing supply.
- Remove state and local barriers that slow down housing development and limit the creation of new housing units.
- Authorize WHEDA to provide condominium loans, improving financing options for prospective buyers.

MODERNIZING REAL ESTATE AND BUSINESS PRACTICES

An efficient and fair business environment benefits both real estate professionals and consumers. 2025-26 legislative priorities will prioritize the following goals:

- Simplify operations for businesses with multiple limited liability companies (LLCs) to streamline real estate transactions and management.
- Enhance the consumer real estate experience by modernizing Wisconsin's e-signature laws, banning trigger leads, and updating agency laws to better reflect industry practices.
- Establish fair penalties for void or unenforceable rental agreements to ensure clarity and consistency for landlords and tenants alike.
- Implement a land title notification system at the county level to help prevent property fraud and protect homeowners.

IMPROVING PROPERTY TAX TRANSPARENCY AND ASSESSMENT PRACTICES

Transparency and fairness in property taxation and assessment processes are essential for homeowners and businesses. The WRA's legislative priorities aim to:

- Provide greater access to property tax assessment data, ensuring property owners can verify and understand their tax assessments.
- Reduce reliance on property taxes as the primary source of funding for local governments, exploring alternative revenue sources.
- Reform referenda processes to improve voter transparency regarding proposed property tax increases.
- Require property tax assessments to be based on the current use of the property, rather than speculative future uses, to ensure fair and reasonable taxation.

By advocating for these legislative priorities, the WRA aims to create a more predictable, transparent and growth-oriented real estate market in Wisconsin. These efforts will help property owners, buyers and businesses thrive while ensuring that the state remains an attractive place to live, work and invest.

WHAT IS THE PROCESS FOR CREATING THE WRA'S LEGISLATIVE PRIORITIES?

The development of the WRA's legislative priorities is a thorough process that gathers input from various sources, including individual REALTORS®, local association staff, WRA Public Policy Committee members and others.

These priorities are shaped by issues with local regulations, emerging trends from other states, inquiries to the WRA Legal Hotline regarding transactional matters, and relevant court cases that impact the real estate industry.

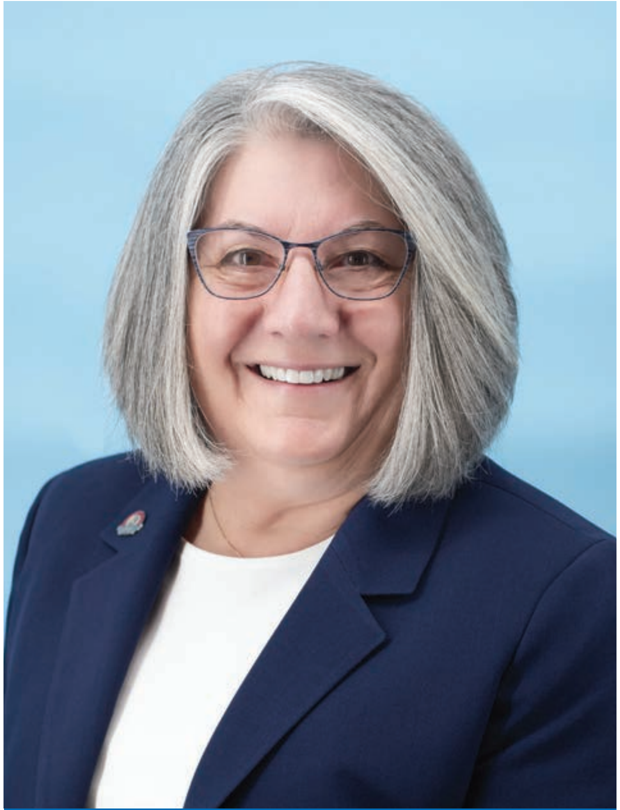
WHAT ARE THE NEXT STEPS?

The WRA's advocacy team will begin to implement the agenda by working with lawmakers on both sides of the aisle to introduce and pass legislation though the various stages of the legislative process.

HOW CAN YOU HELP?

REALTOR® members can help by attending REALTOR® & Government Day on April 17, 2025, in Madison. Your participation is crucial to advancing the industry's priorities!

Learn more and register now.



MEET A MAJOR INVESTOR

"RPAC empowers REALTORS® to back candidates who champion the issues that impact our profession, property rights and homeownership. Supporting RPAC is crucial for our priorities. It's nonpartisan and supports candidates based solely on their commitment to real estate issues, not party affiliation. If real estate is your profession, politics is your business — invest in your future today!"

Rose Bogosian

Gonnering Realty Inc., Kenosha

RPAC

REALTORS® POLITICAL ACTION COMMITTEE

REAL ESTATE ADVOCACY

SEE THE 2025 SLATE OF MAJOR INVESTORS

The REALTORS® Political Action Committee (RPAC) major investors are a passionate group of REALTORS® whose investments shape the future of the real estate industry. Become a major investor by contacting Sandy Bolgrihn at the WRA at **sandyb@wra.org**.

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

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

PLATINUM "R"s

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

Jim Imhoff
First Weber Inc.
Madison

RPAC major investors are current as of March 13, 2025, and appear in the order in which they pledged contributions.

GOLDEN "R"s

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

Cori Lamont
Wisconsin REALTORS®
Association, Madison

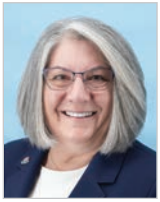
Brad Lois
Bear Realty of Burlington
Inc., Burlington

Tom Larson
Wisconsin REALTORS®
Association, Madison

Joe Horning
Shorewest REALTORS®
Brookfield

CRYSTAL "R"s

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



Rose Bogosian
Gonnering Realty Inc.
Kenosha

Tracy Johnson
Commercial Association
of REALTORS® Wisconsin
Milwaukee

Peter Ogden
Ogden & Company Inc.
AMO, Milwaukee

Michael Zahrt
First Weber Inc.
Wausau

Michael Karisny
Acre Realty
Appleton

STERLING "R"s

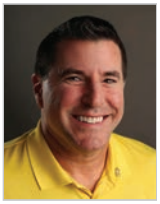
($1,000) $700 Direct Giver; $300 NAR RPAC

Jeff Hoffman
The Boerke Company
Inc., Milwaukee

Marne Stuck
Greater Milwaukee
Association of REALTORS®
Milwaukee

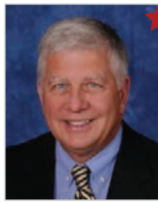
Roger Mater
RE/MAX Service
First LLC, Brookfield

Mark Bourque
Berkshire Hathaway
HomeServices Epic Real
Estate, Kenosha



Mike Kunesh
The Commercial Place
Appleton

Jan Torres
Southshore REALTORS®
Association, Kenosha



Dan Lee
First Weber Inc.
Madison

Chris Carrillo
Metro MLS
Milwaukee

Todd Battle
Zilber Property Group
Milwaukee

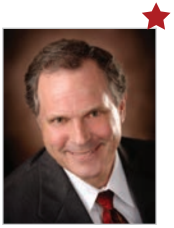
Shannyn Franklin
RE/MAX Elite
Salem

La Crosse MLS Corp.
La Crosse

REALTORS® Association of Northeast Wisconsin
Appleton

Michael Sewell
Coldwell Banker Real
Estate Group, Green Bay

Ray Leffler
RE/MAX Newport Elite
Racine



Jack Drzewiecki
Acre Realty
Appleton

Steve Anderson
Anderson Commercial
Group LLC, Franklin

Jason Geiger
Geiger REALTORS®
Verona

Stacey McKinney
McKinney Realty LLC
Cable

Andrew Hay
Guy Lloyd Inc.
Racine

BIG IDEAS IN BITE-SIZED COURSES: THE WRA MINI COURSE SERIES

The WRA's Mini Course Series delivers powerful, need-to-know real estate insights in just one hour. From mortgage mysteries to contract conundrums, these courses break down key topics with expert guidance —without long lectures or classroom commitments. Quick, convenient and packed with knowledge, these mini courses make it easy to stay sharp in a fast-moving market!

Most of the new mini courses qualify for credit when you're working toward earning you Graduate, REALTOR® Institute (GRI) designation. The power and wisdom you need to strive is right here — **you just need to tune in**.

MINI COURSE TOPICS

- Advertising
- Agency
- Asbestos and Real Estate
- Brand Development: Creating and Implementing Your Brand
- Community Involvement
- Create Awesome Marketing Materials with AI, Canva and ChatGPT
- Developing CMAs
- How to Virtually Market and Sell Real Estate
- Identifying Housing Types and the Inspection Process
- Keep It Professional
- Market Like a Rockstar on a Roadie's Budget
- Mold: Beyond the Basics
- More Than You Wanted to Know: Odors
- Neighborhood and Property Amenities
- Radon and Exterior Insulation Finish Systems (EIFS)
- The Art of Seller Relationships (two-part course)
- The Real Estate Pro's Essential Tech Toolbox
- Unauthorized Practice of Law, Antitrust and Misrepresentation
- Water Rights, Shoreland Zoning and Wetlands

MINI COURSE INSTRUCTORS

- Bonnie Dixon, Wisconsin REALTOR® and national trainer
- Ryan Fulcer, Wisconsin REALTOR® and business speaker
- Beth Jaworski, Wisconsin REALTOR®
- Paul Kent, water rights attorney
- Cassidy Kuchenbecker, microbiologist
- Jennifer Lindsley, WRA director of legal services and licensing
- Michael Sewell, real estate attorney and REALTOR®
- Josh Walitt, residential appraiser

THE PARTNERSHIP FOR SUCCESS PROGRAM IS BACK!

The WRA's Partnership for Success Program aims to promote diversity within REALTOR® membership. The program invites new licensees from all walks of life to apply. This includes licensees with different life experiences, backgrounds, expertise, interests, viewpoints, characteristics and other qualities. The program creates a partnership between the applicant, their sponsoring broker and the WRA. Having a rich mix of agents adds to the real estate industry, and the program strives to enhance long-term success for committed licensees who are new to the real estate profession.

The WRA and the WRA's Diversity, Equity and Inclusion (DEI) Committee administer the program. The applicant, their mentor and their sponsoring broker are interviewed by the committee, and the committee makes the decision whether to grant the award to the applicant.

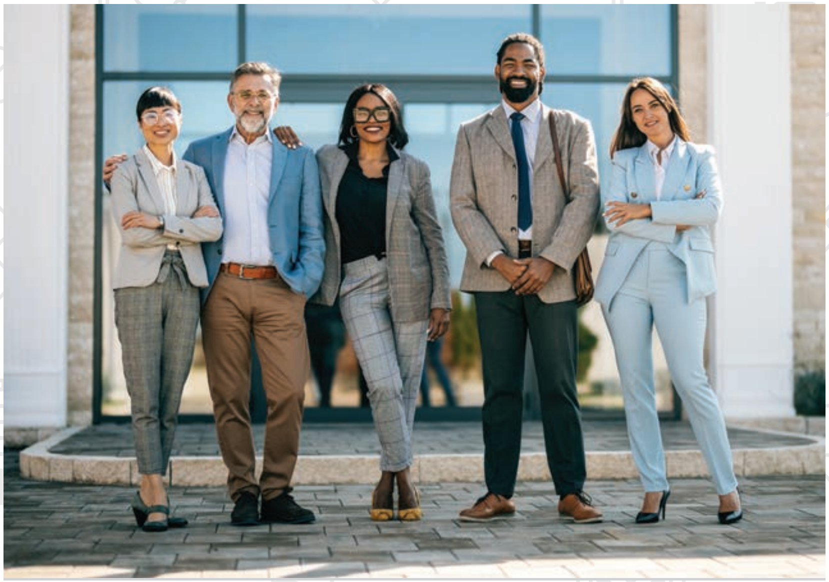
PROGRAM EXPECTATIONS AND IDEAL CANDIDATE GUIDELINES

- Newly licensed agent within the past year.
- Commitment to developing the agent's real estate career.
- Sponsoring broker and mentor must complete an application and show the ability to support the candidate.

2025 program recipients will receive one year of REALTOR® membership dues and six months of MLS fees to be used for 2026 dues and fees. At this time, the program no longer offers a second year of dues.

The application process for new recipients opens on May 1, 2025.

For more details and to apply, see the **Partnership for Success webpage**.



WRA MEMBER BENEFITS

Empower your career journey with the most trusted organization in Wisconsin real estate. The WRA offers members-only products and services to give you a competitive edge.

ADVOCACY
Drive industry transformation with legal, legislative and political advocacy.

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

FORMS LIBRARY
Your source for PDF versions of the WRA and WB forms for your practice.

LEGAL HOTLINE
Discuss your practice questions with a Wisconsin real estate attorney.

LEGAL HOTTIPS
See the extensive archive of Q&As in Wisconsin real estate law.

LEGAL LANDSCAPE
Stay on the cutting edge of real estate legal trends and topics.

LINE BY LINE FORMS TRAINING
Boost your forms know-how with Wisconsin's top real estate forms training video series.

MARKET DATA
Explore statewide trends with Wisconsin's most comprehensive real estate data.

ONLINE RESOURCES
Elevate your career with products, services and assistance in just one click.

TRANSACTIONS (ZIPFORM EDITION)
Make your transactions paperless with Transactions (zipForm Edition).

SEE THE FULL SUITE OF MEMBER BENEFITS

LEGAL LANDSCAPE

New educational video series for 2025

Stay informed with the WRA's new legal webinar, Legal Landscape. Hosted by WRA real estate attorneys, this education series delivers 30-minute webinars bi-monthly to discuss trending legal topics related to Wisconsin real estate law. Legal Landscape webinars are a complimentary WRA member benefit, included with your membership.

What topics are you interested in seeing in a future Legal Landscape episode? Email **educate@wra.org** with your ideas!

Save the date for these future Legal Landscapes:

- May 1
- July 10
- September 4
- November 6

See more details online.

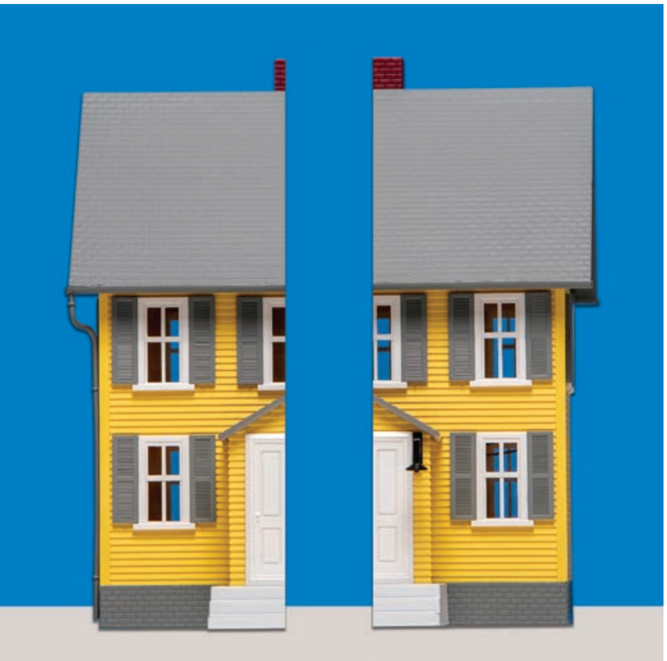
WISCONSIN SUMMIT IN MILWAUKEE

Milwaukee | May 7, 2025 | 9:00 a.m. | Free for WRA members

The Wisconsin Summit Series offers REALTORS® valuable perspectives, networking and strategies for success — all at the local level. Join us in Milwaukee on May 7 for market discussions and insights from Drs. Mark Eppli and Kundan Kishor, a panel with local leaders, the WRA's Jennifer Lindsley and more, along with opportunities for CE credit.

Discussions will explore housing affordability solutions, racial wealth disparities in Milwaukee housing, a future economic forecast, and legal changes related to real estate. The event runs from 8:30 a.m. to 12:00 p.m., with breakfast provided.

See more event details and register now.

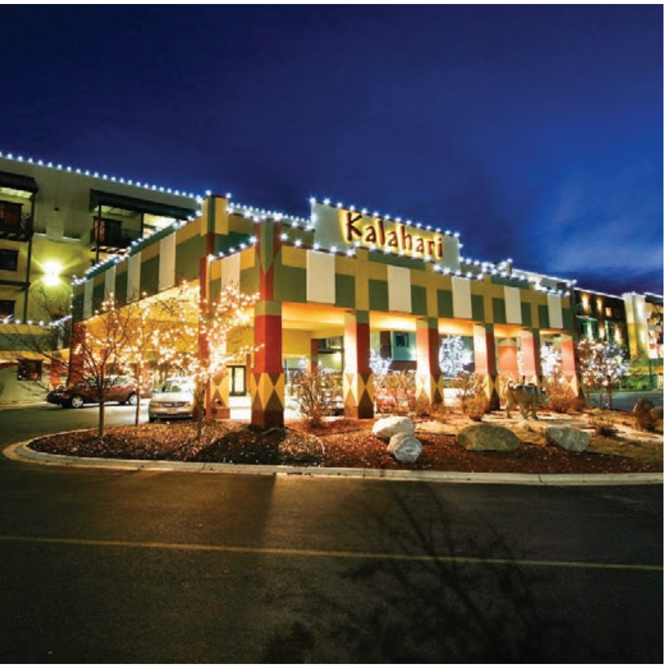


APPRAISAL WEBINAR

April 9, 2025 | 10:00 a.m. | Free for WRA members

In today's competitive market with little inventory and more buyers than sellers, many homes are sold for over list price. This can be a dilemma for buyers when mortgage financing is involved and the appraisal comes in low. In the online "Appraisal Gap Strategies" webinar, mortgage planning specialist Rudy Ibric examines the implications of low appraisals as well as solutions available to buyers to give them a competitive edge.

Register now!



WRA ANNUAL CONVENTION

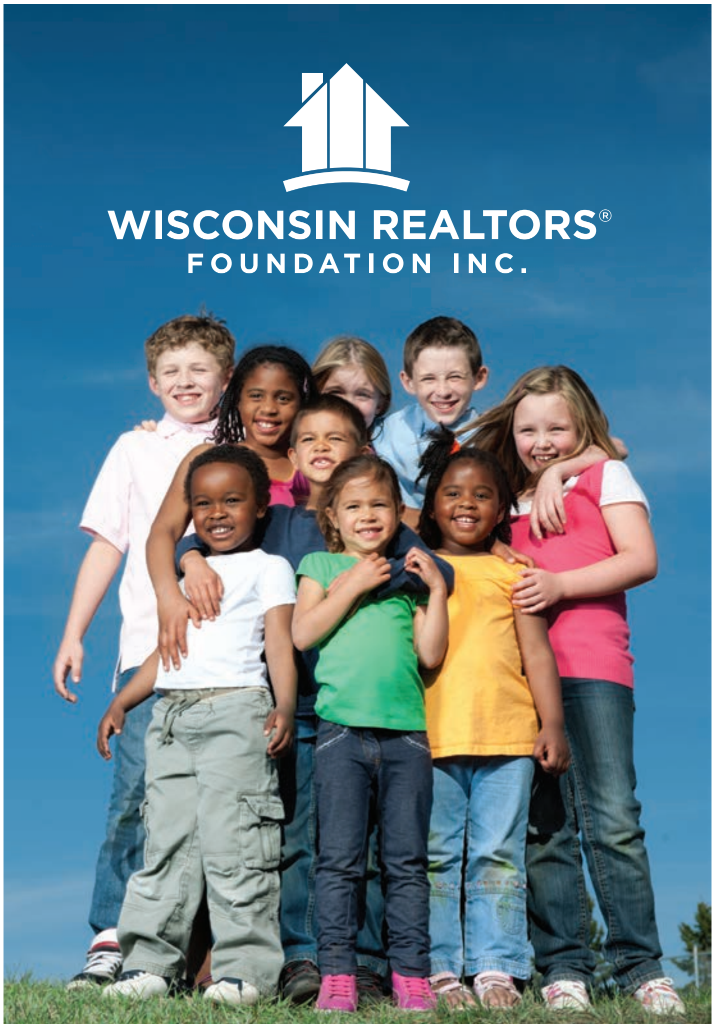
Wisconsin Dells | September 29-October 1 | Save the date

Mark your calendar! The WRA's biggest event returns this fall at the Kalahari in Wisconsin Dells. Experience top-notch networking, training and entertainment alongside hundreds of Wisconsin REALTORS® from all across the state. Don't miss this prime opportunity to connect, learn and grow.

Be on the lookout for more details and online registration. See you in Wisconsin Dells on September 29-October 1!

OFFERING	FORMAT	DETAILS & REGISTRATION
EVENTS		
REALTOR® & Government Day: April 17, 2025	Madison	www.wra.org/RGD
Regional Summit: May 7, 2025	Milwaukee	www.wra.org/SummitSeries
Regional Summit: June 26, 2025	Stevens Point	Save the date
WRA Annual Convention: Sept. 29-Oct. 1, 2025	Wisconsin Dells	Save the date
PRE-LICENSE TRAINING		
Broker Pre-license Course	On Demand	www.wra.org/BPL
Sales Pre-license Course	On Demand	www.wra.org/SPL
Sales Pre-exam Review	On Demand	www.wra.org/SalesPreExamReview
PROFESSIONAL DEVELOPMENT TRAINING		
Mini Course Series	On Demand	www.wra.org/Mini
Line by Line Forms Training	On Demand	www.wra.org/LinebyLine
Quick Start	On Demand	www.wra.org/QuickStart
WEBINARS		
Appraisal Gap Strategies: April 9, 2025	Webinar	www.wra.org/Webinars

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



KNOW A CHARITY THAT HELPS CHILDREN IN NEED?

The Wisconsin REALTORS® Foundation (WRF) is dedicated to supporting organizations that positively impact the lives of Wisconsin children. If you know of a nonprofit that provides food, shelter or community support for children in need, it may qualify for a WRF grant. As a WRA member, you can also apply for a grant to support a charity you're involved with that aligns with these initiatives.

Grant applications are now open. Apply today: www.wra.org/WRF

Together, we can help Wisconsin's children thrive!

BIG INSIGHTS IN BITE-SIZED COURSES

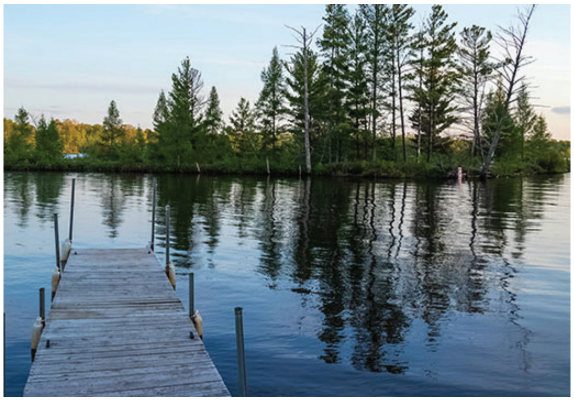
MAJOR TRAINING IN THE WRA MINI COURSE SERIES

AGENCY

In this course, instructor and WRA attorney Jennifer Lindsley outlines agency and related concepts in the practice of Wisconsin real estate. In a series of questions and answers, this Q&A-style format reviews multiple representation, duties to all parties, duties to clients, subagency and confidentiality. At the end of this course, you'll have a strong understanding of agency relationships in order to better serve your clients.

ADVERTISING

In this course, instructor and WRA attorney Jennifer Lindsley provides an overview of Wisconsin law and how it pertains to the marketing and advertising of real estate. In a series of questions and answers, this FAQ-style format explores topics like seller cooperation with marketing, open house and showing responsibilities, social media marketing and more. You'll finish this course with a better understanding about the right ways and the wrong ways to market your properties.



WATER RIGHTS, SHORELAND ZONING AND WETLANDS

In this course, Wisconsin attorney and instructor Paul Kent reviews Wisconsin laws that pertain to the ownership, permitting and zoning of Wisconsin waterbodies. Additionally, this course also reviews various Wisconsin Supreme Court cases related to riparian ownership. You'll finish this course with a detailed understanding of waterbody types, riparian ownership, easements, pier regulations and wetland fill permits.

Find a mini course and register today: www.wra.org/mini

Discover the WHEDA Advantage

Homebuyers are choosing the WHEDA Advantage.

WHEDA offers flexible mortgage loan products with unique financing options that also leverage down payment and closing cost assistance.

Certain income limits, program restrictions and eligibility requirements apply.

Visit www.wheda.com for more information.

WHEDA

WISCONSIN HOUSING AND ECONOMIC DEVELOPMENT AUTHORITY

EQUAL HOUSING LENDER