



2018

Sheboygan County Board of REALTORS®

"Life is full of beauty. Notice it. Notice the bumble bee, the small child, and the smiling faces. Smell the rain, and feel the wind. Live your life to the fullest potential, and fight for your dreams."



Individual Highlights:

- Birthdays
- Affiliates
- WRA info

Special Interest

Articles:

- Members on the Move
- Calendar of Events
- Announcements
- Reminders

President's Message



BOARD OF DIRECTORS

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EXECUTIVE OFFICER

Jackie Kaiser

Dane Checolinski is the Director of the Sheboygan County Economic Development Corporation (SCEDC). His inspiring views on our current housing market are worthy of sharing:

Sheboygan County has seen an 18% increase in median home values in three years rising from \$127,500 at the end of 2014 to \$151,100 by the end of 2017. The demand is not likely to dissipate soon as Sheboygan County continues its growth pattern.

Sheboygan County enjoys a 2.5% unemployment rate, making it the fourth lowest in the state. This fact combined with the “silver tsunami” or wave of baby-boomer retirements and strong locally-owned firms has made Sheboygan County an employment hotbed. SomeplaceBetter.org still shows nearly 3,000 jobs available.

The only way firms can fill these jobs is to bring in more people, which has translated into a seller's market. Since Sheboygan County retirements are expected to outpace high school graduations, we can expect this hiring frenzy, thus housing frenzy, to continue for decades (barring any major recession).

The housing crunch has gotten so intense that firms have reported candidates turning down jobs due to the inability to find a home in a timely manner. It is likely that over the last two years dozens if not hundreds of new residents and employees have been lost.

In response, the SCEDC has worked hard to get apartment developments built throughout the County. 1,200 units have been built, under construction or proposed. Now our attention has changed to owner-occupied units such as condos and single-family. We believe ~150 of such units are being built per year; however, a 2017 study indicates the County needs 80 more or ~230 units constructed every year.

I believe this is a highly conservative number given the fact that we have thousands of jobs and by merely adding 80 more housing units per year is like trying to drain a pond using a 5-gallon bucket, it simply won't be enough, yet creates enormous economic opportunity for someone to close the gap.

Until a large housing solution is presented, Sheboygan County should continue to have a tight housing market in the \$150,000 to \$250,000 price points. As values of homes increase, we may soon begin to see spec or tract housing appear as comparable home sales begin to encroach on the cost of new construction.

Your voice and need for 2-bedroom, 2-car garage condo units were heard loud and clear. The push for such units has been on the vanguard of our conversations with developers; however, anything you can do to spread the word about Sheboygan County's needs is greatly appreciated.

As we get more units on the market, more homes will turn, and more opportunities will be created for listings as well as sales. Sheboygan County does have a bright future, but housing remains the bottleneck to growing our local economy.

Renee

Members on the Move and New Members

Rachel Fetterer has joined C-21 Rautmann/Schils.

Brad Burkard is now with Home Seekers Realty Group.

Evelyn Green and Bank First National-Plymouth has joined the Board

Shannon Madden has joined Coldwell Banker Residential Brokerage.

Nick Cain is now with Avenue Real Estate.

Jenna Klinger is now with Avenue Real Estate.

Calendar of Events

- April 1 Easter
- April 12 CRS: Mastering Relevant Consumer - focused Marketing 8:30-5:00
Register at WRA- Class at Board Office
- April 13 CRS: Converting Leads into Closings 8:30-5:00
Register at WRA- Class at Board Office
- April 18 MLS Committee Meeting 8:30
- April 18 BOD Meeting 11:00

METRO NEWS

Be sure to keep up to date with the Flex system:
(Do we have you right email? You should receive the updates and tips each month)

For flexMLS Quick Tips

<http://www.metromls.com/node/18>

For MLS Support

support@metromls.com

For FYI issues:

<http://www.metromls.com/node/283>

For training class schedule

<http://mlswis.com/calendar>

Cyber Crime: How to Spot a Fraudulent Email



How many times have you as a broker, agent or consumer opened an email that just didn't seem right? It happens all the time, and, yet, occasionally they seem real enough that you don't think twice about downloading a file or emailing back. Here's the trouble: Email scammers are getting smarter with their phishing schemes and it's becoming increasingly harder to tell an authentic email from a dangerous one. The following should signal a phishing email:

Unfamiliar Email Addresses

While the real estate industry heavily relies on email communications between agents, brokers and clients, [not all emails are safe](#). Typically, scammers will make an email appear professional and legitimate by sending it from someone you know; however, keep a close eye on the actual email address of the sender. Is it coming from your colleague's typical email or is there a slight difference in spelling or sending source? If you are unsure, it's better to pick up the phone and confirm that person actually emailed you instead of opening yourself up to potential fraud. In some cases, an email can also be hacked. So, if you weren't expecting a document or a request for information, it may not be safe to reply or download the attachment.

Incorrect Phone Numbers or Addresses

Fraudsters may even go as far as including a signature block to make the email seem more realistic. Double-check that the contact information below their name is accurate. If the phone number doesn't match up with what you have on record for that person or company, call the standard number instead of the one provided on the email. Never send checks or personal information to the address listed in the email unless you are 100-percent sure of its validity.

Requests to Transact Online

This can get a little complicated, especially when it comes to real estate clients. Many agents use email to get paperwork signed and communicate important transaction information. Agents, let your clients know that anything sent by you asking for a signature or personal information will be confirmed via a phone call. Buyers and sellers, always check with your REALTOR® before signing anything you weren't expecting to receive. The same goes for attached documents. Don't [download](#) anything unless you have confirmed it is coming from a reliable sender.

Spelling and Grammatical Errors

This is the easiest way to spot a fraudulent email, but with scammers getting more confident in their delivery, you might not see this as often. Any emails that have incorrect spelling and grammar, or in which the text is confusing and doesn't provide context, should be viewed with caution. While not a scam in every instance, it's better to reach out to the sender via a phone call before responding to their email or downloading anything. Remember, when in doubt, follow up with a phone call and don't download or sign.

You can find a list of the latest scam tactics and how to report them at [USA.gov](https://www.usa.gov).

Find more fraud prevention tips, strategies and trends in Housecall's Cyber Crime series.

5 Things New Clients Want to Know

By HSA Home Warranty

When you meet for the first time with prospective new clients, you have a short time to make a good impression. Even if you have the best interpersonal skills and the slickest promo tools, if you don't answer the basic questions and concerns that clients have, you may not get their business. Here are five of the things that many new clients will likely want to know, but may not think to ask:

Payment – Clients, especially first-time homebuyers, want to know how your commission gets paid, but they are often too shy or intimidated to ask. Make it easy for them by addressing payment on the front end. Be prepared to share information regarding the amount of commission you and, if applicable, your broker receive, how it is split if another agent is involved in the transaction, who pays the commission, and when payment is received. Talking about this openly at the first meeting shows that you are happy to be completely transparent about the commission and that you want to make sure they understand the payment arrangements. They'll appreciate you bringing up the topic before they have to ask.

Experience – Prospective clients will want to know about your experience and background. How long have you been selling real estate? How long have you been an agent in the local area? Do you have a particular niche market or client base that you specialize in serving? What made you get into real estate? What special skills do you bring to the table? Is there anything that makes your brokerage different from other real estate companies? Be prepared to give an overview of your education and work history, and don't be afraid to toot your own horn a little bit.

Expectations – This is your chance to set realistic expectations about the service you provide and how transactions generally unfold. For example, listing clients will want to know how their property will be marketed. Be specific about the promotional avenues that you have available and what strategy you plan to implement to make sure their listing gets noticed. If you've successfully marketed similar properties in the past, use those as examples. If you think that a listing may take longer to sell or presents particular challenges, be upfront about why that may be the case and your ideas about overcoming any hurdles. For potential buyers, present an accurate picture of the local market and the type of property they can expect to find within their budget and any other parameters they provide. Explain how you handle showing arrangements and find out if there are any restrictions about the types of properties they wish to view.

Communication – Whether clients are listing or buying, they will want to know how often they can expect to communicate with you. Will you be at every showing? Will you contact listing clients after showings to give them feedback? If you make it a practice to touch base with clients weekly or every few days, tell them. Find out what communication avenues they prefer. For example, are text messages acceptable or do they prefer phone calls or in-person meetings? Can you check in via email if that's appropriate? What's the quickest way to reach them if you need to get in touch fast? Also, be sure to outline your general practices regarding returning calls, emails and text messages so they have an idea of your typical response time.

Relationship – Real estate transactions are big deals for most people, and most potential clients want to take this important step with someone they trust. Letting clients know that you'll be looking out for their best interests is an important part of building lasting relationships. Let them know about any services that you can provide that may enhance their experience, such as the addition of an HSASM Home Warranty.

For more information about how an HSA Home Warranty can help safeguard homeowners from the expenses of covered household appliance and system breakdowns, visit onlinehsa.com or call 1-800-367-1448.

Celebrating 50 Years of Fair Housing!

In April we come together to celebrate and recognize the 50th anniversary (April 11, 1968) of the passing of the Fair Housing Act. Today and every day we honor the commitment to be free from housing discrimination and re-commit to creating equal opportunity for all in our community. Each year HUD and its agencies receive numerous complaints regarding discrimination. Although Fair Housing is about so much more than a list of dos and don'ts, we're providing a review of the Fair Housing advertising and phrase list. The Fair Housing Act prohibits certain categories of discrimination in housing. Those categories include: race, color, religion, national origin, sex, familial status, and mental or physical handicap.

Please note...This list does not encompass all such words.

ACCEPTABLE

Credit Check Required * Den * Equal Housing Opportunity * Family Room * First Time Buyer * Fixer-Upper * Great for Family * In-Law Apartment * Luxury Townhomes * Nanny Room * Near Mass Transit * Near Golf Course * (Neighborhood Name) * Nice *
No Drinking * No Drugs * No Drug Users * No Smoking * Number of Bedrooms * Nursery * Nursing Home * On Bus Route * Play Area * Privacy * Private Driveway * Private Entrance * Private Setting * Quality Construction * Quiet * Reference Required * (School District) * (School Name) * Security Provided * Senior Discount * _____ Square Feet * Starter Home * Traditional Style * Tranquil Setting * Verifiable Income * View of _____ * With View *

CAUTION


Active * Board Approval Required * Close to _____ * Domestic Quarters * Female(s) Only * Female Roommate * (Gender) * Gentleman's Farm * Grandma's House * Golden Agers * Handyman's Dream * Male(s) Only * Male Roommate * Man (Men) Only * Membership Approval Required * Near _____ * Near Country Club * No Students * (Number of Persons) * Prestigious * Quality Neighborhood * Quiet Neighborhood * Retirees * Secure * Seniors * Senior Citizens * Senior Housing * Single Woman/Man * Sophisticated * Students * Two People * Within Walking Distance * Woman (Women) Only *

UNACCEPTABLE

Able-bodied (Nationality) * Adult Living * Near Church(es) * Adult Community * Near Synagogue * Adults Only * Near Temple * African Newlyweds * Agile * No AIDS * Asian No Alcoholics * Black Neighborhood * No Blacks * Black Only * No Blind * Catholic * No Children * Caucasian * No Crippled * Chicano * No Deaf * Chinese * No Drinkers * Christian * No Impaired * Colored * No Mentally Handicapped * Couple * No Mentally Ill * Couples Only * No Play Area * Empty Nesters * No Retarded * (Ethnic References) * No Unemployed * Exclusive (i.e. Neighborhood) * Not for Handicapped * Executive * Older Person * Filipino * One Child * Healthy Only * One Person * Hispanic * Oriental * Hungarian Physically Fit * Indian Polish * Irish Protestant * Integrated * Puerto-Rican * Jewish * Quiet Tenants * Landlord (description of) * Sane Tenant Only * Latino * Shrine * Mature Couple * Singles Only * Mature Individual * Single Person * Mature Person(s) * Stable * Mexican-American * Tenant (description of) * Mormon Temple * White Neighborhood * Mosque White Only * Must Be Employed

Let's all take steps to ensure our messages do not convey a message of preference for or against any group.



Also a friendly reminder to use  in your advertising!

Fair Housing Makes U.S. Stronger

Fair Housing: Promises of a Century

For REALTORS®, the Fair Housing Act is one of our nation’s most significant laws guiding the real estate industry today. Usually we recognize it with Fair Housing Month, celebrated in April each year. 2018 is different, though, as we commemorate the 50th anniversary of this major milestone in our nation’s efforts to bring greater equal opportunities in the rights to private property and housing.

When he signed the Fair Housing Act into law on April 11, 1968, President Lyndon B. Johnson noted that the bill would help fulfill “the promises of a century.” He referred to another law enacted just over 100 years earlier, the Civil Rights Act of 1866, which declared “That all persons born in the United States [...] are hereby declared to be citizens of the United States; and such citizens, of every race and color, without regard to any previous condition of slavery or involuntary servitude [...] shall have the same right, in every State and Territory in the United States, to make and enforce contracts, to sue, be parties, and give evidence, to inherit, purchase, lease, sell, hold, and convey real and personal property ...”

Despite the language and spirit of the law, the intervening century provided countless examples of laws and events that contradicted this early declaration of equality, including the right to buy, sell and own homes and other real property. The Civil Rights Act of 1866 itself specifically excluded Native Americans and immigrants from its definition of “all persons.” California, Oregon, Minnesota and other states enacted laws restricting or prohibiting immigrants from China and other Asian countries from owning land. Cities and towns across the country often used covenants as part of property deeds to restrict who could purchase and live in a particular place, effectively creating neighborhoods from which African Americans and other groups were banned.

The Fair Housing Act of 1968 became the nation’s definitive law granting everyone equal access to housing, no matter their ethnicity, nationality, religion, handicap or familial status. As President Johnson plainly explained: “It proclaims that fair housing for all — all human beings who live in this country — is now a part of the American way of life.”

Read more at <https://www.nar.realtor/sites/default/files/documents/2018-FHAC-January- Article.pdf>.

SAVE THE DATE

April 12, 2018 CRS: Mastering Relevant, Consumer-focused Marketing***

April 13, 2018 CRS: Converting Leads into Closings***

May 2, 2018 PSA Course- Pricing Strategies: Mastering the CMA***

June 6, 2018 Professional Standards Class

***** Register at WRA, class held at the Board Office**



Happy Birthday to you

April 01 Kevin Sampson
 April 02 Ross Larsson
 April 03 Suanne Toerpe
 April 05 Robert Werner
 April 06 Kristine Hartmann, Larry Joas
 April 09 Ann Hickmann, Erin Mauer
 April 13 Wayne Boettcher, Susan Holzschuh
 April 14 Michelle Epping, Ameer Salzwedel,
 George Young
 April 16 James Dhein, Tracy Plier
 April 17 Christopher Rautmann
 April 19 Lisa Jensen
 April 23 Jeffrey Smyth
 April 27 Patrick Schmitz

IMPORTANT NUMBERS

Board Office.....892-7908
 Board Fax.....892-2182
 Email.....Jackie@RealtorsBoard.com

 Website.....realtorsboard.com
 Facebook.....[click here](#)

 WRA (www.wra.org).....(608) 241-2047
 Members only.....(800) 279-1972
 Legal Hotline.....(608) 242-2296
 Members only.....(800) 799-4468
 WRA Tech Helpline.....(866) 610-7997

 MetroMLS.....(414) 779-5400
 Members only.....(800) 229-9211

Here are the phone numbers to contact your board of directors
when you have questions or concerns:

Renee Suscha 920-912-0459; Lisa Darr 920-912-2150
 Bridgett Neu 262-224-7553; Linda Serrano (NMLS#441416) 920-694-3908
 Sue Toerpe 920-254-7766; Candace Geiger 920-254-3478;
 Deena Bergstrom (920) 254-4146; Nate Nennig 920-627-0740; Kathy Nonhof 920-254-4784;
 Derrick Hermann (NMLS#802725) 920-528-8385; Connie Conrad 920-918-0698



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