



The Realty Review

Volume 11, Issue 1

January 2021

Northwoods Association of REALTORS® & Greater Northwoods MLS®

President's Message

Andrea Krueger, NWAR

Whoa 2021, it is here and what a crazy real estate market we are in! We all made it through the continuing ed and renewed for another 2 years. How easy it is to sell real estate these days, once you have a listing, that is. Did we ever think there would be such a listing shortage? Well not me.

What a great year we have had for sales in 2020 and I am excited about 2021. Here's a snapshot of how we fared in 2020, and note these totals are just for homes excluding land which is the hottest segment of late:

- 5.3 months inventory vs ~9 MOI 5-yr avg
- Home sales volume up ~30% vs. 2019
- Avg sale price up ~12.5% vs 2019
- Home sales total (\$) up ~46% vs 2019
- More figures: bit.ly/MLSStats

Listings will likely continue to be the hard part of our jobs this year, as buyers continue to see the Northwoods as their paradise. Let's pray that interest rates stay at an all time low, and our Northwoods economy stays strong despite the changing world around us.



As you set your 2021 goals, and business projections, please consider if you might like to serve on our Board. We always welcome new faces in the boardroom and you don't have to be a 20-year veteran to qualify. Just call President-Elect Pete Rondello or Matt to learn more about board service

or if you're not ready for that big a step, consider inquiring about serving on one of our many committees.

I want to say thank you to Matt and Lon for the great "Lunch and Learn" sessions we have had, and look forward to more education that you bring to us. Make sure you all watch for the upcoming, many will be "zoom" so you don't even have to get dressed.

We all know we have been trained to do business a little different in 2020, and it will carry through for many years, so stay safe, stay healthy, and stay professional.

Enjoy a little ice fishing or snowmobiling now that winter is in full bloom!

Thanks,
Andrea

The Buzz:

- **Feb 9 (Moved) Lunch & Learn: Lead Generation & Social Media**
- **New Land & Commercial O2P Forms - Mandatory as of Feb 1st**
- **New WRA 360 Professional Development Program**

Affiliate Spotlight



With fast approvals and a variety of loan options, mBank is ready to help REALTORS and their clients find the right mortgage solution for them. We offer various financing options to suit most lending needs.

Cathy Humbaugh

AVP, Mortgage & Consumer Lender

NMLS# 469889

(715) 477-3885

240 Hwy 70 E,
St. Germain

bankmbank.com

NMLS# 465939

Equal Housing Lender. Member FDIC.



WRA Appraisal Live Virtual CE

The Wisconsin DSPS requires all appraiser licensees to complete 28 hours of CE to renew your license by December 2021. While the Spring 2021 Appraisal Conference is unlikely to happen, WRA is offering virtual appraisal CE courses in March where you can knock out all 28 hours from the safety and comfort of your home office.

Classes kick off March 8th with a 3.5-hr "Foreclosure Properties" morning course, followed by a two-morning 7-hr "National USPAP Update" course on March 9-10. On the mornings of March 15-16-17, you can complete 3.5-hr "Repairs for FHA and VA" and 2-morning/7-hr "HUD Handbook 4000.1" courses. Round out all 28 hours with a 2-morning/7-hr "Inconsistencies in Appraisals & Appraisal Reports" class on March 24-25 and you will be ready to renew your license for another two years. Remember to logon to WRA before registering to save \$5 per course!

Register for March live virtual Appraisal CE at: bit.ly/WRA-AppCE21

Additional On-Demand Appraisal CE Courses: bit.ly/WRA-AppCE-OD21



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President's Message

Jerry Burkett, GNMLS

IT'S TIME TO HEAL. This last election has divided the country from its inception and continuing today. We have to look forward, not back. Countless lives have been lost for the right to vote. We don't have to agree, but it's over. Let's start the healing process by directing our thoughts and our actions in a positive way.

We are in real estate. We have not suffered. We are still working, listing, selling, and have enjoyed one of our busiest sales years ever. We have not lost our jobs. We have not been closed due to COVID as Michigan



was. We are making the necessary adjustments to do our jobs to the best of our abilities, as safely as possible. Many businesses have closed. Many small businesses have suffered due to the pandemic. Our children are in school, or have the choice to do so virtually. Interest

rates are low. Inventory is tough but that just makes us work harder.

No one is burning buildings in our streets. We do not have violent protests. We are blessed to live in this beautiful Northwoods and raise our families. To breathe clean air, to have clean water.

It's time to heal. Let's put our differences aside and do our best to keep Northern Wisconsin a destination, the destination, to come to.

God bless you all.

Jerry Burkett



This year's **REALTOR & Government Day** is set for **April 14th** from 1-3pm and will use an all-virtual format. No long drive needed - just fire up the PC in your home or office and you can share your thoughts with state legislators! Registration is **FREE** for Members, so just visit the following link to register and add it to your calendar!

R&G Day Registration: www.wra.org/RGDay

WB-13 & WB-15 Form Update

Approved by the Wisconsin Real Estate Examining Board 1/1/2021 (Optional Use) 1/1/2021 (Mandatory Use Date)	NORTHWOODS REALTORS® Page 1 of 12, WB-13
WB-13 VACANT LAND OFFER TO PURCHASE	
1 LICENSEE DRAFTING THIS OFFER ON _____ (DATE) IS (AGENT OF BUYER)	
2 (AGENT OF SELLER/LISTING FIRM) (AGENT OF BUYER AND SELLER) (STRIKE THOSE NOT APPLICABLE)	
3 The Buyer	

The **WB-13 Vacant Land Offer to Purchase** and **WB-15 Commercial Offer to Purchase** were updated recently in Zipform and each has a **mandatory use date of February 1st**.

The changes to correct typos in each that WRA identified and worked with DSPS to quickly correct and implement. Please make sure to use the updated WB-13 and WB-15 forms going forward for land or commercial offers.

New "WRA 360" Webcast Program

WRA 360 is a new professional development series from the WRA that explores industry trends, technologies, economic forecasts, and other top issues in the real estate industry. WRA 360 equips you with various perspectives on cutting-edge topics so you can better serve your clients and be a thought leader at the local, state and national levels.

Episode one of this new series is titled "Long Island Divided: A Study in Steering" where Pulitzer and Peabody award-winning investigative report Bill Dedman discusses how testers in Long Island found several instances of steering. Watch this insightful video for a refresher on the hazards of steering (whether intentional or accidental) and actions you and your firm can take to uphold the principles of Fair Housing and equal opportunity.

Watch WRA 360 Episode 1 "Long Island: A Study in Steering" at: www.wra.org/WRA360/



Last month, we also challenged REALTORS to complete NAR's free "Fairhaven: A Fair Housing Simulation" where you are tasked with confronting discriminatory practices in order to bring sales through to closing. NWAR Members who complete the free Fairhaven simulation by 1/31 and forward the NAR confirmation email to matt@northwoodsrealtors.org will be entered into a drawing for a \$25 gas card.

Complete the free Fairhaven simulation at: www.nar.realtor/fair-housing/fairhaven

Affiliate Company	Location	Affiliate Name	Phone
AmeriSpec Inspection Services	Rhineland	Brad Francis	715-493-0185
Associated Title & Closing Services	Ironwood MI	Roy D'Antonio	906-932-6340
Big Moose Home Inspections	Bessemer MI	Tom Ruemenapp	906-663-2221
CoVantage Credit Union	Antigo	Michelle Brettingen	715-627-4336
CoVantage Credit Union	Antigo	Pam Jansen	715-627-4336
CoVantage Credit Union	Crandon	Angela Retzlaff	715-478-5100
Gowey Abstract & Title	Minocqua	Mike Brandner	715-356-3000
Home Warranty Inc.	Rock Rapids IA	Jason Probst	877-977-4949
IncredibleBank	Minocqua	LeAnn Hayden	715-358-9319
Knight Barry Title Service	Minocqua	Patrick Hugunin	715-439-4114
Knight Barry Title Service	Rhineland	Al Mancil	715-365-5000
mBank	Eagle River	John Hietko	715-477-3841
mBank	Eagle River	Cathy Humbaugh	715-477-3885
Northwoods Property Inspections	Park Falls	Michael Weidman	715-934-9105
Northwoods Title & Closing Svcs	Eagle River	Maryann Fath	715-479-6459
Oneida Title & Abstract	Rhineland	Jeanne Smith	715-362-3348
People's State Bank	Eagle River	Tori Dunlap	715-337-2614
People's State Bank	Minocqua	Tim Sanderson	715-358-7070
Shoreline Title Services	Rhineland	Greg Peckels	715-369-3934
The Cayo Group at Inlanta Mortgage	Minocqua	Dee Cayo	715-358-9700
Tomahawk Community Bank SSB	Tomahawk	Shelly Cole	715-453-5354
Tomahawk Community Bank SSB	Tomahawk	Deb Duncan	715-453-5354
Tomahawk Community Bank SSB	Tomahawk	Jennifer Nerva	715-453-5354
Vilas Title Services	Eagle River	Rick Ernst	715-479-4070
Wisconsin Benefit Planning	Minocqua	Charlie Ouimette	715-356-2300

NWAR Sponsors*

ENV Property Solutions

Fifield
Barbara Flietner
Ph: 715-661-0561
[ENVPropertySolutions.com](#)

Mold/lead/asbestos investigations,
soil/groundwater testing & more



Kizorek Photography LLC

Minocqua
John Kizorek
Ph: 715-356-9955
[KizorekPhotography.com](#)

Real estate interior, exterior, drone
photography and video.

loanDepot.com

Schaumburg, IL
Larry Poteshman
Ph: 847-668-1441
[loanDepot.com](#)

Personalized mortgage loans on-
time, every time at loanDepot.com

LOCAL.FAST.RELIABLE. BROADBAND

888.631.9666

[sonicnet.us](#)

103 N Railroad St,
Eagle River



* These are non-member paid advertisements
not specifically endorsed or promoted by NWAR

MLS Memo



Lon Fisk - lon@northwoodsrealtors.org

More about NAR Clear Cooperation policy: One-party listings used to be entered in the MLS after closing and that was the first filing with the MLS. The new rules mean that upon signing a one-party listing, you need to submit the [GNMLS Waiver Form](#) (PDF) and documentation with first and last listing pages and [Office Exclusive Addendum](#) (PDF) for office exclusive listings at the time of taking the listing. Then if any public marketing is done by anyone, such as for secondary offers, the listing must be entered into the MLS system by the end of the following business day. You can use the links shown above for the forms needed.

NAR mandates that the information you put in the MLS is complete and accurate. NAR is also pressing MLSs to be more vigorous with enforcement, so please review your listings to hopefully avoid getting a compliance notice. If you do get a notice, please correct the issue promptly to avoid potential fines.

MLS Tip: Appraisers: Click the minus to remove the total row before exporting listings to be imported.



TechHelpline SM
your tech support team

[Tech Helpline](#) is a free NWAR Member (REALTOR or Affiliate) benefit offering support for hardware, software, networking and digital devices.

Hours: Mon-Fri 8a-7p, Sat 8a-4p

Phone: (888) 804-8225

Online Chat Support: <http://chat.techhelpline.com>

Email: support@techhelpline.com



In Episode 18 of WRA's **Capitol Insights** podcast, REALTOR Mike Spranger covers a topic that is very relevant to our region: WRA's lobbying efforts and advocacy on the "Protect Our Piers" bill to protect riparian rights for owners on flowages. Find out where this pending legislation stands at:

www.wra.org/capitolinsights



AE Corner

Matt Seeger - matt@northwoodsrealtors.org

Shout out to NWAR President Andrea Krueger and REALTOR Pat Van Hefty for talking with Newswatch 12 recently about the incredible year we had in 2020. Hopefully that will help motivate some more sellers! Watch the WJFW interview at: bit.ly/3a6xsit

We are exploring the possibility of a live or virtual guest speaker event sometime this spring. Watch for an interest poll coming soon and please take a minute to let us know if you would be interested in attending a live or virtual seminar.

Now is a good time to make sure your REALTOR profile is up to date. Search for yourself on the [WRA Find-a-REALTOR page](#) and to update anything or add your photo, logon to your [WRA Profile page](#). You should also review your agent profile on [REALTOR.com](#) and take advantage of the [Ratings & Reviews](#) feature where past clients can sing your praises. Today's consumers often enlist the wisdom of the crowd by searching for positive reviews online before choosing an agent to call!

AE Tip: Nothing speeds up an older PC or laptop like adding a Solid State Drive (SSD). For around \$100 in parts, an SSD can make it run faster than the day you bought it! See how at bit.ly/3qORncq and if you need help/advice, try [Tech Helpline](#)!

REALTOR Anniversaries

Congratulations to the following NWAR Members celebrating a quinquennial anniversary this month:

35 Years:

Mary Ellen Poggemann - Redman Realty Group, MNQ

30 Years:

Andrea Krueger - Century 21 Best Way Realty, THK

25 Years:

Dan Huhnstock - First Weber, Rhinelander

20 Years:

Kathy Dolch - Pine Point Realty, Rhinelander

Tim Kruse - Eliason Realty of the North, St. Germain

Mike Miller - Miller & Associates Realty, Three Lakes

15 Years:

Scott Schultz - InVest Real Estate, West Bend

Tom Thiessen - Century 21 Pierce Realty, Mercer

10 Years:

Mike Ariola - Re/Max Invest, Rhinelander

5 Years:

Heidi Grether - Coldwell Banker Mulleady, RHL

Members who attend a general meeting within 1 year of anniversary will receive a free anniversary pin. Those who do not attend may order a pin (cost \$10) by contacting NWAR.

YTD Sales Update

On/Off Water	Median Price		Units	
	2019	2020	2019	2020
SFH Off	124,250	130,000	1140	1396
SFH On	244,200	279,000	1150	1508
Land Off	25,000	28,400	462	657
Land On	63,650	72,250	312	604

What wasn't there to love about 2020?! (don't answer that). By nearly any metric, last year flew past our two prior best-ever years in 2018-19. Volumes, averages, medians and totals are way up across every segment from lakeside estate to hunting shack, vacant lot to hobby farm, and penthouse to outhouse. The Northwoods is the happening place to be, and the main challenge is just finding enough inventory (and time) to meet demand. While we are amid our typical slow season, stay on your "A" game since even frigid February could be a hot month in this market!

More stats at: bit.ly/NWAR-Stats

Lockbox Leaders

% Active Listings w/LBs	
NorWisRealty.com	100%
Bolen Realty	90%
Symes Realty	86%
Wolf River Realty	78%
Key Insight	67%
Lake Country Realty	67%
Northwoods Community Realty	67%
Century 21 Pierce Realty	62%
TIED: 4 Star Realty, Lakeplace/Vacationland, Schmidt-Haus Realty, Re/Max Northern Lakes	60%

Active Listings (exc land/comm): 890
LB Participants Active List: 767 (86%)
Eligible Listings w/LBs: 303 (40%)

View SentiLock lockbox training guides, tip sheets and more at: bit.ly/NWAR-LBS

Larry Foltz Passing

We bring sad news that Northwoods REALTOR **Larry Foltz** passed on January 17th at age 80. Larry founded Valhalla Management Services 30+ years ago where he provided appraisal and consulting services. He was also a member of the US Naval Reserves, a Boy Scout leader for 25+ years, and Larry served as a GNMLS Director from 2012-15.



We extend our deep sympathies to Larry's family, friends and colleagues. A memorial service will be held at a later date with Heindl-Nimsgern Funeral Home. To view his obituary and to share memories, visit: bit.ly/3t59P2g. Rest in peace, Larry.

Date	Lunch & Learn Course Name - Location
Feb 9 (moved)	Lead Generation & Social Media - Webinar
Mar 10	County GIS Mapping Systems - Webinar
Apr 14	Showings 101 - TBD
May 12	Home Inspections - TBD

At our February 9th Lunch & Learn, NWAR Director Ashlei Smith will share "actionable intel" of techniques, tools and tips you can put to use quickly to build your business! Sign up below and we'll send you an invite to this and any other L&L classes that interest you!

Lunch & Learn Interest Poll: bit.ly/NWAR-LNL

REALTORS® on the Move:

New GNMLS Subscribers:

Name	Office
Rick Bina	Northern Wisconsin Real Estate* - Antigo
Lynn Freimuth ¹	NorWisRealty.com - Rhinelander
Marcie Hauser ¹	MHauser Appraisals* - Woodruff
Danielle Hazelquist ¹	Redman Realty Group - Minocqua
Jessica Lowry ¹	Zillow Inc - Seattle WA
Sam Pagels ¹	Redman Realty Group - Minocqua
Jon Shields ¹	Redman Realty Group - Minocqua
Tammy Skenandore ¹	Integrity REALTORS - Antigo
Kathleen Thayer ¹	First Weber - Minocqua
Soua Yang	Exit Midstate Realty - Weston

Transfers & Releases:

Name	From	To
Patricia Devine	Integrity REALTORS - Antigo	
Corinne Fales	Redefined Realty Advisors - Medford	
Troy Gullo	First Weber - Tomahawk	
Sue Anne Marciniak	Gregory Realty - Lake Tomahawk	
David Meyer	Re/Max Property Pros - Eagle River	EXP Realty - Minocqua
Joan Seramur	Century 21 Burkett - Eagle River	
Trisha Steffen	Exit Greater Realty - Explore - Wausau	
Tracy Wendt	Northstar Real Estate - St. Germain	

¹ = New NWAR Member
* = New GNMLS Office
^ = Closed MLS Office



*"It took me seventeen years to get 3000 hits in baseball.
I did it in one afternoon on the golf course."
- Hank Aaron (RIP 1934-2021)*

Board of Directors 2020-21

(Area code 715 unless otherwise noted)

Northwoods Association of REALTORS®

Officers (Term^):

Andrea Krueger, President	453-3365
Pete Rondello, President-Elect	358-0450
Joyce Nykolayko, Treasurer (2)	546-3900
Jon Long, Past President	453-4910

Directors (Term-Year - limit 2-2):

Tynan Anderson	(0-1*)	453-3365
Tom Bird	(1-2)	356-9521
Kim Brixius	(1-2)	453-1188
Ryan Hanson	(1-1)	358-5263
Andy Harris	(2-2)	543-8900
Ed Raasch	(2-1)	224-3800
Cassi Rupnow	(1-1)	356-4457
Ashlei Smith	(1-2)	966-9280

Greater Northwoods MLS®

Officers (Term^):

Jerry Burkett, President	479-3090
Ed Choinski, President-Elect	493-7827
Dan Pudlo, Treasurer (2)	547-3033
Jackie Leonhard, Past President	453-2673

Directors (Term-Year - limit 2-2):

Bonnie Byrnes	(1-1)	686-2481
Sandy Ebben	(2-2)	365-3000
Joe Flanders	(1-2)	420-1100
Adam Redman	(1-1)	358-0450
Mark Wagner	(0-1*)	762-3291
Julie Winter-Paez	(2-1)	480-4333

^ President, President-Elect and Past President terms are 1 year each; Treasurers may serve up to two 1-year terms.

* - Appointed to 1-year (or shorter) term to fill vacancy

NWAR Committees, Chairpersons & Duties: <https://northwoodsrealtors.org/committees>

Next Board Meetings:

Thursday, February 18th

GNMLS - 8:30am

NWAR - 10:00am

Meetings are (usually) the third Thursday of each month - Members welcome!



The National Association of REALTORS® MVP Program encourages members to take actions that will benefit NAR and members while rewarding them for being active within their association.

If you purchase any 2021 Code of Ethics product from the new REALTOR Store by 1/31, you will receive **New Development Marketing: How to Effectively Market Real Estate in an Online World** webinar for FREE!

Claim your MVP reward at:
[MVP.REALTOR](https://mvp.realtor)

Northwoods Association of REALTORS® & Greater Northwoods MLS®

PO Box 377 Phone: 715-356-3400
320 Oak St, Suite B Fax: 888-399-2118
Woodruff, WI 54568 Staff@NorthwoodsRealtors.org

Our office hours are 8am-5pm Monday through Friday

Board Office Location: bit.ly/NWAR-Map

Use East entrance (double doors by drive-up window)



About Us

The Northwoods Association of REALTORS® was founded in 1953 as a non-profit organization dedicated to serving real estate brokers and agents in the Northwoods area. NWAR provides a central hub for our 400+ Members to communicate, establish policy, receive training and implement new solutions to better serve their clients.

Greater Northwoods Multiple Listing Service®, a wholly-owned subsidiary of NWAR, is dedicated to providing our Members with first-rate service and support in listing and viewing properties and conducting business in accordance with the ethical standards of the industry. GNMLS currently serves more than 160 Member offices comprised of over 570 brokers, agents and appraisers.

NWAR & GNMLS on the Web:

NWAR Homepage: NorthwoodsREALTORS.org

Member FB Group: Facebook.com/Groups/NorthwoodsREALTORS


bit.ly/NWAR-FBK

bit.ly/NWAR-TW

bit.ly/NWAR-YT

bit.ly/NWAR-LI

2020 NWAR RPAC Champions

Every year is a challenge for local associations to reach their RPAC investment goal. 2020 made things a whole lot tougher however, and many boards had to cancel or postpone RPAC fundraising events. In NWAR's case, we moved our RPAC Auction online with gift certificates only, which concerned us since we were missing the variety of gift baskets we typically have at live auctions. We were therefore surprised and elated to report in our last newsletter (which WRA just confirmed) that NWAR reached our RPAC investment goal once again in a very tough year!



While we had fewer "Gold" and "Silver" investors since the auction was smaller this year, we reached a new high in total number of RPAC investors and finished well ahead of the statewide participation rate. That is promising news since the more who invest in RPAC, the more likely we will continue reaching our goal without having to lean heavily on large donors. More importantly, that money helps RPAC continue fighting for home ownership and property rights. Thank you to not only our 2020 RPAC Champions below, but to *everyone* who gave to RPAC or Direct Giver at any time last year. Let's rally to beat the odds again in 2021!

- RPAC Chair Cheryl Eskridge

2020 NWAR "Gold" Level Investor (\$1000+)



Adam Redman

2020 NWAR "Silver" Level Investors (\$500-999)



Denise Goldsworthy



Patty Libke

2020 NWAR "Bronze" Level Investors (\$100-499)

**Lisa Alsteen
Tom Bird
Connie Brayton
Kim Brixius
Ed Choinski
Gary Conger
Sue Crall
Lisa Fricke
Jim Gabrielsen
George Gunderson
Ryan Hanson**

**Erik Johnson
Jo Ann Klug
Andrea Krueger
Jackie Leonhard
Kendra Marten
John Morris
Charlie Ouimette
Brian Pagani
Janel Pagels
Mary Ellen Poggemann
Dan Pudlo**

**Cate Saarnio
Toni Schneider
Bob Slowik
Ashlei Smith
Scott Soder
Brenda Thompson
Mary Thompson
Kathy Tutt
Pat Van Hefty
Laurie Wagner
John Zenk**