

April 2020

V o l u m e 25 • N u m b e r 4

## MARK YOUR CALENDAR

All live events and classes  
have been cancelled  
due to COVID-19.

RASCW & SCWMLS  
Offices Closed at 12 noon  
Good Friday • April 10th

TrustFunds Webinar  
April 14th & 15th  
[Click here for details.](#)

[CLICK HERE](#)  
FULL EVENT CALENDAR

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### Nicole Bunbury Sjowall Elected RASCW President for 2021

At its March 26th meeting, the RASCW Board of Directors elected Nicole Bunbury Sjowall, Bunbury & Associates, REALTORS<sup>®</sup>, to the office of President-elect. Nicole began her service on the Board in 2019 and currently serves as Vice President. She will be installed as President in January 2021. Please join us in congratulating Nicole on her election.

### RASCW & SCWMLS Offices

The RASCW and SCWMLS office may be closed, but we are open and available to serve our Members Monday-Friday, 8:30 a.m. – 5:00 p.m. RASCW and SCWMLS staff is working remotely to support you and your business. Phone 608-240-2800. [Click here for a directory of our staff email addresses and phone extensions.](#)

For questions about membership, please call 608-240-2800 press 4 or email [member@wisre.com](mailto:member@wisre.com).



### "Safer at Home" What does it mean for you?

On March 25th Governor Evers issued an Executive Order requiring all Wisconsin residents to stay at home in an effort to curb the spread of the Coronavirus disease (COVID-19), effective through April 24th.

The Executive Order provides that among the essential businesses and operations permitted are professional services, which includes real estate services, including appraisal, home inspection, and title services.

Be advised the Executive Order contains guidance requiring the continued observance of the previously ordered preventive measures:

- Services shall, to the greatest extent possible, use technology to avoid meeting in person;
- Maintain a social distance of 6 feet between people;
- No gatherings of 10 or more people;
- Avoid social gatherings with people of all ages (including play dates and sleepovers, parties, large family dinners, visitors in your home, non-essential workers in your house);
- Frequent and thorough hand washing with soap and water;
- Covering coughs and sneezes;
- Avoiding touching your face;
- Stay home.

**Governor's Order:** [Click Here](#)

**Safer at Home FAQ:** [Click Here](#)



# REALTOR<sup>®</sup> REVIEW

A REALTORS<sup>®</sup> Association of  
South Central Wisconsin  
Publication

## OFFICERS OF THE ASSOCIATION

Cindy Ulsrud, President	628-8640
Nicole Bunbury Sjowall	441-7777
Vice President/President-elect	
Mike Lenz, Treasurer	318-4280

## DIRECTORS

Jean Armendariz-Kerr	665-3537
Anne Baranski	246-7777
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Michael Restaino	833-7777
Amy Roehl	661-1100
Jessica Vezakis	437-7653
Scott Walker	212-7400

## EDITORIAL STAFF

Ruth A. Hackney, Editor-in-Chief  
Ann McGinty, Communications Coordinator

The purpose of the REALTOR<sup>®</sup> Review is to inform its Members of events, issues and accomplishments pertaining to the REALTORS<sup>®</sup> Association of South Central Wisconsin.

If you would like to submit information, story ideas, or articles for inclusion in the REALTOR<sup>®</sup> Review please contact Ruth A. Hackney at [ruth@wisre.com](mailto:ruth@wisre.com).

Submit typewritten articles, with contact name and phone number to:

RASCW  
4801 Forest Run Road, Suite 101  
Madison, WI 53704-7337

Phone: (608) 240-2800  
Fax: (608) 240-2801

Items submitted in Microsoft<sup>®</sup> Word programs are also welcome.



## President's Message, Cindy Ulsrud



In the United States and around the world, there are an increasing number of orders requiring citizens to stay at home to prevent the spread of COVID-19. Many of these orders, similar to Wisconsin, describe real estate and the businesses that support it as essential. While some believe that this is simply about the money, I believe that this recognizes the fact that shelter is one of life's most basic needs. States like New York, California, and Washington, whose original orders did not include real estate, have since recognized its importance and changed.

The real estate industry provides home and stability for millions of people. Regardless of what is happening in the world, people are moving, growing, facing hardships, coming home, or relocating and I believe that whatever their situation they need to know that there will be opportunities for them to find shelter.

However, while real estate is essential, it does not change our obligation to do whatever is in our power to ensure the health and safety of our clients, friends, family, and communities. This means encouraging buyers to view the house virtually before a live tour or limiting open house attendees to just a few at a time. It also means that you, as a real estate professional, are not obligated to work if you do not feel it is in the best interest of your clients or family. There are still plenty of things that you can do virtually in this business.

RASCW is continuing to work hard with the Wisconsin REALTORS<sup>®</sup> Association (WRA), NAR, and other Associations across the United States to share ideas, keeping up with legislation, and providing content that helps you to protect property owners and to ensure our economy stays strong. It is important for all aspects of the process (Agents, Lenders, Home Inspectors, Appraisers, Title Companies and Register of Deeds) to remain in operation. We understand doing business in this new climate can be challenging but it is still being done, safely and successfully.

In addition, there have been many great training ideas shared between agents, on websites, blogs, zoom conferences etc. about Virtual Tours, tools, safety ideas, and simple tips. Out in the community, agents have been a huge source for supplies or even made themselves available to assist during showings and meetings with clients and customers. Cooperation and professionalism have been at its best!

NAR has a great guide for you to address some common issues. [Click the link here.](#)

I ask that you continue to be professional and supportive of each other as we have clients that need our guidance more than ever. RASCW is here, and we are listening to our members to ensure that we get you what you need. Feel free to reach out to me at anytime to share ideas, resources or information. Stay safe...stay well and thank you for all you do!

Cindy Ulsrud



*Thank You!*

Our success reflects the hard  
work of our real estate colleagues.

Cori Femrite NMLS#594085	Amy Gile-Engel NMLS#586017	Howard Cagle NMLS#593729
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P: 608-836-1616

[www.CapitolBank.com/Mortgages](http://www.CapitolBank.com/Mortgages)



The MLS office is physically closed, but we are working remotely and available to help you.

Contact us via email or phone (608.240.2800).

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**Help with Paragon:** [support@wisre.com](mailto:support@wisre.com)

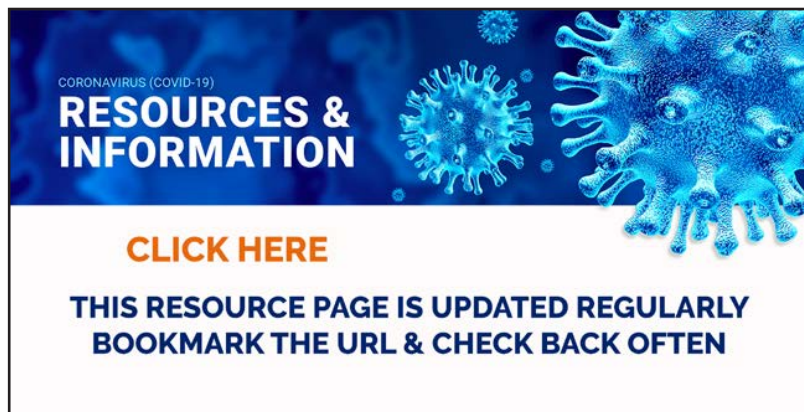
**Help with billing & anything else:** [mls@wisre.com](mailto:mls@wisre.com)

## Pandemic Unemployment

As a part of the Coronavirus Aid, Relief and Economic Security Act, Unemployment benefits for the self employed was approved, referred to as Pandemic Unemployment Assistance. This unemployment assistance is available to individuals who are unemployed, partially unemployed, or unable to work for the weeks impacted as a result of COVID-19 between Jan. 27- December 31, 2020. There is a maximum of 39 weeks of assistance, where the amount is equal to what is authorized under the state unemployment compensation law, plus an additional \$600 per week for up to four months.

### NAR FAQ on CARES Act: [Click Here](#)

These benefits will be administered by the states, in accordance with this new Federal law. The Department of Workforce Development has asked that self-employed and independent contractors wait to apply until they have systems in place. Bookmark the [link to their website](#) and check back often for updates.



CORONAVIRUS (COVID-19)  
**RESOURCES & INFORMATION**

**CLICK HERE**

**THIS RESOURCE PAGE IS UPDATED REGULARLY  
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## MLS NEWS

Visit [www.scwmls.com](http://www.scwmls.com) for expanded details.



### Changes as a Result of Coronavirus (COVID-19)

- **Show Date Now Optional:** The Show Date is now optional for properties in the status of Delayed. In addition, the requirement to enter a Show Date for active listings, currently not available for showings, is also optional. If you have an active listing for which the seller has requested to suspend showings for an unknown period of time, simply add NO SHOWINGS in the first line of the public remarks. If you are comfortable with a date showings will be allowed, please enter it.

- **Virtual Open Houses:** To accommodate virtual open houses, we will be temporarily allowing links to the live session of the open house in the public remarks. The date & time of the open house should be entered in the normal open house fields. Please remove the link information as soon as the virtual open house is finished.

*It is Zillow's practice to remove urls in public remarks. Temporarily they will accommodate virtual open houses only if the following format is used at the end of the public remarks: #virtualopenhouse [https://EnterActualURL](#) 03/31/2020 11:00 AM-2:00 PM The link will not appear, but a "Join Now" link will display during the time entered.*

- **Virtual Showings:** Consider sending an email to your buyers letting them know you are willing to show them property virtually. If a seller is allowing showings, you can use your smart phone and an app such as FaceTime, Zoom, GoToMeeting, JoinMe or Skype to take your buyer on a live virtual tour. Here is a [resource](#) from ShowingTime on setting up virtual showings.

- **Offer to Purchase:** The WRA has created [Addendum CV](#) to assist you in addressing closures of government entities/settlement service providers, as well as required isolation of parties to the transaction.

### Updated Resource:

[Link to 2019 Tax/Mill Rates](#)

**CLICK HERE**

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## NAR Chief Economist Lawrence Yun Keynote Presentation Available

Marquette University held its 8th annual Wisconsin Residential Real Estate Symposium on Monday, March 23, 2020. Due to concerns around the coronavirus (COVID-19), the conference was moved online into a webinar format and shortened to 75 minutes. Nearly 200 people attended the webinar, hearing from keynote speaker Dr. Lawrence Yun, Chief Economist for the National Association of REALTORS®, and Dr. David Clark, professor of economics and executive associate dean for the College of Business Administration at Marquette.

[Click here for the presentations and a recording of the event.](#)



## Real Estate Social Distancing via Technology

In response to questions we received about technology available to use for virtual tours, we assembled a few members together and asked them to discuss tools that work for them. Thank you to **Dan Bertelson**, RE/MAX Preferred, **Brandon Buell**, Stark Company, REALTORS® and **Ashley Pilarowski**, Century 21 Affiliated, for taking the time to share your experiences.

[Click here to watch the Panel Discussion: Real Estate Social Distancing via Technology](#)

[Click Here to Learn How to Set Up Video Showings with ShowingTime](#)



### REMINDER: Guidelines for Essential Services from the WI Safer at Home Order:

"Professional services, such as legal or real estate services (including appraisal, home inspection, and title services). These services shall, to the greatest extent possible, use technology to avoid meeting in person, including virtual meetings, teleconference, and remote work (i.e., work from home)." - Excerpt from Gov Evers' [Safer at Home Order](#)

**Be safe everyone!**

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## Tips for New Builds: Getting Paid



It can sometimes be tricky to navigate your client relationship in a tight market where a new build might be a primary option. In order to avoid a builder potentially saying a commission isn't due, agents need to proactively discuss with their clients early about new construction and your role in the process if it becomes a possibility.

Buyers agents should work to be the resource on all housing, not just what is on the MLS. One suggestion might be to pick up multiple copies of builder pamphlets to share with their clients. That way the client continues to see them as their resource, even while working with the builder.

Most importantly, remember that a commission is offered via your relationship to the MLS, so if the property is not on the MLS, it's up to you to negotiate a commission or referral fee ahead of time.

Throughout any transaction it is important to remember Article 1 of the [Code of Ethics](#).

*When representing a buyer, seller, landlord, tenant, or other client as an agent, REALTORS® pledge themselves to protect and promote the interests of their client. This obligation to the client is primary, but it does not relieve REALTORS® of their obligation to treat all parties honestly. When serving a buyer, seller, landlord, tenant or other party in a non-agency capacity, REALTORS® remain obligated to treat all parties honestly.*

## New NAR Cyber Liability Insurance



Malware, hacks, and data loss are very real threats in the real estate industry where high value transactions and sensitive customer information make real estate professionals a prime target for hackers.

Determining the right cyber liability options to protect your real estate business in the event of an online attack isn't easy. That's why NAR partnered with CyberPolicy® to create a customized and comprehensive cyber liability insurance program for REALTOR®-owned brokerages.

You now have access to specialized plans designed to meet the unique needs of real estate professionals, with support to help quickly restore your business should cyber attack or fraud occur. Plus, NAR members receive premium discounts, higher coverage limits, no retroactive date, and more.

Members can compare, quote, and buy cyber liability insurance from select first-class carriers through an entirely paperless quoting and binding process.

Visit [nar.realtor/cyberpolicy](http://nar.realtor/cyberpolicy) to learn more about this valuable member benefit now available through the REALTOR Benefits® Program.

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## April is Fair Housing Month

April is upon us. This time of year is usually a flurry of spring market activity. It's also a time when we reflect on the ways people are shut out of the housing market, and commit to expanding housing opportunity, with our annual observation of Fair Housing Month. This year is different.

Because of measures to slow the spread of coronavirus, activities outside our homes have slowed or stopped. But crises like these remind us that despite our differences, we are all very much the same. Viruses don't discriminate. Many of us are in similar circumstances, trying to figure out how to work from home while also homeschooling our kids. Despite these challenges, we're also finding new ways to strengthen our communities, by getting groceries for an elderly neighbor or buying a gift card to support a local restaurant and its employees.

This quiet time is an opportune one to reflect on how we are all bound together. Coronavirus threatens us all. But the virus will also hit certain members of our communities especially hard. Whether due to losing a job without savings to fall back on, increased unpaid caregiving work, the threat of evictions or foreclosures, xenophobic threats or violence, or difficulty accessing necessary services, communities of color, people with disabilities, and women face even greater burdens now. We must ensure that, as we confront the pandemic, and as we recover, that we all do so together.

As we stay home, REALTORS® can and must rise to the challenge. Fair Housing Month emphasizes education, reflection, and discussion—meaningful efforts we can still undertake while practicing social distancing. This year, NAR is presenting [Fair Housing Month @ Home](#) – curated lists of books, videos, podcasts and other resources for you to educate yourself throughout the month. Read, watch, listen, think, discuss – and strengthen your fair housing knowledge and leadership.

## WAYS TO OBSERVE FAIR HOUSING MONTH @ HOME

### 1. Host a Fair Housing Book Club

The NAR ebook library has added a number of fair housing [titles](#) recommended by NAR's new Director of Federal Fair Housing Policy, Bryan Greene. Read them on your own or host a book club on Zoom or another social meeting platform.

### 2. Watch a Fair Housing movie or documentary

Check out a list of recommended fair housing [videos](#) here. Or watch [The Banker](#), featuring Samuel L. Jackson, on Apple TV+.

### 3. Listen to a Fair Housing Podcast

Check out Bryan Greene's list of recommended fair housing [podcasts](#) here.

### 4. Read Fair Housing Journalism

Investigative journalists have done incredible work uncovering housing discrimination and explaining the history of segregation in America. Later in April, NAR will add recommended fair housing journalism to the Fair Housing Month @ Home page.

### 5. Check out Fair Housing nonprofit organizations

Learn about local and national Fair Housing nonprofit organizations and the work they do to support equal access to housing. Later this month, NAR will add a list of leading fair housing organizations to the Fair Housing Month @ Home page.

### 6. Take an online Fair Housing Training

Later this month, NAR hopes to make available a practical, real-estate focused online training on how implicit bias may inadvertently influence your interactions with consumers. Using specific examples from a REALTOR's day, the training will help you avoid thinking traps that can lead to unintentional discrimination.

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APRIL IS FAIR HOUSING MONTH

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## Commercial Resources for COVID-19

NAR Guidance for Commercial Real Estate:

<https://www.nar.realtor/coronavirus-guidance-commercial-real-estate>

CCIM – Certified Commercial Investment Member: Access information and education related to COVID-19, the Economy, and commercial real estate. <https://www.ccim.com/covid19/?gmSsoPc=1>

CCIM - Guidance for Rent Relief Requests and Other Commercial Real Estate Tenant/Landlord Issues: <https://www.ccim.com/rentrelief/?gmSsoPc=1>

IREM – Institute of REAL Estate Management <https://www.irem.org/learning/coronavirus#frontline>

RLI – REALTORS® Land Institute is offering free attendance to the REALTORS® Land Institute Virtual NLC20 (2020 National Land Conference), sponsored in part by Land.com Network. [Learn more and register](#)

**Greater Madison Area  
April 2020 Asking Lease Rates**  
From 04/01/2012 – 04/30/2020

Office Rates

East: \$13.04    Central: \$18.28    West: \$14.87

Retail Rates

East: \$13.23    Central: \$21.40    West: \$15.87

Office/Whse

East: \$6.23    Central: \$7.99    West: \$6.81

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## Electronic Earnest Money is Live!



Great news! Electronic earnest money is live and ready to use!

When you're on a property details page in the MLS, you'll notice a little TrustFunds icon. Click that icon to request earnest money electronically. No need to log in or sign up! All agents are already active.

If your Broker or Title Company is not on the list of registered Trust Accounts, please email or call them to encourage them to sign up so you can route earnest money to their account.

- You'll love electronic earnest money because:
- It's more secure than a paper check!
- It's simple and convenient for you and your buyer!
- You don't have to spend time and money driving around to pick up checks!
- You can see the real-time status of every payment request!

Electronic earnest money is here. What will you do with all of your extra time?!

**Call-to-action button: [Download the 3 Steps PDF](#)**

## Continuing Education 2019-20



By partnering with the Wisconsin REALTORS® Association RASCW is able to provide a high standard of real estate education, enabling you to better serve your clients. Since the DSPS has not indicated that they plan on extending the December 14th renewal deadline, check out WRA's list of On Demand or Self Study courses while you're safe at home! License renewal requires 18 hours of continuing education.

### Mandatory Courses

- Course 1 – Wisconsin Listing Contracts
- Course 2 – Wisconsin Offers to Purchase
- Course 3 – Wisconsin New Developments
- Course 4 – Wisconsin Real Estate Ethics and Consumer Protection
- Course 5 – Wisconsin Real Estate Law and Practice
- Course 6 – Wisconsin Real Estate Transactions

[To register for online and self-study courses, please click here.](#)

## FINANCING FOR PROFESSIONALS ZERO DOWN PAYMENT OPTIONS

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**AMY JACOB** NMLS 770832 | 608.203.3929  
**KAREN WEDVICK** NMLS 770831 | 608.203.3934  
**KOREY FREY** NMLS 709654 | 608.240.1880  
**MARGARET LANDPHIER** NMLS 770829 | 608.250.7234  
**MICHAEL BACSI** NMLS 770833 | 608.250.7232  
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## MEMBERSHIP UPDATE

### NEW MEMBERS

Jay Anderson Century 21 Affiliated	Race Frame Century 21 Affiliated	Kenny Millman Realty Executives Cooper Spransy	Caitie Vande Hey Elite Real Estate
Lynelle Asberry RE/MAX RealPros	Jim Gallagher Century 21 Affiliated	Clayton Mills Mills Realty Group	Diane Weaver Stark Company, REALTORS®
Tyler Ault RE/MAX Equity	Kassiah Keller Keller Williams Realty	Jess Oczachowski Stark Company, REALTORS®	Sabra Weinkauff Stark Company, REALTORS®
Jennifer Blau First Weber Inc	Trina Lehner EXIT Realty HGM	Broddey Richards eXp Realty, LLC	<b>AFFILIATES</b>
Brandi Camron EXIT Realty HGM	Justin May RE/MAX Preferred	Deb Sybell First Weber Inc	Todd Withey Midwest Title
Andrew Engelbrecht Big Block Midwest	Natalie Mecum Big Block Midwest	Wayne Thomas Weichert, REALTORS® - Great Day Group	
Lane Fitzgerald L6 Brokerage and Realty	Jessica Michaels Keller Williams Realty		

### MEMBERSHIP TRANSFERS

NAME	FROM	TO
Chuck Bernhagen	Keller Williams Realty	eXp Realty, LLC
Julie Bernhagen	Keller Williams Realty	eXp Realty, LLC
Kim Bussan	Newline Real Estate, LLC	Home Key Real Estate
Marcie DeMars	Coldwell Banker River Valley, REALTORS®	First Weber Inc
Kim Flesch	Marshall Insurance & Realty LLC	Lori Droessler Real Estate, Inc.
Juan Garcia	The Alvarado Group, Inc	EXIT Realty HGM
Danice Kalscheur	NextHome Metro	eXp Realty, LLC
Pete Long	First Weber Inc	Restaino & Associates ERA Powered
Troy MacMiller	Badgerland Real Estate & Associates, LLC	RE/MAX Preferred
Neil Mathweg	Realty Executives Cooper Spransy	eXp Realty, LLC
Michelle Okeson	First Bank Financial Centre	Monona Bank
Greg Raymond	Century 21 Affiliated	Realty Select, LLC
Anthony Schey	Preferred Realty Group	Home Buyers Marketing II, Inc
Jake Zimmermann	Weichert, Realtors - Great Day Group	Badgerland Real Estate & Associates, LLC

Congratulations to the 36 new Members who completed Orientation in March sponsored by AI Gindt from BPG Inspections.

Thank you to Mary Duff, Anne Baranski, Laura Stanfield, Robert Procter, Tom Weber, Jean Armendariz-Kerr and Cindy Ulsrud for imparting their wisdom and time as March Orientation Instructors.

**You did an excellent job!**

### NEW OFFICES

Home Key Real Estate, Cuba City, WI  
L6 Brokerage and Realty, Beloit, WI  
Midwest Title, Lancaster, WI  
Mills Realty Group, Beaver Dam, WI  
Realty Select, LLC, Juda, WI

### In Memoriam

Our sincere condolences go out to the family and friends of **Judy Spiegel** who passed away March 18, 2020. Judy joined RASCW in 1991 and worked for Coldwell Banker Success for many years until transferring to the Stark Company, REALTORS® in 2011. Her son Jay is also a RASCW member with the Stark Company, REALTORS®. Donations in Judy's memory can be made to the Foundation for Women's Cancer.

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