

IMPORTANT NEWS

WRA Convention Scheduled

The WRA Convention will be held October 4-6, 2021 at The Wisconsin Center, downtown Milwaukee. Live. More information coming soon.

Agent Code

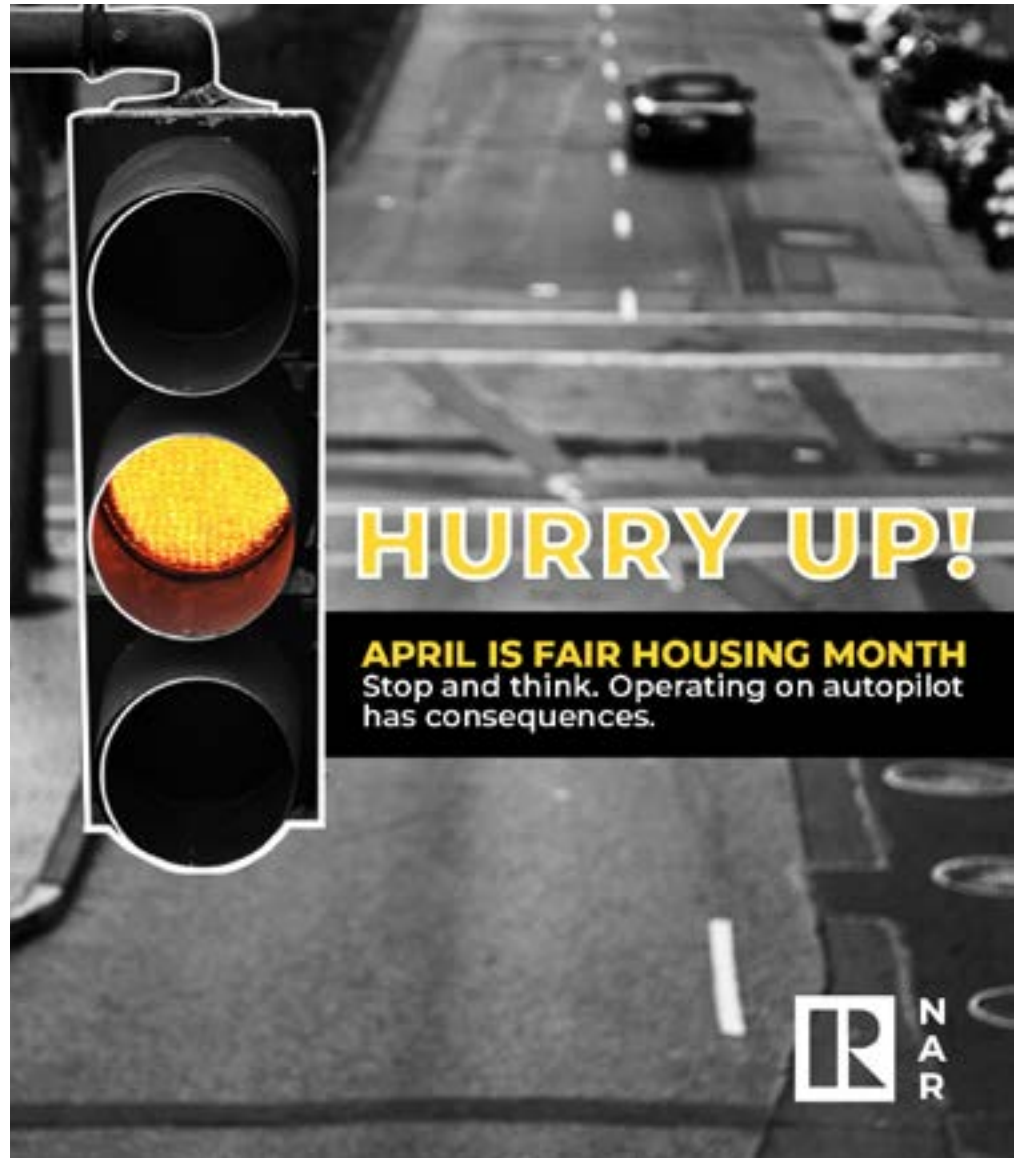
Sorry to Jennifer Holliday for missing her Agent Code in last month's newsletter! Call the Association Office if you find yours in this month's issue and you will win a free dinner at the next General Membership Meeting!

If In Doubt Please Call Us!

Once you secure a listing, do you have questions on what to do to enter in MLS? Please call Ryan at 608-785-7838 for help. We will walk you through what you need to do to comply with the rules and regulations of MLS. This will eliminate unnecessary fines. We are here for you and would be most happy to help!

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City of La Crosse – Key Information for REALTORS® and Homebuyers

- See attached flyer for a document providing information to property owners on how to reach the City of La Crosse – Refuse & Recycling Department and also information about trash and recycling guidelines.
- The recycling carts are supposed to stay with the property. Sellers are not to take the carts with them when they move! This has been an issue.
- It would be a great idea to make copies of both docs and hand to sellers and buyers. The goal of this City department is the help the sellers and new homeowners have a smooth transition during their move.

2 Executive Report

Learn About Fair Housing and Maybe Win \$200

By Char Glocke, Association Executive



Happy Spring! So excited for warmer weather and the summer to bring us some beautiful sunshine.

I am waiting patiently for WRA to let me know when the new biennium WI CE classes will be approved for MN Credit. I will set up the sessions as soon as I hear.

April is Fair Housing Month. Please take a moment to read the various articles on Fair Housing in this issue of our newsletter. Take an hour and complete "Fairhaven." It's a great review of Fair Housing Law. In addition, you can enter upon completion, the drawing to win a \$200 gift card. Check it out.

Another plus is that it's fun!

Please, please make sure that after a showing you take a walk through of the house and make sure that all lights are off, thermostat is set to where it was when you entered, windows locked and pouch back in the lockbox. I am receiving calls that are reporting the above is happening.

Another reminder, to remove directional signs posted on boulevards in our surrounding communities. Not only are they against community sign ordinances, but they look trashy and unattractive.

The market is crazy. Listings are at an all time low. And you are busy! Please remember to show courtesy, trust and respect to other real estate professionals.

Have a great month! Don't eat too many jellybeans!

APRIL IS FAIR HOUSING MONTH:



Every April REALTORS® commemorate the passage of the Fair Housing Act of 1968 with events and education that shine a light on housing discrimination and segregation, and a recommitment to expanding equal access to housing.

Implicit bias is often a manifestation of muscle memory. A go-with-your-gut unconscious choice, act, or opinion with immeasurable consequences that can, and have impacted generations.

Slow down, course correct, and take action. Throughout the year we must remain steadfast in our commitment breaking down biases, holding ourselves accountable, and upholding the letter of the law.

So, refresh your memory, and open your mind. There is always more to know, and we can all do better.

Kristal
Ryan
Char
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Advertising rates for the River City Realtor® are \$6.00 per column inch payable in advance. All new advertising or changes in ads should be delivered to the Association Office, camera ready, by the 15th of the month prior to publications. Make checks payable to the La Crosse Area REALTORS® Association.

Frequently Requested Phone Numbers:

WRA Legal Hotline • 608-799-4468

DSPS • 608-266-5511

Zip Forms Support • 1-800-383-9805

Metro MLS Helpdesk • 1-800-490-3731

Required Minnesota CE Scheduled

MN required CE – “Salesperson and Broker Module: Disclosure” is booked. It is scheduled for Friday, April 23, 2021 for 3.75 hours of MN credit. It will be held from 8:30 a.m. to 12:00 p.m. Mike Brennan, MN Realty School, will be our instructor. The platform that he is using is ZOOM! This is way more user friendly than the platform he used last year.

Please check out the flyer in this issue that gives you all information needed. Please signup ASAP.

Wisconsin Appraiser Continuing Education

All appraiser licenses expire every two years and must be renewed by December 14 of odd-numbered years. All certified and licensed appraisers are required to complete 28 hours of CE each biennial period, which must include a 7-hour USPAP Update course. Appraisers may not receive credit for completion of the same CE course offering within a continuing education cycle.

Check out the upcoming virtual courses: https://www.wra.org/Education/CE/Appraiser/Wisconsin_Appraiser_Continuing_Education/

WI CE Available Soon

After a conversation with WRA, I have been informed that WI CE will not be available due to the new biennium until May 1. As soon as the DSPS approves all 6 courses and WRA has MN credits approved, I will offer all 6 classes. However, if COVID-19 is still hanging on with high numbers, I will ask John Sayas to provide the classes on ZOOM, virtually. Either way, we will offer all 6 courses. Stay tuned for more details.

May NAR Legislative Meetings Will Be Held Virtually

NAR will be holding the NAR Legislative Meetings and Trade Expo virtually on May 3-14, 2021. Registration for the event opened on February 24. Mark this date on your calendars.

Here is a video from NAR President Charlie Oppler addressing this decision:

<https://www.nar.realtor/newsroom/nar-announces-may-legislative-meetings-will-be-held-virtually-in-2021>

RPR Committed to Providing Training and Resources

RPR has nearly two dozen live and recorded webinars to choose from, in addition to videos, eBooks and more. Please check out this link to take advantage of online learning opportunities <https://blog.narrpr.com/workshops/>.

At Home With Diversity®



At Home With Diversity® (AHWD) is an NAR certification program designed to present a picture of the changing face of the real estate industry. Since 1998, the At Home With Diversity® program has prepared over 20,000 REALTORS® to work effectively with and within today's increasingly diverse pool of homebuyers.

The At Home with Diversity® course is a 6 to 7-hour class that can be taken online or in person and addresses the topics of diversity, fair housing, and business planning development. After successfully completing the course, REALTORS® are eligible to apply for the official AHWD certification, which conveys to clients they're working with a dynamic real estate professional with expertise that transcends cultural barriers.

About the Course

The At Home With Diversity® Course teaches REALTORS® how to:

- Assess and understand attributes of diversity in local markets and their impact on the real estate industry
- Understand basic competencies to earn the confidence of potential buyers and sellers, regardless of race, ethnicity, religion, gender, handicaps, familial status, or national origin
- Build a business plan that minimizes risk and successfully services all types of clients

Click here to see the course goals and objectives.

For more information, click on this link:
<https://www.nar.realtor/at-home-with-diversity>

L87523

APRIL IS FAIR HOUSING MONTH:

REALTORS® are charged with upholding fair housing laws as well as offering professional service to all in their search for real property.





Have You Sold Four Houses On Fairhaven Yet?

What is Fairhaven? It is a NAR's Simulation Training. Agents work against the clock to sell homes in a fictional town of Fairhaven, while confronting discrimination in the homebuying process. Learners will also walk in the shoes of a homebuyer facing discrimination. The training provides customized feedback that learners can apply to daily business interactions.

Kristal, Ryan and I sold 4 houses on Fairhaven without a real estate license (smile). It was a great refresher of fair housing law. In addition to a fair housing refresher, it was fun!

Through April 30, any member that completes Fairhaven will have the opportunity to enter their name in a drawing for a \$200 Mastercard/Visa credit card. Login into the link below to take this NAR's Simulation Training today!

Check out this Fair Housing Simulation Demo: <https://www.nar.realtor/fair-housing/fairhaven/welcome-to-fairhaven-promoting-fair-housing>.

On the Move

Transfer

- **Cathryn Howland** from RE/MAX Results to @properties La Crosse
- **Jessica Himmer** from RE/MAX Results to @properties La Crosse
- **William Favre** from RE/MAX Results to @properties La Crosse
- **Justina Weisensel** from RE/MAX Results to @properties La Crosse
- **Ryan Wessel** from BHHS North Properties to @properties La Crosse
- **Abby Larsen** from BHHS North Properties to @properties La Crosse
- **Chris Munson** from BHHS North Properties to @properties La Crosse
- **Nate Trim** from BHHS North Properties to @properties La Crosse

Welcome to MLS

- **@properties La Crosse**

APRIL IS FAIR HOUSING MONTH:

America's history of racist housing policies inflicted staggering losses on Black Americans.



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WE PUSH THE PAPER.**

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Tom Wheeler GRI Scholarship Available – Apply Today!

If you are interested in achieving this designation, apply today! All REALTOR® members that are interested in achieving this designation are eligible to apply. Fill out the application inserted in the newsletter and submit by July 1, 2021. This Scholarship will pay up to \$300 for the On Demand Coursework. Check out the GRI Designation Criteria in a separate article.



GRI Education Requirements

To earn the GRI designation, REALTORS® must complete both On Demand and live coursework for a total 10 credits. You have five years to complete the required coursework.

1. On Demand core courses

On Demand education provides instructional videos and supplemental reading materials that you can access anytime at your own pace and schedule.

- Course credit: The On Demand coursework counts as five credits toward the GRI designation.
- Time frame for completion: Students have six months from the date of purchase to complete the On Demand coursework.
- Course fee: \$300; approx. 25 hours of education
- Note: Completing the On Demand portion is not required prior to taking the live portion.

2. WRA live/virtual elective courses

A combination of WRA live/virtual courses are required to fulfill the five credits toward the elective course requirements.

- Course credit: The live/virtual zoom coursework counts as five credits toward the GRI designation and must be taken through WRA.
- Course fee: \$125 – \$250 per course.
- Note: Completing the On Demand portion is not required prior to taking the live portion.

Elective course options (must total 5 credits)

- ABR designation core course (2 credits)
- CRS 201: Listing Strategies (2 credits)
- CRS 202: Selling — Effective Buyer Strategies (2 credits)
- SRES designation core course (2 credits)
- GREEN: Green designation — two-day course (2 credits)
- MRP: Military Relocation Professional (1 credit) as of 2016
- PSA: Mastering the CMA (1 credit)
- RSPS: Home Sweet (Second) Home: Vacation, Investment, Luxury Properties (1 credit)

3. Membership must be in good standing with the National Association of REALTORS®.

APRIL IS FAIR HOUSING MONTH:

NAR opposes discrimination based on race, color, religion, sex, handicap, familial status, sexual orientation, gender identity, & national origin.



Let your *dreams* of a new home *blossom* with a title company you can *trust* !

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CONNECT WITH US



REALTOR® Government Day- 2021

Wisconsin real estate was deemed essential. And your participation in the WRA's annual lobbying event is your chance to keep it that way. With all all-new virtual format, you can attend and visit lawmakers virtually, all from the comfort of home. Advocating for a brighter tomorrow has never been easier. Plan to attend! See attached flyer.

How Well Do You Know the Code of Ethics?

Article 13 – REALTORS® shall not engage in activities that constitute the unauthorized practice of law and shall recommend that legal counsel be obtained when the interest of any party to the transaction requires it.

REALTORS® Professional Courtesies: Respect for Property

- Be responsible for everyone you allow to enter listed property.
- Never allow buyers to enter listed property unaccompanied.
- When showing property, keep all members of the group together.
- Never allow unaccompanied access to property without permission.
- Enter property only with permission even if you have a lockbox key.
- When the occupant is absent, leave the property as you found it (lights, heating, cooling, drapes, etc.). If you think something is amiss (e.g. vandalism), contact the listing broker immediately.
- Be considerate of the seller's property. Do not allow anyone to eat, drink, smoke, dispose of trash, use bathing or sleeping facilities, or bring pets. Leave the house as you found it unless instructed otherwise.
- Use sidewalks; if weather is bad, take off shoes and boots inside the property.

APRIL IS FAIR HOUSING MONTH:

More than fifty years after the passage of the Fair Housing Act, discrimination persists, and many communities remain segregated.



Spring has Sprung!

Spring on over to  **NewCastle**
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9542 East 16 Frontage Road, Onalaska, WI 54650

La Crosse County Sold & Active Listings – March 2021

7

PRICE-CLASS/TYPE	SOLD/ACTIVE RESIDENTIAL LISTINGS						CURRENT ACTIVE LISTINGS	
	0-2 BDRMS	3 BDRMS	4+ BDRMS	TWO FAMILY	CONDO CO-OP	TOTAL UNITS	SINGLE FAMILY	CONDO CO-OP
29,999.99 and under	0	0	0	0	0	0	0	0
30,000 - 39,999.99	0	0	0	0	0	0	0	0
40,000 - 49,999.99	0	0	0	0	0	0	0	0
50,000 - 59,999.99	0	0	0	0	0	0	0	0
60,000 - 69,999.99	0	0	0	0	0	0	0	0
70,000 - 79,999.99	0	0	0	0	0	0	0	0
80,000 - 89,999.99	0	0	0	0	0	0	0	0
90,000 - 99,999.99	1	0	0	0	0	1	1	0
100,000 - 119,999.99	2	0	1	0	0	3	1	0
120,000 - 139,999.99	2	2	1	1	0	6	4	0
140,000 - 159,999.99	3	3	0	0	0	6	3	0
160,000 - 179,999.99	1	4	1	0	0	6	3	0
180,000 - 199,999.99	0	3	8	0	0	11	2	0
200,000 - 249,999.99	0	12	5	0	0	17	9	3
250,000 - 299,999.99	0	5	3	0	2	10	7	0
300,000 - 399,999.99	0	7	7	0	0	14	26	5
400,000 - 499,999.99	0	0	2	0	0	2	5	1
500,000 and over	0	3	6	0	0	9	12	5
TOTALS	9	39	34	1	2	85	73	14
AVERAGE	132,489	326,074	327,972	135,000	289,250	303,222	381,235	411,121
MEDIAN	120,000	226,500	250,000	135,000	287,500	213,000	330,600	319,900

Unit Sales by Time on Market			Unit Sales by Financing Type				Property Type		
DAYS	RES	CONDO	TYPE	RES	CONDO	TYPE	RES	CONDO	Volume
1 - 30	70	1	Adj Rate Mtg	1	0	Owner Fin	0	0	213,000
31 - 60	6	0	Assumable	0	0	Private	0	0	287,500
61 - 90	1	0	Cash	9	0	USDA	0	0	213,000
91 - 120	2	1	Conventional	61	2	VA	2	0	
121 or over	4	0	FHA	7	0	WHEDA	0	0	
TOTAL SALES	83	2	Land Contract	0	0				
			Other	3	0	TOTAL SALES	83	2	

THAT'S WHO WE



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Treat Others as You Want to be Treated!

Over the past few weeks, I have received phone calls expressing concern about members and their lack of respect for seller's property. It makes me sad when I receive these calls reporting that doors were left open and some not locked, lights left on, seller's property tampered with and pouch not returned to the lockbox.

These incidents are inexcusable. As REALTORS®, we must respect the seller's property in the same manner we would expect someone to respect our own property. It should be the practice of every one of our members to do a quick check of the property prior to leaving. Make sure that doors are locked, lights are turned off, thermostat is left at the same temperature as when you entered and that the key pouch is returned to the lockbox.

Please remember to leave your card. It is so important to let the sellers know that you have entered their home to show the property. If you notice any problems at a showing, immediately contact the listing agent, so that the problem can be remedied.

Tips to Follow Prior to Creating Your Next Advertisement

Before you create your next advertisement, incorporate these best practices to keep your advertisements in compliance with the Fair Housing Act:

- Focus on the property and its amenities, not on your "ideal" buyer or renter.
- Do not make statements that have the effect of excluding individuals of a protected class from your advertising initiative.
- Avoid restricting your advertisements from only reaching certain individuals or audiences by, for example, using platform features that allow advertisers to restrict who sees the advertisements based on certain characteristics like race, religion or age.
- If you use pictures of people in your advertisements, make sure the advertisement includes individuals reflective of the population in the area where the advertisement is placed.
- Include the phrase "Equal Housing Opportunity" or the fair housing logo in your advertisements. Not only will this signify your commitment to fair housing to your audience, but HUD will also consider this language when determining your fair housing compliance efforts.
- Be familiar with applicable local and state fair housing that may afford even broader protections.

Golf Outing Set!

Our Golf Outing is scheduled for
July 19, 2021 at Cedar Creek.



Hopefully, all the
COVID-19 restrictions
will be behind us.

LOOKING FOR A LENDER THAT CAN DELIVER?

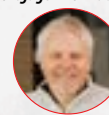
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Todd Cejka
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Todd.Cejka@SupremeLending.com
ToddCejka.SupremeLending.com
114 2nd Ave N | Onalaska WI 54650



Jeff Thompson
Loan Officer NMLS #256028
Cell: 608-397-4356
Jeffrey.Thompson@SupremeLending.com
http://jeffrethompson.supremelendinglo.com/
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April

- 2** Closed at Noon – Good Friday
- 4** Easter
- 7** Open House Deadline 3 p.m.
South Tour
- 14** REALTOR® Government Day
- 14** Open House Deadline 3 p.m.
North Tour
- 21** Open House Deadline 3 p.m.
South Tour
- 23** MN CE - Zoom
- 28** Open House Deadline 3 p.m.
South Tour

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

May

- 5** Open House Deadline 3 P.M.
South Tour
- 9** Mother's Day
- 12** Open House Deadline 3 P.M.
North Tour
- 19** Open House Deadline 3 P.M.
South Tour
- 26** Open House Sabbatical
North Tour
- 31** Memorial Day

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Open House Directory: The Open House Directory must have at least 6 ads or it will be cancelled that week.

Birthdays - April

1 Katie Johnson	10 Barbara Brooks	19 Kris Schubert
1 Chris Hennagir	10 Deanne Mraz	19 Aaron Wickesberg
2 Mary Pasch	11 Jarrad Fluekiger	20 Gretchen Clements
2 Amy Neumeister	11 Nathan Atkinson	21 Joshua Lindner
2 Dan Wilhelm	11 Mary Behrns	22 Raina Thelen
3 Michael Morey	12 Sarah Hemker	23 Benjamin Olson
3 Tina Scharmach	13 Monte Dunnum	25 Angela Czerwinski
7 Jessica Sands	13 Karen Arentz	26 Clayton Fitzpatrick
7 Jillian Hugo	13 Rod Hamilton	26 Ryan Wessel
8 Christopher Sullivan	14 Damon Olson	28 Marci Storey
8 Jennifer Pretasky	14 John Young	29 Diane McNulty
9 Jo Baldrige	15 Mary Jones	29 Rhonda Kiedinger
9 Chris Kilen	16 Marta Volden	29 Wilfred Brooke
10 Casey Weiss	17 Shawn Geron	
	18 Patricia Evans	

Birthdays - May

1 Christopher Richgels	14 Tim McClain	22 Tom Hemstock
1 Tina Mueller	15 Joe Luther	23 Rick Hamilton
2 Andrea Poukey	15 Louise Olson	25 Sarah Nokken
6 Julie Fernholz	15 Kaitlynn Tuschner	25 Renee Dettmann
6 Ruth Rupp	15 Joann Lord	27 Siri Hutchens
6 Danyel Zielke	15 Michael Knothe	27 Amy Lorentz
7 Linda Nelson	16 Chris Todd	27 Brian Stephan
7 James Berns	17 Nicklos	27 Theresa Gerdes
7 Lauren Gaynor	17 Nicewanger	27 Brandon Eagon
7 Laura Olson-Davig	17 Nicole Plomedahl	28 Jayne Lepke
9 Scott Ulik	17 Brett Schwanke	30 Beth Vold
9 Abby Larsen	17 Kelly Meyer	30 Gary Trim
11 Tom Wilson	19 Colleen Hoeschen	30 Marine Yoo
14 Amanda Blair	20 Marcus Johnson	31 Angela Herbert
	21 Chour Pietrek	31 Susan Hardy

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*The Wisconsin's #1 Mortgage Lender designation is based on information gathered from the Home Mortgage Disclosure Act data compiled annually by the Federal Financial Institutions Examination Council. The results of the data were obtained through RATA Comply, July 2018. • Loan products are offered by Associated Bank, N.A., and are subject to credit approval and involve interest and other costs. Please ask about details on fees and terms and conditions of these products. Property insurance and flood insurance, if applicable, will be required on collateral. Member FDIC. Equal Housing Lender. (11/18) T3183



10 Fair Housing Corner



"Can I wait for Mr. and Mrs. O'Brien to make an offer? Mr. and Mrs. Richardson just don't seem to be the type I want to buy my home."

Key Points

- A decision on an offer can be delayed until the seller concludes that all offers have been submitted.
- Be sure to clearly and carefully explain to the seller that a delay could mean losing a sale and owing you a commission based on a full price offer.
- Section 804(a) of Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988, states that it is unlawful to "refuse to sell or rent, after the making of a bona fide offer, a dwelling to any person because of race, color, religion, sex, handicap, familial status or national origin."
- Present the same terms and conditions to all homebuyers.
- Never show favoritism toward any homebuyer submitting offers.
- If the seller delays decision and this leads to a "bidding war," it is important that any minority homebuyer be given this opportunity to meet or beat any other offer.

Areas of Liability

The seller could be charged with discrimination for avoiding offers from minorities.

Actions to Take

- Remind the seller immediately of the fair housing laws regardless of whether a sales associate or broker is used and any obligation set forth in the listing agreement.
 - Urge the seller to consider a good offer from a minority person in the same way that you would encourage consideration of a good offer from any other person.
 - Be sure you objectively and fairly present, explain, and evaluate all offers to the seller.
 - Never encourage a homebuyer to submit an offer because a seller is intending to discriminate against other people who have already submitted an offer.
- "I don't understand why you feel that Mr. and Mrs. Richardson are not the type you want to buy your home. They have made a good offer and are financially qualified. What type are you looking for?"
 - "I can respect your desire to consider all offers, and I will try to get a firm offer from the O'Brien's immediately. But the Richardsons' offer is a good one, and I would hate to see you lose out by delaying. Also, if you reject a full price offer, you must still pay my commission. Is there a reason you don't consider the Richardson's to be the type to buy your home?"
 - "Based on what Mr. Lewis has told me and what I have been able to confirm, I believe the Lewises have the financial resources and income to qualify to purchase your home. Let me show you my firm's standard buyer qualification form and how I determined whether the Lewises could afford to buy your home."



Hometown Mortgage

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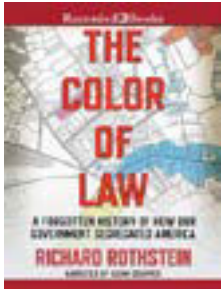
Carol Porath | 608.791.4231
carolp@statebankfinancial.com
NMLS #649032

All REALTORS® Required to Complete Ethics Training By December 31, 2021

NAR mandates and requires Local Association to enforce mandatory ethics training by the end of 2021. You must complete the 2.5 hour Ethics Class in order to renew your membership in 2021. Course 4 of the 2019-2020 WRA WI CE fulfilled this obligation. At this time, I am not sure what the current biennium will provide. You can also go the www.laraweb.com and click on NAR Code of Ethics Course and choose "For Existing Members". This course is free. A word of warning! Other providers will not fulfill this obligation.

Fair Housing Book Recommendation:



The Color of Law: A Forgotten History of How Our Government Segregated America

By Richard Rothstein
One of Publishers Weekly's 10 Best Books
of 2017
Longlisted for the National Book Award

In this groundbreaking history of the modern American metropolis, Richard Rothstein, a leading authority on housing policy, explodes the myth that America's cities came to be racially divided solely through individual prejudices, income differences, or the actions of private institutions like banks and real estate agencies. Rather, *The Color of Law* incontrovertibly makes clear that it was the laws and policy decisions passed by local, state, and federal governments that actually promoted the discriminatory patterns that continue to this day.

APRIL IS FAIR HOUSING MONTH:

Where people live has a direct impact on the quality of their health, education, and access to economic opportunities.



Our social fabric, the economy, health, and environment are strengthened in diverse, inclusive communities.

By promoting diversity and inclusion you unlock access to opportunities that transform lives and boost business.

The Gift

What Easter Is
Sweet chocolate rabbits
Pretty spring flowers
Baskets full of candy.
A promise of the future
A gift to receive
A beautiful, perfect plan.
Winter now is over
Easter at last is here
Life has been renewed.

-Sharon Hendricks

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12 Mayoral Candidate Forum

Fellow REALTORS®: As Chair of the Governmental Affairs Committee, I prepared a short survey for the two candidates running for the City of La Crosse Mayoral race. The identical survey was sent to both candidates and to date of this print, we have only received one completed survey from Mayoral Candidate Vicki Markussen which is printed in its entirety below for your knowledge.

– Mike Pietrek, Governmental Affairs Chairman

In your opinion, what could, or should the City of La Crosse do, if anything, to help property owners with the added cost of flood insurance and the impact it has on property values?

Flood insurance can be the equivalent of a house payment each year. It is suppressing our ability to improve our homes and businesses, particularly on the northside. When I was with the Chamber, I went to Washington D.C. to discuss that floodplain designations with our Wisconsin, Minnesota and Iowa representatives. First, the City needs to find a consistent staff person. This position has changed three times in the past few years. We need an individual who can ensure the City gets back into compliance with FEMA's National Flood Insurance Program (NFIP) Community Rating System (CRS). Doing so will reduce flood insurance by 10%. This consistent staffing will ensure that paperwork gets completed that will assist some affected homes on the southside of La Crosse. The City is currently working with local company SEH on recommendations for the floodplain. As mayor, I look forward to seeing the plans they unveil.

The north side of La Crosse has been identified as an Opportunity Zone (Federal Program) encouraging redevelopment. What do you think the City of La Crosse's role should be?

While at the Chamber, I held educational session on Opportunity Zones on a trip to Madison. The session gave us best practices on how to successfully ensuring we continue Opportunity Zones as a development tool, and began conversations with some local developers on shifting their investments to opportunities, particularly on further developing the Chamber building, which sits in an OZ. The City needs to continue to educate potential investors, particularly locally, on the benefits of using opportunity zones versus typical investments. It's a chance to change the community in which they live. I do anticipate Opportunity Zones will be used to redevelop the tired housing we have in the student area of La Crosse. RiverPoint District holds tremendous potential for leveraging. Opportunity Zones to once and for all get this development moving. The biggest barrier is understanding by investors on changing from investing in the stock market to investing in our local community. The City can assist with this education. It can also work with the La

Crosse Area Development Corporation (LADCO) to actively promote our properties to outside investors, who are more prone to using opportunity zones.

Many homeowners and property owners of La Crosse complain about the high property taxes. As REALTORS®, we have clients and customers that refuse to purchase property in the City of La Crosse due to these high property taxes. As Mayor, what is your plan for controlling or even decreasing property taxes in the City of La Crosse?

The issue of property tax is the number one thing I hear going door to door. I experienced it with an executive moving here wanting to buy a \$400,000 home. By the time he talked to a realtor, he had already ruled out living in La Crosse because of the property taxes. I pledge to hold property taxes steady. We must maximize the properties we do have – homes and commercial properties. I like to say housing is a journey. One of renting to first-time home ownership, to a larger home and finally senior living. La Crosse needs housing in all of these realms. We must redevelop our tired homes and commercial spaces. This is how we build our tax base, allowing us to share the tax burden – i.e. keep or reduce taxes. It has been a campaign promise of mine to hold our line on property taxes, my opponent has advocated for programs including hiring a sustainability director, a diversity director, and establishing citywide broadband, without any plan to pay for these new positions and services. That concerns me because we all know you need to raise taxes to pay for increased services.

The infrastructure of La Crosse, specifically the street and road conditions, have been an ongoing concern over the past few years. How do you propose to fund the repairs and replacement of these roads? Should the City of La Crosse taxpayers carry the financial burden, or should non-residents help pay for repairs and replacement?

The roads are the second most common issue I hear talking to voters door to door. As mayor, I will continue to repair six miles of roads per year as Mayor Kabat has done. The City has limited options to collect funds from nonresidents - the County has more options. The resident/nonresident conflict seems simple, but many of the reasons people are driving into La Crosse

are to visit hospitals, businesses, shop, or are tourists. Those "destinations" are paying property taxes to maintain the roads for their customers and employees. Most of the roads non-residents use are technically state highways and the DOT pays to maintain Hwy. 16, George/Lang, Rose/Copeland. I pledge to look at the funding the DOT provides to see if it is enough to maintain our state highways.



The City of La Crosse is known for having a shortage of land that can be developed. The City has identified approximately 1000 acres of land that could be developed. As Mayor, would you endorse residential or commercial Development?

While commercial development allows the largest growth of taxes with fewer services needed, these properties are slow to sell and must be balanced with residential growth. We also must consider mixed-use in some of our long-dormant box-store locations, particularly those that are near neighborhoods. River Point District has the greatest potential as an "and-both" solution to this. Plans call for single family housing, multi-family housing, residential, and commercial development. This neighborhood is an extension on the Northside and adjacent to downtown. It is a huge opportunity to increase our tourism, attractions and retail space, but also make sure we are creating and developing desirable housing for all residents to live. Some properties, such as the old Kmart building hold high hope for reuse, but it is most likely to attract another retail user, which is outside of the City's control. The former Trane Plant #6 (near Menards) will be developed with apartments and single family homes. This is great growth for the northside. We've seen that once development occurs, surrounding properties begin to improve. The City can incentivize developers in key locations to invest - as they've done on the Kmart site - leveraged state and local tools. Strong housing and thriving commercial developments are intertwined. It is not an either-or answer. We must encourage both for La Crosse to thrive.

MARK THE DATE

RGD 21

Tell your story. Collaborate. Advocate. Protect.

Wisconsin real estate was deemed essential. And your participation in the WRA's annual lobbying event is your chance to keep it that way.

With the all-new virtual format, you can attend and visit lawmakers virtually, all from the comfort of home. Advocating for a brighter tomorrow has never been easier.

04·14·21

FREE REGISTRATION | VIRTUAL | WRA.ORG/RGDAY



10 REASONS TO RENEW YOUR DIRECT GIVER CONTRIBUTION IN 2021

This is only a small sample of our legislative successes at the state and federal level, made possible by your contributions so we can support candidates who support our industry.

1. ESSENTIAL

In Wisconsin, real estate was deemed "essential." Real estate practitioners, unlike some others, were allowed to conduct business, and in many cases, continued to thrive. This was the single biggest "win" of 2020 for real estate professionals and the industry.

2. OPINIONS OF VALUE

Some appraisers and the city of Milwaukee wanted legislation passed that would prevent real estate licensees from giving opinions of value unless they had an appraiser's license. It didn't pass thanks to your help and the WRA's efforts to kill this legislation.

3. REGULATE BROKERAGE SERVICES

In some states, local governments can regulate brokerage services that are currently regulated by state and federal laws. Not in Wisconsin! The WRA helped pass a law prohibiting local governments from interfering with Wisconsin license law.

4. STATE-APPROVED FORMS

In some states, attorneys are required at every closing. Not in Wisconsin! Your right to use state-approved forms was reaffirmed by the Wisconsin Supreme Court, thanks to an amicus brief filed by the WRA.

5. MORTGAGE INTEREST DEDUCTION

Some members of Congress wanted to eliminate the mortgage interest deduction for second homes. The WRA and NAR were successful in maintaining this deduction because of the importance of second homes to the real estate market in Wisconsin.

6. TWO-YEAR STATUTE OF LIMITATIONS

Prior to 2016, Wisconsin REALTORS® could be sued up to six years after a closing. We have significantly improved and created a two-year statute of limitations from closing. Today, we have one of the strongest liability protections for real estate firms and agents in the nation.

7. TIME OF SALE REQUIREMENTS

For years, some Wisconsin municipalities imposed expensive and unnecessary time of sale requirements on property owners. Not anymore! Wisconsin law now prohibits local time of sale requirements that would limit or impede a property owner's right to transfer property.

8. SHORT-TERM RENTALS

Some Wisconsin municipalities prohibited homeowners from renting their property on a short-term basis. Today, we have a new law that protects the ability of homeowners to rent out their home by allowing local communities to regulate but not prohibit such rentals for seven days or more.

9. HISTORIC REHABILITATION

Historic rehabilitation is a priority for communities across the state. Through the efforts of the WRA and other allies, Wisconsin maintains the state historic rehabilitation tax credit up to \$3.5 million per project.

10. RENTAL PROPERTY INSPECTION

Some Wisconsin cities imposed rigid and expensive rental property inspection programs. A new law limits the authority of municipalities to conduct inspections of rental property unless there is evidence of blight, high rates of building code complaints or violations, deteriorating property values, or an increase in single-family home conversions to rental units.



CITY OF LA CROSSE

REFUSE & RECYCLING DEPARTMENT

2000 MARCO DRIVE
LA CROSSE, WISCONSIN 54601

PHONE (608) 789-7508
FAX (608) 789-7374

RECYCLING COORDINATOR: CHAR WEGNER

KEY INFORMATION FOR REALTORS & HOMEBUYERS

Refuse & Recycling Department Phone Number: 608-789-7508 Option 4

Refuse & Recycling Department Hours: Monday-Friday 7 AM – 3 PM

City of La Crosse Website: <https://www.cityoflacrosse.org/>

Refuse & Recycling Department Webpage: <https://www.cityoflacrosse.org/your-government/departments/refuse-recycling>

Recycling Guide & Collection Schedule: Print from site or call for paper copy
<https://www.cityoflacrosse.org/home/showpublisheddocument?id=1120>

Refuse & Recycling Department Facebook Page: <https://www.facebook.com/City-of-La-Crosse-Refuse-Recycling-585839901448617/>

Recycle Coach Phone App: available on Google Play or Apple App Store



File an Incident Report-Missing Cart: <https://www.cityoflacrosse.org/your-government/departments/police-parking/police-services/file-police-report>

Cart Sizes: garbage-95, 65, or 35 gallons, recycling-95 or 65 gallons

Example of a serial number on a 65-gal garbage cart:



Cost to Replace a Lost/Stolen/Irreparably Damaged Cart: \$85 per cart

Cost to Exchange Cart: \$20 per tax parcel

Cost of General Maintenance/Repair of Cart: Free



CITY OF LA CROSSE

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LA CROSSE, WISCONSIN 54601

PHONE (608) 789-7508
FAX (608) 789-7374

RECYCLING COORDINATOR: CHAR WEGNER

City-serviced Refuse & Recycling Carts

Carts are assigned by serial # to the tax parcel and must stay at the property. Serial numbers can be found on the front face of the cart, at about knee-height, and are prefixed by the #95, 65, or 35, which refers to the gallon size; followed by a G (garbage) or R (recycling) which refers to type of cart. See page one for example image.

Assigned Carts

If you would like to know what serial numbers are assigned to your parcel, please call our office. Confirm you have your assigned cart(s) by checking your property and the surrounding area for your cart(s). If you take ownership and carts are missing, the new owner is responsible for replacement costs. It is suggested you confirm assigned carts are there before closing.

Missing Carts

If you are unable to find your assigned cart(s), please complete an incident report on the City website and wait to be contacted by the Recycling Coordinator. Working with the contractor and using the RFID card reader, they can pinpoint the time & location of the most recent collection. If cart(s) are not found, there is an \$85 fee, per cart, to replace them.

Exchanges

Only the owner of the property may request an exchange. For any exchange requests, the property owner will be charged a service fee of \$20 per tax parcel for the exchange of carts. Cart exchanges can be made for a size from larger to smaller or smaller to larger. Exchanges for carts of the same size are not allowed. See page one for sizes.

Damaged Carts

Carts have a ten (10) year warranty from the manufacturer. If they lose a wheel, the lid comes off, or they need other 'normal' repair, the cart will be repaired/exchanged by the hauler. There is no cost to the resident for maintenance repair. If cart is beyond repair, the owner will be required to replace the cart for an \$85 fee.

Amount of Allowed Carts

City-serviced single-family homes, duplexes, twindos, and condos (not exceeding eight bedrooms per dwelling) are allowed 1 cart for refuse and 1 cart for recycling for each address on the parcel. City-serviced triplexes through eightplexes (not exceeding eight bedrooms per dwelling) are allowed 3 carts for refuse and 3 carts for recycling in any combination.

Additional Carts (above & beyond what is allowed)

If the tax parcel has carts that are not assigned to it, call our office with the cart number(s) so we can get them back where they belong. If, during routine inspections, carts are found where they are not assigned the owner can be cited a penalty of \$187.00 per City Ordinance Chapter 36.

REQUIRED FOR ALL MN LICENSEES

Required Minnesota CE

April 23, 2021 3.75 Credit Hours

ATTENTION MN LICENSEES

Salesperson and Broker Required Module: Disclosure

COURSE DESCRIPTION:

This course will provide in depth details on numerous real estate licensee disclosure requirement issues. Curriculum also includes the proper disclosures required by sellers, including selling property "as is" and the liability sellers can incur for non-compliance.

(This Module Also Satisfies the 1-Hour Broker Module Requirement.)

Learning Objectives: Real Estate salespersons and brokers who attend this course will:

- Receive detailed information on real estate licensee disclosure requirements.
- Review seller material fact disclosure requirements including waiver conditions and cautions.
- Become informed on special disclosure requirements such as environmental, predatory offender and other disclosure considerations.
- Learn disclosure rules related to special statutory disclosure items.

Date: Friday, April 23, 2021
Schedule: 8:30 - 12:15 Required Course
Location: Zoom Platform
Instructor: Mike Brennan, MN Realty School
Cost: \$45.00

**Payment must be received in
order to receive the link for the
Zoom session**

Last day to register is April 22nd by 3:00 p.m.
No refunds or cancellations after this date.
Must be on time. Class begins promptly at 8:30 a.m.
Those arriving late will not be allowed to attend.

No exceptions.

Instructor Bio:

Mike was licensed from May 1995 until February 2012. Mike taught at Kaplan for 11 years. He has taught pre-license and continuing education classes since 2003 in Minnesota, Nevada, Wyoming, Montana, Florida and Wisconsin. Mike's energy and enthusiasm keeps students engaged and alert. He became an investment property owner in 1993, which sparked his interest in real estate. Since then, Mike has worked in restoring/reselling houses, rentals and sales. Mike is involved with the Minnesota Board of REALTORS® and has volunteered for many committees, including Professional Standards, Nominating, Executive and the Board of Directors for the State Association of REALTORS®. He was a finalist for "Most Influential Real Estate Voices in the US" by Inman News.

Minnesota 3.75 Hours Required CE Module 2020

Mail, Fax, or call in with a credit card to:
La Crosse Area REALTORS® Association., 111 S. 6th St., La Crosse, WI 54601
Fax 608-785-7742 Phone | 608-785-7744

Payment must be received in order to receive the link for the Zoom session

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AMT. ENCLOSED: \$ _____ **Check #** _____

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Address where credit card statement is mailed

Zip Code

Signature (required for charges): _____