

# RANW MLS Approved Changes Summary - Implementation 2020

Update August 2020

1.

## RANW MLS Square Footage and Finished Room Guidelines - 2020

**Background: Changes considered to allow for clarity and additional finished space to be accurately reported.**

RANW MLS Rules state Finished Square Footage is Required Data. RANW MLS required agents to report only the estimated finished square footage showing the distinction between above-grade and below-grade for both, to be used only for primary structure, as defined below. For further assistance please see other RANW MLS Measuring How-To, Property Diagram and other help documents.

### RANW MLS Reporting Finished Square Footage

1. If there is a room included in finished square foot field, the rooms are to be reported with dimensions in MLS, the space/rooms must be finished per the MLS definition of finished room.
2. If a room in the lower level/basement does not meet the local/state housing code for a bedroom then the room should be reported as an "other room", not a bedroom. \*See WRA Legal Hotline Hottips of March 19, 2012.
3. If any finished room dimensions are displayed in the lower level/basement, then the finished square footage of those rooms must be included in the finished below-grade and total square footage fields other than lower level finished bathroom(s).
4. If any rooms are displayed as finished below-grade square footage, at least one below-grade photo or virtual tour is required.
5. Only the primary structure finished square footage is to be reported, balance of info may be reported in Remarks.

### Finished Space- New Policy

Finished space included in square footage must be:

1. Space that is intended for human occupancy;
2. Heated by a permanently-installed heating system(s)\*;

**\*Permanently Installed Heat Sources that may be considered for finished rooms:** Gas Furnace, Oil Fired Furnace, Permanently wired electric heat or other source that operate without human intervention for extended periods of time, with an **allowable exception of a Season Dwelling property with no permanent heat sources.**

3. Directly accessible from other living areas through a door or by a heated hallway or stairway, **except** for a finished lower level **room or** bathroom;

4. Finished, with all walls, floors and ceiling in materials generally accepted for interior finished construction (for example, painted drywall / sheet rock or paneled walls, carpeted or vinyl or hardwood flooring, etc. \*

**\*The Finished space must be heated, have finished walls, have a finished ceiling (no exposed floor joists), and have finished floor (painted concrete walls or floors does not count). If one of these four components is missing, the space may still be counted as "finished square feet", but disclosure of the missing component must be included in RANW MLS Public Remarks. This finished space rule applies to all room levels.**

The property exception to this rule would be a Seasonal Dwelling with non-permanent heat source, the Season Dwelling may include the finished square footage, and if there is any form of heat source it is to be include in Public Remarks.

### Above-Grade Finished

Above-Grade is defined as space on any level of a dwelling that has finished square footage and no earth adjacent to any exterior wall on that level. Space that is "at" or "on grade" is considered "above-grade".

### Below-Grade Finished

Below-Grade is space on any level that has finished square footage, is accessible by interior stairs, and has earth adjacent to any exterior wall on that level. If earth is adjacent to any portion of a wall, the entire level is considered "below-grade". Non-Contiguous lower level finished square footage is to be reported in RANW MLS.

### Additions to the RANW MLS Square Footage Policy

Add new features to Lower Level /Basement Feature selections of: Non-contiguous square footage and Contiguous Square footage.

\*If any FINISHED room dimensions are displayed in the Lower Level or Basement, the reported Est. Finished Below Grade Square Footage amount CANNOT be Zero. The only exception to this rule is for a finished bathroom; below grade finished bathroom square footage does not need to be reported but may be.

### Contiguous SqFt

Example=You walk to the basement and immediately enter finished space.

### Non-Contiguous SqFt

Example=You walk into the basement to unfinished space, then you walk to one end of the basement and there is a finished room. There was unfinished space from the steps to the finished space.

### New Policy and Features to the RANW MLS Square Foot policy:

**Architecture Feature:** Add new feature choice of "**Seasonal Dwelling, Non-Permanent Heat Source**", and this feature is to be required if **Heating Source** is checked as **Non-Permanent Heat Source** with no other legitimate heat source. Also, the MLS Public Remarks section is to include what if any the Heat Source is.

The **Season Dwelling** may include square footage due to this exception.

### Important Note:

Finished below grade areas for RANW MLS reporting may not meet the state building code or local requirements for occupancy (e.g. adequate windows, egress, etc.) At least one **labeled** photo of the reported Below Grade finished area, or inclusion in a Virtual Tour, is required by RANW MLS.

### Bedroom

If a room is a **Walk-Through**, it should **not** be reported as a Bedroom.

A **Bedroom Closet** is not required in order to call a finished room a Bedroom (a closet may be added to any room).

**Bedrooms** must meet all State Building code(s) or local requirements for occupancy

### Unfinished Space

Unfinished Space that does not meet the criteria for finished square footage, but which contributes to the value of the dwelling, may be included in MLS Remarks if applicable, but may not be included in finished square footage.

The MLS data fields for Unfinished Rooms and dimensions should be used to report these rooms.

For example: a 3-Season Room, a non-qualifying finished bedroom, unfinished attics (with permanent stairs), unfinished bonus rooms, shops, decks, balconies, porches, garages and carports, and rooms above grade without access from inside dwelling. A 3-season room should not be included in finished square footage for the simple reason it is not, typically, a heated room. The difference between a 3-season & 4-season room usually is the heating component and it would have nothing to do with whether it has a missing "finished" component per MLS Rules.

If a listing is submitted to MLS that has two or more addresses, (regardless if on one tax id or not) the rooms and square footage should not be added up as a total for both properties for the listing. The listing price to be as dictated per the contract, for either one or both properties.

The listing may be entered if desired twice in the MLS with each address, identifying each property per address, and noting the other property in Remarks, only one of the listing submissions to MLS may be reported closed, and the other is to be deleted. May use MLS fields of Accessory units to record more information.

<b>New Data Features/Fields</b>
Architecture Feature: <b>Seasonal Dwelling, Non-Permanent Heat Source</b>
Garage Types added/changed: <b>Attached-NonTandem, Attached-Tandem, Detached-Non-Tandem, Detached-Tandem</b>
Heating Source Feature: <b>Non-Permanent Heat Source</b>
Exterior MiscI Feature: <b>Number of Accessory Unit(s), and the Accessory Unit(s) square footage (Added from the Appraiser Guide).</b>
Lower Level /Basement: <b>Feature of Contiguous and Non-Contiguous w/ finished and partially finished Sq Ftg.</b>

<b>Supplemental Information - Documents on Website</b>
<ul style="list-style-type: none"> <li>· RANW MLS property styles showing sample diagrams of above and below grade square footage: <a href="http://www.ranw.org/pdf/MLS/Listings/SqFtGuide.pdf">http://www.ranw.org/pdf/MLS/Listings/SqFtGuide.pdf</a></li> <li>· The complete WRA Legal Hot line Hottips of March 19, 2012; and <a href="https://www.wra.org/Legal/Hottips/Legal_HotTip_-_March_19_2012_-_Advertising/">https://www.wra.org/Legal/Hottips/Legal_HotTip_-_March_19_2012_-_Advertising/</a></li> <li>· Links to DSPS and Wisconsin State Building Codes <a href="https://dsps.wi.gov/pages/Home.aspx">https://dsps.wi.gov/pages/Home.aspx</a> <a href="http://docs.legis.wisconsin.gov/code/admin_code/sps/safety_and_buildings_and_environment/320_325/321">http://docs.legis.wisconsin.gov/code/admin_code/sps/safety_and_buildings_and_environment/320_325/321</a></li> </ul>

<b>WRA Legal HoTIp March 19, 2012 - Advertising</b>
<b>Whether a Basement Room is a Legal Bedroom Depends on Building Codes</b>
<b>QUESTION:</b>

What is the official rule on when we can count a bedroom in the basement as a bedroom? The broker understands that it has to have an egress window, but does it also have to be a walkout? The broker has a seller with a gorgeous finished basement that has a room being used as a bedroom. It has an egress window, and the seller said the city is counting all of that as additional square footage, and subsequently taxing her on the additional square footage, and so, of course, she wants the home listed that way, as well.

<b>ANSWER:</b>
<p>The answer will depend on the year the home was built and the applicable code requirements. Therefore, to determine if a basement room is a legal bedroom the broker should contact the WI Department of Safety and Professional Services. Additionally, the local building inspector should be contacted to determine if any additional local regulations or zoning requirements would apply to the property.</p> <p>Until a final determination is made about the basement rooms, the broker is advised to market rooms in basement as rooms used as bedrooms rather than additional bedrooms to protect the broker from misrepresentation of number of bedrooms. Additionally, the broker may work with the seller to determine if proper permits were issued for the work done in the basement.</p>

**READ MORE ABOUT IT:** See the contact information at:  
<http://dsps.wi.gov/sb/SB-UDCProgram.html>  
 The applicable codes for construction standards (exits, natural light, etc.) are found at:  
[https://docs.legis.wisconsin.gov/code/admin\\_code/sps/safety\\_and\\_buildings\\_and\\_environment/320\\_325/321.pdf](https://docs.legis.wisconsin.gov/code/admin_code/sps/safety_and_buildings_and_environment/320_325/321.pdf)

<b>2.</b>	<b>RANW MLS Features of Building Types and Architecture Definitions &amp; HUD</b>
<b>Building Types (Required Field) - Only to be used for # of stories</b>	
<b>1-Story:</b> One finished level above grade. May have an additional level, finished or unfinished, below grade.	
<b>1.5-Story:</b> Two finished levels with the upper finished level having less square footage than the first level.	
<b>2-Story:</b> Two finished levels, unstaggered, above grade. Could have a third level, finished or unfinished, below grade. The second-floor finished level is essentially the same finished square footage as first floor.	
<b>Bi-Level:</b> Two finished levels with the front door “between” the floors. Stairs immediately lead up and down from the entry way. Below ground level may have daylight windows. The front door is usually in the middle of the home. Also referred to as a raised ranch or split entry. May include garage on the basement level.	
<b>Tri-Level:</b> Three staggered levels with two finished levels above grade and the third level below grade (finished or unfinished). Also referred to as a split level.	
<b>Quad Level:</b> Four staggered levels with two finished levels above grade, a finished level below grade and a fourth level (below grade) considered the basement which could be finished or unfinished. Also referred to as a split level.	
<b>Multi-Level:</b> Three or more unstaggered levels above grade. May have an additional level, finished or unfinished, below grade.	
<b>Mobile w/Land:</b> Removed from Building Types and was changed to only an Architecture Feature, please see Architecture definitions.	
<b>Other Type-See Remarks:</b> Agent to enter in Public Remarks the Building Type of the property, (if it is not one from the approved list).	

<b>Architecture (Non-Required Feature)</b>
<b>A-Frame:</b> Steeply-angled roofline sides that usually begin at or near the foundation line, and meet at the roof peak in the shape of the letter A.
<b>Bungalow:</b> Typically, a 1-story or 1.5-story older home with a finished attic, less than 1,000 square feet above grade, and most often has a dormer.
<b>Cabin/Cottage:</b> A seasonal property, may be waterfront. Can be seasonal country home as well. Key is seasonal.
<b>Cape Cod:</b> Typically, 1.5-story with a central entrance, steep pitched roof in front, with side gables or with 1-3 dormers facing the front or rear.
<b>Chalet:</b> Usually a wooden dwelling with a sloping roof, unconcealed structural members and widely overhanging eaves.
<b>Colonial:</b> The most prevalent 2-story design (may also be a 3 story) home in northeast Wisconsin. Can take many forms with or without a front porch. Usually has straight 2-story front design. Could include Salt Box.
<b>Contemporary:</b> Also called modernistic or international. Design relies on clean lines, which are functionality, light, and few intricate details. Comes in many shapes and sizes and is the evolutionary outcome of Frank Lloyd Wright's housing revolution.
<b>Earth Home:</b> Characterized by the use of natural terrain to help form the walls of a house. Usually set partially into the ground and covered with thin growth such as grass or moss. Modern earth houses are built with concrete walls and insulation. Also known as an Earth berm or an Earth-sheltered home.

<b>National Folk/Farm House:</b> Old Style country home that is or may have been on a working farm, or home designed in similar style. The Folk house built primarily for functionality and shelter, may reflect stylistic influences from a number of other housing styles.
<b>Log Home:</b> Created from full logs and structurally identical to a log cabin. In contrast, split log is a siding and should not be classified as a Log Home.
<b>Manufactured/Mobile/Land:</b> All manufactured homes are built to the Manufactured Home Construction and Safety Standards, 24 CFR Part 3280, HUD Code). A Manufactured home (formerly known as a mobile home) are built in the controlled environment of a manufacturing plant and are transported in one or more sections on a permanent chassis and display a red certification label on the exterior of each transportable section. Local building codes DO NOT apply to manufactured homes, HUD Code regulates these homes. Note: Other MLSs may allow for Mobile without land, RANW MLS does not.
Homes built pre- June 15, 1976, were considered Mobile. Homes built post-June 15, 1976, are considered Manufactured.
<b>Modular w/Land:</b> Modular homes are constructed to the same state, local or regional building codes as site-built homes. Other types of systems-built homes include panelized wall systems, log homes, structural insulated panels, and insulating concrete forms.
<b>Prairie/Craftsman:</b> Low-pitched roof generally gabled and unenclosed, with exposed roof rafters in the Craftsman, and occasionally hipped with enclosed overhanging eaves in the Prairie.
<b>Raised Ranch:</b> It is essentially a ranch that is "raised" to create more living space and often includes a garage on the basement level. The entrance is usually on ground level; however, it may be on the upper main level. Also see Bi-Level.
<b>Ranch:</b> The standard one-story home in Wisconsin, typically built post-1930. Generally, has a low-pitched roof. May be finished or unfinished below grade. Note: A Walk out ranch is a ranch with a walk out basement. If a Walk out Ranch, check the MLS Features of Lower Level/Basement - the Walkout entrance to Yard.
<b>Seasonal Dwelling:</b> Does not have permanent heat sources.
<b>Solar Home:</b> Not a home type; see RANW MLS code features under Heating and Cooling.
<b>Split Entry:</b> See Bi-level (in Building Type).
<b>Transitional:</b> This style originated in the 1990's. The transitional is a blend of styles used in both traditional and contemporary homes. The outside is patterned after the colonial style home, while the inside reflects the functionality, openness and light of a contemporary home.
<b>Tudor/Provincial:</b> With a steeply pitched roof, the Tudor is usually side gabled. There is a decorative half-timber frequently present along with stucco or masonry veneer exterior walls on the upper portion of the house and brick on the lower portion.
<b>Victorian/Federal:</b> Like the Colonial, the Victorian has innumerable variations. Most show elaborate detailing and complex shapes. Strong asymmetrical facades and steeply pitched roofs are also common features.

#### FYI: HUD and more information

The following is information (in part) which was taken from the HUD government site.

[The HUD Website: https://www.hud.gov/program\\_offices/housing/rmra/mhs/mhshome](https://www.hud.gov/program_offices/housing/rmra/mhs/mhshome)

**The HUD code is a national standard that overrides all local building codes. Therefore, all states and counties have to accept HUD Standards, even if HUD's codes conflict with local building codes.**

#### What is a Manufactured/Mobile Home?

All manufactured homes are built to the Manufactured Home Construction and Safety Standards, 24 CFR Part 3280, HUD Code). A Manufactured home (formerly known as a mobile home) are built in the controlled environment of a manufacturing plant and are **transported in one or more sections on a permanent chassis and display a red certification label** on the exterior of each transportable section. Local building codes DO NOT apply to manufactured homes, HUD Code regulates these homes.

Homes built pre- June 15, 1976 were considered Mobile. Homes built post-June 15, 1976 are considered Manufactured.

#### What is a Mobile Home?

Same definition as Manufactured/ Mobile home. The home that was built prior to June 15, 1976, is considered a Mobile Home.

#### What is a Modular Home?

Modular homes are constructed to the same state, local or regional building codes as site-built homes or stick built homes as they are also known as.

#### What is a Shipping Container Home?

Shipping containers that are converted into housing units are subject to state and local building codes like modular and site-built homes. Converted shipping containers cannot be accepted as a HUD Code manufactured home unless they are provided with a permanent chassis and are transported to the site on their own running gear and otherwise comply with all HUD Standards and Regulations for Manufactured homes.

#### What is the difference between manufactured/mobile and modular homes?

**Manufactured homes** are constructed according to a code administered by the U.S. Department of Housing and Urban Development (HUD Code). The HUD Code, unlike conventional building codes, requires manufactured homes to be constructed on a permanent chassis.

**Modular homes** are constructed to the same state, local or regional building codes as site-built homes. Other types of systems-built homes include panelized wall systems, log homes, structural insulated panels, and insulating concrete forms.

#### My home was built before June 15, 1976. I've made some modifications to my home and believe it meets the HUD standards.

HUD does not inspect homes. Homes built prior to June 15, 1976, even with modifications, do not meet the HUD standards and cannot be accepted as compliant with the HUD Code. As the homeowner, you may find a licensed engineer willing to inspect your home for compliance with your state's housing code. FHA does not insure mortgages on manufactured homes built prior to June 15, 1976. Most other mortgage insurance firms follow FHA's policy.

#### Will HUD issue certification labels (HUD tags) if my home was built before 1976?

No. The Department will not issue tags for a manufactured (mobile) home constructed prior to the enforcement of the Manufactured Home Construction and Safety Standards, effective June 15, 1976.

If the certification label (also known as a HUD tag) is missing from a home, the Department does not reissue labels for manufactured homes. However, the Department can issue a Letter of Label Verification for units for which it can locate the necessary historical information. The label numbers can be found on a data plate inside the home in one of three locations: on or near the main electrical panel, in a kitchen cabinet, in a bedroom closet. The data plate has a map of the United States to let the consumer know the Wind Zone, Snow Load, and Roof Load for which their home was built.

You may request a Letter of Label Verification from the [Institute for Building Technology and Safety \(IBTS\)](https://www.ibts.org). You may also contact IBTS' Label Department by phone at (866) 482-8868 or e-mail at [labels@ibts.org](mailto:labels@ibts.org).

### Financing

Despite the fact that manufactured homes have improved dramatically in construction quality and perception over the years, most mortgage lenders still do not have loan products that work for manufactured home buyers.

April 2020

## 3.

### RANW MLS Zero-Lot Line Properties and Condos

**Background - Occurring:** This was brought to attention due to Members who are trying to put their Condo's into Residential under Zero-Lot Line subtype, either as original listing in MLS, or as secondary listing. This is not allowed per RANW's MLS Rules, Data Entry will monitor Zero-Lot Line properties more closely.

One item which confuses some Realtors® is that years ago there were properties which were zero lot line properties, but were set up as condominiums years ago. These were done in many cases before the municipalities changed their codes to allow for Zero-Lot Line properties. They are usually clearly identified by the legal description, (for example: Unit 1 of the 1234-1236 N. Main Street Condo) and will have Chapter 703 doc. They look like a Zero-Lot Line property but are Condos.

Another item being seen: Members are stating in their MLS Remarks for a Zero-Lot Line property that it is a "Twindo" or a "lovely Twindominiums..." Concerns with misrepresentation of the properties.

**New Policy:** Added to our Rules, requiring the listing agent to explain in MLS Remarks the specifics of this Zero-Lot Line property, thereby educating the members. This is to also assist that cooperating agents know what the property is when submitting an offer.

**New Policy:** MLS System flags the listing when the words Twindo or Twindominium are included in MLS Remarks, stating: With a warning something like: "There is no such thing as a Twindo... Requesting the members to please explain in MLS Remarks what they mean when referring to the property as a Twindo, and if property is a Condo then it must be listed in the Condo property type.

### Information which was reviewed:

1.) WRA's legal update of Oct 2005 and subsequent updates – Twindominiums, Duplex Condominiums or Zero-Lot-Lot Duplexes

<https://www.wra.org/News/WREM/2005/October/Twindominiums/>

2.) Current RANW MLS property info on Residential data sheet choices:

(a) Field: current data field on the Residential property type Zero Lot Line \_\_ Yes \_\_ No

(b) Features: current features on the Residential property type

#### Lot Description

Adjacent to Golf Course   Corner   Deeded Access   Near Bus Line   Rural -Subdivision   Storm Water Pond   Adj to Park/Public Land   Cul-De-Sac   Horses  
Allowed   Rural-Not Subdivision   Sidewalk   Wooded   Subject to Shoreland Zoning Regulations   Adjacent to ATV   Snowmobile Trail

**Considered adding:** Shared Wall on zero-lot line – or similar (to other MLSs) *Not Approved.*

#### Documents On File

Appraisal   Flood Plain Letter   OCC Certificate   SA Aerial Map In Associated   Survey   Blueprint   Limited Home/BLDR Warranty   Other Docs  
Seller Condition Report   Tax Bill   Deeded Access   Joint Driveway Agreement   Prior Title Policy   Septic Report   Well Test  
Restrictive Covenant   Soil Map in Associated

### Zero-lot Line (presently a choice) New/Change to: Zero-Lot Line Maintenance Agreement.

#### (c) On data sheet and on Paragon MLS System – Abbreviated definition:

Attached or Detached Units that may be sold separately with own parcel.

Zero Lot Line Properties are NOT subject to Wisconsin Statute 703-Condominiums.

### 3.) Current RANW MLS Rules – Full Definitions :

#### Zero-Lot-Line:

- A Residential-single family property, the owner owns the building and the lot.
- It is not a Condo. It does not have a condominium declaration. It is not subject to Wisconsin Statute 703.
- A form of structure - **Deleted from the MLS Definitions in Rules and Paragon.**
- May be a single building (detached) or may be an attached building that shares a wall.
- May or may not have a Management Maintenance Agreement. **(Note: change of current feature of Zero-Lot Line to Zero-Lot Line Maintenance Agreement)**
- It is further governed by the legal description and local zoning ordinances.

### Condominium:

- A Condominium is a form of ownership
- It is subject to Wisconsin Statutes **Chapter 703, and a condominium declaration and plat are required.**

A Condo owner owns an undivided interest in the land along with all the other condo owners in the particular development.

#### What are the common elements in a condominium arrangement? Distinguish between general common elements and limited common elements

- A common element is normally defined as all parts of the condominium other than the units.
- A limited common element is a common element that is restricted for the exclusive use of one or more but less than all of the unit owners.

An Example of a limited common element could be if in the condo docs it's stated that the water frontage directly in front of a unit is specifically for the use of that unit.

#### New Data Features/Fields for Condominium

Item	Field or Feature	June 1, 2020 data sheet
Unit/Suite	Field	Moved to before Street Name
Legal Description	Field	Updated # of Characters to 150
Water Features Other	New yes/no field	
Water Type	Field	New "Other-See Remarks" choice
Waterfront-Common	New yes/no field	
Waterfront-Limited Common	New yes/no field	
Year Built & Source	Field	Moved to after Builder Name
Private Garage per Unit	Field	New type options allowing for Tandem attached or detached garages
# of Bedrooms, Full, and Half Baths	multiple Fields	Moved to appear before the Bedroom room dimensions/levels and # of baths per level fields

See more under Lower Level, Square Footage, Garages and Waterfront.

Item	Field or Feature	June 1, 2020 data sheet
FEATURES	Feature	Many of the categories were re-ordered to match the order of options in LIM
LOWER LEVEL/BASEMENT	Feature	New Finished Basement and Partial Finished Basement options for Contiguous and Non-Contiguous Square Footage
WATER FEATURES OTHER	New Feature	Selections match the updated Residential feature
ASSOCIATION SHARED AMENITIES	Feature	Features pertaining to water/waterfront were moved (with existing data) to the new Water Features Other feature

4.

## RANW MLS New Waterfront Policy

**Background:** The Task Force reviewed the current rules and practices in place along with several properties that were classified in MLS as Waterfront and some which were not. After review of the properties, the following recommendations were reached with the intent of being clear to the Members and the Public and to lessen possible liability to the Members. Some current Waterfront properties may no longer qualify as waterfront, but there will be more that will qualify as Waterfront properties.

### POLICIES

**Previous Policy - definition:** The following language has been removed.

The property must: 1) have frontage on a river, lake, bay or channel;

2) properties with only deeded water access do not qualify as "waterfront";

3) the body of water must be on the DNR Bodies of Water list.

### New Policy Definition

**The property/owner must:**

1) own frontage abutting a **basin**, bay, channel, lake, river, or "other" body of water; **that allots lawful riparian** or littoral rights;

2) properties with "only deeded water access" do not qualify as "waterfront";

3) require the inclusion of a GIS image, or map image which allows the viewer to see the property in relation to the body of water. (You may use the Paragon aerial view image).

\*Note: Part of the new allowance was to have a GIS type image added to the property as one of the required photos in MLS to ensure the integrity of the MLS listing database - The request for a GIS image is to allow the viewer to see the property in relation to the body of water. Additional actual photos of the property showing the waterfront would also be beneficial for both cooperating agents and public viewers.

4) require if "Other" is selected, an explanation is to be included in Public Remarks identifying what the Body of Water is;

5) the body of water is no longer required to be on the DNR Bodies of Water list, with the exception of a body of water that is referred to as a pond or basin in name; Moved "basin" above to included w/ the other waters)

6) if the body of water has "pond" in the name, the body of water will need to be on the DNR Bodies of Water list, for example: Reservoir Pond or Chute Pond in Oconto County;

### Riparian and Littoral Rights

Riparian and littoral rights refer to rights that are incidental to ownership of land adjacent to or abutting navigable water, such as streams, rivers, lakes, ponds, and some flowages. Historically riparian referred to streams, rivers and, in most cases, lakes and ponds, while littoral pertained to large bodies of waters, such as oceans and great lakes. In Wisconsin we have seen the term "riparian" used to apply to the rights of property owners abutting all types of navigable water, including great lakes. We use both terms here to be inclusive.

**"Waterfront Image"** You may use the Aerial view image of the listing from Paragon, (if image is correct). If a GIS image is not available, the aerial view of the listing's map in Paragon may be used (if correct) as the required photo.

**How to obtain an aerial image for posting as a photo with your listing:**

1. Pull up the listing in an Agent Confidential, Customer Full, or an All Fields Detail report - any display that shows the M (map) icon in the row of Action Icons.

2. Click on the M (map) icon to open the map window. It will be a pop-up window on your screen.

3. There is a drop-down box in the upper left corner of the Map window. The default reads Road. Click on the drop-down menu and select Aerial.

4. Print out the Aerial view by clicking on the Printer icon in the middle of the row of icons above the map in the map window. You may also use a screenshot program to capture.

5. Scan that printed image, save it as a photo, and then upload it to the listing. If a screenshot was taken of the screen, save as a JPG or GIF.

### FIELDS - New & Changed

**Water Frontage** ☐Yes ☐No

**Water Type:** ☐River ☐Lake ☐Bay ☐Channel ☐Other\*

\* **Note:** If Other is selected, an explanation is to be included in Public Remarks, what the Other Body of Water is AND a GIS image, map image, or similar photo of the body of water is required upon submission to MLS.

**Estimate of Water frontage amount:** \_\_\_\_\_ (measurement in feet-round down to nearest whole ft)

**Source Water Frontage:** \_\_\_\_\_

**NEW "Water Features Other"** (even if not Water Front property): ☐Yes ☐No This required field will be added to existing reports in Paragon near Waterfront Yes/No Info. To indicate amenities property has.

**Condo's Only:** New fields of "Waterfront Common" ☐Yes ☐No and "New Waterfront Limited Common" ☐Yes ☐No

**These fields/features are to be added to the existing reports in Paragon near the Waterfront area of Paragon Reports.**

### FEATURES

#### Residential – New Features:

**Change Feature Title Name: "Other Water Features" to "Water Features Other"**

Boat House

Boat Ramp/Lift

Boat Slip

Dock/Pier

Electric Motor Only(non-gas)

Motorized Lake

No Motor Lake

Water ski Lake

No Wake Lake

Wake Limits

Deeded Access

Water View w/Deeded Access

Water View No Deeded Access

Pond

Pond Private

Pond Shared

Quarry

Creek/Stream

Divided or Separated Access (ex: Divided by Road, but under one tax parcel number)

Other, See Remarks

#### Multi-Family – New Features:

**FYI:** Currently there are only 3 feature choices - And there are no water type features in any other Feature subjects

**Change Feature Title Name: "Other Water Features" to "Water Features Other"**

Boat House

Boat Ramp/Lift

Boat Slip

Dock/Pier

Electric Motor Only(non-gas)

Motorized Lake

No Motor Lake

Water ski Lake

No Wake Lake

Wake Limits

Deeded Access

Water View w/Deeded Access

Water View No Deeded Access

Pond

Pond Private

Pond Shared

Quarry

Creek/Stream

Divided or Separated Access (ex: Divided by Road, but under one tax parcel number)

Other, See Remarks

<b><u>Vacant Land – New and Changed Other Water Features:</u></b>	<b><u>Commercial – New and Changed Other Water Features</u></b>
<b>FYI:</b> Currently there are only 7 feature choices – And there are no water type features in any other Feature subjects	<b>FYI-</b> currently there are no water type features
<b><u>Change Feature Title Name: “Other Water Features” to “Water Features Other”</u></b>	<b><u>Add new Feature section of: “Water Features Other”</u></b>
Boat House	Boat House
Boat Ramp/Lift	Boat Ramp/Lift
Boat Slip	Boat Slip
Dock/Pier	Dock/Pier
Electric Motor Only(non-gas)	Electric Motor Only(non-gas)
Motorized Lake	Motorized Lake
No Motor Lake	No Motor Lake
Water ski Lake	Water ski Lake
No Wake Lake	No Wake Lake
Wake Limits	Wake Limits
Deeded Access	Deeded Access
Water View w/Deeded Access	Water View w/Deeded Access
Water View No Deeded Access	Water View No Deeded Access
Pond	Pond
Pond Private	Pond Private
Pond Shared	Pond Shared
Quarry	Quarry
Creek/Stream	Creek/Stream
Divided or Separated Access (ex: Divided by Road, but under one tax parcel number)	Divided or Separated Access (ex: Divided by Road, but under one tax parcel number)
Other, See Remarks	Other, See Remarks
<b><u>Condos – New and Changed “Water Features Other”</u></b>	<b><u>Condos = When changes are completed, new “Water Features Other” for Condos Section will appear as follows:</u></b>
<b>FYI-:</b> Currently there is no Other Water Features Section.	Boat House
<b>The Feature section currently is: “Association Shared Amenities” which host several water-type features. This feature section of “Association Shared Amenities” will remain, but the water-type features will be removed and converted to the new Feature section of “Water Features Other”.</b>	Boat Ramp/Lift
<b><u>Add new Feature section of: “Water Features Other”</u></b>	Boat Slip – <b>moved</b> from Shared Amenities
Boat House	Dock/Pier – <b>moved</b> from Shared Amenities
Boat Ramp/Lift	Electric Motor Only(non-gas)
Boat Slip	Motorized Lake
Dock/Pier	No Motor Lake
Electric Motor Only(non-gas)	Water ski Lake – <b>moved</b> from Shared Amenities
Motorized Lake	No Wake Lake - <b>moved</b> from Shared Amenities
No Motor Lake	Wake Limits
Water ski Lake	Deeded Access
No Wake Lake	Water View w/Deeded Access
Wake Limits	Water View No Deeded Access
Deeded Access	Pond - <b>moved</b> from Shared Amenities
Water View w/Deeded Access	Pond Private
Water View No Deeded Access	Pond Shared
Pond	Quarry
Pond Private	Creek/Stream <b>moved</b> from Shared Amenities
Pond Shared	Divided or Separated Access (ex: Divided by Road, but under one tax parcel number)
Quarry	Other, See Remarks - <b>moved</b> from Shared Amenities
Creek/Stream	
Divided or Separated Access (ex: Divided by Road, but under one tax parcel number)	
Other, See Remarks	
<b><u>Condos- when changes are completed for: “Association Shared Amenities” section will appear as follows, once Water-type items moved to Water Features:</u></b>	
Adjacent to ATV & Snowmobile Trails	
Adjacent to Golf Course	
Hot Tub	
Pet Size Limit	
Sauna	
Breed Restrictions-Pets	
Deck/Balcony	
No Pets	
Playground	
Security System	
Shared Laundry Facility	

Cat Allowed
Dog Allowed
Other – See Remarks
Pool Indoor
Tennis Court(s)
Common Elevator
Exercise Room
Patio
Pool Outdoor
Walking Trail
Common Green Space
Golf-Putting Green
Pet Number Limit
Rental Allowed
Community Clubhouse
Pets-Restrictions
Rooftop Common Area
<b>The waterfront type features currently under Association Shared Amenities are to be converted to Waterfront Common, Yes.</b>

April 2020

5.

## RANW MLS Fair Housing Questionable Words and Phrases

Updates: The Code of Ethics, Article 10, was updated for the most current article and there are a few additional Fair Housing documents from NAR attached to this document to further assist with the education to Members.

"Understand the Fair Housing Laws and be aware of your acts and the consequences of violating these laws"

As originally drafted by the RANW Equal Opportunity Committee and subsequently updated by the RANW MLS Committee and approved by the RANW MLS Directors to assist the members in the law and the Realtor Code of Ethics, specifically Article 10.

### Policy & Practice:

The following list of Fair Housing questionable words and phrases are used for word search on RANW MLS system Property Public Remarks. When the listing is being entered and a word/phrase is questioned, the listing agent/listing company may decide the word/phrase is not being used in the context of discrimination and choose to keep the word/phrase as part of the Remarks. It is important to note that this list is not all encompassing, and that common sense and the law must be used.

It should be further noted that MLS Rules recommend the use of Remarks to **describe the property and not the potential buyers.**

There is also a list of examples of the questionable words and phrases - how to use and not use these within the MLS System Property Remarks (or other areas you may publish the listing).

Article 10 of the REALTORS Code of Ethics is also below. For the most updated Articles or more information, it is suggested to check the website [www.ranw.org](http://www.ranw.org).

I. The List of Questionable Words and Phrases:	New Words Approved to Add:
Active	Bachelor
Adult	Man-Cave
Child	She-Shed
Couple	
Empty nester	
Exclusive	Words/Phrases Deleted 2008:
Family	Executive
First time	Newlywed
Handicap	No
Handyman	Starter
He/she	
His/hers	
Ideal (for)	
Jack and Jill	
Man/Woman	
Married	
Mature	
Neighborhood	
Older (new 2008)	
Perfect (for)	
Prestigious	
Private	
Retired	
Single	
Senior	
Sportsman	
Older (new 2008)	



### II. Examples of use, for the following words that are in the MLS word search, see codes below:

Some words have all three codes, some have only two

B=Bad (not acceptable to use)	G=Good (acceptable to use)	A=Alternative (a way to get point across)
1. Active -	B-This duplex community has many opportunities for the active individual. G-This beautiful subdivision has an active neighborhood association. A-Plenty of community activities!	
2. Adult -	B-This home is located in a quiet neighborhood, ideal for adults. G-Beautiful adult trees surround this property.	
3. Child -	B-Your child will love the built-in playground. G-The backyard pool will bring out the child in you!	
4. Couple -	B-Nice home for a new couple. G-This home coupled with the huge lot, makes this a real find!	

5. Empty-Nester -	B-Too much space for an empty nester. A-Size makes home cozy and easy to care for!
6. Exclusive -	B-Large home in exclusive neighborhood. G-This home has exclusive driveway access. A-Large home in gated community.
7. Family -	B-This family home won't be on the market for long. G-Home has large family room. A-Tons of room will accommodate any owner.
8. First time -	No suggestions received.
9. Handicap -	B-If you are handicapped, this house won't be for you. G-Current seller is handicapped and has added a ramp to the front door. A-Home as universal design features.
10. Handyman -	B-Here is a great handyman special! G-N/A A-Needs some TLC.
11. He/She -	B-He/she will love the gourmet kitchen in this home. G-N/A A-Anyone will love the design.
12. His/Hers -	B-Den room is great for his/her special get-a-way. A-Extra room would make great office space for anyone!
13. Ideal (for) -	B-This home is ideal for a single person. G-Surrounded by ski trails, lakes and stream; this property is ideal.
14. Jack and Jill -	B-Your family will love the Jack & Jill bathroom in this home. A-Bathrooms have convenient access to bedrooms!
15. Man/Woman -	B-Needs a woman's touch.
16. Married -	B-This home is perfect for a married couple. G-This home has the perfect marriage of old and new design!
17. Mature -	B-The home is perfect for the mature home buyer. G-Mature landscaping surrounds this home.
18. Neighborhood -	B-Great neighborhood for small children! G-Active neighborhood organization
19. Perfect (for) -	B-The home would be perfect for newlyweds. G-The backyard has plenty of shade perfect for those hot summers.
20. Prestigious -	B-This home is located in the most prestigious area of town.
21. Private -	B-Enjoy membership to private club nearby. G-Has long, winding private driveway.
22. Retired -	B-A retired couple would love the easy care of this home. G-The seller has retired the orange shag carpeting! A-You'll have lots of leisure time with this easy care home!
23. Single -	B-Singles will love the downtown location! G-Single car garage.
24. Senior -	B-Senior citizens will love the neighborhood. G-Senior center is within walking distance.
25. Sportsman -	B-This one is located with the sportsman in mind! G-Any sportsman will love this hunting land. A-Great recreational opportunities!

### III. REALTOR Code of Ethics – Article 10

REALTORS shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, or sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, or sexual orientation, or gender identity. (Amended 1/14)

REALTORS in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, or sexual orientation, or gender identity. (Amended 1/14)

#### Standard of Practice 10-1

When involved in the sale or lease of a residence, REALTORS® shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood nor shall they engage in any activity which may result in panic selling, however, REALTORS® may provide other demographic information. (Adopted 1/94, Amended 1/06)

#### Standard of Practice 10-2

When not involved in the sale or lease of a residence, REALTORS® may provide demographic information related to a property, transaction or professional assignment to a party if such demographic information is (a) deemed by the REALTOR® to be needed to assist with or complete, in a manner consistent with Article 10, a real estate transaction or professional assignment and (b) is obtained or derived from a recognized, reliable, independent, and impartial source. The source of such information and any additions, deletions, modifications, interpretations, or other changes shall be disclosed in reasonable detail. (Adopted 1/94, Renumbered 1/06)

#### Standard of Practice 10-3

REALTORS® shall not print, display or circulate any statement or advertisement with respect to selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. (Adopted 1/05, Renumbered 1/05 and 1/06, Amended 1/14)

#### Standard of Practice 10-4

As used in Article 10 "real estate employment practices" relates to employees and independent contractors providing real estate-related services and the administrative and clerical staff directly supporting those individuals. (Adopted 1/00, Renumbered 1/05 and 1/06)

Note: For updates to Article 10, Standards of Practice, or for the Federal and State laws, please visit: [www.ranw.org](http://www.ranw.org)

NAR Document: Guidance for Fair Housing Compliance During the COVID-19 May 5 2020