

Ventura County Coastal

Official Publication of the Ventura County Coastal Association of REALTORS®

January 2018

TAX BILL EFFECTS

HIGH-END HOUSING IS ALREADY FEELING AN IMPACT

Also Inside

How changes may help
REALTORS® at tax time

Barbara Amick looks back
on 40 years at VCCAR

County housing market
remains tight



OFFICERS

PRESIDENT
MATT CAPRITTO

PRESIDENT-ELECT
JORGE DELEON

TREASURER
CAROLYN TRIEBOLD

PAST PRESIDENT
LYLE ELLIOTT

CHIEF EXECUTIVE OFFICER
WYNDI AUSTIN

DIRECTORS

ARMANI AMEZCUA
ASHLEY ANDERSON
TIM COMSTOCK
TERRI DAVIS
SUSIE HAFFER
SHER HEARD
JIM KEITH
CAMI PINSACK
SANDRA SEEKINS
ROBIN TURNER
KAY WILSON-BOLTON

NON-REALTOR® DIRECTOR

JEFFREY J. STINNETT, ESQ.

2018 VCCAR COMMITTEES LEADERS, MEMBERS & DIRECTOR LIAISONS

AFFILIATE COMMITTEE
CHAIR: JOEY SIDENS
VICE CHAIR: PATTY ESTRADA
STAFF LIAISON: ERIKA SERRANO
DIRECTOR LIAISON: CAMI PINSACK

EDUCATION COMMITTEE
CHAIR: ROBIN TURNER
VICE CHAIR: ROD TUASON
STAFF LIAISON: ALMA DOMINGUEZ
DIRECTOR LIAISON: ROBIN TURNER

FINANCE COMMITTEE
CHAIR: CAROLYN TRIEBOLD
STAFF LIAISON: MOLLY PELLEGRINO
DIRECTOR LIAISON: CAROLYN TRIEBOLD

GOVERNING DOCUMENTS COMMITTEE
CHAIR: BRIANA QUINN-BOUFFARD
VICE CHAIR: STUART MONTEITH
STAFF LIAISON: WYNDI AUSTIN
DIRECTOR LIAISON: TERRI DAVIS

GRIEVANCE COMMITTEE
CHAIR: HELENE KEDDINGTON
VICE CHAIR: ASHLEY ANDERSON
STAFF LIAISON: PAMELA PATTERSON
DIRECTOR LIAISON: ASHLEY ANDERSON

LEADERSHIP DEVELOPMENT COMMITTEE
CHAIR: BJ WARD
VICE CHAIR: TROY PALMQUIST
STAFF LIAISON: WYNDI AUSTIN
DIRECTOR LIAISON: TBD

LOCAL CANDIDATE RECOMMENDATIONS COMMITTEE
CHAIR: AL LIMON
VICE CHAIR: KAREN CAMPBELL
STAFF LIAISON: MARTA GOLDING BROWN
DIRECTOR LIAISON: ARMANI AMEZCUA

LOCAL GOVERNMENT RELATIONS COMMITTEE
CHAIR: SHER HEARD
VICE CHAIR: BONNY GOETZ
STAFF LIAISON: MARTA GOLDING BROWN
DIRECTOR LIAISON: SHER HEARD

MLS COMMITTEE
CHAIR: TIM COMSTOCK
VICE CHAIR: TBD
STAFF LIAISON: ANNE O'SHEA-GREENFIELD
DIRECTOR LIAISON: TIM COMSTOCK

PROFESSIONAL STANDARDS COMMITTEE
CHAIR: JANET DORSEY
STAFF LIAISON: PAMELA PATTERSON
DIRECTOR LIAISON: N/A

YOUNG PROFESSIONALS NETWORK
CHAIR: TOM BUENGER
VICE CHAIR: ERICA BINNS
STAFF LIAISON: ROSA SALAZAR
DIRECTOR LIAISON: KAY WILSON-BOLTON

TABLE OF CONTENTS

President's Perspective: A Year of Resiliency	3
REALTORS® Asked to Post Rentals on Thomas Fire Website	6
Installation Rescheduled for January 26	7
COVER: What Will Tax Bill Mean for Housing?	10
How Tax Bill Will Affect REALTORS' Taxes	12
Membership Manager Barbara Amick's 40 Years at VCCAR	14
Housing Statistics	22
CEO Corner: New Website Is Easier to Use	23

UPCOMING Meetings/Events

JANUARY 18 Leadership Development Committee Boardroom 1:00 PM	VCRDS Committee Meeting Training Room 1:00 PM
JANUARY 25 New Member Orientation Training Room 9:00 AM	FEBRUARY 13 MLS Committee Meeting Boardroom 1:00 PM
JANUARY 26 Installation Luncheon Embassy Suites Mandalay Bay 11:30 AM	FEBRUARY 15 Leadership Development Committee Boardroom 1:00 PM
FEBRUARY 1 LCRC Committee Meeting Boardroom 3:00 PM	FEBRUARY 19 Office Closed Presidents Day Holiday
FEBRUARY 6 MLS Rules & Regulations Training Room 10:00 AM	FEBRUARY 20 Flexmls Beginning Training Training Room 9:00 AM
FEBRUARY 8 LGR Committee Meeting Boardroom 3:00 PM	YPN Committee Meeting Boardroom 10:00 AM
FEBRUARY 9 Finance Committee Meeting Boardroom 10:00 AM	Flexmls Advanced Training 11:00 AM
FEBRUARY 12 Affiliate Meeting Boardroom 10:00 AM	FEBRUARY 22 New Member Orientation Training Room 9:00 AM
Education Meeting Boardroom 1:00 PM	FEBRUARY 27 Board of Directors Meeting Boardroom 9:00 AM

GENERAL CONTACT INFORMATION

805-981-2100 – PHONE

805-981-2108 – FAX

VCCAR@VCREALTORS.COM

ADMINISTRATION

WYNDI AUSTIN, CHIEF EXECUTIVE OFFICER
805-973-8576
WYNDI@VCREALTORS.COM

PAMELA PATTERSON, EXECUTIVE ASSISTANT
805-973-8568
PAMELA@VCREALTORS.COM

ROSA SALAZAR, RECEPTION
805-973-8573
ROSA@VCREALTORS.COM

MEMBERSHIP SERVICES

BARBARA AMICK, MEMBERSHIP MANAGER
805-973-8569
BARBARA@VCREALTORS.COM

ALMA DOMINGUEZ, STORE MANAGER, SUPRA KEY SUPPORT
805-973-8570
ALMA@VCREALTORS.COM

MLS

ANNE O'SHEA-GREENFIELD, MLS DIRECTOR
805-973-8571
ANNE@VCREALTORS.COM

ERIKA SERRANO, MLS SUPPORT & COMPLIANCE
805-973-8577
ERIKA@VCREALTORS.COM

ADVOCACY

MARTA GOLDING BROWN, GOVERNMENT AFFAIRS DIRECTOR
805-973-8572
MGBROWN@VCREALTORS.COM

MARKETING

LINDA FACIANA, MARKETING & COMMUNICATIONS MANAGER
805-973-8575
LINDA@VCREALTORS.COM

FINANCE

MOLLY PELLEGRINO, ACCOUNTING MANAGER
805-973-8574
MOLLY@VCREALTORS.COM

VENTURA COUNTY COASTAL

JOHN FRITH, EDITOR
916-765-6533
JOHN@TWSCOMMUNICATIONS.COM

SCOTT ARNOLD, DESIGN & LAYOUT
SCOTT@FOLEYPUB.COM

NED FOLEY, ADVERTISING
800-628-6983
NED@FOLEYPUB.COM



facebook.com/VCREALTORS



VENTURA COUNTY COASTAL
ASSOCIATION OF REALTORS®
www.vcrealtors.com

2350 Wankel Way, Oxnard, Calif. 93030 Phone: (805) 981-2100 / Fax: (805) 981-2107
Website: www.vcrealtors.com

Looking Forward to a Year of Resiliency

Matt Capritto
2018 VCCAR President



Matt Capritto

The Thomas Fire taught all of us here in Ventura County an important lesson in being resilient.

That's what my 87-year-old father has shown since his home in Ventura burned to the ground. He isn't whining or complaining or feeling helpless. He's made it clear he wants to rebuild, and that he's ready to pick up the pieces and move forward.

And that will be the theme of my year as your president as well: Resilience. Webster's says it's "the capacity to recover from difficulties." It's toughness. And remember -- besides the fire, we have some significant and potentially tough issues on our plate in 2018.

- How will the tax reform bill impact housing here in high-cost Ventura County?
- Will we be able to pass C.A.R.'s ballot measure to let seniors take their Prop. 13 tax base with them, and make more homes available for sale?
- And what will happen as we address the question of the proposed merger of VCCAR and CSMAR?

I don't know the answers to those questions, but I do know this Association will be resilient as we address these issues and others during the coming year. And I'm pleased to say we are better equipped than we ever have been to deal with issues like these.

Two things really made that clear to me in the past month.

Last month, just before the holidays, our staff, CSMAR staff, and our MLS vendor worked tirelessly to get our new Thomas Fire Rentals property type up and running in just four days. Working together, they were able to add the new property type to the MLS to allow people to list available places for fire victims to live, including short-term rentals, rooms for rent, and other properties not normally included on the MLS. It was a great example of how REALTORS® help others and give back to our community.

And then earlier this month, our board, committee chairs and vice chairs, and staff got together for a leadership retreat to prepare us for the year. It was originally scheduled for December, but we had to postpone it because of the fire. Our outstanding CEO, Wyndi Austin, was able to get it rescheduled right after New Year's but on very short notice. Despite that, every director, chair, and vice chair understood the importance of participating and was able to reschedule themselves so they could do so.

We are all on the same page. We are aligned with our Strategic Plan, and we are committed to running VCCAR like a business, not like a 1950s-era club. Our members are professionals and they deserve a professional association that will protect their interests.

I'd like to thank Wyndi and our immediate past president, Lyle Elliott, for doing the heavy lifting during the past year or so to facilitate these changes. For me, it's like being handed the keys to a shiny new car after it's been detailed and is all ready to go. I'll repeat what I have been told by others: "Matt it's OK to take the car out, just don't screw it up."

I also want to congratulate our incoming president-elect, Jorge DeLeon, our new treasurer, Carolyn Triebold – who served on the Board last year as well – and our incoming directors Armani Amezcua, Sandra Seekins, and Kay Wilson-Bolton. I look forward to working closely with them and with Lyle as immediate past-president, along with our directors and committee leaders and members.

Moving forward this year, our Strategic Plan priorities include the following:

- We will position ourselves to be the Voice of Real Estate in Ventura County and we will be at the table at all the major housing conferences.
- We will launch our Leadership Academy to foster leadership within our ranks, REALTORS® and affiliates alike.
- And we will continue to have a presence at City Council meetings regarding the issues affecting real estate, such as ADUs, pre-inspection before sale, or rent control.

What I aspire to be as your president this year comes from this Brian Tracy quote: *Become the kind of leader that people would follow voluntarily; even if you had no title or position.*

I look forward to a really resilient year with all of you. 🌱

“We have some significant and potentially tough issues on our plate in 2018.”

Board Briefs

The Board of Directors met on November 21 and December 19 to work through several topics and review recommendations presented. Among the issues discussed:

- the Leadership Academy Work Group presented to the Board, the Board approved the program and it will kick-off January 2018.
- further discussion and focus on the federal tax reform legislation and NAR Calls for Action.
- a recap of the Strategic Plan will be sent to the Board and posted on the website.
- and a review of the office renovation schedule December 14-27.

Board Motions November 21: approval of 2018 Committee Business Plans, approval of 2018 Budget, and approval of 2018 Committee Members

Board Motion December 8: approval of \$10,000 to go to the C.A.R. Disaster Relief Fund.

Board Motions December 19: Approval of Non-REALTOR® Director Jeffrey Stinnett for 2018 term, approval of Dues Billing Sweepstakes, and approval of Policy Manual items concerning NAR Director/s, Expense Reimbursement for NAR Directors, and VCCAR logo usage.

The Board of Directors Meeting scheduled for Tuesday, January 23, has been canceled.

Annual Report

For the first time in many years, VCCAR has prepared a short Annual Report highlighting the Association's accomplishments and financials for 2017. The report will be distributed to all members attending the Installation Luncheon on January 26.

Among the report's highlights:

- VCCAR's response rate to NAR's Call for Action on reauthorizing the National Flood Insurance Program was 15.24 percent, while the response rate for the Call for Action on the federal tax reform proposal was 26.54 percent.

- 740 people attended live Flexmls training courses.
- 660 people attended the General Membership Meetings.
- And 540 people attended YPN's First Wednesday events during the year.
- As of November, membership totaled 2,226.
- The average age of VCCAR members is 53.5.
- 56 percent of members have been members for 10 years or less, and another 29 percent have been members for 11-20 years.
- 3 people have been members for more than 50 years.

Office Remodeling

During December, the VCCAR office received an overdue refresh, including new paint and carpets, renovated desks, and a new office configuration. Still to come is perhaps the main highlight for members: A community table for agents

to do work between appointments or hold meetings. It will feature privacy glass, power outlets, and USB outlets. The new feature should be installed by early March. 🌴



Home within reach for your clients

We offer your clients great rates and local experts who get things done quickly and efficiently. We're the oldest and largest credit union headquartered in Ventura County, and we're ready to lend:

- Flexible terms and affordable rates
- HomeReady™ First-Time Buyer Loans from Fannie Mae
- First and second trust deeds
- Conforming and non-conforming loans
- FHA loans
- Extendable and alternative mortgages
- 0% down VA loans



Ventura, Camarillo and Riverpark

LINDA TABATA
NMLS #517158
805.477.4027



Thousand Oaks and Moorpark

KATHY BOCHENEK
NMLS #376059
805.477.5543



Simi Valley

MARK GOTTLIEB
NMLS #233469
805.477.4588



Oxnard and Port Hueneme

ANNETTE ORTIZ
NMLS #1065962
805.477.4525

vccuonline.net
805.477.4000



**VENTURA
COUNTY**
CREDIT UNION

Living the life.

Ventura • Oxnard • Camarillo • Thousand Oaks • Simi Valley • Port Hueneme • Moorpark • RiverPark

VCCU membership is open to anyone who lives, works or attends school in Ventura or Santa Barbara counties. All loans subject to credit approval and secured by lien on owner-occupied home. Certain restrictions apply. VCCU is an equal housing lender.



04/2014 VCCU-2014

REALTORS® Step Up to the Plate for Fire Victims

Just before Christmas, VCCAR and the Conejo Simi Moorpark AOR unveiled a new temporary property type designed to provide up-to-date information about short- and long-term rentals available for victims of the Thomas Fire.

VCCAR President Matt Capritto said the whirlwind project came together in just four days after board members from VCCAR and CSMAR met to figure out if there was anything the MLS – jointly operated by the two associations – could do to help displaced fire victims find temporary housing.

“We had a list of temporary rentals, room shares, furnished places, and the like that we normally don’t have a place for on the MLS,” Capritto said. “It was on a spreadsheet and the list kept growing as REALTORS® heard of available places, but we didn’t know if they were still available.”

The group decided the best solution would be to add an additional property type to the MLS to list just rooms, apartments, guest houses, and homes that owners would rent to fire victims. But because of the way the MLS is structured, that was easier said than done.

With help from the technical staff at FBS, creators of Flexmls in North Dakota, the new property type was created within the MLS that would allow those affected by the fire easy access to information on the newly created MLS public site.


The site is expected to remain online through the end of March. The Thomas Fire rental information is only available on the VCRDS MLS system and is not shared with CARETS and CRMLS.

“The information has to be entered by a REALTOR® to protect data quality, and properties that have been rented will be removed from the system. We believe this project will really be a community asset,” said CSMAR President Gayle Sutton.

Capritto and Sutton said feedback from agents and people in need of housing has been extremely positive, and Capritto urged all Ventura County REALTORS® to post properties they know are available until the temporary site is taken down.

“To serve the community, we need your help. There have been many who have asked, ‘What can I do to help?’ This is a great way you can do so,” he said. “Please input information about properties that you know are available so as many displaced families as possible can find places to live while their homes are being rebuilt. And please share the public link with everyone you know.”

The site can be found at <https://link.flexmls.com/1atwuccx0tmq,20&p2=false>. REALTORS® can view a short video: <https://www.screencast.com/t/1JbEFk7wAk> that outlines how to post listings and information about copying rental listings to the Thomas Fire rental property type is available here. <http://vcrealtors.com/ventura-membership.html>

For more information, please contact MLS Director Anne O’Shea Greenfield at anne@vcrealtors.com. 



C.A.R. Petition Deadline is February 28

VCCAR members are reminded that all petitions to place C.A.R.’s property tax portability measure on the November ballot must be returned to C.A.R. by February 28. This is an extremely important measure to increase the availability of housing so please ask your friends to sign the petitions. Additional petitions are available at the VCCAR office. For more information, contact Government Affairs Director Marta Golding Brown at mgbrown@vcrealtors.com.



ANNUAL INSTALLATION

Installation Rescheduled for January 26

Get your tickets today for VCCAR's 21st annual Installation Luncheon, now set for Friday, January 26, at the Embassy Suites by Hilton Mandalay Beach Resort.

The gala event was originally scheduled for December 8 but was postponed due to the Thomas Fire. As always, the luncheon will recognize the Association's new officers and directors, as well as those whose terms have ended. In addition, the winners of the REALTOR®, Broker/Owner/Manager, and Affiliate of the Year will also be announced.


Tickets are \$45 and are [available online](#). If you have already purchased tickets for the December event, they are still valid.

Thanks to all of our generous sponsors, who are making the event possible:

Title Sponsor: Guild Mortgage

Gold Sponsors: Berkshire Hathaway Home Services California Properties, Century 21 Troop Real Estate, RE/MAX Gold Coast, Synergy One Lending, and Wells Fargo Home Mortgage

Silver Sponsors: Comstock & Calhoun Real Estate Company, Home Services Lending, Montecito Bank & Trust, On Q Financial, and Realty ONE Group Summit

Bronze Sponsors: All Valley Escrow, AXIA Home Loans, BPC Structural Pest Control, Coldwell Banker Residential Brokerage, First American Home Warranty, Fidelity National Home Warranty, Home Bridge Financial Services, Keller Williams Realty West Ventura County, Sotheby's International Real Estate, and Ventura County Credit Union. 



You're invited

to celebrate with us at the
21st Annual Installation Luncheon
Friday, January 26, 2018
11:30 AM - 1:30 PM
Embassy Suites by Hilton Mandalay Beach Resort
2101 Mandalay Beach Road
Oxnard, CA 93035

Please join us for our annual installation featuring a sit down luncheon, recognition of our 2017 Officers & Directors and Installation of our 2018 Officers and Directors.

Luncheon includes salad, dessert and choice of entree, beef, chicken or vegetarian.

Thank You Sponsors

TICKETS ON SALE NOW!
Visit www.vccar.org to purchase your ticket.
\$45 each - includes parking

Questions?
Contact: Pamela Patterson
Tel: 805-981-2100
Email: pamela@vccar.org

TITLE LEVEL
Guild Mortgage

GOLD LEVEL
Berkshire Hathaway Home Services
Wells Fargo Home Mortgage
Synergy One Lending
RE/MAX Gold Coast REALTORS®
Century 21 Troop Real Estate

SILVER LEVEL
On Q Financial
Comstock & Calhoun
Realty ONE Group Summit
Montecito Bank
HomeServices Lending

BRONZE LEVEL
Keller Williams West Ventura
Coldwell Banker Residential
First American Home Warranty
Fidelity National Home Warranty
Sotheby's International Realty
HomeBridge Financial Services
Axia Home Loans
All Valley Escrow
BPC Pest Control
CSMC Mortgage
Ventura County Credit Union

2350 Wankel Way, Oxnard, CA 93030 | T: 805-981-2100 | F: 805-981-2107 | www.vccar.org





METRO RETROFITTING
CERTIFIED RETROFITTING COMPLIANCE SERVICES
gometroretro.com

Trusted • Licensed • Insured • Bonded
State License #505706



Serving the Real Estate Community since 1996

ALERT - Senate Bill 407
Water Conservation Retrofitting Goes Statewide for
Single Family Dwellings on January 1, 2017.

SB 407 Property transfers: plumbing fixtures replacement
This bill would require that all non-compliant plumbing fixtures in any single-family & multifamily residential real property shall be replaced by the property owner with water-conserving plumbing fixtures.
We Only Install What is Required by Law

- Water Conservation • High Efficiency Toilets
- Low Flow Showerheads • Faucet Flow Restrictors
- Carbon Monoxide & Smoke Alarms
- Automatic Gas Shut-off Valves
- Sliding Door Safety Glazing
- Water Heater Strapping

800-450-3660 • gometroretro.com



A+ RATING

CARBON MONOXIDE ALARMS



WATER CONSERVATION



WATER HEATER SEISMIC STRAPPING



SMOKE ALARMS



SEISMIC GAS SHUT-OFF VALVES



When REALTORS® Face the Loss of Home

Kay Wilson-Bolton | Ventura County Star | December 24

There is something unique in the business transaction of helping someone purchase a home or finding the right rental.

The goal is always a good ending and the perfect match. When a REALTOR® hands someone the keys to their home, it goes with our best hope that all will be well and that memories become the basis of a good and certain future. Based on how the transaction went, there is a lifetime connection.

There was great temptation during the Thomas Fire to call or text clients to see if they were safe or if we could help. So many of us had been evacuated ourselves, there was often little to do other than pray, be encouraging and supportive from afar and literally stand by.

[Read more](#)

California Politicians Misunderstand How to Fix its Housing Problem

Jeffrey Dorfman | Forbes | January 9

Housing is a problem in much of California. Prices are high and rising fast in most areas close to the coast. To find affordable housing, millions of people make long commutes with some people spending three or four hours per day driving to and from work. In many cities, long-time residents complain about gentrification forcing them out of rental apartments, leaving them unable to find new, affordable housing, and changing the character of neighborhoods. Everyone knows a problem exists. Unfortunately, most California politicians and activists are relying on exactly the wrong policies to fix the situation.

The reason coastal California is experiencing a crisis of affordable housing is simple: the supply of new housing has not been sufficient for the increase in employment and population. In the nine-county San Francisco metro, commonly referred to as the Bay Area, there has been a recent uptick in home building that has seen about 20,000 housing units added per year, enough to be considered a building boom by local standards. Yet, from November 2016 to November 2017, employment in the same nine counties rose by about 74,000.

[Read more](#)

5 Things a Californian Should Know Now About Rent Control

CALmatters | January 8

One way or another, two words are likely to dominate the complicated politics of California's housing crisis in 2018: rent control.

Next week state lawmakers will hear a proposal from Assemblyman Richard Bloom, Democrat from Santa Monica, that would allow cities to dramatically restrict what landlords can charge tenants year-over-year. The bill couldn't even get a hearing last year amid intense opposition from landlords.

But looming over legislators' heads this time around is a potential ballot initiative supported by tenants' rights groups that would do much of the same. If the bill stalls, experts say there's a good chance you'll see rent control on your November ballot.

[Read more](#)

CEQA and the California Housing Crisis

Orange County Register | January 8

Abuses of the California Environmental Quality Act are aggravating the state's housing crisis, according to a recent study by Los Angeles lawyers Holland & Knight.

With more than half of renters and over a third of homeowners with mortgages in California cost-burdened by housing — spending more than 30 percent of household incomes on housing — and many forced to commute long distances to work in order to live in affordable housing, California's housing crisis has made life difficult even for those with well-paying, professional jobs.

There are many reasons for this situation beyond supply and demand. Among them are overly restrictive and antiquated government zoning regulations that artificially limit opportunities for development, "affordable housing" regulations and requirements that reduce incentives for homebuilding and other government restrictions or obstacles.

[Read more](#)

California Bill Would Allow Unrestricted Housing by Transit

Slate | January 5

San Francisco's state senator, Scott Wiener, has introduced a bill that would all but abolish the city's famously strict land use controls—and virtually every other residential zoning restriction in California's urban neighborhoods. It's just about the most radical attack on California's affordability crisis you could imagine.

Wiener's bill, SB-827, flies in the face of every assumption Americans have held about neighborhood politics and design for a century. It also makes intuitive sense. The bill would ensure that all new housing construction within a half-mile of a train station or a quarter-mile of a frequent bus route would not be subject to local regulations concerning size, height, number of apartments, restrictive design standards, or the provision of parking spaces. Because San Francisco is a relatively transit-rich area, this would up-zone virtually the entire city. But it would also apply to corridors in Los Angeles, Oakland, San Diego, and low-rise, transit-oriented suburbs across the state. It would produce larger residential buildings around transit hubs, but just as importantly it would enable developers to build those buildings faster.

[Read more](#)

2018 House Prices and Rents Will Keep Growing With no End in Sight

Orange County Register | January 4

After nearly six years of rising home prices, what's next? Will 2018 be the seventh year home prices go up? Or the year the market stalls? Will this be the year that tenants get the upper hand over landlords? Or will rent hikes just keep coming? In other words, will the seller's market of the past 69 months continue in 2018?

We interviewed 10 economists and reviewed nine forecasts to find an answer to that question. It can be summed up in one word.

Yes.

[Read more](#)

3 California Housing Issues to Watch in 2018

Los Angeles Times | December 27

Rising rents and home prices forced California's housing crisis to the front of Gov. Jerry Brown's and lawmakers' agenda in 2017. Legislators passed the most comprehensive package of housing bills in recent memory designed to increase spending on low-income development and encourage more construction in general. But the bills, according to independent analyses, won't do much to make housing cheaper in the state.





Expect more focus on housing issues at the Capitol and on your statewide ballot in 2018. Here are three to watch.

1. A rent control battle. California cities and counties are prohibited from putting rent control on apartments built after Feb. 1, 1995. For some cities that have rent control on older properties, the prohibition goes back even further. (In Los Angeles, rent control is imposed on buildings built before October 1978.)

[Read more](#)

FHA to no Longer Insure New Mortgages With PACE Loans

Los Angeles Times | December 7

The Federal Housing Administration will stop insuring new mortgages on homes with PACE loans, a type of controversial financing used to fund energy-efficient home improvements.

The announcement Thursday follows criticism from consumer groups that too many borrowers have taken out unaffordable loans for solar panels and other projects after contractors misrepresented how the financing works.

[Read more](#)

When Data Makes the Difference

Real Estate magazine | December 2017

It's no secret: The value of the real estate agent is under attack. With a slew of disruptors determined to diminish their role in the real estate transaction, it's become incumbent upon agents to bolster their value proposition to the consumer with more service, more guidance, more information...whatever it takes to stand apart and make themselves an indispensable advisor in an increasingly competitive and crowded market.

That's where data comes in. But while consumers seem to have access to all the real estate data they could possibly want these days, there are vast discrepancies in the quality of that data. Every real estate agent out there probably has at least one tale to tell of how an inaccurate home valuation bungled a deal. And that's exactly what makes HouseCanary a game-changer.

[Read more](#)



VENTURA

Pest Control

A **Copesan** PEST SOLUTIONS PARTNER

Serving Ventura County Since 1959

www.VenturaPest.com

805-656-1545

When you order a termite inspection from Ventura Pest Control, you get a

- Professional Staff
- Quick Turnaround
- Honest Inspection
- Competitive Pricing
- Free Second Opinion



PROFESSIONAL TERMITE INSPECTIONS | WOOD REPAIR & REPLACEMENT | LOCAL OR SPOT TREATMENTS | FUMIGATION (TENTING) EXPERTS



The Tax Bill Passed. Now What?

Economists and a REALTOR® share their views on the impact on Ventura County

By John Frith

REALTORS® across the nation voiced strong opposition to many of the proposals in the federal tax reform legislation late last year, and despite the hundreds of thousands of calls and emails sent to congressional lawmakers, the final bill is still expected to have a major impact on homeownership in California and here in Ventura County.



Lyle Elliott

While the full impacts of the new law probably won't be known for another year, when Californians start filling out their 2018 tax returns, VCCAR Past President Lyle Elliott said the changes are already having an effect.

"I'm already seeing hesitancy among high-end buyers, and I think we're going to see that hesitancy continue until people really understand what the impacts are," said Elliott, who manages the Ventura branch of Berkshire Hathaway HomeServices California Properties. "There will be a plateau to some degree in the upper end of the market."

Californians – especially in more-expensive coastal areas – will be particularly affected by several provisions of the tax reform bill. By doubling the standard deduction, many homeowners will no longer itemize their returns, meaning the mortgage interest deduction will not be as powerful of an incentive for homeownership as it traditionally has been.

In addition, limiting state and local income- and property-tax deductions to \$10,000 will be a major blow to many Californians because of the state's high taxes.



Jordan Levine

Jordan Levine, senior economist for C.A.R., agreed that the changes will affect real estate in Ventura County more than in many more-affordable inland areas.

"It will be easy to butt up against the MID cap where you would have a \$750,000 mortgage on a home worth \$940,000," he noted.

"This will raise the cost of homeownership. Especially at the top end, you'll see less growth in sales and less upward price pressure because people have been saddled with higher taxes."

But there will be other effects, both Levine and Elliott predicted. For example, Levine noted that anyone who had a mortgage of more than \$750,000 before last December 16 will still be able to deduct up to \$1 million in mortgage interest. But if that family moves, the \$750,000 cap will apply.

"That will add another disincentive to move when we already have Proposition 13 as a reason to say, 'I'm not moving.' California already has less than a three-month supply of housing on the market. This is bad news for supply," Levine said.

Elliott also noted that the new caps aren't indexed, which means more and more properties will bump up against that cap in the future.

"Look at our prices. Ventura County is already in the \$600,000 median price range. If we look at the price trends, in five years we'll be approaching the level where that \$750,000 cap comes into play for the median buyer," Elliott said. "As prices increase, more and more Ventura County homeowners will be affected. That's the long-term effect."



Mark Schniepp

Of course, not every economist believes the new tax laws will have a huge effect on real estate. Mark Schniepp, the director of the California Economic Forecast in Santa Barbara, thinks the positives associated with the tax law will balance out the negatives.

"I don't think there will be that much of a net decline if any in Ventura County real estate," Schniepp said. "Parts of the tax cuts will offset the other, ugly part."

He said corporate taxes have been cut sharply and the self-proprietor's tax rate is going down as well, so businesses should have more profits. Because the economy is close to

full-employment already, companies will have little choice but to increase wages – and workers will see more money on their paychecks because of the tax cuts.

“And with higher profits, the stock market will go higher as well. Perceptions of wealth are going to be higher, and that’s a key attribute to demand for homes,” he added.

All three predicted prices this year will go up in the 2-3 percent range – which Levine and Elliott said is about 25 to 50 percent less than they would have without the tax law changes. But Schniepp said that was positive overall because it will keep housing at least a bit more affordable than it would be otherwise.

“This will cause some bumps in the road in the high end, but with rising demand, higher wages, and higher profits, I think the positives outweigh the negatives,” he said.

Levine, however, was more pessimistic, saying that besides headwinds in the higher end of the market, the new tax laws take away the incentive of people at the lower end to become homeowners.

“I don’t think the market will tank, but I do think it will take the wind out of sales,” he said.

Elliott questioned whether the positives from the tax law will come into play that much, depending on how companies handle their tax breaks – by raising wages or by taking it as profit or reinvesting in equipment or facilities. He said higher wages is the key to spurring people to buy homes.

So while the portion of the market driven by the need to buy or sell, because of moves, jobs, getting married, or divorcing will probably be fine, he said the new laws will probably dampen demand from discretionary buyers.

Going forward, Levine said C.A.R.’s economists will keep a close watch on market trends and broadcast them out widely to members during the coming months, through such means as podcasts, outreach events, and webinars.

Elliott said REALTORS® don’t have to become experts in tax law, but they do need to be resilient and really focus on micromarkets – Oxnard Beach vs. Camarillo vs. Sterling Estates, for example. And he said it was imperative that REALTORS® do become experts in and engage in C.A.R.’s ballot initiative to allow Californians 55 and older to sell their homes and take their current Prop. 13 tax base with them to any home in any part of the state.

He said that will increase the inventory as more empty-nesters will have an incentive to sell and downsize, and because it will “affect every single homeowner at some point.”

WORK WITH THE BEST TO **ENSURE** YOUR **HOMEOWNERSHIP** **DREAMS BECOME A REALITY**



CONTACT US TODAY!



DAWN PECK
SALES MANAGER | NMLS #231608
805.312.0450 | dpeck@s1lending.com



TRACEE MARSHALL
MORTGAGE PROFESSIONAL | NMLS #304086
805.304.4040 | tmarshall@s1lending.com



ASHLEY GLYER
LOAN OFFICER | NMLS #1084777
805.624.0344 | aglycer@s1lending.com



COLLEEN CRAIG
SENIOR MORTGAGE PROFESSIONAL NMLS #254430
661.310.8536 | ccraig@s1lending.com



BRYAN PECK
BRANCH MANAGER | NMLS #238741
805.290.5715 | bpeck@s1lending.com



ALEX BRAY
LOAN OFFICER ASSISTANT | NMLS #1409344
805.216.3967 | abray@s1lending.com



LUIS MENDEZ
LOAN OFFICER | NMLS #257057
805.824.7084 | lmendez@s1lending.com



ROB BIRKLA
LOAN OFFICER ASSISTANT | NMLS #1054050
805.448.3822 | rbirkla@s1lending.com



MARY GARCIA
MORTGAGE PROFESSIONAL | NMLS #280267
805.443.5653 | mgarcia@s1lending.com



ANITA LYNCH
LOAN OFFICER | NMLS #262757
805.797.3979 | alynch@s1lending.com



YVETTE GONZALES
LOAN OFFICER ASSISTANT | NMLS #1452156
805.342.0415 | ygonzales@s1lending.com



STEVEN ALENDER
LOAN OFFICER | NMLS #214080
805.796.5626 | salender@s1lending.com

THE OXNARD BRANCH

1000 Town Center Dr. | Suite 410 | Oxnard | CA 93036



Synergy One Lending Inc. NMLS 1025894. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act – California License 4131356.

EVERY CLIENT. EVERY TIME. NO EXCEPTIONS. NO EXCUSES.

Major Provisions Affecting Real Estate Professionals

Editor's note: NAR compiled a lengthy analysis of how the new tax laws could affect homebuyers on the one hand and agents and brokers on the other. The following is excerpted from the latter section. You can [read the entire analysis here](#). The analysis is based on a preliminary reading of the legislation, and as always, consult a tax professional about your own personal situation.

Because the new tax bill greatly decreases the tax rate for corporations (from the prior law's 35 percent to just 21 percent), many Members of Congress believed that the business income earned by sole proprietors, such as independent contractors, as well as by pass-through businesses, such as partnerships, limited liability companies (LLCs), and S corporations, should also receive tax rate reductions. In addition to lower marginal tax rates, the final bill provides a significant up-front (above the line) deduction of 20 percent for business income earned by many of these businesses, but with certain conditions.

Specifically, the bill limits the 20 percent deduction to non-personal service businesses. Essentially, a personal service business is one involving the performance of services in the following fields: Health, Law, Consulting, Athletics, Financial Services, Brokerage Services (not real estate), and "Any business where the main asset of the business is the reputation or skill of one or more of its employees or owners."

It seems clear that most real estate agents and brokers will be considered in a personal service business and would thus not normally qualify for the 20 percent deduction.

However, NAR was able to help secure a major exception (the personal service income exception) in the final bill that will make it possible for many real estate professionals to be able to take advantage of the deduction.

This exception provides that if the business owner has taxable income of less than \$157,500 (for single taxpayers) or \$315,000 (for couples filing jointly), then the personal service restriction will not apply.

Above this level of income, the benefit of the 20 percent deduction is phased out over an income range of \$50,000 for singles and an income range of \$100,000 for couples. 🌱

Since 1960, we've been helping people find loans to fit their lives.



Discover why the Ventura branch became one of Guild's top branches.

Branch Manager Senior Loan Officer

Linda Hall
805.208.8951
NMLS #235495

Loan Officers

Buffy Bartley
805.844.2410
NMLS #238746

Kathy Gray
805.701.7467
NMLS #238911

Juliann Laufer
907.250.0549
NMLS #794136

Maribel Pantoja
805.816.0181
NMLS #286044

Chad Cockerell
805.216.5511
NMLS #256385

Xin Jin
310.706.1944
NMLS #1538921

Wendy Mueller
805.907.3136
NMLS #234069



Ventura Branch

1000 Town Center Drive #520 Oxnard, CA 93036
805.389.6800 | NMLS #240753
guildmortgage.com/branches/ventura

Guild
mortgage
OWN WHAT MATTERS



flexmls

Powerful, technology you can depend on.

Personal service you can trust.

BEGINNING Classes

Dates:

Tuesday, January 16
Tuesday, February 20
Tuesday, March 20

Time: 9:00 AM - 10:30 AM

- Are you new to flexmls? Learn Tips and Tricks
- General Navigation
- Learn how to add an new listing
- Want to know how to Start a Search?

ADVANCED Classes

Dates:

Tuesday, January 16
Tuesday, February 20
Tuesday, March 20

Time: 11:00 AM - 12:00 PM

- Creating Contacts in flexmls
- Want to learn how to manage Subscriptions?
- Portals
- Prospects

Come join us to learn about the flexmls system and how to make it work for you and your business! All classes will be held in the VCCAR Training Room. Classes are held year round for flexmls and are generally held on the 3rd Tuesday of each month.

This is your opportunity to ask the professionals all your questions and get in-depth training on the flexmls system. **DON'T MISS THIS CLASS!** Sign up now for this **FREE CLASS**.



**Register Now! Go to www.vcrealtors.com,
Events and Classes, Education and Register for Classes**

Membership Manager Barbara Amick Has Gone from Listing Books to the Internet

When Barbara Amick left her collections job at Sears in the now-leveled Esplanade Mall to go to work for the Oxnard Harbor Board of Realtors in 1978, things were a lot different for area REALTORS® and their association.

"We had listing books, and my first job was to enter changes such as new listings on a daily basis, and a company in Santa Barbara would compile that data and print books for all the agents that came in every Monday," she recalled in a recent interview.

"We also had hot sheets that we copied and came out every day at 1 p.m. with the new listings."

Today, of course, all that work is computerized. Agents enter their own listings directly into the MLS system. And instead of having to drop off membership applications at the Association office, that's all done online as well.

But while she misses the personal interactions with agents and brokers that were common in those less-technological times, she still enjoys working with REALTORS® and her fellow VCCAR staff members, and has no plans to retire.

Amick's father spent his career in the Air Force and like most military families they moved frequently. She grew up in locations as varied as Bermuda and Guam, along with at least a half-dozen U.S. states. But her father's last station was Oxnard Air Force Base (now Camarillo Airport) and he retired here.

She was living in Nebraska at the time and decided to move to Ventura County to be closer to her family and has been here ever since. She raised two children and enjoys spending time with her 17-year-old granddaughter.

Her first association job was doing data entry with the Oxnard Board, but soon moved up to handling membership, billing, and accounts payable. But when the Oxnard, Ventura, and Camarillo boards merged to form VCCAR, all the existing staff had to reapply for their jobs and she was hired as a receptionist and managed the REALTOR® store. A couple of years later though, she returned to handling membership and billing and has done so for the past 19 years.

Over the years, Amick has handled such chores as routing the old REALTOR® caravans and creating and distributing the packets of the homes being toured.

"In those days, we didn't have a copier that could print on both sides, so we had print one side on all the copies, wait for the machine to cool down, and then copy on the other side. It would take us a few days to get everything ready for a caravan," she said.



Barbara Amick

Amick also helped move agent billing from quarterly to semi-annually, then annually.

"I'd no sooner get the billing done and everything entered and it would be time to do it again. I finally went to the committee and told them and they agreed that was too much work so they changed the frequency," she said.

One of her few regrets about all the new technology is that she doesn't have the same personal relationships as she once did.

"We don't have the close-knit relationships with members like we used to when they all had to come by the office. We had about 600 members then and I knew the majority of them, knew about their families and how they were doing. That's not the case anymore," she said.

As for retirement, she just laughs and says she's tired sometimes, but not ready to re-tire.

"Someone will ask me about that and I'll tell them, If I leave you won't have me to talk to anymore!"

Fortunately for her many VCCAR friends, that doesn't look like it's going to happen any time soon. 🌱



Rules And Regulations

Does your listing violate
MLS RULES & REGULATIONS?

MLS *RULES & REGULATIONS* TRAINING

Date: February 6, 2018
Time: 10:00 AM to 12:00 PM
Location: VCCAR Training Room



Key Regulations + Avoid Fines

Topics Covered

- Common Rules Violations
- CARETS Data Integrity Standards & Guidelines
- Enforcement Scheduling
- How to Avoid Accruing Fines

Have you ever wondered whether your listing violated MLS Rules and Regulations or the Data Integrity Standards & Guidelines?

Or what happens if you fail to respond to a violation warning email?

Sign Up for this **FREE CLASS!** Log in to www.vcrealtors.com, click on Classes & Events, Education and Register for Classes



VCCAR COMMITTEE MEMBERS

VCCAR Committee Chairs, Vice Chairs, and Members Appointed for 2018

VCCAR has announced the full list of 2018 VCCAR committee chairs, vice chairs, and members. Under the new governance system, 2018 President Matt Capritto appointed the chairs while President-Elect Jorge DeLeon named the vice chairs.

Affiliate Committee

Chair: Joey Siddens, First American Title

Vice Chair: Patty Estrada, First American Title

Staff Liaison: Erika Serrano

Director Liaison: Cami Pinsak

Salena Bracamontes, State Farm Insurance

Carolyn Braun, First American Natural Hazard Disclosures

Douglas Butler, Customer Service Mortgage

Yolanda Carr, First American Title

Cindy Castro, Stewart Title

Gina Fortunato, State Farm Insurance

Christine Gonzales, Montecito Bank & Trust

Isabel Mislinay, Axia Home Loans

Dan O'Brien, Landmark Financial

Bryan Peck, Synergy One Lending

Dawn Peck, Synergy One Lending

Vanessa Rice, Fidelity National Home Warranty

Shelley Wells, Retirement Funding Solutions

Education Committee

Chair: Robin Turner, Keller Williams West Ventura County

Vice Chair: Rod B. Tuazon, Century 21 Troop Real Estate

Staff Liaison: Alma Dominguez

Director Liaison: Robin Turner

Jeri Becker, NextHome Pacific Coast Realty

Carlos Camargo, Open Mortgage

Yolanda Carr, First American Title

Cindy Diaz-Telly, Coldwell Banker Residential

Bonny Goetz, Coldwell Banker Residential

Tressa Golden, Aliso Escrow

Sher Heard, Comfort Real Estate Services

David Honda, Skyline Home Loans

Michael Love, Keller Williams West Ventura County

Isabel Mislinay, Axia Home Loans

Tom Molinari, Thomas Molinari, Appraiser, RE Broker

Dawn Peck, Synergy One Lending

Terence Taylor, Wells Fargo Home Mortgage

Finance Committee

Chair: Carolyn Triebold, Dilbeck Real Estate

Staff Liaison: Molly Pellegrino

Director Liaison: Carolyn Triebold

Matt Capritto, Berkshire Hathaway HomeServices California Properties

Jeff Comstock, Comstock & Calhoun R.E.

Jorge DeLeon, Coldwell Banker Residential

Juliet Esquibias, Coldwell Banker Residential

Dennis Goldstein, Dennis Goldstein Realty

Cami Pinsak, Realty ONE Group Summit

Governing Documents Committee

Chair: Briana Quinn-Bouffard, RE/MAX Gold Coast Realtors

Vice Chair: Stuart Monteith, Century 21 Troop Real Estate

Staff Liaison: Wyndi Austin

Director Liaison: Terri Davis, ERA Cusick Realty

Kathy Courter, Century 21 Troop Real Estate

Ana Gil, ERA Cusick Realty

Ann McKillican, Berkshire Hathaway HomeServices California Properties

Craig Schwarz, Keller Williams West Ventura County

Grievance Committee

Chair: Helene Keddington, Century 21 Troop Real Estate

Vice Chair: Ashley Anderson, Keller Williams West Ventura County

Staff Liaison: Pamela Patterson

Director Liaison: Ashley Anderson

Rosemary Allison, Coldwell Banker Residential

Linda Balades, Comfort Real Estate Services

Editha Colitti, RE/MAX Gold Coast Realtors

Lixin Durborow, Century 21 Troop Real Estate

Melody Fox, Century 21 Troop Real Estate

Ana Gil, ERA Cusick Realty

Rick Gill, Comfort Real Estate Services

Bonny Goetz, Coldwell Banker Residential

Bridget Goncalves, Joe Kapp Real Estate

Araceli Gonzales, Coldwell Banker Residential

Joseph Kapp, Joe Kapp Real Estate

Tee Khamseng, Comfort Real Estate Services

Lori Lang, University Glen Corporation

Jacki Lowe, Comstock & Calhoun R.E. Co.

Misty Mills, Zermeno Mills Realty

Angela Naskar, Dilbeck Real Estate

Troy Palmquist, The Address, Inc.

Briana Quinn-Bouffard, RE/MAX Gold Coast Realtors

Ralph Ramos, Century 21 Troop Real Estate

Jack Reiss, RE/MAX Gold Coast-Beach Marina Office

Patty Ross, Century 21 Troop Real Estate

Donna Schuepbach, Schuepbach Real Estate Services

Sabrina R. Simpson, Real Estate ebroker Inc

Michael Trotter, Keller Williams West Ventura County

Heidi Wagner, ERA Cusick Realty

Julie Zermeno, Zermeno Mills Realty





Leadership Development Committee

Chair: BJ Ward, Comfort Real Estate Services Inc

Vice Chair: Troy Palmquist, The Address, Inc.

Staff Liaison: Wyndi Austin

Director Liaison: TBD

Jeri Becker, NextHome Pacific Coast Realty

Carolyn Braun, First American Natural Hazard Disclosures

Karen Campbell, Century 21 Troop Real Estate

Lyle Elliott, Berkshire Hathaway HomeServices California Properties

Tressa Golden, Aliso Escrow

Bridget Goncalves, Joe Kapp Real Estate

Kathy Gray, Guild Mortgage

Maggie Hood, Berkshire Hathaway HomeServices California Properties

Michael Love, Keller Williams West Ventura County

Doug Michie, Ventura Realty

Michele Mueller, Lawyers Title

Cami Pinsak, Realty ONE Group Summit

Martina Renville, Keller Williams Studio City

Local Government Relations Committee

Chair: Sher Heard, Comfort Real Estate Services

Vice Chair: Bonny Goetz, Coldwell Banker Residential

Staff Liaison: Marta Golding Brown

Director Liaison: Sher Heard

Terry Ayres, RE/MAX Gold Coast Realtors

Jeri Becker, NextHome Pacific Coast Realty

Mark Chacon, Sotheby's International Realty

Tressa Golden, Aliso Escrow

David Honda, Skyline Home Loans

Julie Jansen, Century 21 Troop Real Estate

Parker Jellison, Berkshire Hathaway HomeServices California Properties

Dianne Lamprecht, Dianne Lamprecht, RE Broker

Doug Michie, Ventura Realty

Michele Mueller, Lawyers Title

Dawn Peck, Synergy One Lending

Sandra Seekins, Century 21 Troop Real Estate

Craig Schwarz, Keller Williams West Ventura County

Shey Stewart, West Ventura Referrals

Carolyn Triebold, Dilbeck Real Estate

Joe Virnig, RE/MAX Gold Coast Realtors

Kay Wilson-Bolton, Century 21 Troop Real Estate

MLS Committee

Chair: Tim Comstock, Comstock & Calhoun R.E. Co.

Vice Chair: TBD

Staff Liaison: Anne O'Shea-Greenfield

Director Liaison: Tim Comstock

Damian C. Bourguet, Sotheby's International Realty

Richard Brenes, Century 21 Troop Real Estate

Editha Colitti, RE/MAX Gold Coast Realtors

Janet Dorsey, Century 21 Troop Real Estate

Maggie Hood, Berkshire Hathaway HomeServices California Properties

Elizabeth Jensen, RE/MAX Gold Coast Realtors

Wayne King, Help-U-Sell Full Service

Dianne Lamprecht, Dianne Lamprecht, RE Broker

Grace Lindgren, Century 21 Troop Real Estate

Tom Molinari, Thomas Molinari, Appraiser, RE Broker

Anna Maria Padilla-Kuntz, Keller Williams West Ventura County

Ron Powers, Berkshire Hathaway HomeServices California Properties

Sabrina R. Simpson, Real Estate ebroker Inc

Carolyn Triebold, Dilbeck Real Estate

Professional Standards Committee

Chair: Janet Dorsey, Century 21 Troop Real Estate

Vice Chair: Scott K. Rushing, Rushing Real Estate & Inv.

Staff Liaison: Pamela Patterson

Director Liaison: n/a

Terri Davis, ERA Cusick Realty

Cindy Diaz-Telly, Coldwell Banker Residential

Cheryle Estes, Comfort Real Estate Services

Susie Hafer, RE/MAX Gold Coast Realtors

Sher Heard, Comfort Real Estate Services

Jim Keith, Berkshire Hathaway HomeServices California Properties

Dale King, Century 21 Troop Real Estate

Pam McWaid, Berkshire Hathaway HomeServices California Properties

Linda Montiel, Keller Williams West Ventura County

Jean Norman, Berkshire Hathaway HomeServices California Properties

Nora Paulson, Berkshire Hathaway HomeServices California Properties

James Reach, Reach Realty and Mortgage

David Schuepbach, Schuepbach Real Estate Services

Brooke Smith, Keller Williams West Ventura County

Robin Turner, Keller Williams West Ventura County

Kay Wilson-Bolton, Century 21 Troop Real Estate

Young Professionals Network

Chair: Tom Buenger, Buenger Commercial Real Estate

Vice Chair: Erica Binns, The Address, Inc.

Staff Liaison: Rosa Salazar

Director Liaison: Kay Wilson Bolton, Century 21 Troop Real Estate

Caroline Arroyo, Comfort Real Estate Services

Terry Ayers, RE/MAX Gold Coast Realtors

Damian C. Bourguet, Sotheby's International Realty

Richard Brenes, Century 21 Troop Real Estate

Douglas Butler, Customer Service Mortgage

Nick Ellis, Comstock & Calhoun R.E. Co.

Tressa Golden, Aliso Escrow

Parker Jellison, Berkshire Hathaway HomeServices California Properties

Dawn Labrum, Century 21 Troop Real Estate

Grace Lindgren, Century 21 Troop Real Estate

Michael Love, Keller Williams West Ventura County

Michele Mueller, Lawyers Title

Magda Nordahl, Berkshire Hathaway HomeServices California Properties

Michael Padilla, Fidelity National Title

Troy Palmquist, The Address, Inc.

Martina Renville, Keller Williams Studio City

Vanessa Rice, Fidelity National Home Warranty

Sabrina R. Simpson, Real Estate ebroker Inc

For committee meeting schedule please visit:

www.vcrealtors.com/classes-and-events/full-calendar.html





to celebrate with us at the
21st Annual Installation Luncheon

Friday, January 26, 2018

11:30 AM - 1:30 PM

Embassy Suites by Hilton Mandalay Beach Resort
2101 Mandalay Beach Road
Oxnard, CA 93035

Please join us for our annual installation featuring a sit down luncheon, recognition of our 2017 Officers & Directors and Installation of our 2018 Officers and Directors.



Luncheon includes salad, dessert and choice of entree, beef, chicken or vegetarian.

Thank You Sponsors

TICKETS ON SALE NOW!

Visit www.vcrealtors.com to purchase your ticket.

\$45 each - includes parking

Questions?

Contact: Pamela Patterson

Tel: 805-981-2100

Email: pamela@vcrealtors.com

TITLE LEVEL Guild Mortgage

GOLD LEVEL
Berkshire Hathaway Home Services
Wells Fargo Home Mortgage
Synergy One Lending
RE/MAX Gold Coast REALTORS®
Century 21 Troop Real Estate

SILVER LEVEL
On Q Financial
Comstock & Calhoun
Realty ONE Group Summit
Montecito Bank
HomeServices Lending

BRONZE LEVEL
Keller Williams West Ventura
Coldwell Banker Residential
First American Home Warranty
Fidelity National Home Warranty
Sotheby's International Realty
HomeBridge Financial Services
Axia Home Loans
All Valley Escrow
BPC Pest Control
CSMC Mortgage
Ventura County Credit Union

Duane Gomer Education License Renewal Seminar

presented by the VCCAR Education Committee



License Renewal Seminar

For Broker and Salesperson Renewals



Date

Thursday, March 15



Time

9:00 AM - 12:00 PM



Location

VCCAR
Training Room

Member Price only \$99, Non-Members \$109

About The Class

All students receive the mandatory courses on agency, ethics, trust funds, fair housing, risk management, management and supervision and two consumer protection courses by textbook or pdf.

* Includes classroom testing on 15-hour Property Management Course

* Also receive complete instructions for the remaining on-line exams

Registration

Fill out the information below and return to Alma Dominguez at store@vcrealtors.com or via FAX at 805-981-2107. Forms must be received no later than Monday, March 12, 2018. Upon receipt, you will receive the textbook for the course. For questions, please contact Alma at 805-981-2100.

Name

Company

Phone

Email

Card Number

Exp.

CSC/CVC

Zip Code



Amex



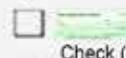
Discover



Mastercard



Visa



Check (payable to
VCCAR)

Signature



Staff Get First-Hand Looks at How REALTORS® do Their Jobs

At the General Membership meeting in September, members were asked to invite VCCAR staff members on REALTOR® Ride-Alongs to get a better feel for what's involved in being a successful agent or broker. The idea was for staff to shadow members for a day to better understand what they do and how they serve their clients.

Due to the holidays and busy schedules, only two of the Ride-Alongs had taken place as of the deadline for this issue, but at least two more had been scheduled for this month. We thought we'd report on what the staff members learned.

MLS Director Anne O'Shea-Greenfield went on a REALTOR®-Ride-Along with Century 21 Troop Real Estate team Walter & Camille Morris, "the Spouses that Sell Houses."

"They let me shadow them on a Broker Tour day. I was able to see what happens at a Broker Tour meeting and learned what they look for when selecting houses to tour and more about the business of real estate. Of course, it was great fun touring the homes for sale!" she said.

The Morrises also looked in on a leased home they manage for a client, and because Walter Morris is a mentor, O'Shea-Greenfield also learned about mentoring programs that many brokers have to help new realtors with the practical side of setting up their business.

"I was impressed with how Walter and Camille are able to balance their work and life to be successful. It was a great REALTOR®-Ride-Along!" she said.

Erika Serrano, MLS Support and Compliance, took a different approach, traveling with agent Wayne King with Help U Sell in Westlake Village to the C.A.R. Expo in San Diego.

"We drove down to San Diego and back, and discussed real estate, what he does, and what his primary business is," Serrano said. "We also went to the Expo and toured it."

Serrano has been involved with real estate for many years in different capacities, so she already had a good understanding of much of what they talked about. She did learn about the differences between buyers' and sellers' agents, and more importantly, "learned a lot about Wayne himself." 🌱



CAMARILLO ESCROW COMPANY



**Lynn Donley
Mays**
Owner / Controller
CPA / Escrow Officer

**Ann E.
Donley**
Owner / Manager
Escrow Officer

**Debbie
Hansen**
Escrow Officer

**Gina
Larson**
Assistant

445 Rosewood Ave., Suite L, Camarillo, CA 93010
Office: 805.389.6626 Fax: 805.389.6625
Serving Ventura County Since 1994

WWW.CAMARILLOESCROW.COM

"Escrows are our only business"

BROKER TOUR INFORMATION

Broker tours in different parts of the county are routinely scheduled on the same dates and times each month. For your convenience, here is the normal schedule. Please note that Broker Tours are occasionally cancelled or moved, so check the VCCAR and CSMAR online calendars to confirm there have been no changes in tours in the two AOR's service territories.

Camarillo: Thursday. Pre-tour meetings are held at the Boys & Girls Club, with networking at 8:45 a.m. and the meeting at 9 a.m., with sales pitches to follow. Broker Tour lists are pulled off the computer and properties are generally held open from 9:30 a.m. until noon, but there are no set hours. If a property needs to be removed from the list, please remove it as soon as possible, preferably the night before the Broker Tour date.

Oxnard/Port Hueneme: Wednesday. The same rules as Camarillo apply. A Pre-Tour meeting is held at 9 a.m. at the VCCAR Office, 2350 Wankel Way, Oxnard.

Santa Paula/Fillmore: Wednesday. Broker Tour/Caravans in Santa Paula will be from 10 a.m. to noon. There will be a Pre-Tour/Caravan meeting at the new Troop Real Estate Office 750 E. Main St., Santa Paula, at 9:30 a.m. Broker Tour lists are pulled off the computer and properties are generally held open from 10 a.m. until noon, but there are no set hours. If a property needs to be removed from the list, please remove it as soon as possible, preferably the night before the Broker Tour date.

Ventura: Thursday. An informal pre-tour meeting for REALTORS® only (complete with refreshments) is held at Mimi's Cafe, 3375 E. Main St., Ventura, from 8:30-9:30 a.m. The CMA Group also holds an informal meeting (complete with refreshments) at 9 a.m. at The Sandwich Factory, 4531 Market St., Ventura. The same rules as Camarillo apply.

Conejo Valley: Friday. The meeting for Thousand Oaks, Newbury Park, Agoura, Westlake, and Oak Park will be held at the CSMAR Thousand Oaks Office, 463 Pennsfield Place #101 in Thousand Oaks. Meetings are held from 8:30-9:15 a.m. The broker tour follows from then to approximately 2 p.m.

Simi Valley/Moorpark: Friday. The meeting for Simi Valley, Moorpark, Wood Ranch, and the Santa Rosa Valley is held at the Seventh Day Adventist Church, 1636 Sinaloa Rd. in Simi Valley. Meetings are held from 9-9:30 a.m. The Broker Tour starts immediately following and goes to approximately 2 p.m. It is highly recommended that tours are pitched in person at the meeting.

Ojai: Friday. The list is pulled off the computer and properties are generally held open from 9:30 a.m. until noon. 🌳

We can architect the perfect home financing for your customers.



Mayra Cummings
AVP / Mortgage Loan Originator
NMLS # 248849
(805) 979-4479
mcummings@montecito.bank

Christine Gonzales
AVP / Mortgage Loan Originator
NMLS # 996017
(805) 979-4478
cgonzales@montecito.bank



Loans up to \$5 million*
Construction &
Permanent Financing



Fixed and Adjustable Rates



Owner Occupied, 2nd Home,
Manufactured Homes

homeloans@montecito.bank
montecito.bank/mortgage • (805) 963-7511

*Subject to credit approval

 **Montecito
Bank & Trust®**


Member
FDIC
NMLS ID#: 472185

As a reminder, Ventura County Coastal is using data from RPR – Realtors Property Resource – to compile its monthly housing statistics. RPR is a free resource available to all REALTORS® from NAR and Ventura County Regional Data Share that allows you to create customized market reports and data on your desktop or your mobile device. To create your account or to learn more, visit www.narrpr.com.



County Housing Market Remained Tight in December

Available inventory and home sales continued their downward trek in December, with the number of active listings across Ventura County down by 31 percent from December 2016, according to November Data from the Ventura County Regional Data Share MLS and Realtors Property Resource.

C.A.R. Senior Economist Jordan Levine said that constricted inventory is likely to lead to higher prices in 2018.

There were just 351 new listings countywide during the month, down 39 percent from November and down 23 percent from the previous December, while active listings fell to 1,180, down 25 percent from November. Based on average sales rates, there was just 2.23 months of available inventory, down 28 percent from the previous year.

At the same time, housing prices are climbing by double digits year-over-year. The median sales price in December was \$595,000, up 2 percent from November and up 12 percent from the previous December. The median price per square foot also climbed to \$343, up 2 percent from November and up 12 percent from the previous year. Median listing prices also climbed by 12 percent from the previous year, to \$669,000.

“Overall, the market in Ventura remains tight. That listings are down by double-digit percentages while prices continue to rise at a solid pace both on a per-foot and overall basis, suggests that demand continues to outstrip supply in the region,” Levine said.

“That should continue to put upward pressure on home prices in 2018. That said, there are several higher-priced markets in Ventura that could be adversely affected by recent tax reform rules which limit mortgage interest deductions and grandfather in existing mortgages under the previous, higher caps. Ultimately, this could further constrain inventory at the top end and reduce price pressure in these segments, but we need a few more months of data to begin to measure those effects.”

Sales also continue to drop. There were 487 closed sales countywide, down 8 percent from November and down 18 percent from the previous year. Pending sales at end of month also dropped to 297, down 12 percent from November and down 27 percent from December 2016. 🌱



Market Data Report

VCCAR Report

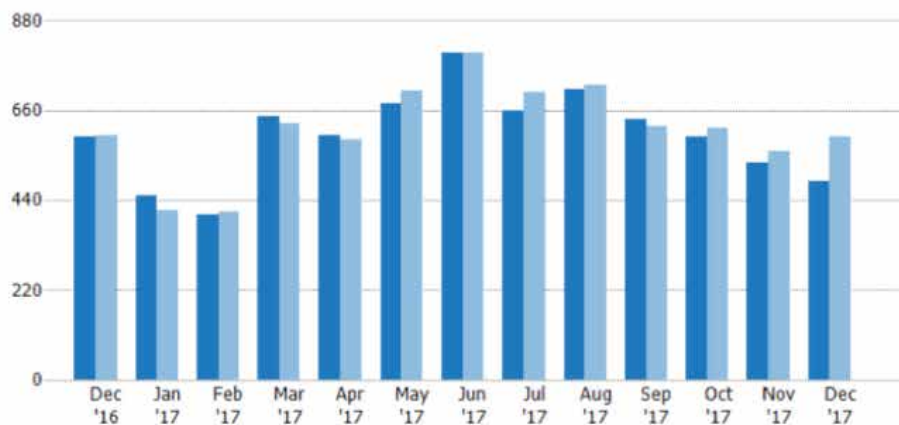
Closed Sales

The total number of single-family, condominium and townhome properties sold each month.

Filters Used

State: CA
County: Ventura County, California
Property Type:
Condo/Townhouse/Apt, Single
Family Residence

Month/ Year	Count	% Chg.
Dec '17	487	-18.2%
Dec '16	595	-0.8%
Dec '15	600	-3.8%



Current Year

Prior Year

Percent Change from Prior Year

-1% 8% -2% 3% 2% -5% 0% -7% -2% 3% -4% -5% -18%

New Website Is Easier to Use and Will Contain More Information

Wyndi Austin
Chief Executive Officer



Wyndi Austin

One of the action items from the Strategic Plan was to tackle the much-needed website redesign. The existing website was cumbersome, hard to find things on, wasn't graphically compelling, and generally needed to be replaced to easily allow our members to find the information they were looking for.

A work group of VCCAR members was appointed and they met in early 2017 to discuss, plan, review, and execute. The first task was to send a survey to members getting their feedback along with ideas about wanted features and needs. The work group also reviewed the survey results to incorporate that feedback into preliminary plans for the new website.

From there, staff took the lead to implement the project, with the help of the team from Rapattoni Integrated Website Service, our website vendor. Together, we spent several months working through concepts, style sheets, and more. We looked at a number of award-winning websites to see what made these sites good and then tried to model our new website after them.

One key change is that much of the old website was walled off from the general public, which meant that members had to log in to find just about anything they were looking for. We changed that in this redesign and now about 90 percent of the information is accessible to anyone. That makes finding information about VCCAR and the housing market in general much easier.

We've reserved logging in only for pages where it's really necessary, such as when you need to pay your dues invoice, register for a class, or sign up to attend an event.

As of January 12, when we officially switched over, nine pages had been updated, with many more to come. When completely built out, you'll be able to easily access forms, learn about our committees, check out all the events and activities on VCCAR's calendar, learn about and sign up for education programs, research the Association's bylaws and policies, access the REALTOR® Store, learn about REALTOR® benefits, and much more. You'll even be able to read current and back issues of *Ventura County Coastal* online.

I'd like to thank Carolyn Triebold, Ashley Anderson, and Wayne King for their great work on the work group, and Linda Faciana, our marketing and communications manager, for her efforts to bring the ideas to reality.

This new website is a state-of-the-art representation of our brand and values. It was apparent that it needed to be easier to use and to navigate through with enhanced functionality. We welcome your feedback, so please let us know if there's information you'd like us to add or something you think we could have done differently.

In the meantime, we hope you enjoy it! 🌴

“This new website is a state-of-the-art representation of our brand and values.”



Look What's Available in the VCCAR REALTOR® Store

Qi Charger

Simplify your life with this wireless charging pad. This charger uses the Qi charging system, so you simply set your phone on this base and it will begin charging. No need to plug any wires into your phone to charge it. Blue LED lights make the entire piece glow to give a visual confirmation that your phone is charging. The future is here with wireless charging.

VERY IMPORTANT: Only works with Qi compatible phones. Compatible phones include the iPhone 8, iPhone X, Samsung S6 or newer, and most Android based phones manufactured in the last few years. This charger WILL not work with all phones, it is your responsibility to ensure this product will work with your phone. Check your phone manufacturer to ensure it supports Qi charging before purchasing. This will not work with ANY iPhone other than the 8, 8+ and X.

VCCAR member Price: \$19.99 plus tax



Boss Organizers have arrived for 2018

Now in stock are the 2018 Boss organizers. These organizers have been very popular in the past and the cost is right.

VCCAR member price: 8.5"x11" \$29.95 plus tax each.

VCCAR member price: 5"x7" \$23.95 plus tax each.



2018 Pro Series Boss Organizer

Planner includes the following: plastic zip pouch, plastic 10 slot card holder, Week at a Peek, Prospects: Buyer or Seller, Buyer/Seller/Sale Progress, Closed Sales, Phone Number pages. 8.5 X 11 and Tabbed Record Section

PRO SERIES 25 Tracks 25 transactions. VCCAR member Price \$30.95 plus tax each.

PRO SERIES 50 Tracks 50 transactions. VCCAR member Price \$40.95 plus tax each.



Business Card Holder - Lazer Engraved

- Elegant metal pocket size business card holder.
- Holds 20-25 business cards.
- Lazer engraved for an elegant look.
- Size: 2 1/4" x 3 3/4"

VCCAR member Price: \$9.95 plus tax.



Double Wall 16 oz. Acrylic Tumbler

- Being a REALTOR® keeps you busy and on the go! Stay stylishly hydrated with this REALTOR® Logo clear insulated tumbler!
- Durable clear acrylic and polypropylene material make this the ideal tumbler to beautifully show off your profession.
- The tumbler holds 16 oz. of your favorite hot or cold drink and keeps the drink at the perfect temperature for longer than another tumblers while preventing condensation, thanks to its double wall construction.

The dual purpose, swivel, push-on lid allows drinking from the spout or from a straw and adds that pop of color you desire and comes with a color-coordinating bottom and removable straw for drinking ease. The lids twist closure prevents any spills or leakage. The straw's gasketed bottom prevents it from accidentally slipping out

VCCAR member Price: \$10.45 plus tax.



Large Zippered Tote bag

- Size: 4 1/8" wide x 3" high x 3/4" gusset
- This bag measures 18" wide, 15" tall and 6" deep.

Stylish beige with dark blue highlights and Realtor logo.

Zippered top with 14" handles.

VCCAR member Price: \$19.99 plus tax..



Returns must be within 30 days of purchase unopened package with receipt.
No refund on single forms. No exceptions.