

Ventura County Coastal

June 2016

Travel Team Urges Congress to Support Pro-Housing Measures

page 6



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UPCOMING Meetings/Events

JUNE 20

VCRDS
VCCAR Board Room
1:00 PM

JUNE 21

Board of Directors Meeting
VCCAR Board Room
9:00 AM

JUNE 22

Affiliates Committee Meeting
VCCAR Board Room
9:45 AM

JUNE 22

MLS Rules & Regulations Class
VCCAR Training Room
1:00 - 3:00 PM

JUNE 23

Real Talk Toastmasters
VCCAR Training Room
12:00 - 1:30 PM

JUNE 23-27

AE/GAD Institute
San Francisco, California

JUNE 24

Education & Equal Opportunity
Committee
Board Room
10:00 AM

JUNE 28

New Member Orientation
VCCAR Training Room
9:00 - 3:00 PM

JUNE 30

MLS Basic Class
VCCAR Training Room
1:30-4:30 PM

JUNE 30

General Membership Meeting
(Election Meeting)
Marriott River Ridge Hotel
3:00 PM

JULY 4

Independence Day
Association Office Closed

JULY 5

MLS Advanced Class
VCCAR Training Room
2:00 PM

JULY 12

MLS Committee Meeting
VCCAR Board Room
9:00 AM

JULY 13-16

NAR GAD Conference
Nashville, TN

JULY 13

YPN Committee Meeting
VCCAR Board Room
9:45 AM

JULY 14

Real Talk Toastmasters
VCCAR Training Room
12:00 - 1:30 PM

JULY 26

New Member Orientation
VCCAR Training Room
9:00 - 3:00 PM

JULY 28

Joint Board of Directors & LGR
Committee
Training Room
1:00 PM



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New MLS Platform Will Be in Place by November

Mark Chacon
2016 VCCAR President



Mark Chacon

As we announced last week, Ventura County Regional DataShare (VCRDS) will be moving its internet-based MLS service to the Flexmls platform by Nov. 1. The boards and staff of VCCAR and the Conejo Simi Moorpark AOR researched our options carefully and agree that this move will provide our members with an MLS system that is very customer-friendly.

With ongoing changes in technology, we need to be at the forefront of what technology can offer. Our clients are using Zillow and Redfin-type programs for property searches and this move will make us competitive with those search engines.

At the agent level, users will be able to create and customize multiple reports, views, and search templates; upload an unlimited number of high-resolution photos for every listing; and maintain relationships with buyers and sellers while on the go through smartphone and tablet apps.

From the MLS perspective, it gives staff extensive control. In response to market conditions, staff on a global basis can create or change all listing reports, views, searches, and fields quickly and efficiently.

And finally, it will provide a robust public search of the MLS website at no charge.

Flexmls has been migrating an average of one MLS a month onto its platform for the past year, and has experienced staff who will make the transition as smooth as possible.

We think this will be a big step forward for VCRDS and for our brokers and agents.

I also want to remind everyone that VCCAR will be holding a general membership meeting at 3:00 PM on Thursday, June 30, at the Marriott Residence Inn Oxnard River Ridge.

Besides the election of next year's officers and directors, the event will include a presentation by C.A.R.'s CEO and state secretary, Joel Singer. For more information, please see the article on [page 8](#).

I hope to see you there!

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VCCAR to List Violators of Ethics Policy on Website

Randy McCaslin
Chief Executive Officer



Randy McCaslin

At its April meeting, the Board of Directors adopted the C.A.R. Professional Standards Policy regarding publicizing the names and photos of REALTOR® members who have been found to be in violation of the Code of Ethics. This has been the C.A.R. policy for almost two years now, and went into effect for us immediately.

The new policy means that after the proper hearings and ratification of the results by the Board, the name of any REALTOR® found to have violated the code of ethics — along with the codes they violated, a fine if any, and his or her photo — will be posted on the secured section of the VCCAR website. The names of violators will not be viewable by the public.

This policy is not intended to be punitive but to call attention to those persons who are operating outside the norm of business practices. The feeling by the Directors is that all REALTORS® have the right to know if another REALTOR® has ethical issues.

There are a number of MLS rules that are commonly violated. One of the most frequently broken is Section 12.8, Advertising of Listings Filed in the MLS.

This rule states that “a listing shall not be advertised in the media, including the internet, by any participant or subscriber, other than the listing broker, without the prior consent of the listing broker except as provided in Section 12.16 relating to display of listings on the internet.” This includes advertising on social media.

The exception found in Section 12.16 relates to IDX feeds wherein the advertising agent must give attribution to the listing broker/agent, meaning it is clear whose listing it is.

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Travel Team Urges Congress to Support Pro-Housing Measures

By **Marta Golding Brown**
VCCAR Government Affairs Director

A Travel Team from VCCAR joined forces with REALTORS® from across the nation last month to urge senators and congressmen to back legislation to improve housing finance and to remind them of housing's continued importance to the economy.

Association President Mark Chacon, President-Elect Lyle Elliott, CEO Randy McCaslin, and I traveled to Washington, D.C., to meet with western Ventura County's congressional delegation and to attend policy meetings and conferences to ensure the Association leadership is aware of important issues at the federal level.

In meetings with Reps. Julia Brownley, D-Thousand Oaks, and Lois Capps, D-Santa Barbara, we thanked the pair for voting for two measures -- H.R. 3700, the Housing Opportunity Through Modernization Act, which includes a provision to make condos more easily approved for FHA financing, and H.R. 2901, the Flood Insurance Market Parity and Modernization Act, which makes it easier for homeowners to use private mortgage insurance while preserving the National Flood Insurance Program.

We also urged them to support H.R. 4893, the Risk Management and Homeownership Stability Act, which would prevent guarantee fees from being extended, increased, or diverted for unrelated government spending. A 10-basis point increase in the g-fee would cost the average California homebuyer more than \$8,000 over the life of the loan.

And finally, we reminded them about the important role that the mortgage interest and property tax deductions play in promoting and supporting homeownership, and urged them to remember that if Congress begins to discuss tax reform measures that homeownership is not a tax loophole.

During NAR briefings, we heard from Housing Secretary Julian Castro, who discussed the impact student loan debt is having on young households' ability to purchase homes and regulatory changes the Department of Housing and Urban Development will be proposing to address the issue.

This is a growing problem because millennials now make up the largest share of buyers among all generations, and over 90 percent of them currently renting have indicated a desire to become homeowners in the future. But because of high levels of debt, coupled with rising rents and home

Continued on page 7



Marta Golding Brown



VCCAR and Santa Barbara AOR members met with retiring Rep. Lois Capps, discussing real estate-related issues and thanking her for her years of service. From left, Marta Golding Brown, Lyle Elliott, Mark Chacon, Lois Capps, Laurel Abbott, Alec Bruce, Krista Pleiser, Bob Hart and Randy McCaslin at Rayburn House Office Building.



VCCAR and Conejo Simi Moorpark AOR members after their meeting with Rep. Julia Brownley. From left, Mark Chacon, Mike Hanley, Debbie Hake, Lyle Elliott, Nelson Carrillo, and Randy McCaslin.



Famed *Washington Post* reporter and editor Bob Woodward kicked off the NAR legislative day session.

Continued from page 6

prices, saving for the down payment is a challenge for many would-be buyers. Those factors are delaying millennials' path to homeownership by roughly five years.

Castro also announced that changes to condo rules that would address a lengthy and complex recertification process, owner-occupancy requirements, and limits on the types of property insurance that FHA considers acceptable coverage have been

drafted and are now under review by the Office of Management and Budget. And he had good things to say about our members:

"REALTORS® help make the dream of homeownership for so many Americans a reality, and HUD is committed to partnering with them to ensure that the hard-won progress we're seeing in our housing market continues to grow for many years to come," said Castro, who has been mentioned as a possible Democratic vice presidential candidate this year.

Mabel Guzman, who chairs NAR's student loan debt work group, said that REALTORS® can play a big role by working with their young clients at the beginning stages of their housing needs, particularly during the leasing process when renting their first place.

"REALTORS® can be a resourceful advocate for their young clients repaying student debt by educating them about their housing options and pointing them to credible resources, such as the Consumer Financial Protection Bureau's information on student debt," Guzman said. "The urge to be a homeowner is not lost among young adults, and we can all work together early in the process to make sure they're able to buy when they're ready."

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Annual Elections, Guest Speakers Highlight General Membership Meeting

This month's general membership meeting is one you won't want to miss. Besides the annual election of officers and directors, we will have informative guest speakers who will provide the latest insight into happenings in Sacramento and frivolous lawsuits that REALTORS® need to know about.

The meeting will begin at 3 p.m. on Thursday, June 30, at the Marriott Residence Inn Oxnard River Ridge.

The guest speakers will be:



Joel Singer, CEO and state secretary for the California Association of REALTORS®. Singer will provide an update on legislation pending in Sacramento that could affect members, buyers, and sellers. He has held the Association's top staff position since November 1989 after serving as C.A.R.'s chief economist and heading its public affairs department. Singer was instrumental in developing Real Estate Business Services, Inc., C.A.R.'s for-profit subsidiary, and serves as its president. He also is president and CEO of zipLogix.

Maryann Marino is the regional director of California Citizens Against Lawsuit Abuse. She is currently working to raise awareness about a landmark lead paint nuisance lawsuit that could have a major impact on the state's economy and nearly 4 million homeowners.

David Warren Peters is CEO and general counsel for the California Justice Alliance. Besides engaging in litigation, he

advises associations and other business organizations about how to reduce the risk of such litigation, and the unique challenges California's private enforcement system creates – especially for small-business defendants.

The meeting also marks your opportunity to help select the 2017 officers and directors. The Nominating Committee is recommending **Matt Capritto** with Berkshire Hathaway Home Services for president-elect and **Jorge DeLeon** with Coldwell Banker Residential for treasurer. Each would serve a one-year term.

Five candidates are running for the Board, with the top three to be elected and serve for three years. The candidates are:

- **Ashley Anderson**, Keller Williams Realty
- **Sher Heard**, Comfort Real Estate Services
- **Pam McWaid**, Berkshire Hathaway Home Services
- **Cami Pinsak**, Realty ONE Group Summit
- **Robin Turner**, Keller Williams Realty

Remember that you can still vote for officers and directors if you can't attend the meeting. Online voting will be available beginning at 4 p.m. on June 30. Each member will be sent an email with a URL, login, and password information and the ballot will be accessible from any smartphone or device that has full browser capabilities. Voting will close on Monday, July 11, at 5 p.m., with results posted to the VCCAR website on Friday, July 15.

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VCRDS Cancels Contract with CRMLS

As you may already know, VCCAR and the Conejo Simi Moorpark AOR, which jointly own Ventura County Regional Data Share (VCRDS), have informed the California Regional Multiple Listing Service (CRMLS) that we will be cancelling our contract with them effective in September.

The associations took this action primarily because we learned recently that CRMLS is revamping its platform, which would require our members to immediately incur a cost of \$25,000 to reformat our data to ensure it remained compatible with CRMLS. Since there are very few listings that are shared in either direction – about 2 percent – we do not believe the benefits of remaining with CRMLS at this time outweigh these costs.

It's also important to note that the decision should have only a minor impact on our brokers and agents because VCRDS will remain a member of the California Real Estate

Technology Services (CARETS) data share program. That means that members of our two AORs will continue to have access to listings in Beverly Hills, the greater Los Angeles region, Malibu, the San Fernando and Santa Clarita valleys, Glendale, Pasadena and vice versa.

CRMLS also shares data through a variety of agreements with MLS systems in many areas in Southern California, and also includes data from portions of the Central Coast, the Central Valley, and the Bay Area. VCRDS signed the agreement with the company at the end of 2014.

Starting around the end of this month, members may notice data issues with CRMLS listings. These issues will continue through the end of the contract. If you have questions regarding information on a CRMLS listing, please contact the listing agent directly.

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FIRST WEDNESDAY

An overflow crowd attended the monthly First Wednesday event on June 1, held this month at the Aloha Steakhouse in Ventura. The events are sponsored by local REALTORS® and affiliate members of VCCAR. This month's sponsors were Mason-McDuffie Mortgage, Joe Kapp Real Estate, and Retirement Funding Solutions, and the event benefitted Interface of Camarillo. Among the attendees were In back, Matt Capritto and Charlene Williams, and in front, Melissa Hunter, Kevin Nowak, Cibeli Tregembo, Salena Maloney-Bramamontes, and Mark Chacon.



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May New Member Orientation at Ventura County Coastal Association of REALTORS®



New REALTORS® Sworn In

The following new REALTORS® were sworn in and presented with their pins on May 24 during VCCAR's monthly New Member Orientation.

Front row, left to right:

Norma Flores, The Oscar's Real Estate Team; Kristen Elford, Berkshire Hathaway Home Services; Ann Walsh, Harlyn Homes; La-Verne Benjamin, Century 21 Homeland; Sharon Brien, Keller Williams Realty; Shey Stewart, GP Real Estate Company.

Center row, left to right:

Drew Rankel, Beverly Glen Homes and Loans; Karen Yu, USA Realty & Loans; Mark Petersen; Coldwell Banker Westlake Village; Dulce Sanchez - Century 21 Hometown Realty; Mark Chacon, VCCAR President; Bob W. Edwards, Bob Edwards Realty; Karina Ochoa, Exit Castillo Realty.

Back row, left to right:

Justin Seale-Carlisle, Keller Williams Realty; Walter Moeslein, Century 21 Hometown Realty; Charissa R. Mood, Keller Williams Realty; Gary Pack, Century 21 Troop Real Estate; Craig Gutshall, Greene & Greene Corp.; Joaquin Jimenez, Comfort Real Estate Services; Willie Schmeltz, Comfort Real Estate Services. Not pictured is Terry Piper, Whitten Realty.





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- How investors make buying decisions
- How to find investor clients

PLUS- How to talk to Commercial Brokers, How to get the appointment, What to say at the appointment, How to analyze scripts, how to calculate GRM, CAP, ROI, ROE, IRR, expenses, vacancy factors and most importantly, how to use them effectively to separate yourself from everyone else, stand out, get business and GET PAID! Huge money making tips, techniques, and strategies in your real estate contracts. How to look different, sound different, use different approaches to be unique. Also includes How to Approach the Commercial Broker and get cooperation every time!

For more Information, call Alma Dominguez (805) 981-2100 x103 or store@vcrealtors.com

Register by Mail: 2350 Wankel Way, Oxnard, CA 93030, or Fax to (805) 981-2107

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Look What's Available in the VCCAR REALTOR® Store

REALTOR® Logo Branded Purse Charm

Beautiful REALTOR® Logo Branded Clip on Purse Charm. This beautiful clip-on REALTOR® Logo branded purse charm will add some BLING to your purse, tote or briefcase. You can even use it as a key chain. A very stylish way to draw attention to your profession!

Gold Tone with Lobster Claw Clasp

- Emblem measures: 1 11/16" wide x 1 15/16" Tall
- Chain with lobster claw clasp measures approximately 3 1/4" long
- Emblem length with chain hangs at 5 7/8"

VCCAR member Price: \$9.00 plus tax each.



REALTOR® Pen

Professional REALTOR® Logo Emblem Pen This elegant pen comes in deep black resin with gold plated details and has an emblem of the official REALTOR® Logo on the Clip. Black ink glides from the smooth Rollerball. Each pen comes in gift box. The perfect writing instrument for the Professional REALTOR®.

VCCAR member Price: \$12.50 plus tax each.



Open House Registry - Binder Format

- Place your professional Realtor Open House Registry front and center to achieve greater prospect registration at your open houses!
- 200 registration areas 1 double sided "sign in" tent card encourages prospects to register!
- Refillable *Format includes "Do Not Call Law" disclaimer listed under every registration form that prospects sign in on.
- Colors: Brown, Red, Navy, Green, Gray, and Black.

VCCAR member Price: \$25.95



Open House Registry Spiral

- Made in the USA.
- Place your professional Realtor Open House Registry front and center to achieve greater prospect registration at your open houses!
- 200 registration areas
- 1 double sided "sign in" tent card encourages prospects to register!
- Made with an upgraded metal "O" ring to easily turn pages and add longevity to the registry.
- Non-refillable with tear out sheets
- Format includes "Do Not Call Law" disclaimer listed under EVERY registration form that prospects sign in on like federal law recommends.

VCCAR member Price: \$16.00.



Solid Plastic Real Estate Riders

6"x24"x 1/8" These solid plastic riders are double sided and have drilled mounting holes.

VCCAR member Price each: \$4.95



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