

Ventura County Coastal

Official Publication of the Ventura County Coastal Association of REALTORS®

June 2017

**The key to unlocking the
Flexmls learning curve**

page 10





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UPCOMING Meetings/Events

JUNE 15 REFAT Board Room 10:00 AM	JULY 7 Win More Listings With Cloud CMA Training Room 10:00 AM
JUNE 16 Staff Training VCCAR Office Closed	JULY 11 - 14 NAR GAD Institute West Palm Beach, FL
JUNE 20 Officers & Directors Meeting Board Room 9:00 AM	JULY 11 MLS Committee Meeting Board Room 1:00 PM
JUNE 21 YPN Committee Meeting Board Room 9:45 AM	JULY 14 Renew Your License Training Room 9:00 AM
JUNE 22 General Membership Meeting Residence Inn by Marriott 3:00 PM	JULY 17 BOOMER Meeting Board Room 3:00 PM
JUNE 27 New Member Orientation Training Room 9:00 AM	JULY 18 Officers and Directors Meeting Board Room 9:00 AM
Finance Committee Meeting Board Room 3:00 PM	JULY 19 YPN Committee Meeting Board Room 9:45 AM
JUNE 28 Delivering Listing & Buyer Presentations with Precision Training Room 1:00 PM	JULY 20 REFAT Board Room 10:00 AM
JUNE 29 Leadership Development Work Group Board Room 1:00 PM	YPN Professional Development Summer Series Wyndham Garden Pierpont Inn 1:00 PM
YPN Professional Development Summer Series Wyndham Garden Pierpont Inn 1:00 PM	JULY 25 New Member Orientation Training Room 9:00 AM
JULY 4 Holiday VCCAR Office Closed	JULY 28 How to List and Sell Commercial/ Investment Property Training Room 9:00 AM
JULY 6 Committee Review Work Group Board Room 2:00 PM	
LGR Meeting Board Room 3:00 PM	



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Lyle Elliott
2017 VCCAR President



Lyle Elliott

Why VCCAR Lobbies in Sacramento and D.C.

Every once in a while, a member will ask why VCCAR participates so actively in state and federal legislative efforts, including our annual Travel Team trips to Sacramento and Washington, D.C. After all, C.A.R. and NAR are already there, so why should we be, too?

The reason is simple. If you're not at the table, you're on the menu.

Yes, the state and national REALTORS® associations focus on their respective lawmakers and government agencies, but it's crucial that these lawmakers and government officials also hear from real people from outside the capitals about how their actions affect our industry and the opportunity of their constituents to buy and sell their homes.

C.A.R. has 120 lawmakers to think about. We have four who represent our service territory – Assembly Members Monique Limón and Jacqui Irwin, and Senators Hannah-Beth Jackson and Henry Stern. And while NAR has 535 senators and congressmen to keep informed, we have two members of Congress who represent us, Salud Carbajal and Julia Brownley. Because we're constituents, all six lawmakers listen to us and know us. Showing the flag on their turf from time to time helps make sure they are listening.

This year, both the state and federal governments are considering a wide range of bills that could have huge impacts on real estate. Government Affairs Director Marta Golding Brown has more information about our trip to D.C. in her article on [Page 12](#), and CEO Wyndi Austin has an update on NAR efforts in her column on [Page 23](#). But based on our meetings with our C.A.R. and NAR lobbyists, here are a few issues that we're paying particularly close attention to:

Nationally, the two biggest threats are the proposals to eliminate property tax deductions and the 1031 like-kind exchange programs, both of which were part of the one-page proposal President Trump made last month.

Eliminating the tax deduction would have a particularly big impact on the real estate market here in California, and the like-kind exchange technique is among the most important of all tax provisions for real estate investors and commercial real estate professionals. Any curtailment of the exchange rules would make both pieces of exchange transactions more difficult to conclude and would mean that many transactions would not take place.

Not far behind is the fact that the National Flood Insurance Program is scheduled to expire on September 31. Extending the program is absolutely vital because refinances and home sales cannot occur in parts of Ventura County otherwise. We also support a congressional proposal to allow private insurance companies to compete in the market.

On the state and national levels, we're working to require stricter regulation of PACE loans that are used to finance home energy-efficiency projects but are added to property taxes and often do not show on preliminary title reports. PACE loans can be predatory for elderly or low-income homeowners and also have high interest balances that must be paid off at point of sale.

And as we reported in [last month's issue](#) we and C.A.R. oppose SB 640 (Hertzberg), which is designed to tax most services. Within an escrow it would place a service tax on the brokerage, title and escrow companies, inspectors, repair personnel, and all others involved in the sale. On a median-priced home in California of \$503,250 it would add approximately \$5,000 to the overall cost of purchase. C.A.R. is lobbying heavily against the measure.

VCCAR will keep close tabs on these and other bills during the remainder of the year and will let our lawmakers know where we stand.

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VCCAR Announces New Office Hours

To better serve our members, VCCAR has changed our office hours to 9 a.m. to 5 p.m. Keeping the office open until 5, instead of closing at 4:45 p.m., has been identified as more accommodating to our members' needs.

Also, please note that the office will be closed on Friday, June 16, for staff system training. We will reopen as usual on Monday, June 19.

New MLS Director Joins VCCAR Staff



Anne O'Shea-Greenfield

Anne O'Shea-Greenfield has joined the VCCAR staff as the new MLS Director. Anne has an extensive background in office and laboratory management. She has expansive technology experience and many years of training others, along with experience with association boards, vendor interactions, and customer service. While working as the Member Services Manager for the L.A./Ventura Chapter of the Building Industry Association of Southern California, she oversaw both the membership and events departments, including budgeting and marketing of the Association's events.

NAR Comes Out Swinging Against Zillow Instant Offers

Inman | June 5

Hordes of angry REALTORS® have called on the NAR to come out swinging against Zillow Instant Offers, the pilot program that lets consumers request quick offers from investors.

In response, the trade group has started disparaging Zillow Instant Offers, emphasizing its continued support of realtor.com and doubling-down on its mission to broadcast the value proposition of Realtors to the public.

NAR told Inman that Zillow Instant Offers is an "FSBO program," shortchanges agents and may not have consumers' best interests at heart.

[Read more](#)

Who's Powering the Housing Market? Surprise! It's Millennials

NBC News | June 5

Millennials are growing up, settling down and looking to buy a house — for the extra room and the investment opportunity.

Millennials were the largest group of home buyers (34 percent) for the fourth consecutive year, according to NAR's [2017 Home Buyer and Seller Generational Trend](#) study. By comparison, baby boomers were 30 percent of buyers.

[Read more](#)

Home Prices Plow on at 5.8 Percent

RIS Media | May 30

Home price growth plowed on early in the spring real estate season, up 5.8 percent year-over-year in March, according to the latest S&P CoreLogic Case-Shiller Indices.

The month marked a 33-month high for prices, as measured by the S&P CoreLogic Case-Shiller U.S. National Home Price NSA Index. The Index's 10-City Composite rose 5.2 percent year-over-year, while its 20-City Composite rose 5.9 percent—both unchanged from February. Month-over-month, the 10-City Composite rose 0.9 percent and the 20-City Composite rose 1.0 percent.

[Read more](#)

Existing-Home Sales Sink 2.3 Percent

RIS Media | May 24

Existing-home sales sunk in April, dragged down by virtually absent supply, the NAR reports.

Existing-home sales totaled 5.57 million, a 2.3 percent decrease from March, but a 1.6 percent increase from one year prior. Inventory increased, however, by 7.2 percent to 1.93 million—though still 9 percent below one year prior.

"Last month's dip in closings was somewhat expected given that there was such a strong sales increase in March at 4.2 percent, and new and existing inventory is not keeping up with the fast pace homes are coming off the market," says Lawrence Yun, chief economist at NAR. "Demand is easily outstripping supply in most of the country and it's stymieing many prospective buyers from finding a home to purchase."

[Read more](#)

L.A. County Median Home Price Ties Record as Housing Market Sizzles

L.A. Times | May 23

The median home price in Los Angeles County has reached the all-time high set in 2007, a milestone that follows five years of steady recovery but comes amid renewed concerns over housing affordability.

Home prices rose nearly 6 percent in April from a year earlier, hitting the \$550,000 level where the median plateaued in summer 2007 before a sharp decline that bottomed out in 2012.

[Read more](#)

Home Sales Expected to Soar Through 2018

Realtor.com | May 18

By now just about every would-be buyer out there knows there simply aren't enough homes for sale these days to appease the hordes of competition. But despite the shortages, rising prices, and bidding wars, more homes are expected to be sold this year than in more than a decade.

In 2017, the number of sales of existing homes (which have previously been lived in) is expected to rise about 3.5 percent, to 5.64 million, according to the midyear forecast from the NAR. The group predicts that existing-home purchases will rise an additional 2.8 percent in 2018, to 5.8 million.

[Read more](#)

How Trump's Tax Reform Could Impact Homeownership – and Home Prices

Inman | May 19

When President Donald Trump released his tax reform plan in April, everyone was scrambling to figure out if it was good, bad or neutral. It's not an easy question to parse — we all have different household configurations with different incomes and living situations, so trying to figure out who's spending more and less requires understanding a variety of influences and factors and bringing them all together.

That's what the NAR commissioned PricewaterhouseCoopers (PwC) to do, and today the companies released the "Impact of Tax Reform on Owner-Occupied Housing," a report that used the "Better Way for Tax Reform" blueprint to show how suggested changes to the tax law could affect citizens in different income groups.

[Read more](#)

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

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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.



Learn About Social Media, Hear from Candidates at General Membership Meeting

Don't forget to mark your calendars for the VCCAR General Membership Meeting, which will be held on Thursday, June 22 at the Residence Inn by Marriott Oxnard River Ridge.

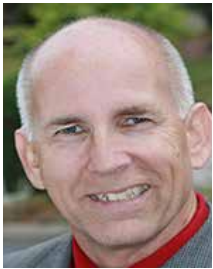
Highlighting the event will be sessions on using Instagram, Snapchat, and Facebook, along with presentations from VCCAR officer and director candidates for 2017.

And remember, there is no charge! Registration will be from 2:30-3 p.m. and the general session will be from 3-5 p.m.

You can register online at www.vcrealtors.com. For more information, call the VCCAR office at 805-981-2100.

Meet the Candidates

The meeting will be your opportunity to hear from candidates for the officers and directors who will lead the Association in 2018. Online voting will begin during the meeting at 4 p.m. and close on Friday, June 30, at 5 p.m.



Matt Carpritto



Jorge DeLeon

Matt Capritto is the President for next year while this year's Treasurer, **Jorge DeLeon**, is running unopposed for President-elect. DeLeon is a broker with Coldwell Banker Residential and has been a member for 12½ years. "The strategic plan calls for Advocacy, Community Outreach, Governance & Policy, Products, Programs and Member Services. As a member, co-chair and chairperson of various VCCAR committees, and as a board member contributed to the development of the current strategic plan, I have the leadership skills to help accomplish the plan."

There are two candidates for Treasurer – **Tim Comstock and Carolyn Triebold.**



Tim Comstock

Comstock is an agent with Comstock & Calhoun, an incumbent Director, and has been a member for 11 years. "I bring a background of business knowledge and professionalism to the table. I believe in an open and transparent structure. Everyone matters, new and seasoned members should have a voice. I will listen and do my best in keeping this organization relevant and fiscally responsible. I would appreciate your vote."



Carolyn Triebold

Triebold is an incumbent Director and a broker with Premier Options Real Estate. She has been a member for 13 years. "As an active participant in the development of our Strategic Plan, I am very familiar with all of our goals. More specifically, I serve as the Chair of our Website Workgroup which is working to redesign a more user-friendly site that our membership can benefit from and utilize daily."

There are nine candidates for four openings on the Board of Directors:



Armani Amezcua

Armani Amezcua is the manager of VC Property Shoppe and has been a member for 20 years. "For most of my career, I have been an advocate for protecting our REALTOR® brand, promoting Home Ownership, & emphasizing Professional/Ethical Standards & engaging the public as a community volunteer. Topics I would like to address, Business Models that eliminate the REALTOR® & encourage members to utilize REALTOR® branding."



Ana Gil

Ana Gil is an agent with ERA Cusick Realty and has been a member for 13 years. "A fresh perspective is always a great way to enhance current ideas. My ability to get along with others, listen and resolve concerns allows me to be a team player. My strong corporate background established my leadership skills which are asset. Passion, education, and discipline equal a great REALTOR®."



Linda Balades

Linda Balades is a broker associate with Comfort Real Estate Services and has been a member for 17 years. "I am one of many, and should I be nominated as one of the Directors, I would be objective and open to review all options put before the Board regarding the direction of our local MLS that would be in the best interest of our members."



Bridget Goncalves

Bridget Goncalves is an agent with Joe Kapp Real Estate and has been a member for 13 years. "As a Director, I would use my experience to draw on specific needs that agents lack knowledge/skills, especially contract use. By being highly informed I'll identify areas with a lack of training/information; develop the best means of sharing this timely with all members. Keep dialogue/communication open! Empower agents with knowledge."



Kay Wilson-Bolton

Kay Wilson-Bolton is a broker with Century 21 Troop Real Estate and has been member since VCCAR was formed. "With my long history in associations in various leadership capacities, I bring a bank of knowledge about traditions, what has worked and what can be lost without a balance of both young and seasoned professionals. Blending fresh ideas with experience is a good goal for any organization built to last."



Briana Quinn

Briana Quinn is an agent with RE/MAX Gold Coast Realtors and has been a member for five years. "I bring experienced leadership and the ability to voice concerns for the membership at large and be able to weigh in on difficult decisions. My biggest goal is to help recruit the next generation of leaders in our Association by making it more accessible and more appealing to our members."



Terri Davis

Terri Davis is an incumbent Director and an agent with ERA Cusick Realty. She has been a member for 17 years. "As a Director I was a part of forming the Mission Statement to be local advocates for our REALTORS®, to enhance the professionalism, integrity and competency of members and promote private property rights. We accomplished a lot these last 3 years and I would love to have the opportunity to continue."



Theresa Robledo

Theresa Robledo is a broker for Diamond Realty and has been a member for 12 years. "I strongly feel that relationships are better established in person. I realize that more feel comfortable behind a screen, and perhaps because the professional touch of business mannerism has not been acquired. I would like to provide courses on professional image and mannerism behind the screen and off the screen."



Sandra Seekins

Sandra Seekins is an agent with Century 21 Troop Real Estate and has been a member for 30 years. "Promoting the REALTOR® Image, providing valuable information and investing in the community by having a voice in radio, print, and television I will pass along information so you can be informed and best represent your clients. I will be your information conduit and give you a voice in your community."

VCCAR to Hold Educational, Networking Events

Besides the monthly First Wednesday get-togethers, VCCAR will be holding a number of networking and educational events this summer.

Coming up first is the **YPN Professional Development Summer Series**, which consists of three sessions to help REALTORS® learn about topics from marketing to closing the deal. The first session will be held Thursday, June 29, and will focus on Buyers and Sellers, Marketing Techniques, and Open Houses. Presenting will be Ariel Palmieri with Coldwell Banker Residential Brokerage and Sam Benner and Ashley Anderson with Keller Williams.

All three sessions will take place at the Wyndham Garden Pierpont Inn, 550 Sanjon Road in Ventura, with check-in at 12:30 p.m., the session from 1-3 p.m., and a networking mixer from 3-4 p.m.

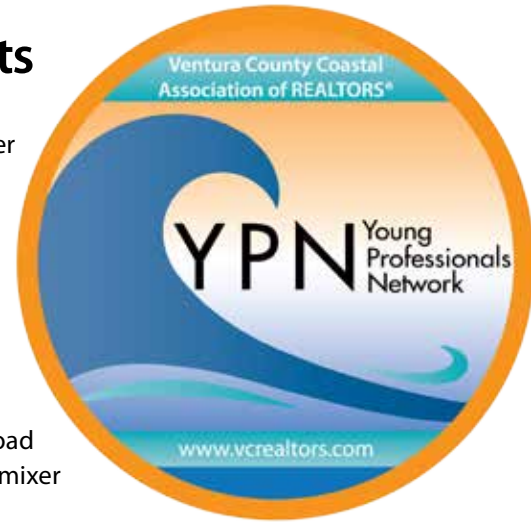
The series also includes a session on appraisals and inspections and lending on Thursday, July 20, and title and escrow and growing with YPN on Thursday, August 24.

The cost for the entire series is \$40, with each session priced at \$15 in advance, \$25 at the door. To register, please complete the form on [Page 21](#) and send it to Erika Serrano at Erika@vcrealtors.com, or by faxing it to 805-981-2107. For more information about the sessions, email Tom Buenger at tom@buengerinc.com.

Then on Wednesday, July 12, join the Affiliates Committee for the annual **Christmas in July** event, this year benefitting FOOD Share – Ventura County's food bank – and featuring a special performance by comedian Jason Love.

The event is sponsored by Montecito Bank & Trust, Retirement Funding Solutions, and Sarah Kenney with RE/MAX Gold Coast Realtors. It's not too late to become a sponsor – the deadline is June 30. Sponsorships are available for \$100, \$250, \$500, or another amount. For more information about sponsoring, please email Miriam at estradaagent@gmail.com.

Christmas in July will be held from 4-7 p.m. in the Tower Club, 300 E. Esplanade Drive in Oxnard. Note that the Tower Club dress code will be strictly enforced – business attire is required and jeans are prohibited. Admission is \$20 at the door – cash, check, or card – and includes the comedy show, a raffle ticket, appetizers, and one drink. For information about the event, please contact Bob Davis at bdavis@myprovident.com.



Brought to you by the VCCAR Affiliates Committee

Christmas in



How to List & Sell COMMERCIAL/INVESTMENT Property

This Course is approved for
"7 hours" of Continuing Education Credit

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- How to put 4 marketing systems into action that will deliver every level of client.
- How to qualify prospects in 3 minutes or less and ONLY work with clients who are ready to do business TODAY.
- How to reach eager sellers with MASSIVE portfolios without having a single listing.

You Will Learn The Steps:

- How to calculate Cap Rates, Gross Rent Multiplier (G.R.M's) & set up sheets
- Terminology and tips for communicating with Investors and other C.I. Brokers
- How to calculate return on Investment (R.O.I.) vacancy, expense factors
- How to analyze and determine value using the income approach
- How investors make buying decisions
- How to find investor clients
- How to do a rent survey and the impact of market rent vs. actual rent on value

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!



Friday, July 28

Check-in: 8:30 AM

Time: 9:00 AM to 4:30 PM

Cost: \$49

Michael Simpson, Founder/Senior Instructor



1. Go to: www.vcrealtors.com
2. Click on **MEMBER SIGN IN** on the right top corner
3. Go to **EVENTS AND CLASSES** under **VENTURA MEMBERSHIP** column
4. Click on **SCHEDULED CLASSES**

-OR-

1. Go to: www.Flexmls.com on **LOG IN**
2. Click on the **PRODUCTS** tab
3. Click on the **EDUCATION CALENDAR**

Brought to you by the VCCAR Education Committee

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REALTORS® Share Tips on How They Learned to Use Flexmls

New MLS system has a learning curve, but taking time to learn – and scheduling training – is the key

By John Frith

VCCAR Editor and PR Consultant

Six months ago, VCRDS moved to the new Flexmls platform. Many Ventura County REALTORS® have grown to like the system's new capabilities, while others are still struggling to learn how to use the system.

Members who like Flexmls agree there is a learning curve that everyone has to go through, but in the end the investment of time and energy is worth it.



Karen Heyrend

"It was brand-new and frustrating," said Karen Heyrend, a sales associate with Berkshire Hathaway HomeServices. "We're all creatures of habit. We do the same 10 steps every day and we're used to it. But Flex allows us to do so many more things.

"I've taken the training course and I've watched numerous training videos, but I want to be a power user. I need to dive in deeper and learn how to use them. I know Flex does a tremendous amount of things, but I know there are things I'm going to go 'wow' at when I learn how to do them."

REALTORS® frequently cited such features as the ability to map properties in a given area to quickly show clients what homes are available, the Hotsheet that displays new listings, and portals for clients.

Mark Chacon was the VCCAR President last year when VCCAR and the Conejo Simi Moorpark AOR reached the decision to make the change, and he said he believes Flexmls is a better platform that will serve members well for years to come.

"It wasn't an easy decision and we didn't take it lightly," he recalled. "We were getting complaints about the previous platform from members who said their clients were getting information from Zillow and Trulia faster than they could through our MLS. And we thoroughly reviewed the products that were available.

"There is a learning curve, but once you understand the system it works really well. You have to break away from the way you did things before, but it's somewhat intuitive once you get used to it."

The two associations, which jointly own Ventura County Regional Data Share, evaluated the MLS platform options carefully and decided on Flexmls for several reasons:

- Flexmls is a solid program that allows members to do more and is a major upgrade from the previous system.
- It allows agents to do more work on their mobile devices, which is how business today gets done.

- Information about new listings is now available to potential customers in real time – making VCRDS competitive with competing services and giving prospective buyers more reason to stick with REALTORS® during the home search process.

The associations sponsored a number of online and in-person training courses during the transition and VCCAR is working to set up additional training soon. In addition, Flexmls offers dozens of online webinars, some of which quickly show how to do tasks and others that go into more detail.



Corrine Barlow

Corrine Barlow, an agent with the Barlow Group in Camarillo, is a firm believer in the webinars.

"Flex is really good at that. The videos break things down into small chunks so you can take little bites at a time. I feel so excited when I learn how to do something and I want to dive in and learn more," she said.

Barlow, a REALTOR® for 23 years, conceded she hadn't been looking forward to having to learn a new system but now believes Flexmls is a major improvement, citing the customizable dashboard, the Hotsheet, and mapping capabilities.

"If I'm standing in front of a house, I can click on the listing, get the information, and call the agent all with a click of a button," she said.



Ralf Moll

Ralf Moll, the broker-owner of Ralf Moll Real Estate in Port Hueneme, is a 40-year member who is less enthused about Flexmls. Moll acknowledged he was "an old timer" who doesn't like Microsoft Word and has a hard time with newer versions of Excel because he believes it's harder to get basic printouts from it, but said he'd been

looking forward to the new platform until it arrived.

He said he's gone through training and has watched webinars and agrees it's more comprehensive than the previous MLS platform. But he believes it's cumbersome and hard to use and that the Flexmls technical staff hasn't been able to solve problems such as being able to delete IDX links for listings that have sold.

"Still, we'll make the best of it," he said.





Randy Churchill

But Randy Churchill, an agent with RE/MAX Gold Coast and a member of its Churchill-Valencia team, also has been a REALTOR for 40 years and concedes that while it's hard to "teach an old dog new tricks," he's grown to appreciate Flexmls.

He said he did so by attending training courses and leaning on his teammates who have taught him many features.

"I concentrated on what I needed to learn and learned it," Churchill said. He said he's been especially impressed with the map search and Competitive Market Analysis feature, which provides full information about each listing and is easy for clients to understand.

VCCAR is working on scheduling additional training sessions, and also offers one-on-one training with MLS staffer Erika Serrano to help members learn how to accomplish specific goals.

Frith can be reached at john@twsccommunications.com

Tips on Learning How to Use Flexmls

Agents interviewed provided these tips on how they learned to use Flexmls.

- Block out 15-20 minutes each day and watch the Flexmls online webinars.
- If you are having difficulty figuring out how Flexmls works, find another agent who's familiar with the system. Ask questions.
- Don't try to learn everything about the system at first – focus on the part you really need to know then branch out.

They also highly recommended the one-on-one training being offered by MLS Support Erika Serrano. This training is by appointment only and will be conducted at the VCCAR office. Participants must have previously attended at least three live/in person or webinar presentations and there can be no more than two people in one session.

Sessions can run up to one hour and consist of either an overview of the system or in-depth training in a defined specific area.

To schedule training, please call Erika at 805-981-2100, ext. 111, or email her at erika@vcrealtors.com.

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VCCAR Delegation Urges Congress to Protect Homeownership

By Marta Golding Brown
VCCAR Government Affairs Director

Tax reform, reauthorizing the National Flood Insurance Program (NFIP), and mortgage reforms were the hot items recently when REALTORS® from throughout Ventura and Santa Barbara counties met with Reps. Julia Brownley, D-Westlake Village, and Salud Carbajal, D-Santa Barbara, during NAR's annual Legislative Meetings.

President Lyle Elliott, President-Elect Matt Capritto, Treasurer Jorge DeLeon, Immediate Past President Mark Chacon, NAR Region 11 Director Cindy Telly-Diaz, CEO Wyndi Austin, and I participated in the four-day meetings and we were briefed extensively about proposals in the nation's capital that could have a huge impact on real estate. We joined delegations from the Conejo Simi Moorpark and Santa Barbara AORs.

We were particularly appreciative that Representative Brownley has introduced two housing-related bills this session.

H.R. 109 would permanently extend on a retroactive basis the tax deduction for mortgage interest premiums, which expired at the end of 2016, which is particularly important for homebuyers in high-cost areas like Ventura County, especially the large number of families who had to purchase their home with less than a 20 percent down payment.

And H.R. 110 would retroactively and permanently extend the rule that allows tax relief for homeowners when lenders forgive some portion of mortgage debt they owe. This provision also expired at the end of 2016. If the bill isn't passed, thousands of families going through foreclosure, completing a short sale, or attempting to have an existing loan restructured will owe income tax on money they've already lost.

Congressional Republicans have promised the first comprehensive tax reform bill in more than 30 years, and our delegation stressed that any tax reform enacted must not dilute real estate tax provisions vital to the housing market and the economy.



Marta Golding Brown

FLASH

Fillmore Council
sunsets Humane
Living Standards
program. Details in
next month's issue.



VCCAR and CSMAR members and staff met with Rep. Julia Brownley. Back row: Marta Golding Brown, Nelson Carrillo, Jorge DeLeon, Lyle Elliott, Matt Capritto, Mike Hanley. Front row: Evelyn Schultz, Gayle Sutton, Debbie Hake, Rep. Brownley, Cindy Diaz-Telly, Mark Chacon.



REALTORS® and staff from Ventura and Santa Barbara counties met with Rep. Salud Carbajal in his Washington, D.C., office. From left, Joe Prian, Marta Golding Brown, Krista Pleiser, Lyle Elliott, Jorge DeLeon, Mark Chacon, Laurel Abbott, Rep. Carbajal, David Kim, Matt Capritto, Diana Bull.

While President Trump's one-page budget summary preserves the mortgage interest deduction, it would take away the ability of taxpayers to deduct property taxes on their federal returns. And since Congress has not yet introduced tax reform legislation, there's still a lot of uncertainty about what might finally be proposed.

We also urged lawmakers to preserve the Section 1031 like-kind exchanges that are essential to the commercial real estate sector and to the overall economy.

Another important priority is reauthorizing the NFIP, which is now set to expire on September 30. NAR is working to ensure long-term reauthorization of the program as each lapse costs 40,000 property sales nationwide every month.

In addition, the government should use modern mapping technology to produce building-specific risk assessments, include private insurance market options, and allow property owners to access flood-mitigation grants before a flood occurs. These grants would pay for mitigation, elevating structures so they wouldn't be damaged by a flood, or relocating a structure to higher ground. Taking these preventive steps would save taxpayers \$4 in flood-repair costs for every dollar spent.

We also are seeking legislation to protect homeowners by requiring PACE loans to include the same consumer protection laws that apply to mortgages. Under current PACE loan disclosure requirements, consumers are often unaware that they are putting a lien on their house and that these loans often must be repaid when selling or refinancing. While energy-efficiency is important, these loans should not hurt the very homeowners they aim to help.

Finally, our delegation urged decision-makers to reform the secondary mortgage market but not to dismantle Fannie Mae and Freddie Mac without identifying a viable replacement. The secondary market is essential if we are to safeguard the 30-year, fixed-rate mortgage and ensure that families are not shut out of homeownership.

REALTORS® accomplished a great deal during the NAR meetings, but with all of the uncertainty over specific policy direction VCCAR and NAR will be closely watching what happens in the capital in the weeks and months to come.

Bill Eliminating Second-Home Deduction Stalls

When REALTORS® speak, lawmakers listen. The latest example is AB 71 by Democratic Assembly Member David Chiu of San Francisco, which would eliminate the mortgage interest deduction on second homes.

In advance of a possible floor vote in the Assembly, C.A.R. issued a series of Red Alerts, asking members in targeted legislative districts to call their Assembly Member to urge them to vote "No" on the bill. Others were asked to help spread the word on social media. And Key Contacts – our first-line volunteers who work day-in, day-out with legislators with whom they have a personal relationship – worked to educate the legislators and their staff about the MID and the need to preserve it.

It worked! In just two days, more than 1,600 calls were placed, over 400 Tweets were posted using our hashtag #NoAB71, and countless others posted on Facebook. And, in many cases, Key Contacts were able to confirm their legislator's opposition to the bill.

Earlier this month, the Assembly failed to take up the bill, presumably because it did not have the support necessary to pass it. Because AB 71 has an "urgency" clause, it can still be voted on any time before the end of session in early September. But the fact the bill has stalled demonstrates how effective REALTORS® can be when we mobilize.

FIRST WEDNESDAY

This month's First Wednesday event, held on June 7 at Julian's Restaurant and Bar in Camarillo, attracted another good crowd of REALTORS® and affiliate members. About 85 people attended the get-together, coordinated by the Affiliate Committee, and sponsored by RE/MAX Integrity Realty, Wells Fargo Bank, and Retirement Funding Solutions (RFS).

Event coordinator Michelle Mueller with Lawyer's Title reported the event raised \$875 for Interface Children and Family Services.



From left, Michelle Mueller, Alejandrina Carrasco with Interface, and sponsors Shelly Wells with RFS, Brian Wells with Wells Fargo, and Al Limon with RE/MAX Integrity.



Members of this year's VCCAR Board of Directors showed up in force. Bottom row, left to right: Tim Comstock, Carolyn Triebold, Mark Chacon, Susie Hafer, and Cami Pinsak. Top row, left to right: Lyle Elliott, Matt Capritto, Sher Heard, and Jorge DeLeon.



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¹Kinecta will cover the cost of the **traxplus** service (valued at \$99.00) for Kinecta members who finance their home purchase with a Kinecta mortgage in the state of California. Eligible mortgage applications must be submitted on or after 1/1/2017. If eligible and upon consent, qualified borrowers will be enrolled in **traxplus** upon completion of a home purchase transaction. Additional costs and fees, such as renewal fees, are the responsibility of the user.

17204-05/17





34 Earn NAR's Green REALTOR® Designation

Thirty-four area agents and brokers earned their Green REALTOR® designation following a two-day training session earlier this month in the VCCAR Training Room. NAR created the green designation and benefits program to provide advanced training in green building and sustainable business practices so agent can seek out, understand, and market properties with green features.

Earning the designation were: Michele Bara, Eric Baucom, Charles Bradshaw, Alan Chierici, Sergio Cifuentes, Jessica Erives, Sheila Grosshans, Amy Hall, John Herrera, Veronica Hotchkiss, William Johnson, Kristina Kline, Dianne Lamprecht, Suzy Loera, Sarah Miller, Isabel Mislinay, Jennifer Montoya, Camille Morris, Dee Nunn, Teri O'Connor, Jatinder Parmar, Anna Prado, Karla Reed, Jeff Ross, Fermin Sanchez, Craig Schwarz, Diane Schweers, Chris Spiess, Shey Stewart, Carolyn Triebold, Tom Tyo, Adam Valdez, Lennie Vann, and Brian Zell.



Sponsor Wells Fargo provided lunch. From left, Pedro Chavez and Gloria Cardenas with the bank and program speaker John Shipman with Build It Green.



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4165 E Thousand Oaks Blvd Suite 160 Westlake Village, CA 91362

Santa Clarita Valley

Phone: 661-705-1045 fax: 661-705-1049
23822 Valencia Blvd Suite 211 Valencia, CA 91355

BROKER TOUR INFORMATION

Camarillo: Thursday. Pre-Tour Meetings are held on Thursdays at the Boys & Girls Club, Networking at 8:45 a.m. 9:00 for the meeting 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 12:00 Noon, but there are no set hours. If a property needs to be removed from the Broker Tour 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 9:00 a.m., at 2350 Wankel Way, Oxnard.

Santa Paula/Fillmore: Wednesday. Broker Tour/Caravans in Santa Paula will be from 10 am -12 am. There will be a Pre-Tour/Caravan meeting at the *new* Troop Real Estate Office 750 E. Main St., Santa Paula at 9:30 am. Broker Tour lists are pulled off the computer and properties are generally held open from 10:00 a.m. until 12:00 Noon, but there are no set hours. If a property needs to be removed from the Broker Tour 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 9:00 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, located at 463 Pennsfield Place #101 in Thousand Oaks. The meeting will start at 8:30 a.m. It will go to approximately 9:15 a.m. The broker tour follows from then to approximately 2:00 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, located at 1636 Sinaloa in Simi Valley. The meeting starts at 9 a.m. and goes to approximately 9:30 a.m. The Broker Tour starts immediately following and goes to approximately 2:00 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 12:00 Noon.



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Deadline date for sponsors to be included in printed material is June 30, 2017.

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FOOD Share website promotion	✓	✓	✓
Ventura County Star Recognition (after the event)	✓	✓	✓

Raffle Prizes

Raffle Tickets will be sold at the event. If you are interested in donating, please contact Tressa at tressa.golden@fnf.com.

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NEW MEMBERS



In May, 22 new REALTORS® were sworn in by 2017 VCCAR President Lyle Elliott at the monthly New Members Orientation and presented with their pins.

Front row – left to right:

Ashley Webster, Coldwell Banker Residential; Cheryl Crone, Keller Williams Realty; Karen Nicholson, Ventura Property Shoppe; Jessica Purdy, Berkshire Hathaway Home Services; Doug Hood, Ventura Property Shoppe; Christina Buffington, Keller Williams.

Middle row- left to right:

Beate Vesely, Schliep Properties; Cindy Dow, Keller Williams; Connie Heintz, Meridian Capital Real Estate; Socorro Rodriguez, Exit Castillo Realty; Liliau Estrade, Intero Real Estate Services; Ameena Taha, Help-U-Sell Full Service; Lisa Carroway, Pacific Rim Realtors; Cindy Graves, Keller Williams.

Back row – left to right:

Elliott; Jud McCord, Pierpont Bay Realty; Elliott Cohen, Premier Realty Associates; Richard Smith, Keller Williams; David Barajas, RE/MAX Gold Coast; Buddy Mouderrres, Keller Williams; Amanda Baxley, Keller Williams; Irma Robles, Intero Real Estate Services; Kurt Von Strasser III, Real Broker Technologies.



reminder

MLS FEE ALERT NOTICE

- **Deadline** to pay MLS fees is Friday, **June 9, 2017** by 5 PM.
- **After Friday, June 9th at 5 PM**, unpaid invoices now reflect a **\$50 re-apply fee**.
- After July 1, 2017 unpaid invoices will reflect a **termination with your MLS service**.

Thank you for being a valued member of the Ventura County Multiple Listing Service (VCMLS). We appreciate your dedication to the real estate industry and commitment in serving your clients to make homeownership a reality.

The MLS fee is \$423.00 (as of 05/03/17) for the period of July 1, 2017 through June 30, 2018.

Note: This amount noted above may not include recent payments or certain charges.

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Check payments returned by the bank will also be subject to a \$50 re-apply fee plus a return check fee of \$20.



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1:00 p.m. - 4:00 p.m.

Session Location

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HOUSING STATISTICS

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.

Sales, Inventory Remain Below 2016 Levels

Closed sales and pending sales edged upward in May from the previous month, but both figures remain below 2016 levels, Ventura County Regional Data Share figures show. At the same time, new listings also edged higher but the total number of homes for sale remains well below the number for sale at the same time last year.

A total of 663 homes closed in May, up from the 597 that closed in April but 7 percent fewer than the 714 that closed in May 2016. Meanwhile, 532 pending sales were reported, up from the 470 reported in April but down 12 percent from 604 reported last year.

As for new listings, there were 1,003 countywide, up from 846 in April and up 3 percent from 977 in May 2016. Total active listings inched up to 1,800 from 1,750 in April, well below the 2,370 on the market a year ago. That translates to 3.02 months of inventory, down 25 percent from the previous year.

Prices, not surprisingly, also held steady. The countywide median sales price last month was \$570,000, down slightly from \$578,000 the previous month but up 6 percent from \$539,000 a year ago. And sellers continue to get what they're asking as the median sales price was just \$5,000 less than the median list price.

Countywide, the most sales were reported in Simi Valley's 93065 ZIP code, with 66. In VCCAR's service territory, the most activity was in Camarillo's 93010 area, with 55. The highest median sales price was \$888,000 in Westlake Village, and locally it was \$628,000 in Oxnard's 93035.

(Note that this month, these statistics only reflect sales within Ventura County. Previous reports included sales in the Agoura area as well as a handful of listings in other parts of the state.)



Market Data Report

VCCAR

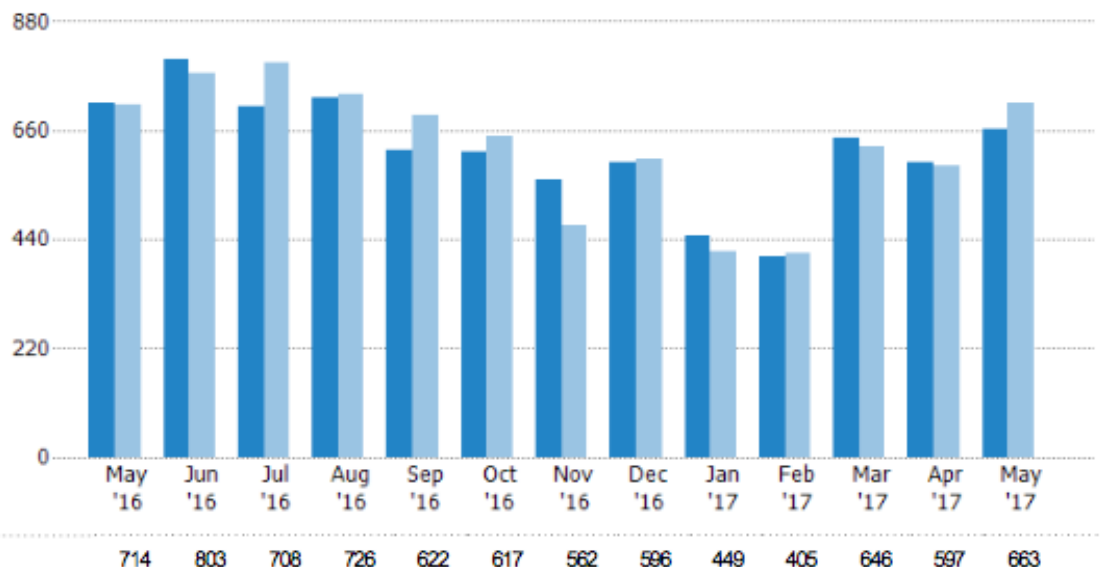
Closed Sales

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.
May '17	663	-7.1%
May '16	714	0.4%
May '15	711	-13.1%





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01

Thursday, June 29th
Buyers and Sellers
Marketing Techniques
Open Houses

02

Thursday, July 20th
Appraisals
Inspections and Lending

03

Thursday, August 24th
Title and Escrow
Growing with YPN

Event Information

Check In: 12:30 PM - 1:00 PM
Session: 1:00 PM - 3:00 PM
Network Mixer: 3:00 PM - 4:00 PM

Session Location

Pierpont Inn (Wyndham Garden)
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- Instructions for online exams will be given at the seminar.
- All testing in accordance with current CalBRE rules.

Anyone who fails an exam can take a second test at no cost any time within one year from date of registration or take the optional review again at no cost. Courses are for all licensees. These courses are approved for Continuing Education Credit by the California Bureau of Real Estate. However, this approval does not constitute an endorsement of the views or opinions which are expressed by the course sponsor, instructor, author or lecturers. BRE Sponsor #0054

SCHEDULE

8:45 a.m. Registration

9:00 a.m. Course review

12:00 p.m. End of Session

NOTE:

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Update on NAR Actions

Wyndi Austin
Chief Executive Officer



Wyndi Austin

As reported elsewhere in this issue, several VCCAR members and staff members attended the recent NAR Midyear Legislative Meetings in Washington, D.C. While the focus of much of the event was on legislation and meetings with Congressional delegations (see Marta Golding Brown's column on [Page 12](#)), there were a number of business items that took place as well. Here are some of the highlights.

Upstream: The NAR Board of Directors voted to continue its support of Upstream, the technology developed to give brokers and agents a better way to manage their listing data and direct its distribution to MLSs, vendors, and third-party listing aggregators.

Spearheaded by the broker-run UpstreamRE LLC, the technology has been successfully demonstrated by an MLS in the Portland, Ore., area. Several other demonstrations are planned for this summer with brokers and MLSs around the country.

In comments to the Board, Upstream Chairman Dan Elsea likened Upstream to technologies that exist in other industries, including ATPCO, the source of airline fare-related data. Elsea heads one of the nation's largest independent brokerages, Real Estate One, but said Upstream will benefit large and small brokerages alike.

Legal Action: The Board allocated \$500,000 to support two state REALTOR® associations and two other organizations in legal cases. Part of the allocation will be used by C.A.R. in its copyright-infringement against PDFfiller.com, a website that C.A.R. claims has posted copyrighted C.A.R. forms and refused to remove them.

In another case, NAR will be supporting a suit that an organization in Oregon intends to file against the National Marine Fisheries Service in response to the service's decision that FEMA's implementation of the National Flood Insurance Program violates the Endangered Species Act.

Lockboxes. The Board updated the NAR Lockbox Security Requirements to reflect technology changes, particularly the increasing use of mobile devices. In addition, the Board approved the use of voice-activated services to deliver IDX listing information. Finally, the Board changed the model IDX rules to require that listing brokers be identified in all IDX displays; previously, listing broker attribution was optional.

RPR. About 98 percent of multiple-listing services (including VCRDS) now provide data to Realtors Property Resource (RPR), according to RPR CEO Dale Ross. About 700,000 real estate professionals now use RPR on an annual basis, and 158,000 "power users" tap the service regularly.

realtor.com. Luke Glass, executive vice president of Move Inc., told the Board that consumer awareness of realtor.com is at 88 percent and said that the site now ranks third across the Internet (behind just YouTube and Facebook) in terms of how much time users spend per session. Glass also described a variety of innovations, including virtual reality tours, a service that will allow people to get neighborhood information using the camera on their mobile device, and a new resource section that enables members to easily share realtor.com content with consumers.

Dues. Finally – but perhaps most importantly to many of you – NAR dues will remain at \$120 for 2018, with \$40 of this amount allocated for REALTOR® Party programs. The association membership stands at 1.23 million, and NAR forecasts 1.24 million members in 2018.

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The tumbler holds 16 oz. of your favorite hot or cold drink and keeps the drink at the perfect temperature for longer than other 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.

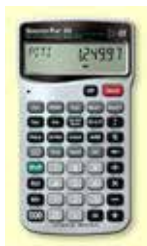
VCCAR member Price: \$14.95 plus tax.



The Qualifier Plus. IIIX

Is the most versatile and easy-to-understand real estate calculator on the market. Provide fast and accurate payment solutions and qualify buyers on the spot! Perfect for all real estate finance professionals- including agents, brokers, bankers, mortgage originators, title officers and trainers.

VCCAR member Price: \$49.95



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.

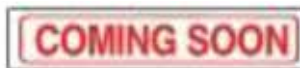
VCCAR member Price: \$77.40 plus tax.



Solid Plastic Real Estate Riders » Large 24"

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

VCCAR member Price each: \$4.95



Solid Plastic Riders » Medium 18"

4 3/4"x18"x1/8" These solid plastic riders are double sided and have drilled mounting holes.

VCCAR member Price each: \$2.50



Corrugated Shapes » Stars

Stars are 22"x10-1/2", printed on two separate pieces of corrugated plastic. Each star has 3 hanging holes on the top and bottom.

VCCAR member Price each: \$6.00



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