

Ventura County Coastal



Official Publication of the Ventura County Coastal Association of REALTORS®

March 2018

AFTER A DISASTER, AREA REALTORS® LEND A HAND

Inspirational stories of how 6
members helped fire families

page 8

Also Inside

Fair Housing Act Marks 50th Anniversary

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Time to Run for Office?



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UPCOMING Meetings/Events

MARCH 19 zipForm Mastery Training Room 8:30 AM	MLS Committee Meeting Boardroom 1:00 PM
Professional Development Committee Meeting Boardroom 1:00 PM	APRIL 12 LGR Committee Meeting Boardroom 3:00 PM
MARCH 20 Flexmls Beginning Training Training Room 9:00 AM	APRIL 13 Finance Committee Meeting Boardroom 10:00 AM
YPN Committee Meeting Boardroom 10:00 AM	APRIL 16 MLS Rules & Regulation Training Room 10:00 AM
Flexmls Advanced Training Training Room 11:00 AM	Professional Development Committee Meeting Boardroom 1:00 PM
MARCH 22 New Member Orientation Training Room 9:00 AM	APRIL 17 Flexmls Beginning Training Training Room 9:00 AM
MARCH 22 – 23 SBAOR: ABR Designation Course Santa Barbara	YPN Committee Meeting Boardroom 10:00 AM
MARCH 22 – 26 NAR: Association Executives Institute	Flexmls Advanced Training Training Room 11:00 AM
MARCH 27 Board of Directors Meeting Boardroom 9:00 AM	APRIL 18 Leadership Academy Kick Off Meeting Boardroom 9:00 AM
APRIL 3 Reverse Mortgage Training Training Room 11:00 AM	APRIL 19 Affiliates' Cornhole Tournament Leadership Development Committee Meeting Boardroom 1:00 PM
APRIL 4 LCRC Committee Meeting Boardroom 2:00 PM	APRIL 24 Board of Directors Meeting Boardroom 9:00 AM
APRIL 6 RPR Webinar Series, Session 3 2:00 PM	APRIL 25 Leadership Academy Meeting Boardroom 9:00 AM
APRIL 9 Affiliate Meeting Boardroom 10:00 AM	APRIL 26 New Member Orientation Training Room 9:00 AM
VCRDS Committee Meeting Training Room 1:00 PM	
APRIL 10 zipForm Training Class Training Room 10:00 AM	

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Matt Capritto
2018 VCCAR President



Matt Capritto

Prouder Than Ever to Be a REALTOR®

I have been a REALTOR® for more than 30 years, and have been active in VCCAR and its predecessors for nearly as long. I've known many agents and brokers over the years, and despite public skepticism about our profession's ethics, have found the vast majority of my colleagues to be hardworking people who are committed to helping their clients.

But I've never been prouder of being a Ventura County REALTOR® than I am today. Our members are not just good real estate agents, they're also great human beings, as this month's cover story really shows. The response to the devastation of the Thomas Fire brought out the best in countless people, and that includes REALTORS® and affiliates.

Consider:

- **Armani Amezcua** and **Jorge DeLeón** took it upon themselves to find out what really happened to a mobile home park housing farmworkers, and when they discovered 13 families had lost everything they sprang into action to help those fire families get back on their feet.
- **Ariel Palmieri** persuaded businesses and individuals to donate new and gently used clothes, personal care products, shoes, and jewelry to her impromptu boutique to provide a personal and private way for devastated families to rebuild their wardrobes.
- **Liz Selleck** used her entertainment skills and connections to help organize a successful arts and music fundraiser at a Camarillo high school in just 2½ weeks, with the proceeds going to students in the Ventura school district who had lost their homes.
- **Karen Campbell** formed a team with the Red Cross and the county's Housing Authority to put her skills of finding housing for people to work. As a result, 28 families were placed in rentals and her work spurred VCCAR and CSMAR to make a section of our MLS available to post short- and long-term rentals.
- And **Kim Ledesma** helped launch the Ventura Strong campaign by selling T-shirts and hats, initially to benefit Ventura High football players and their families who had lost their homes but later expanded to help many others.

You can learn more about their efforts in the article beginning on [Page 8](#).

Undoubtedly there are many more examples of REALTORS® and affiliates who have selflessly given of their time to help fire families. And I want to thank each and every one of you for your service to the community.

Because community is what our industry and our Association is about. 🌱

“Our members are not just good real estate agents, they're also great human beings.”



Ana Gil Named to Board of Directors



Ana Gil

Ana Gil, an agent with ERA Cusick Realty in Ventura, has been appointed to the VCCAR Board of Directors. She replaces Robin Turner, who resigned, and will serve until December 2019.

Gil has been an agent since 2005 and specializes in single family and investment properties. She has served for the past two years on the VCCAR Grievance Committee.

"My hope is to make a positive impact coming from a different perspective – being female, Hispanic, and bilingual," she said. "I think the Board is headed in the right direction and look forward to serving."

Board Briefs

During its meeting on February 27, the Board took several actions, including:

- Approved supporting two charities for 2018 – Habitat for Humanity and the Cal-Vet Veterans Home of California, Ventura.
- Supported the revised Oxnard Safe Homes Safe Families rental inspection program.
- Approved \$1,500 to support work of the Pacific Legal Foundation.
- Approved \$500 to the House Farm Workers Foundation.
- Approved changing the name of the Education Committee to the Professional Development Committee.

Here is the required notice that the Board also approved several [Bylaws](#) and [Policy](#).

Holland, Lamprecht Honored



Matt Capritto with Mark Holland

Two veteran VCCAR members have been recognized by the state and national associations for their long and distinguished service.

Mark Holland, a broker since 1975, was named an NAR REALTOR® Emeritus, a designation granted to members who have been REALTORS® for 40 years or more. In all, VCCAR has 39 members who have reached this status.

And Dianne Lamprecht, still active as a REALTOR®/broker, has been named an Honorary Member for Life by C.A.R., a designation awarded to members who are at least 75 years old and have been a REALTOR® for 25 years or longer. VCCAR has 85 Honorary Life Members.

Both received their certificates at the February VCCAR Board Meeting from 2018 President Matt Capritto.



Matt Capritto with Dianna Lamprecht

Staff Ride-a-Longs Continue

VCCAR staff members Pamela Patterson and Barbara Amick were the latest to participate in the REALTOR® Ride-a-Long program launched at last fall's General Membership Meeting. It's an opportunity for staff to get a first-hand understanding of how members spend their days.

Patterson, the Association's executive assistant and professional standards administrator, spent a day with John McNally of RE/MAX Gold Coast Realtors. After picking her up at the VCCAR office, McNally gave her a tour of the company office, then went to the Ventura Pre-Tour meeting at the Sandwich Factory in Ventura. They then toured nine homes on his list, all in Ventura, as well as drove by some properties that had been destroyed by the Thomas Fire.

"April 19 will make 19 years that I have been employed with VCCAR and attending a pre-tour meeting was a first for me," Patterson said. "I found that the ride-a-long was an exciting and very informative experience."

Amick, the Association's long-standing membership manager, spent time with Sher Heard with Comfort Real Estate Services in Ventura. The pair attended a Certified Market Analysis meeting at the Las Posas County Club in Camarillo as well as a National Association of Hispanic Real Estate Professionals meeting in Oxnard, where the group was planning for its 2018 installation event.

Heard also took Amick on a broker tour in Oxnard.

"Sher is an outstanding REALTOR® and worked in the title business before getting her license," Amick said. "We toured two homes and I was able to speak with an agent who was sitting on one of the homes. We had spoken in the past and it was very nice for the two of us to meet face to face."



Barbara Amick, left, enjoys her REALTOR® Ride-a-Long with Comfort Real Estate's Sher Heard.

Magazine Now Available Online

As part of VCCAR's ongoing project to upgrade the [Association's website](#), current and back issues of *Ventura County Coastal* are now available to read and download. Issues back to January 2015 are available.

Issues can be [accessed directly here](#). 

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Even With Headwinds, Hispanic Homeownership Rises

RIS Media | March 5

Hispanics are a dominating force in homeownership, closing in on their pre-downturn homeownership rate sooner than the U.S. as a whole, according to the annual National Association of Hispanic Real Estate Professionals (NAHREP) report.

The Hispanic homeownership rate increased to 46.2 percent in 2017—just 3.5 percentage points away from the 49.7 percent it was in 2007, prior to the recession. To compare, though the country's homeownership rate increased to 63.9 percent in 2017, it remains 4.2 percentage points under the 68.1 percent it was 10 years ago. According to the report, last year marked the third straight year Hispanics grew their homeownership rate—the only demographic group to make a three-peat.

[Read more](#)

Step Inside the New C21 Brand

RIS Media | March 4

Since coming to market in 1971 as the first franchisor of independently-owned and -operated real estate offices, Century 21 Real Estate LLC has consistently proven itself to be a leading global real estate business organization. Built by entrepreneurs for entrepreneurs, it has been an engine for both owner and agent growth for 47 years. Undeniably, the Century 21® brand has thrived alongside its system members through several real estate industry and market paradigm shifts, and now, the global franchisor is committed to leaving the “sea of sameness” behind.

[Read more](#)

Why Your Next Real Estate Deal Might Involve a Robot

Wall Street Journal | March 1

Right before Laura Franco went to look at a three-bedroom apartment for rent in Santa Clara, Calif., in mid-January, she got a surprising text message from the property manager, Zenplace.

“They said a robot would meet me at the property. I thought, ‘a robot?’ ” said Ms. Franco, 31, an event planner and bartender. When she arrived at the listing, a text message provided her with a code she used to let herself in. Then a long-necked white robot on wheels, with a screen that looks like a small tablet, rolled up to her. The face and voice of Rabia Levy, a real-estate agent at Zenplace, greeted Ms. Franco from the screen and told her to follow the robot around as it gave her a tour.

“It was a little weird,” said Ms. Franco, who signed a deal last week for a \$3,925-a-month apartment she found through Zenplace. “It was like she was there but she wasn’t there.”

[Read more](#)

Southern California Home Prices in January Rose at Their Fastest Pace in 44 Months

Los Angeles Times | February 27

Home prices in Southern California jumped 11.4% in January — the largest year-over-year gain in 44 months as the region's already sizzling housing market got even hotter.

The double-digit rise in the median price put it at \$507,000, which was lower than December's peak of \$509,500 when the six-county region surpassed bubble-era highs of \$505,000 in 2007, according to a report out Tuesday by research firm CoreLogic.

[Read more](#)

Seasonal Dip Aside, Southern California Housing Prices Continue to Climb

Ventura County Star | February 27

Median home prices soared in 2017 and remain strong throughout Southern California as demand continues to sharply outpace housing construction.

A total of 15,247 homes were sold throughout Southern California at a median price of \$507,000 in January, according to data released Tuesday by CoreLogic, an Irvine-based firm that tracks the housing industry. Of those sales, 653 were in Ventura County at a median price of \$560,000, the third-highest median of the counties cited in the report.

[Read more](#)

Pending Home Sales Tank to Lowest Level in Over 3 Years

Inman | February 28

The National Association of Realtors (NAR) Pending Home Sales Index (PHSI), a forward-looking indicator that tracks home sales in which a contract is signed but the sale has not yet closed, decreased 4.7 percent in the month of January to 104.6 from a downwardly revised 109.8 in December of last year.

NAR chief economist Lawrence Yun says the sharp downturn in contract signings is due to continued inventory shortages and the 0.2 percent uptick in mortgage rates (4.4 percent).

[Read more](#)

Industry Veteran Tackles the Current Housing Shortage

RIS Media's Housecall | February 21

One of the greatest crises currently facing the housing industry is the nationwide inventory shortage. As the number of homes on the market continues to shrink, the issue is aggravated by other factors such as rising construction costs. Homebuyers can feel powerless in a seller's market and knowing how to be proactive in navigating it can be difficult.

We spoke with Lou Nimkoff, president of the Orlando Regional REALTOR® Association, about these pressing concerns. Having been involved in Florida real estate for some 25 years, he is intimately aware of how low inventory levels can impact a housing market.

[Read more](#)

Ventura Clears Way for New Housing

Ventura County Star | February 14

So far, 65 homes destroyed in the Thomas Fire have been cleared of hazardous materials and debris, the first step in rebuilding.

Clearing at the rest of the homes should be completed by the middle of April, Ventura Interim City Manager Dan Paranick told the City Council on Monday during a report on the fire.

[Read more](#)

Camarillo Planning Commission Approves Shea Homes Development Project

Ventura County Star | February 11

The Camarillo Planning Commission unanimously voted to approve a 281-unit housing development at its meeting last week.

Helmed by developer Shea Homes, the project would be built on an unoccupied portion of the St. John's Seminary undergraduate campus near Upland and Lewis roads. Residences in the development would be sold to buyers over age 55.

[Read more](#)

Like It or Not, Affordable Housing Is Necessary

Camarillo Acorn | February 8

Let's be clear: Low-income housing doesn't portend an urban wasteland of highrise apartments and crime-ridden ghettos. It is a necessary piece of our region's economy, providing shelter to hard-working people from different walks of life.

It's housing for the elderly, families and young adults—many of whom are the police officers, military members, teachers and service-industry workers who help keep our economy going and community safe. 🌱

[Read more](#)

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After a Disaster, Area REALTORS® Lend a Hand

The Thomas Fire brought out the best in people around the county, including many VCCAR members

By John Frith

VCCAR Editor and PR Consultant

A burned-out home in the Wheeler Canyon Mobile Home Park.

One of the most heartwarming things to come out of the Thomas Fire was the widespread determination of Ventura County residents to help fire victims however they could. People volunteered in countless ways, and that includes members of the VCCAR community. Here are five stories of what undoubtedly were dozens of REALTORS® giving back to people in need.

Helping Farmworkers Who Lost Everything



Armani Amezcua

Like everyone in the region, Armani Amezcua, REALTOR® Associate and Director of Real Estate Operations for VC Property Shoppe, was following the Thomas Fire closely in the days after it broke out on December 4.

A Santa Paula native, Amezcua saw a Facebook post that mentioned that families in Santa Paula had lost their homes, but then heard about a City Council report that stated no structures had been lost in the community.

"I said something was missing, and on Friday after work I headed out to the Limoneira area to find out what had happened," he recalled earlier this month. About five miles west of downtown Santa Paula, he reached the Wheeler Canyon Mobile Home Park, a 40-unit complex owned by the giant citrus operation for its employees, and while it was pitch-black by then quickly discovered that 14 of the homes had been destroyed.

It was too dark to do anything, so Amezcua and VCCAR Secretary-Treasurer Jorge DeLeón decided to head back Saturday morning. When they arrived, they found 13 families who had returned to what was left of their homes. (One of the homes had been vacant.) They had been given just 15 minutes to evacuate, so most had nothing more than the clothes they were wearing.

"We were there for them," he said. "We consoled them, we saw their reactions, we asked questions about where they were living.

"I started taking video and said we had to blast this out. So later that day we started posting on Facebook and other social media, and pretty soon a snowball effect occurred."



A county Behavioral Health worker explains benefits to fire families.

The idea, he said, was to think about what families who had lost everything would need to start rebuilding their lives – what they would need to fix breakfast for their kids, what clothes they would need, and everything else they could think of. While FEMA, the Red Cross, and other groups had organized places where people could go for help, many of the farmworker families were too shy and too proud to ask to seek help from charities or the government.

So the growing group put together a Christmas posada – a re-enactment of Mary and Joseph's search for a lodging in Bethlehem – on December 23. The event also included a bounce house and Santa. Social service providers were on hand, kids were able to pick out gifts for themselves, and families received numerous donations to help rebuild their lives, including food.

DeLeón listed some of the donations on a Facebook group post:

"Thanks to the hard work of many people and the generosity of hundreds of others, the surviving families of Wheeler Canyon Mobile Home Park have been set up with some of the basic household items to bring back some sense of normalcy to their life. From new blenders to new vacuum cleaners, to crockpots and cook sets, all new items have been hand delivered as they've been donated.

"I want to thank Councilman Clint Garman, who immediately jumped in chest-deep and helped mobilize and orchestrate the donation of many new items multiplied by 13 and offering Garman's Pub as a drop off location, Armani Amezcua for bringing awareness to the cause and need, Rosie Castillo at Limoneira California, who worked countless hours organizing and sorting the tons of donations, Rick Castaniero and Chuy, along with Miguel Rodriguez and Gabby Rosales-Renteria who also spent many hours collecting and delivering donations."

Other companies and organizations that helped make the event a success were Rico and Mambo from the Q95.9 morning show and Sam's Saticoy Liquor, which together provided new LCD TV's, and Ventura County LULAC and Santa Paula Latino Town Hall, which mobilized the service providers and volunteers who set up a one-stop shop for all the affected families to receive information and services.

And as frequently is the case, the people giving got as much out of the effort as the fire families.

"It was probably the best Christmas I've ever experienced," Amezcua said. "I didn't realize that until after the holiday was over because it was a very stressful time, plus my dad was in the hospital. But what we did is what Christmas is all about – helping others."

A REALTOR®'s Clothing Boutique



Ariel Palmieri

Like many professional people, Ariel Palmieri likes to dress well but hates to shop. Over the years, she's hosted numerous parties for women interested in buying sophisticated clothes from companies whose consultants help customers shop and put outfits together in the comfort of someone's living room.

So when the Thomas Fire broke out and burned the homes of many professional women she knew, the Coldwell Banker Residential agent knew who she should turn to: a woman's clothing company specializing in in-home clothing sales.

"They pride themselves in going into communities after disasters and helping out. I've been shopping from this line for nine years, so I contacted a consultant and asked what can you do to help?" she said.



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Clothes, shoes, and personal products were collected and distributed at Ariel Palmieri's home "boutique."

The company normally waits eight weeks or so after a disaster to hold their events, to give people time to recover from the initial shock. But wanting to help victims sooner, she asked its consultants if they could donate samples and items from their personal collections. She also put out the word to people in her network that she'd like to collect and give away new and gently used clothing as soon as possible.

"Almost immediately, we received 11 racks of clothing, half donated by clothing company consultants and many donated by Nicole Gruttadaurio, a RE/MAX agent who used to own a clothing business," she said. "REALTORS® were collecting bags of clothing, mostly new items with tags that people had bought and never gotten around to wearing. We had an unbelievable boutique of new or like-new clothing."

The boutique was up and running just two days after the fire broke out.

Most of the donations were women's clothing, but men chipped in as well. And when Gary Blau with Homeowners Financial Group was told they needed children's and teens' clothes, he went out and bought \$500 worth of items from a Target store's baby and kids departments. When company officials heard what he had done, they matched the funding, which was used to buy Visa gift cards that were also donated to those in need.



Palmieri outfitted her home's library and dining room with privacy screens and mirrors so people could try things on. At first the clothes went mainly to friends and associates who had lost their homes, but soon fellow REALTORS® who knew about her campaign started calling and asked if their clients could participate as well.

"We wanted to keep everything personal and private. Fire families made appointments, and I scheduled no more than two groups at a time. Jorge (DeLeón) went to Lowe's and bought plastic bins that had lids that opened on both sides. We'd give them to a family and they'd say they didn't need them because they were only going to take a couple of items. But they filled up those bins with clothes, shoes, handbags, and even jewelry. All free."

In all, Palmieri's clothing exchange helped more than 50 families. Besides clothes, hairdressers and salon owners brought hair care products, and many agents' clients went shopping and brought over items to restock entire kitchens.



She said one family who had just moved into a rental asked for a microwave. When she put the word out on Facebook, a REALTOR® in San Diego overnighted one to her.

And she's not done yet. She helped at an event the clothing company held in late February in which the company donated 4,000 items to more than 500 women. And in February, she helped put together a live art auction – featuring REALTOR® Randy Churchill as auctioneer – that raised more than \$8,500 to benefit members of the county's arts and music community who lost their studios or instruments to the fire.

Like Amezcua, Palmieri said the ability to help was a wonderful thing.

"It was a very fulfilling way to help and a way I felt we could make a difference," she said. "The idea of going shopping –





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Tuesday, March 20
Tuesday, April 17
Tuesday, May 15

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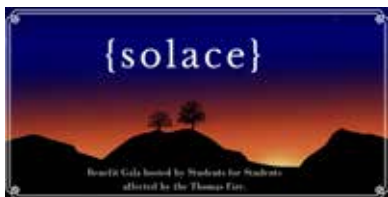
This is your opportunity to ask the professionals all your questions and get in-depth training on the flexmls system. **DON'T MISS THIS CLASS!** Sign up now for this **FREE CLASS**.



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especially right before Christmas – was overwhelming for the families. It was nice to offer a private and personal way for them to rebuild their wardrobes.”

A Time for Music and Art



When Rancho Campana High School in Camarillo reopened after time off because of the fire, officials held a schoolwide assembly to talk about the fire’s impact. Science teacher Wendi Butler, who was about to be promoted to assistant principal, challenged students to come up with a way to help the 60-plus high school students in the Ventura Unified School District whose families had lost their homes.

One student suggested a benefit concert, and the idea snowballed into a performance featuring high school musicians and dancers from around the county, along with professional artists who had graduated from Ventura, Buena, and Foothills high schools. The event, called Solace – Hand in Hand, would consist of individual acts that followed a narrative of loss, hope, and what it means to be a community.



Liz Selleck

One of the first people that Butler reached out to was REALTOR® Liz Selleck, who is also an accomplished performer. Selleck quickly agreed to serve as musical director.

The performers were selected by audition and the team put the entire production together in just 2½ weeks.

“It was an event,” said Selleck, who conducted a small orchestra and also sang during the event. “There were songs, some original pieces, along with dance, poetry, and readings. Some of the songs were adapted to reflect the impact of the fire. For example, ‘It’s Quiet Uptown,’ from Hamilton, was rewritten as ‘It’s Quiet Downtown.’”

First responders were invited and recognized, and complimentary tickets were available for anyone who had lost



their homes – including a fellow Century 21 Troop REALTOR®, Juliet Esquibias and her daughter.

The event on January 27 raised almost \$17,000 from ticket sales, a silent auction of artwork created by students and local artists, and an online funding campaign to allow people from elsewhere in the country to donate. All of the proceeds went directly to the Associated Student Bodies at the three Ventura high schools to help affected students with such things as fees for SAT and AP tests, college entrance fees, senior prom expenses, or the yearbook - not to mention computers, school supplies, and clothes for school.

“It was an honor and privilege to work alongside such a talented team of people and serve our community in this way,” Selleck said. “It was a great experience and I loved working with the kids. They had great compassion for others and tremendous creativity.”

Helping With Housing



Karen Campbell

Like so many people around Ventura County, Karen Campbell woke up on December 5 wanting to help as the fire raged around Ventura.

“I said to myself that I must do what I do best, which is find people housing,” said the agent with Century 21 Troop. “I called the Housing Authority and the Red Cross and told them that I could be a partner for them in helping fire victims find rentals. I told them that I am resourceful and to let me know how I could help.”

Campbell reached out to her networks and at every meeting she went to asked people if they had a rental property, a room to rent, or an RV that could be made available, or if they knew someone else who did. She created a list that eventually became the public page on the MLS that lets fire victims know what rentals are available.

“Long story short, I have placed 28 families in rentals, helped them get the items that they need, and helped guide them to the services to help them,” she said.

But her efforts to help didn’t stop there. For example, she helped a family replace the car that was lost in the fire.

“She was a single mom, working three jobs, and riding a bike to work – taking two more hours out of her day. We had a \$3,000 donation to buy a car and I put the word out to fellow REALTORS®, friends, and family and found a car that had been sitting in a grandma’s garage, not being used,” she said.

“The family wanted \$9,000, but when I told them the story, they said to just give them what we had. I then found



a mechanic to service the car and someone to pay for some needed repairs," she said.

Campbell was also able to help a man who operated his own window-washing service. He had been living in an apartment on Foothill Road and lost \$13,000 worth of tools that he used to do his work when the complex was destroyed. She called around to service clubs to seek donations and eventually, through fellow REALTOR® Roger Case, was able to get the Rotary Club to make it happen.

The man is now able to service his clients and to once again pay his crew, who had been out of work as well.

Even this month, the calls keep coming in. An elderly couple in the Ondulando neighborhood who had lost their home had paid off their mortgage 20 years ago and unfortunately no longer were insured. She got a list of the items they needed to rebuild their lives – as basic as a place setting for four, a can opener, towels and sheets, and a lift chair.

"I run the Caravan, and this morning I told the REALTORS® there that we needed all these things," she said. "Everyone was so generous and we got everything on the list. Tomorrow we'll have to figure out the logistics of how to collect everything and drop them off.

"I've been selling real estate in Ventura County for 29 years, and I think REALTORS® should step up when we're needed. I will continue to help as long as people keep calling. I don't always know the path to help them, but I have a lot of people around me and together we can figure out a way."

Ventura Strong

Like many REALTORS®, Kim Ledesma, an agent with Keller Williams, is involved in many community activities. One of her roles is as a team liaison for the Ventura High School football team, and four players' families were impacted.

Team parents got together to figure out how to help the affected families and decided to make T-shirts with a Ventura Strong message. Now fairly common, these were the first products made with the slogan.



Kim Ledesma

"I bought 100 of them, and the response was overwhelming. We sold them within 24 hours and had to order another 400 to keep up with demand," she said. "We also ordered 150 hats and sold everything through Facebook posts. We probably shipped to 20 different states to people who wanted to help," she said.

The initial campaign netted \$11,000. The four football families – who were insured – were given \$1,000 each with the rest being donated to local families who did not have insurance, many of them residents of the Hawaiian Village apartments.

"This week, we gave a woman having a hard time getting back into the workforce a \$500 gift card to Macy's so she could buy clothes. And we gave a gentleman who needed help with his apartment deposit \$1,000. It's been a little bit of this and a little bit of that, and we've been able to help lots of people," she said.



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You Can't Live Here: The Enduring Impacts of Restrictive Covenants

Editor's note: For decades, REALTORS® have supported a free, open market that embraces fairness and equal opportunity for all buyers and sellers. VCCAR strongly supports the Fair Housing Act, legislation first passed in 1968 which prohibits discrimination based on race, color, religion, sex, handicap, familial status, and national origin.

This year, we are joining REALTORS® across the country to embark on a yearlong commemoration of the 50th Anniversary of the Fair Housing Act to raise awareness for fair housing issues. The following article was prepared by NAR to mark the occasion.

The 50th anniversary of the Fair Housing Act represents an opportunity to remind ourselves not only of the importance of the law in shaping the real estate landscape today, but also to look back on what the situation was like before it was enacted, when the process of buying or renting a home was decidedly unfair for millions of Americans.

During the first few decades of the 20th century, a property's value wasn't defined just by architectural details, curb appeal, and neighborhood features, but also by the people who lived in the community. In determining property value, explained a standard appraisal text in 1931, "we must recognize the customs, habits and characteristics of various strata of society and races of peoples." The presence of an African American family in a neighborhood populated by whites, for example, or an Italian family in a neighborhood populated by northern Europeans, was generally believed to have detrimental effects on property values and social order.

In the early part of the century, many cities in the South and the Mid-Atlantic used zoning ordinances to keep blacks, whites, and other ethnicities in their own neighborhoods. Baltimore enacted the first racial zoning ordinance in 1910, and within a few years the practice was widespread in the region. When the U.S. Supreme Court declared a Louisville, Ky., racial zoning ordinance as unconstitutional in 1917, restrictive covenants became the preferred method of accomplishing the same end.

A typical restrictive covenant was a contract among property owners prohibiting sales of homes to blacks or other minorities for a specified period of time, usually 20 years. Because the covenants were private agreements, they were not covered under laws seeking to prevent discrimination. They quickly became a popular method of ruling who could live in a neighborhood and who could not, and were in widespread use in major cities such as Chicago, Seattle, and St. Louis.

Restrictive covenants proved so effective in segregating neighborhoods and stabilizing the property values of white families that they soon became an integral part of the federal government's discriminatory housing practices. "If a neighborhood is to retain stability, it is necessary that properties shall continue to be occupied by the same social and racial classes," stated the Federal Housing Administration's influential Underwriting Manual. From 1934 on, the FHA recommended the inclusion of restrictive covenants in the deeds of homes it insured, and instituted a policy known

as redlining, refusing to insure homes in African American neighborhoods.


Civil rights lawyers began challenging restrictive covenants and redlining policies in courts beginning in the 1930s but met with limited success. But in the 1940s, the massive societal changes brought about by World War II began to change the tide, albeit slowly. In 1948, the Supreme Court's landmark decision in the *Shelley v. Kraemer* case held that racially restrictive covenants were unenforceable in court.

The following year, the FHA reversed course, instructing its field offices not to reject applications for mortgage insurance solely because they might violate existing restrictive covenants. The change, however, only applied to new applications for mortgage insurance; not until 1968 was the policy fully overturned, when Congress explicitly prohibited racial discrimination in housing financing as part of the Fair Housing Act.

The real estate industry and the National Association of Real Estate Boards (as the National Association of REALTORS® was called at the time) were complicit in these restrictions. In 1924, the Code of Ethics was revised to include Article 34, which stated: "A REALTOR® should never be instrumental in introducing into a neighborhood a character of

property or occupancy, members of any race or nationality, or any individuals whose presence will clearly be detrimental to property values in that neighborhood." The language regarding "race or nationality" was removed from the Code of Ethics in 1950 in response to the *Shelley v. Kraemer* decision.

In the 4th quarter of 2017, the Census Bureau reported that the home ownership rate among white, non-Hispanic Americans was 72.7 percent, while for African Americans the rate was just 42.1 percent. That enormous disparity can in large part be attributed to restrictive covenants and other discriminatory practices of the past. "Equity that families have in their homes is the main source of wealth for middle-class Americans," explains author Richard Rosenstein in his book *The Color of Law*. "African American families today, whose parents and grandparents were denied participation in the equity-accumulating boom of the 1950s and 1960s, have great difficulty catching up today."

Although passage of the Fair Housing Act in 1968 represented a huge step towards ensuring that all Americans have a chance to live where they choose, dismantling these racially discriminatory practices has been a continual, decades-long process. For REALTORS® and others in the real estate community, there's still much to do. 



Commemorating 50 Years
of the Fair Housing Act



FAIR HOUSING
MAKES U.S.
STRONGER

*Frank J. Williams, REALTOR®
Chicago, IL*

“There weren’t any people
that looked like me.”

Frank Williams has witnessed a lot in nearly 80 years. After growing up in Flint Michigan — and being expelled from high school for dating the white girl he later married — he moved to Chicago in 1962. Despite having never considered real estate as a career because, “as a young black man, we didn’t see many people in our community in positions of power,” he received his real estate license in 1966 and opened his own firm in 1969. His practice faced immediate resistance for helping African Americans find homes in historically white neighborhoods. In 1971 demonstrators entered his office to demand who he could sell to, and in 1975, his home was firebombed. Overcoming these obstacles, he ascended to president of the Chicago chapter of the NAACP, president of the Chicago Association of REALTORS®, and was voted REALTOR® of the Year. “As a black American, a REALTOR®, and a parent, I am determined to help erase discrimination from the housing landscape.”

April 2018 marks the 50th anniversary of the Fair Housing Act. We recognize that progress made stands on the broad shoulders of people like Frank Williams. We’re grateful for the work he’s done and sacrifices he’s made, and understand there’s more progress to be made.

Visit www.FairHousing.realtor to read more about Frank and to join the commemoration.



Is It Time to Run for Office?

By Marta Golding Brown
VCCAR Government Affairs Director

2018 will bring new faces to the Oxnard and Ventura city councils as each city has approved an update to the way officials are elected.

Both cities will add two council seats and also will transition to district elections for the council members. Like other County cities, both currently elect members at large.

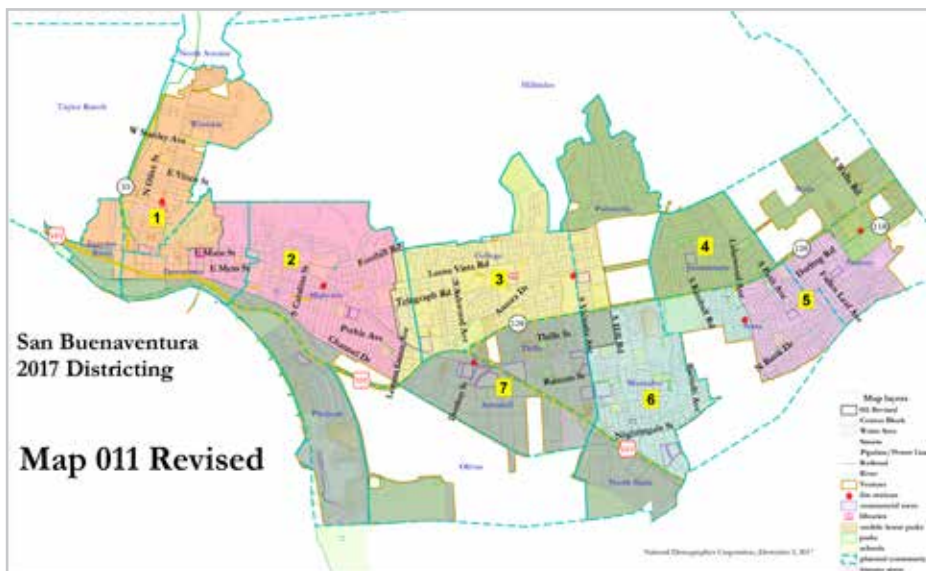
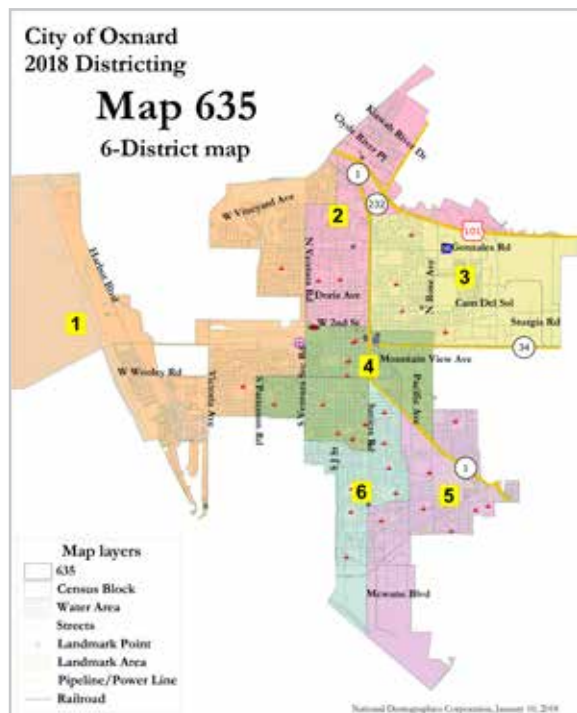
Ventura will transition from five to seven council districts, with elections in districts 1, 4, 5, and 6 to be held this year. Districts 1 and 5 do not currently have a council member residing within those district boundaries, so at least two new council members will join in November. The city will continue to rotate the mayor's post among council members annually.

Oxnard will go from having four council districts to six, while retaining its at-large mayoral election in November. Of course, all this change will occur following the recall election occurring in May.

Both cities will hold elections in November and we know new people will be elected in some of these new districts. The face of politics in Ventura and Oxnard is changing and if you have an interest to run for office, now may be the right time for you to get involved. Please reach out to me if you have an interest in elected office. 🌱



Marta Golding Brown



Portability Initiative Campaign Continues

C.A.R. reports that the REALTOR® signature-gathering phase for qualifying its Portability Initiative for the November ballot has finished and thanks all members who turned in petitions. The measure would allow homeowners 55 and above to sell their homes and buy another in any part of California while retaining their Proposition 13 property tax rate. That would allow thousands of homes to be added to the state's shrinking inventory of houses for sale.

C.A.R. must submit 585,407 signatures statewide from registered voters by March 26 to put the measure on the ballot. C.A.R. will be providing an update soon. 🌱

FOOD SHARE



Members of the Affiliates Committee recently presented FOOD Share – Ventura County’s food bank – with the net proceeds from last fall’s VCCAR Chili Cook-Off. From left are FOOD Share Volunteer Coordinator Christina Forino, FOOD Share CEO Monica White, Affiliates Committee members Salena Bracamontes, Michelle Mueller, and Vanessa Rice, and FOOD Share

Director of Food Sourcing Karen Jensen. Last year marked the 11th year the Affiliates organized the Chili Cook-Off, which in recent years has raised about \$40,000 for FOOD Share. This year’s event is tentatively scheduled for August 16.

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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



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NEW MEMBERS



Eleven New REALTORS® Join VCCAR

Eleven new REALTORS® were sworn in by 2018 President Matt Capritto and presented with their pins at the February New Member Orientation at the VCCAR office.

From left, VCCAR President Matt Capritto, Berkshire Hathaway HomeServices California Properties; Katelynn Ingraham, Comstock & Calhoun Real Estate; Denise Overcast, Keller Williams Realty Westlake Village; Bill Robinson, Keller Williams Realty West Ventura County; Jennifer Burkett, Coldwell Banker Property Shoppe; Chris King, Keller Williams Realty West Ventura County; Danette Banyai, Real Investments; Tonja Balden, Joe Kapp Real Estate; Gloria Joo, Graff Real Estate; Nick Rogers, Berkshire Hathaway HomeServices California Properties; Michael Nolan, Century 21 Troop Real Estate; and Nathaniel Jackmon, Coldwell Banker Residential. 🌱



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Pre-Tour Meetings are open to all members of VCCAR and are held in advance of the physical home tours. This is a great opportunity to network and familiarize REALTORS® with newly listed properties!



CAMARILLO PRE-TOUR MEETING

Meets: Each Thursday
Time: 9:00 AM to 10:00 AM
Location: Boys & Girls Club of Camarillo
1500 Temple Avenue, Camarillo, CA

CONTACT

Moderator: Tim Hall T: 805-320-3688
Coordinator: Michael Padilla T: 805-340-9037



OXNARD BEACH PRE-TOUR MEETING

Meets: Each Wednesday
Time: 9:00 AM to 10:00 AM
Location: Sotheby's International Realty
3600 S. Harbor Blvd., #112B, Oxnard, CA

CONTACT

Moderator/s: Mark Chacon T: 805-794-8069
Jorge DeLeon T: 805-794-7102
Coordinator: n/a



OXNARD / PORT HUENEME PRE-TOUR MEETING

Meets: Each Wednesday
Time: 9:00 AM to 10:00 AM
Location: VCCAR Training Room
2350 Wankel Way, Oxnard, CA

CONTACT

Moderator/s: Briana Bouffard T: 805-339-3500
Kathy Courter T: 805-581-3200
Jeff Comstock T: 805-218-5567
Coordinator: Shelley Wells T: 805-377-9000



VENTURA PRE-TOUR MEETING

Meets: Each Thursday
Time: 9:15 AM to 10:00 AM
(Networking starts at 8:45 AM)
Location: The Sandwich Factory
4531 Market Street, Ventura, CA

CONTACT

Moderator/s: Karen Campbell T: 805-320-0225
Lynn Kenton T: 805-901-5444
Coordinator: Shelley Wells T: 805-377-9000



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Monday, March 19, 2018

Date:
March 19, 2018
Registration:
8:30 AM
Session:
9:00 AM - 11:00 AM

Instructor:
Jeff Comstock, GRI
Jeff is a CAR Certified
WinForms instructor who is in
his 28th year in Real Estate.
He has over 500 closed
transactions and is the
owner/broker
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Tools and Tricks
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REALTORS® - Do you want to LIST and SELL More Homes? New HECM & Jumbo Purchase Reverse Mortgage Seminar

Date: Tuesday, April 3, 2018

Time: 11:00 AM - 12:00 PM

Location: VCCAR Training Room

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Topics Covered:

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- How to use a Home Equity Conversion Mortgage for Purchase Transactions
- Marketing Strategies to build your business and increase sales
- How Reverse Mortgages can help your clients age in place
- Myths, misconceptions and FAQ's

Presented by:



Carlos Camargo
Reverse Mortgage Professional
Open Mortgage, LLC.

For questions, please contact Alma Dominguez at alma@vcrealtors.com or at 805-981-2100 ext. 103.

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.

New Listings Moved Higher in February But Closed Sales Fall Sharply

The number of new listings around Ventura County rose modestly in February compared to the previous month and February 2017, and the number of pending sales rose slightly, but the number of closed sales fell sharply compared to the same period a year ago, according to data from the Ventura County Regional Data Share MLS and Realtors Property Resource.

There were 699 new listings in February, up 4.5 percent from the previous year and up 7.4 percent from January. The number of pending sales was higher than it was in January – 299, up 4.5 percent – but was still down 16.1 percent from a year ago. And closed sales totaled just 388, down 4.4 percent from a year ago and down 22.6 percent from January.

C.A.R. Senior Economist Jordan Levine said sales trends so far this year point to a modest sales growth during 2018.

“Although the number of new listings is climbing, the number of homes available for sale continues to remain tight, which

is leading to rapid price growth and deteriorating inventory,” Levine said. “With months of supply still well below normal levels, we expect sales growth to be modest while prices are expected to rise in the mid-single-digits this year.”

The MLS data show that the number of active listings ticked higher as well compared to January – up 6.9 percent – but was still 24.5 percent below levels in February of last year. There were 2.8 months of inventory on the market based on the sales pace, up from 2.3 months in January (a 6.5 percent increase), but that was still 32.2 percent lower than it was a year ago.

The median listing price was \$674,650, up 8.8 percent from February 2017 and up just 1 percent from January, while the median sales price was \$547,000, up 5.6 percent from a year ago and virtually unchanged from January. The median price per square foot for sold properties was \$345, up 6 percent from a year ago and 1.2 percent higher than in January.



Market Data Report

VCCAR Report

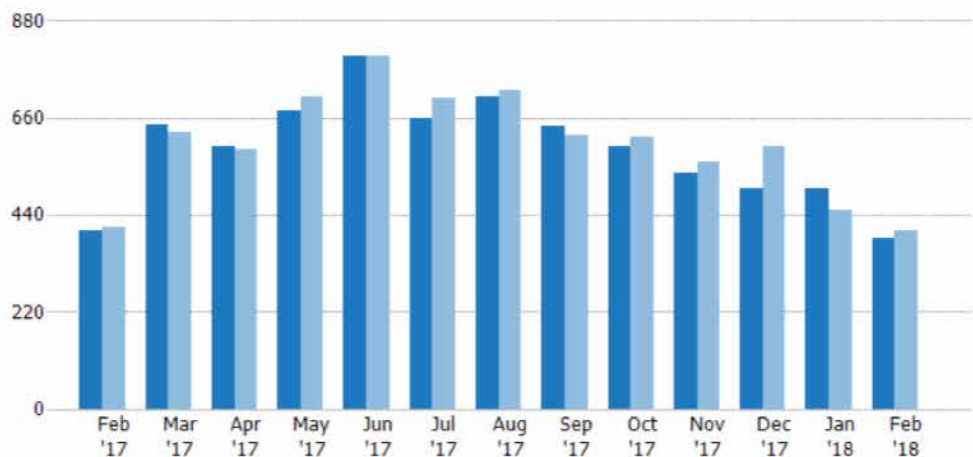
Closed Sales

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.
Feb '18	388	-4.4%
Feb '17	406	-1.7%
Feb '16	413	-1.7%



Current Year	406	646	597	678	801	658	709	640	597	534	500	501	388
Prior Year	413	626	589	710	800	705	723	622	618	559	596	450	406
Percent Change from Prior Year	-2%	3%	1%	-5%	0%	-7%	-2%	3%	-3%	-4%	-16%	11%	-4%

The logo for zipForm Plus, featuring the text "zipForm Plus" in a sans-serif font, with "by zipLogix" in smaller text below it. There are three blue dots of varying sizes to the right of the text.

Class Information

Date:

April 10, 2018

Time:

10:00 AM - 12:00 PM

Location:

VCCAR Office
2350 Wankel Way
Oxnard, CA 93030

zipForm Training

The logo for zipForm Plus, featuring the text "zipForm Plus" in a sans-serif font, with "by zipLogix" in smaller text below it. There are three blue dots of varying sizes to the right of the text.The logo for zipTMS, featuring the text "zipTMS" in a sans-serif font, with "by zipLogix" in smaller text below it. There are three blue dots of varying sizes to the right of the text.

Topics Covered

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Rules And Regulations

Does your listing violate
MLS RULES & REGULATIONS?

MLS *RULES & REGULATIONS* TRAINING

Date: April 16, 2018
Time: 10:00 AM to 12:00 PM
Location: VCCAR Training Room



Topics Covered

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

Key Regulations + Avoid 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



There's Lots Going on at VCCAR

I'm pleased to announce that the new community table at the VCCAR office is now available for use. This table is intended for members to use as a collaborative area and we hope you will consider utilizing this big, beautiful table for your next meeting (see photo below). Stop by, check it out, and plug in for a charge!

Required Code of Ethics Training

If you have not taken a Code of Ethics course (of no less than 2.5 hours of instructional time) since January 1, 2017, a reminder that you must do so no later than December 21, 2018, to meet an NAR requirement.

For existing members, NAR offers a FREE online course that typically takes 2.5 hours to complete. You can register [online here](#). You will receive a certificate of completion once you finalize and pass the class. Nothing additional is required by the member – NAR will automatically log and account for your completion and will send VCCAR notification that you have met the requirement.

As a requirement of membership, **new members** have 60 days to complete your online Code of Ethics class. You can [register here](#). Once you complete the course, you will receive a certificate of completion. You must send a copy of the certificate to barbara@vcrealtors.com.

Please note: If you take a Code of Ethics course from anyone other than VCCAR or NAR, you **MUST** send us a copy of your certificate of completion. This will allow us to notate your records accordingly. If you have any questions, please contact our office for more information.

Save the Date

The volunteer members for our committees are working diligently on several upcoming events and we encourage you to mark your calendars now. Remember you can always check VCCAR's constantly updated [calendar on the website](#) for the latest information. 📅

Wyndi Austin
Chief Executive Officer



Wyndi Austin



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