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March 2016

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UPCOMING Meetings/Events

MARCH 16 REFAT Meeting Board Room 10:00 AM	APRIL 8 Education & Equal Opportunity Committee Meeting 10:00 AM
MARCH 16&17 SUPRA KeyBox Exchange 9:00-4:00 PM Residence Inn by Marriott River Ridge 2101 West Vineyard Avenue, Oxnard CA 93036	APRIL 13 YPN Meeting Board Room 9:45 AM
MARCH 22 New Member Orientation VCCAR Training Room 9:00 - 3:00 PM	APRIL 14 zipForms Training Training Room 1:00-3:30 PM
MARCH 23 Affiliates Committee VCCAR Board Room 9:45 AM	APRIL 19 Board of Directors Meeting Board Room 9:00 AM
MARCH 24 MLS Basic Class Training Room 9:00-12:00 PM	APRIL 20 MLS Rules & Regulations Class Training Room 1:00 - 3:00 PM
MARCH 24 Real Talk Toastmasters VCCAR Training Room 12:00 - 1:30 PM	APRIL 21 REFAT Meeting Board Room 10:00 AM
MARCH 29 MLS Advanced Training Room 9:00-12:00 PM	APRIL 26-29 C.A.R. Spring Meetings Sacramento
MARCH 30 Affiliates Committee Board Room 9:45 AM	APRIL 26 New Member Orientation VCCAR Training Room 9:00 - 3:00 PM
MARCH 31 Real Talk Toastmasters Training Room 12:00 - 1:30 PM	APRIL 27 Affiliates Committee VCCAR Board Room 9:45 AM
APRIL 7 Real Talk Toastmasters Training Room 12:00 - 1:30 PM	APRIL 28 Real Talk Toastmasters Training Room 12:00 - 1:30 PM
	APRIL 28 MLS Basic Class Training Room 1:30-4:30 PM



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Mark Chacon
2016 VCCAR President



Mark Chacon

Make Sure Your Buyers Know About the Pitfalls of the PACE Clean Energy Program

As we all know, new government laws and regulations are constantly emerging that affect the ability of families to buy and sell homes in California. The latest example is a relatively new government program to help homeowners install solar power systems and other energy-saving technology.

The program in question is PACE – the Property Assessed Clean Energy program. It allows homeowners to finance, through an assessment on their property, various energy conservation-related improvements, such as energy-rated water heaters, windows, and solar panels.

But as homeowners in parts of the state where the program first began are discovering, signing up with PACE can cause real problems when they try to sell their homes. Your Association will be working in the months to come to publicize these potential downsides and to remind homeowners that there are other alternatives they may want to consider instead.

What are the problems? To begin with, the assessment will transfer with the property and become the responsibility of the new owner. That's an added cost many prospective buyers won't want to deal with. That's especially true since a PACE lien can be very expensive. Interest rates are generally much higher than those for mortgages or home equity lines of credit.

Worse, because Fannie Mae and Freddie Mac will not approve mortgages for properties with an existing PACE loan, conventional buyers will not be able to purchase that home unless the lien is paid off, leaving only all-cash and nonconventional buyers in the buyer pool.

Paying off the liens before the sale closes reduces the amount the seller can realize from the sale of the home, and in some cases paying off the lien could impose a financial hardship and make the home impossible to sell.

And of course, limited mortgage options can create an unfortunate ripple effect. If fewer people can buy a property, it may take longer to sell. The longer the house sits on the market, the less desirable it may become, which could result in a lower sales price.

Fortunately, here in Ventura County there are other options for financing energy-efficient upgrades. One is called the emPower Central Coast program, and it now covers Ventura, Santa Barbara and San Luis Obispo counties. Homeowners can apply for low-interest, unsecured loans of up to \$30,000 from the Ventura County Credit Union. That means that the home is not used as collateral.

More information about emPower is available at www.empowersbc.org.

Another program is HERO – Home Energy Renovation Opportunity. HERO is a PACE program but in some cases it will subordinate their liens, generally for a fee. That means the homeowner may be able to refinance or sell to buyers with financing that conforms to the Fannie Mae and Freddie Mac guidelines.

The HERO Program is now available in cities throughout the Association's territory and is reportedly coming soon to Moorpark and Thousand Oaks, the only two cities in the county where it is not yet available.

Because the federal government has not taken a position on these subordination agreements, however, homeowners should still inquire about the particulars of the agreements and with lenders to see if such an agreement would allow for refinancing or selling with conventional financing. More information is available at <https://www.heroprogram.com/>.

Your Association will be working to publicize these problems in the months to come and to remind homeowners that there are other options available. We would ask our members to alert their clients about the potential downsides of the PACE program as well. That information could help both the buyer and their REALTOR when the time comes for them to sell their home.

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Mark

Randy McCaslin
Chief Executive Officer

It's Time to Exchange Your Keysafes

Recently, the Association sent you an email notice regarding the upcoming Supra Keysafe exchange. We realize this may be an inconvenience, but there are several reasons why it's time to make the change.

To begin with, your current BT Keysafe has a five-year battery and the current keysafes are at their maximum limit. In other words, they're starting to lose their power. Additionally, upgrading to the latest technology should make your business life easier. You will also trade out your **ActiveKEY** at the same time and have your smartphone activated with the **Ekey** application as your new lockbox key or choose the **XpressKEY**. That's because your smartphone or tablet will be your new lockbox key, and you can program the keyboxes and easily track your keybox inventory.

Please remember the keysafes must be exchanged on **Wednesday and Thursday of this week** at the Marriott Residence Inn at River Ridge, 2101 West Vineyard Avenue in Oxnard. We previously sent you a flyer regarding the the day and time for your appointment, as well as what you need to bring to make the exchange go as quickly and efficiently as possible for you.

We realize that the date and time for your appointment may be inconvenient, but please understand that to make the process work for all 1,700 Association members everyone needs to arrive at their appointed time.

Call VCCAR Office (805)981-2100 or [click here](#) for more information.

Thank you and best wishes,

Randy McCaslin
REALTOR Emeritus, RCE, CEO



Randy McCaslin

SEE MORE INFO ON PAGE 6 ➤



MLS BASIC CLASS INFORMATION

1. Accessing the Association Website, Logging IN & MLS.
2. Setting Up Defaults/Preferences.
3. Searches & Hotsheets.
4. Broker Tours & Caravans.
5. Inputting listings.
6. Uploading Photos, Virtual Tours & Attaching Hard Copy Documents To Listings.
7. Changing a Listing.
8. Printing & Emailing Listings
9. Copying Listings.
10. Mobile Overview.
11. Help Tips, Links & Documents, Mobile EDGE, & Misc.

MLS ADVANCED INFORMATION

1. Auto-prospecting and the Client Portal.
2. Reverse Prospecting.
3. Saving searches, and other Options Pane features.
4. Customizing the one-line grid.
5. Using the Additional Criteria search tab.
6. Running statistics on search results.
7. Using the Map Explorer feature.vi
8. Using the Find Comparables feature.
9. The CMA Package.



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**Thousand Oaks
and Moorpark**
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Port Hueneme**
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KEY & KEYBOX EXCHANGE

WEDNESDAY & THURSDAY, MARCH 16TH & 17TH 2016

LOCATION:

RESIDENCE INN BY MARRIOTT AT RIVER RIDGE
(SAME LOCATION AS GENERAL MEMBERSHIP MEETING)
2101 WEST VINEYARD AVENUE
OXNARD, CA 93036



Please bring in your (old) iBox BT and exchange them for a new low energy Bluetooth iBox BT LE. You will also trade out your ActiveKEY at the same time and have your smartphone activated with the eKEY application as your new lockbox key or choose the XpressKEY. You must be an active agent in order to participate. Shortly after this event your (old) iBox BT and ActiveKEY will be obsolete.

PLEASE MAKE EVERY EFFORT TO ATTEND.

SEE THE APPOINTMENT SCHEDULE AND WHAT TO BRING.

PLEASE NOTE:

Please make sure that your old keybox inventory is accurate prior to coming to the event. Only boxes that are assigned to you will be exchanged.

During the swap of keyboxes, there may be listings that do not have a keybox on them. Please call before showing to ensure you have access.

PLEASE BRING WITH YOU TO THE EXCHANGE EVENT:

- A government issued photo ID
- Your assigned blue iBox BT keyboxes, exchanged 1 for 1
- Your ActiveKEY and Cords
- Your smartphone with the eKEY application downloaded for activation



[Click here to download Flyer with APPOINTMENT Information](#)

Check the schedule to see where your last name falls alphabetically. Avoid scheduled showings close to your appointment time. **If you cannot make your appointment time, please trade with another agent.**

PLEASE ALLOW 90 MINUTES FOR YOUR APPOINTMENT.

TIME	Wednesday, March 16th	Thursday, March 17th
9:00 AM	AAAA – AGUI	LONG – MALA
9:15 AM	AHRE – ALVA	MALK – MASO
9:30 AM	AMAN – ASPU	MASS – MEDI
9:45 AM	AUZE – BAUG	MEDR – MONT
10:00 AM	BAUM – BISH	MOOD – MUNO
10:15 AM	BLAF – BUCH	MURR – NORM
10:30 AM	BUEN – CARO	NOWI – OTER
10:45 AM	CARR – CHUR	OTOO – PENN
11:00 AM	CIFU – CRAW	PENR – PRYO
11:15 AM	CROC – DELA	PUCC – REAC
11:30 AM	DELE – DONA	READ – ROCK
11:45 AM	CLOSED FOR LUNCH	CLOSED FOR LUNCH
1:00 PM	DONN – EHRH	RODA – RUTL
1:15 PM	ELDE – FABB	RUTT – SCHL
1:30 PM	FALS – FRAN	SCHM – SIMP
1:45 PM	FRAZ – GARC	SINE – SPAS
2:00 PM	GARF – GOME	SPIL – SZEWE
2:15 PM	GONC – GRIF	TAFO – TIET
2:30 PM	GROS – HAND	TODD – VANC
2:45 PM	HANE – HERR	VAND – WALT
3:00 PM	HERT – HUGG	WARD – WHIT
3:15 PM	HUGH – JOHN	WICK – WOOD
3:30 PM	JONE – KING	WORM – ZZZZ
3:45 PM	KINN – LANG	CLOSED
4:00 PM	LARA – LOME	CLOSED
4:15 PM	CLOSED	CLOSED

NEXT PAGE!!

MANDATORY ALL ACTIVEKEY USERS: SWITCH TO EKEY OR XPRESSKEY...

Supra eKEY is an 'app' that turns your smartphone or tablet into your key.



ENJOY THE CONVENIENCE OF HAVING YOUR SMARTPHONE OR TABLET AS YOUR LOCKBOX KEY — IT'S LESS EXPENSIVE AND MONTHLY BILLING!

ADDITIONAL FEATURES AVAILABLE WITH EKEY:

- Program keyboxes to customize keybox access hours or change shackle codes or CBS codes
- Program a flyer, showing notes, or business card into keyboxes – these are displayed on an eKEY when the keybox is opened (showing notes only are displayed in ActiveKEYs)
- Track keybox inventory and view keybox settings within the eKEY app
- Change your key PIN code on the SupraWEB website

FOR MORE ON THE EKEY APP, [click here](#).

Preview the eKEY app in demo mode. Just download the app from the appropriate app store and select demo mode.

TO DOWNLOAD THE EKEY 'APP':

Apple: Select 'App Store' icon, select Search and search for Supra eKEY, select thapp, & tap Install.

Android: Select 'Market', Play Store, or 'Google Play' icon, select Search and search for Supra eKEY, select the app, & tap Install.

BlackBerry: Select 'App World' icon, select Search and search for Supra eKEY, select the app & tap Install.

Older Blackberry's need to open the internet browser, type www.ekeymobile.com and download the app.



IMPORTANT: MAKE SURE THE EKEY 'APP' IS DOWNLOADED PRIOR TO ATTENDING THE EVENT.

Key Choice	eKEY® Professional	eKEY Basic	XpressKEY™
Pricing	*\$26.99 per month, billed monthly	\$16.99 per month, billed monthly	*\$19.65 per month, billed annually
Functionality	Basic lockbox functions on your smartphone plus MLS, maps and showing activity	Basic lockbox functions on your smartphone	Basic lockbox functions on a touchscreen device

**Tax not included - Pricing subject to change*

eKEY Fob information: Older iPhones (iPhone 4 and older) and iPads (iPads 2 and older) require a fob/adaptor. If showing in a neighboring AOR® with older Supra lockboxes, you will need a fob to access that area. Fob/Adapter price is *\$54.99. For additional information, please click the Certified eKEY Devices list

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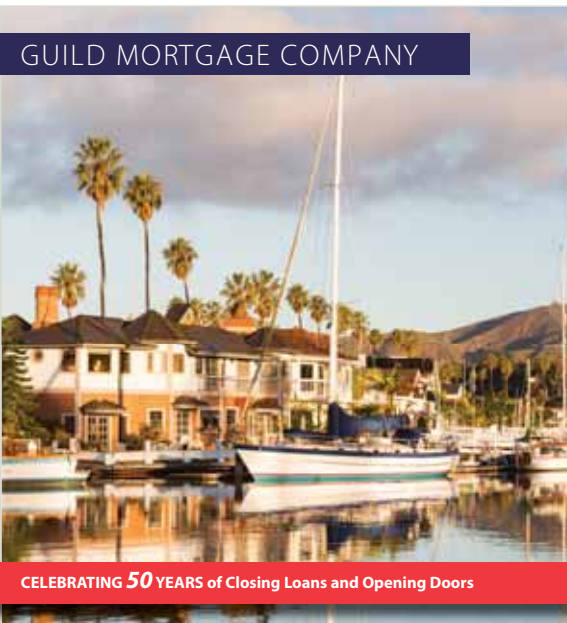
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Noon to 1:30 pm



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Or Visit: RealTalkoxca.Toastmastersclubs.org

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



February 23rd, 2016 New Member Orientation at Ventura County Coastal Association of Realtors. Mark Chacon, President of VCCAR swore in and presented Realtor® pins as a part of February's New Member Orientation. Pictured in no particular order are:

Friedman, Betsy Premier Options

Davis, Michael Sun Coast Real Estate Downtown

Schuster, Twila Troop Real Estate

Timmons, Derrick Realty ONE Group Summit

Rehberg, Rebecca Berkshire Hathaway Home Services

Ybarra, Denise Keller Williams Realty

Lambert, Todd Berkshire Hathaway Home Services California Properties

Hueston, Justin Keller Williams Realty

Ayala, Angela Century 21 Hometown Realty

Spoehr, Patricia Realty World Golden ERA

Short, Sydney Fred Short Co. REALTOR

Willhite, Judy Pierpont Bay Realty

Tapie, Jenna The Money Market

Leonard Jr, Kenneth Keller Williams Realty

Kalbak, Lina Troop Real Estate

Barbar, Loretta Keller Williams Realty

Ridgway, Jen RE/MAX Gold Coast REALTORS

Matalon, Scott Troop Real Estate

Bruns, Ryan Berkshire Hathaway Home Services California Properties

Fossati, Patrick RE/MAX Gold Coast REALTORS

Elizondo, Joshua RE/MAX Gold Coast REALTORS

Remedios, Marla RE/MAX Gold Coast REALTORS

Norton, Kelly Keller Williams Realty

Wiggins, Kelly M Troop Real Estate

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*Photo: Howard Hughes
Est. 1940 as Hughes Aircraft
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WHERE WILL YOU BE WHEN YOU GET THE CALL FOR ACTION?

As a busy professional on the go your lifeline to clients and your office is your phone. Fewer and fewer of us are tied to a traditional desktop or laptop anymore to complete the functions of our work. Smartphones and tablets are how we increasingly manage our information and daily tasks.

THE REALTOR® ACTION CENTER MOBILE APP – DON'T JUST GET IT – USE IT! DOWNLOAD AND LOGIN TODAY

The REALTOR® Action Center mobile app contains a host of features to help you VOTE, ACT and INVEST on the go:

★ MOBILE ADVOCACY

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★ ACTION PROFILES

The app will contain a summary of your REALTOR® Party engagement. A list of open action items, actions you have already taken, your current year's RPAC investment amount, and more.

★ INVEST IN RPAC

Through the REALTOR® Party mobile app you can easily make an investment in RPAC on your mobile phone. To help you plan your investment amount, your action profile displays your total amount invested year to date.

★ ADVOCACY REPORTS

Track how your state and local associations are doing in terms of their advocacy efforts. Help us reach our annual 15% goal!

★ SURVEYS

Take important REALTOR® Party surveys on your phone.

★ REALTOR® PARTY TRACKER

Learn how your state and local association is using NAR programs to build political strength in your own backyard. Find out what tools and programs NAR is providing your association and how much money those programs cost.

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Double Wall 16 oz. Acrylic Tumbler

- Being a REALTOR® keeps you busy and on the go! Stay stylishly hydrated with this REALTOR® Logo clear insulated tumbler!
- Durable clear acrylic and polypropylene material make this the ideal tumbler to beautifully show off your profession.
- The tumbler holds 16 oz. of your favorite hot or cold drink and keeps the drink at the perfect temperature for longer than 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. The lids twist closure prevents any spills or leakage. The straw's gasketed bottom prevents it from accidentally slipping out.

VCCAR member Price: \$10.45 plus tax.



Supra Key Safe Original

Key Safe Original (Portable) Push-button hangs easily on doorknob, fence, railing or pipe. Just open the lid, lift the shackle and hang. No tools necessary. Features

- * Key vault with removable lid.
- * Combination pad with ten pushbuttons.
- * Simple-to-change combination.
- * Over 1,000 possible combinations available.
- * Option to attach keys to the lid.
- * Portable vault with protective rubber DoorGuard™

VCCAR member Price: \$35.00 plus tax each.



Property Analysis Worksheet Pack

The Property Analysis worksheet provides the complete checklist for incorporating all of the features of today's residential real estate.

*50 pages per pack Store in the REALTOR® Logo

Branded Folder

*Pack also includes a REALTOR® Logo Smart Pen

*Worksheets are not hole punched

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Returns must be within 30 days of purchase unopened package with receipt.

No refund on single forms. No exceptions.



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