Nontrational Country Control Country Country Constant Official Publication of the Ventura County Coastal Association of REALTORs* May 2017

REALTORS[®] 'Come Together' to Advocate for Industry





- OFFICERS

PRESIDENT LYLE ELLIOTT PRESIDENT-ELECT MATT CAPRITTO TREASURER JORGE DELEON PAST PRESIDENT MARK CHACON CHIEF EXECUTIVE OFFICER WYNDI AUSTIN

DIRECTORS

ASHLEY ANDERSON TIM COMSTOCK TERRI DAVIS SUSIE HAFER SHER HEARD JIM KEITH CAMI PINSAK BRIANA QUINN CAROLYN TRIEBOLD ROBIN TURNER JOE VIRNIG

NON-REALTOR® DIRECTOR JEFFREY J. STINNETT, ESQ.

2017 COMMITTEE CHAIRS

AFFILIATE COMMITTEE CHAIR: VANESSA RICE VICE CHAIR: SALENA MALONEY-BRACAMONTES STAFF LIAISON: ALMA DOMINGUEZ

EDUCATION/EQUAL OPPORTUNITY COMMITTEE CHAIR: SHER HEARD VICE CHAIR: ROBIN TURNER STAFF LIAISON: ALMA DOMINQUEZ

FINANCE COMMITTEE CHAIR: JORGE DELEON STAFF LIAISON: MOLLY PELLEGRINO

GRIEVANCE COMMITTEE Chair: Helene Keddington Staff Liaison: Pamela Patterson

LOCAL CANDIDATE RECOMMENDATION COMMITTEE CHAIR: AL LIMON VICE CHAIR: ARMANDO GOMEZ STAFF LIAISON: MARTA GOLDING BROWN

LOCAL GOVERNMENT RELATIONS COMMITTEE CHAIR: ELISABETH SELLECK STAFF LIAISON: MARTA GOLDING BROWN

MULTIPLE LISTING SERVICE (MLS) COMMITTEE CHAIR: JOE VIRNIG VICE CHAIR: CAROLYN TRIEBOLD

PROFESSIONAL STANDARDS COMMITTEE CHAIR: JIM KEITH STAFF LIAISON: PAMELA PATTERSON

YOUNG PROFESSIONALS NETWORK (YPN) COMMITTEE CHAIR: SARAH KENNEY STAFF LIAISON: ERIKA SERRANO

VENTURA COUNTY REGIONAL DATA SHARE (VCRDS) COMMITTEE CO-CHAIR: IVLE ELLIOTT CO-CHAIR: DEBBIE HAKE STAFF LIAISON: GINNY GREER

INSTALLATION WORK GROUP CO-CHAIR: JULIET ESQUIBIAS CO-CHAIR: TRESSA GOLDEN STAFF LIAISON: PAMALA PATTERSON

NOMINATING WORK GROUP CHAIR: MARK CHACON STAFF LIAISON: PAMELA PATTERSON

NEW MEMBER ORIENTATION WORK GROUP CO-CHAIR: JORGE DELEON CO-CHAIR: ROBIN TURNER STAFF LIAISON: BARBARA AMICK

TABLE OF CONTENTS

President's Perspective: Educating Lawmakers	3
Briefs: VCCAR Rejoins CRMLS	4
First Wednesday Benefits Charities	6
Cover: VCCAR Members Lobby in Sacramento	7
3 Members Attend First Lobby Day	10
Affordability a Top C.A.R. Priority	12
New Members	18
Housing Statistics	20
CEO Corner: Avoiding Complaints	22

UPCOMING Meetings/Events

MAY 16 NAR Legislative Meetings Washington D.C. (through May 20)

MAY 17 YPN Committee Meeting Training Room 9:45 AM

MAY 18 REFAT Board Room 10:00 AM

MAY 29 Memorial Day Holiday VCCAR Office Closed

MAY 30 New Member Orientation Training Room 9:00 AM Finance Committee Meeting Board Room 3:00 PM

JUNE 1 LGR Committee Meeting Board Room 3:00 PM

JUNE 5 MLS Rules and Regulations Training Room 1:00 PM

JUNE 6 CARETS Meeting Glendale

JUNE 7 First Wednesday TBD 4:30 PM

JUNE 12 Affiliate Committee Meeting Board Room 10:00 AM Education/Equal Opportunity Committee Meeting Board Room 1:00 PM JUNE 13 MLS Committee Meeting Board Room 1:00 PM

JUNE 15 REFAT Board Room 10:00 AM

JUNE 16 Staff Training VCCAR Office Closed

JUNE 20 Officers & Directors Meeting Board Room 9:00 AM

JUNE 21 YPN Committee Meeting Board Room 9:45 AM

JUNE 22 General Membership Meeting Residence Inn Oxnard River Ridge - Marriott 3:00 PM

JUNE 27 New Member Orientation Training Room 9:00 AM

Finance Committee Meeting Board Room 3:00 PM

JUNE 29 Leadership Development Work Group Board Room 1:00 PM YPN Professional Development Summer Series Wyndham Garden Ventura Pierpont Inn 1:00 PM

Cover photo by Joe Virnig.



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

2

PRESIDENT'S PERSPECTIVE

Lyle Elliott 2017 VCCAR President

VCCAR Is Working Hard This Month to Educate Lawmakers on Real Estate Issues

If it's May, it must be VCCAR Travel Team month as key members and staff travel to Sacramento and Washington, D.C., to learn about important state and federal issues that could impact real estate, homeownership, and private property rights – and to educate our lawmakers about the impacts legislation can have.

A group of 17 REALTORS[®], your officers, and staff participated in the annual C.A.R. Legislative Day earlier this month and met with our area's Assembly members and senators to ensure they were aware of the impacts that could take place if legislation was passed on a number of issues. Among those are bills to lay the groundwork for creation of a new tax on services, eliminating dual agency in commercial transactions, and housing affordability.

At least 10 different services are part of the typical home-purchase process, and C.A.R. estimates that these taxes would add between \$3,300 and \$4,900 to the cost of a median-priced home statewide. In Ventura County, where prices are even higher, those taxes would also likely be greater than that, which would inevitably price many homebuyers out of the market.

Speaking of affordability, C.A.R. President Geoff McIntosh is leading the charge to educate lawmakers that the reason we have a housing affordability crisis in California is simple – we haven't been building nearly enough new homes, condos, and apartments to house our growing population. In recent years, about 90,000 new units have been constructed statewide each year, but the need is about 180,000. We urged our legislators to support proposals to boost production and oppose measures that would make homebuilding even more costly.

You can read all about Legislative Day and learn more details about C.A.R.'s Hot Issues in the package beginning on Page 7.

As you read this issue, a smaller Travel Team will be in Washington, D.C., to learn about the numerous proposals being discussed by the Trump Administration and Congress that could seriously affect housing markets. We will report what we learn in the June issue of *Ventura County Coastal*.

But at least we have heard of one possible benefit to agents and brokers – a possible rule change that would allow pass-through entities like LLCs, partnerships, and S Corporations to pay a flat 15 percent business tax, rather than tax income at personal rates. You can learn more in our Real Estate News Briefs section on Page 4.

Also in the News Briefs is an article announcing that our VCRDS MLS system will resume exchanging data with the California Regional MLS. Cost issues last year forced us to shut down our arrangement, but they have been resolved. We are always looking at ways to make sure we offer all our members every possible tool and advantage in the marketplace, and rejoining CRMLS is one way we can do that.

I also want to call your attention to the upcoming General Membership Meeting, which will be held on Thursday, June 22, at the Residence Inn Oxnard River Ridge – Marriott. We will be offering social media training, a special keynote speaker, and more. Stay tuned for more information coming soon.

Finally, I would like to thank all of the renewing members as well as the new REALTORS[®] joining our Association. We are nearing the 2,000-member mark, which will once again give VCCAR an NAR Director! And here at home, a larger membership means our voice will be heard more loudly by our city council members and county supervisors as our Government Affairs team works to promote our industry and private property rights in the trenches where so many decisions are made that can affect both.



Lyle Elliott

Have you seen us on Facebook?



REAL ESTATE NEWS BRIEFS Real Esta

VCRDS Rejoins CRMLS

Ventura County Regional Data Share will be re-establishing its datashare agreement with the California Regional Multiple Listing Service (CRMLS) and looks forward to working with them in the future.

By doing so, VCRDS is giving its 4,500 members in Ventura County and western Los Angeles County access to more listings in the San Fernando Valley, the L.A. region, Orange County, and around the state.

"We are always looking at ways to make sure we offer all our members every possible tool and advantage in the marketplace, and rejoining CRMLS is one way we can do that," said VCCAR 2017 President Lyle Elliott.

Last year, VCRDS cancelled its contract with CRMLS primarily because of costs. It would have had to spend about \$25,000 to reformat our data in a matter of weeks so it would continue to be compatible with CRMLS's new system.

VCRDS has since changed its platform to flexMLS, which is more compatible with CRMLS and the costs were modified. The regional provider has also made its platform more user-friendly and with the extra formatting costs no longer an issue, VCRDS, VCCAR, and the Conejo Simi Moorpark AOR have decided to renew the data-share arrangement.

The CRMLS press release is available here.

MLS Rules Training Sessions Announced

VCCAR has announced the schedule for upcoming training sessions on MLS Rules and Regulations.

The training covers such items as:

- Common rules violations and how to avoid them.
- CARETS Data Integrity Standards & Guidelines.
- Enforcement scheduling and how to avoid accruing fines.

The next session will take place on Monday, June 5, from 1-3 p.m. at the VCCAR Training Room. Future sessions have been scheduled in August, October, and December.

To register, you can use the form on <u>Page 13</u> or go online to <u>www.vcrealtors.com</u>, sign in, go to the events and classes link under Ventura Membership, and click on Scheduled Classes. You can also register by logging into <u>www.flexmls.com</u>, click on the Products tab and then the Education Calendar.

Is Millennial Homeownership a 'Fading Promise?'

Inman | May 4

Policymakers for California's biggest cities are laboring under the delusion that millennials want to live cheek by jowl in the urban core their whole lives. But greater numbers of them are heading for the suburbs than ever before, according to a recent report.

Millennials approaching 30 want a life in the suburbs with good schools nearby and single-family homes like everybody else, said Joel Kotkin, co-author with Wendell Cox of Fading Promise: Millennial Prospects in the Golden State, done in collaboration with the California Association of Realtors' (C.A.R.) Center for California Real Estate.

Read more

Trump Tax Plan Update: A Boon for Real Estate Agents?

Inman | May 1

In my previous article, I wrote about how Trump's initial campaign proposal would slash rates for individuals and the effect on agents' bottom lines because many independent agents are structured as passthrough entities. The benefit for most agents would be minimal, but positive: for the agent with \$100,000 in gross business income, their profit would increase by roughly \$2,000.

tion +++ News +++ Information

On Thursday, the Trump Administration dropped another tax bombshell: a proposed a rule change to allow pass-through entities like LLCs, partnerships, and S Corporations to pay a flat 15 percent business tax, rather than tax income at personal rates, which (if passed) could be great for you.

Read more

Real Estate Industry Sounds Off on Trump Tax Plan

RIS Media | April 27

President Trump's proposed tax plan has been met largely with disapproval from the housing industry, with several constituents concerned about a change that would double the standard deduction—and, in effect, invalidate the tax benefits of owning a home.

"For roughly 75 million homeowners across the country, their home is more than just a number," said National Association of REALTORS® (NAR) President Bill Brown in a statement on the plan. "It represents their ambitions, their nest egg, and the place where memories are made with family and friends. Targeted tax incentives are in place to help people get there. The mortgage interest deduction and the state and local tax deduction make homeownership more affordable, while 1031 like-kind exchanges help investors keep inventory on the market and money flowing to local communities. Those tax incentives are at risk in the plan released [this week]."

Read more

Rising Home Prices Raise Concerns of Overheating

Wall Street Journal | April 26

The U.S. housing market's red-hot recovery from the depths of the crash five years ago is fueling concerns among economists and realestate brokers that home prices are overheating.

A dearth of new construction and strong demand from buyers are pushing up prices twice as fast as the rate of income growth, the latest data show, a level economists said is unsustainable.

Read more

Spring Housing: 'Strongest Seller's Market Ever'

L.A. Times | March 21

Spring homebuyers are pounding the pavement at a furious pace, but the pickings are getting ever slimmer.

Even as more homes come on the market for this traditionally popular sales season, they're flying off fast, with bidding wars par for the course. Home prices have now surpassed their last peak, and at the entry level, where demand is highest, sellers are firmly in the driver's seat.

"I've been selling real estate for 25 years and this is the strongest seller's market I have ever seen in my entire real estate career," said David Fogg, a real estate agent with Keller Williams in Burbank. "A lot of our sellers are optimistically pricing their homes in today's market, and I have to say in most cases we're getting the home sold anyway."

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



Ventura and Camarillo LINDA TABATA NMLS #517158 805.477.4027



Thousand Oaks and Moorpark KATHY BOCHENEK NMLS #376059 805.477.5543



Simi Valley MARK GOTTLIEB NMLS #233469 805.477.4588



Oxnard and **Port Hueneme** ANNETTE ORTIZ NMLS #1065962 805.477.4525







Ventura · Oxnard · Camarillo · Thousand Oaks · Simi Valley · Port Hueneme · Moorpark

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 ome. Certain restrictions apply. VCCU is an ual housing lender

FIRST WEDNESDAY

VCCAR's Monthly Get-together Also Benefits Area Charities

VCCAR's First Wednesday is a great opportunity for REALTORS® and affiliate members to get together, network, and have a good time each month. But beyond that, the monthly get-togethers raise significant amounts of money for selected county charities.

So far this year, the events have raised more than \$3,000 for Interface, AIDS Walk Ventura, Turning Point, and the Coalition for Family Harmony. Charities are selected by VCCAR's Board of Directors and the monthly events are organized by a committee chaired by Michelle Mueller with Lawyer's Title in Oxnard.

Turning Point received \$870 from proceeds from the April event at Twenty88 and BLVD BRGR in Camarillo. Receiving the check (below) were Turning Point board members and staff, from left, Diana Hopkins, Suki Sir, Jim Ayars, Robert England, Doug Needham, Jason Meek, and Jorge DeLeon, who also is VCCAR's 2017 Secretary-Treasurer.

This month's event was held at Limon y Sal in Ventura and was sponsored by GP Real Estate, State Farm Agent Salena Bracamontes, and Nations Lending, with proceeds benefitting the Coalition for Family Harmony. The event raised \$892.



VINCENSES TO LANGE TO

Above, Turning Point Coalition Program Coordinator Vincent Torres and First Wednesday Chair Michelle Mueller. Below, from left, Jeannette Earnshaw with Nations Lending, Selena Bracamontes, Larry Krogh with GP Real Estate, and Jeannette Hernandez with Nations Lending.



COVER STORY

REALTORS® 'Come Together' to **Educate State Lawmakers**

By John Frith VCCAR Editor and PR Consultant

SACRAMENTO - Paraphrasing the old TV commercial, when REALTORS® speak, lawmakers listen. That was the message at C.A.R.'s Legislative Day, held this year on May 3 in and around the state Capitol.

"We're the largest business interest group in Sacramento by a factor of three," noted C.A.R. Senior Vice President and Chief Lobbyist Alex Creel during the day's opening session.

"Being here sends a message to the California Legislature that REALTORS® are not just organized but prepared to speak up for the organization and for homebuyers. You're a loud voice," he told the 2,500 agents and brokers.

Seventeen VCCAR members and staff participated in the event as well, meeting with Ventura County's two senators and two Assembly members to promote the message that the only way to solve the state's housing crisis is to increase supply.

VCCAR 2017 President Lyle Elliott said the meetings with lawmakers were productive and that the annual trip to participate in Legislative Day activities is well worth the investment.

"We regularly meet with our elected officials back in their districts, but it's always important to come up to Sacramento as well," Elliott said. "Doing so shows that VCCAR and its members are dedicated and involved in the legislative process and that we are and will continue to be strong advocates for our industry and for homeownership."





A delegation meets with Assembly Member Monigue Limón.



VCCAR delegates meet Sen. Henry Stern (center).





COVER STORY

During the day, members met with Senators Hannah-Beth Jackson of Santa Barbara and Henry Stern of Agoura Hills, and Assembly Members Jacqui Irwin of Thousand Oaks and Monique Limón of Goleta. All four are Democrats.

C.A.R. President Geoff McIntosh told the REALTORS® that as they fanned out across the Capitol to lobby their elected officials, to keep in mind how important it was for them to educate their lawmakers about the importance of homeownership and how their efforts affected it.

"It's critical to educate legislators on how proposed legislation affects real estate. We're here not just to support our industry and our businesses – we're also here to support and promote the interests of our clients," McIntosh said. "We're the largest supporters of private property rights in the state, and you can all be proud of that."

The theme of this year's legislative day was Come Together, a riff on the Beatles' standard, but also to emphasize that C.A.R. members are politically diverse, but when it comes to homeownership issues, all are part of the Realtor Party.

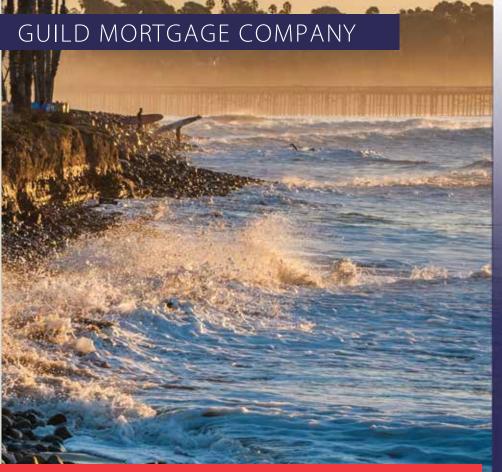
Creel said C.A.R. is not just the largest business association in Sacramento, it's the most effective. He said Democrats are more responsive to some issues and Republicans to others,



President Lyle Elliott discusses issues with Sen. Hannah-Beth Jackson.

but by balancing support C.A.R. is extremely influential on both sides of the aisle.

The major themes emphasized this year were opposition to a proposed tax on services and legislation that would ban dual agency agreements in commercial sales as well as a number of measures to promote greater affordability by



CELEBRATING 50 YEARS of Closing Loans and Opening Doors



BRANCH MANAGERS

 Bryan Peck
 Linda Hall
 Dawn Peck

 805-290-5715 NMLS #238741
 805-208-8951 NMLS #235495
 805-312-0450 NMLS #231608

LOAN OFFICERS

Buffy Bartley 805-844-2410 NMLS #238746

Kathy Gray 805-701-7467 NMLS #238911

Maribel Pantoja 805-816-0181 NMLS #286044

Timothy Theys 805.216.1607 NMLS-256133

Robert Brenner 805-427-3538 NMLS #240029

805-216-5511 NMLS #256385

Chad Cockerell

907-250-0549 NMLS #794136

Juliann Laufer

Luis Mendez II 805-824-7084 NMLS#257057

Office: (805) 389-6800 1000 Town Center Drive #520 Oxnard Ca. 93036

www.guildmortgage.net/ventura



An Equal Housing Lender | Licensed by the Dept. of Business Oversight under the California Residential Mortgage Lending Act NMLS ID 3274 Branch NMLS ID 240753

increasing the supply of new housing. (For more details, see Marta Golding Brown's column on Page 12.)

The basic proposal for increasing supply includes:

- Streamlining the permitting process so builders can build by right.
- · Fixing the California Environmental Quality Act to prevent NIMBYs from filing excessive litigation.
- · And requiring local governments to actually meet their housing requirements, not just submit plans that aren't carried out.

The morning session also featured a brief address by Gov. Jerry Brown, who praised agents and brokers for working with families as they make the most important decisions in their life – buying a home.

He also urged REALTORS® to participate in local government activities because that's where many important decisions are made affecting housing.

"Participating in local activities is important," Brown said. "We don't want to so centralize things (in Sacramento) that local governments can't move."

Golding Brown agreed, and urged more VCCAR members to become and remain involved in Local Government Relations efforts to educate members of the city councils and the Board of Supervisors about the importance of housing and homeownership in the county.

Frith can be reached at john@twscommunications.com

TRAVEL TEAM MEMBERS

The following members and staff participated in C.A.R.'s Legislative Day and/or C.A.R. business meetings in Sacramento:

President Lyle Elliott, President-Elect Matt Capritto, Treasurer Jorge DeLeon, Immediate-Past President Mark Chacon, Cindy Diaz-Telly, Janet Dorsey, Susie Hafer, Sher Heard, Jim Keith, Sarah Kenney, Briana Quinn, Sandy Seekins, Liz Selleck, Carolyn Triebold, Joe Virnig, along with CEO Wyndi Austin and Government Affairs Director Marta Golding Brown.

Traveling to Washington, D.C., are Elliott, Capritto, DeLeon, Chacon, Diaz-Telly (NAR Region 11 Director and NAR committee member), Austin, and Golding Brown.

We can architect the perfect home financing for your customers.

Mayra Cummings

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

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







Construction & Permanent Financinc

Owner Occupied, 2nd Home Manufactured Homes Fixed and Adjustable Rates

Loans up to \$5 million*

homeloans@montecito.bank montecito.bank/mortgage • (805) 963-7511 *Subject to credit approval





3 VCCAR Members Make First Lobbying Trip to Sacramento

First-time delegates were, from left, Sandy Seekins, Liz Selleck, and Sarah Kenney.

One of the ways that VCCAR and C.A.R. work to involve more members is through C.A.R.'s Scholarship Program, which reimburses local AORs for a portion of a first-time participant's travel costs to Sacramento for the annual Legislative Day.

VCCAR 2017 President Lyle Elliott selected three REALTORS[®] to attend this month's event. Liz Selleck has been a REALTOR[®] for four years, Sarah Kenney for two, and Sandy Seekins for 30, but all found the lobbying and C.A.R. meetings informative and worthwhile.

In all, 362 REALTORS[®] from around the state participated in the program this year, the most ever, according to C.A.R. President Geoff McIntosh.

"I was impressed by how committed everyone at C.A.R. was to the process," said Selleck, who for two years has chaired VCCAR's Local Government Relations Committee. "At the local level, we're not always aware of what's going on at the state level and how it affects us. Everyone (in the Association) should be involved at some level."





YOUR FULL SERVICE INDEPENDENT ESCROW COMPANY

SERVICES OFFERED:

Residential Sale Escrows | Mobile Home Escrows | 1031 Exchanges Bulk Transfers | Commercial Sales | Refinance and Loan Escrows FSB0 (For Sale By Owner) | REO Sales (Real Estate Owned) | Short-Sales



Kim Keith General Manager



Keith Parnell Director of Business Development

OFFICE LOCATIONS:

Simi Valley

Phone: 805-584-9596 Fax: 805-581-1854 3202 E. Los Angeles Ave. Suite 30 Simi Valley, CA 93065

Camarillo

Phone: 805-388-1901 fax: 805-388-1968 2301 Daily Drive, Suite 301 Camarillo, CA 93010

Westlake Village

Phone: 805-494-1027 fax: 805-494-4768 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

Selleck and Seekins agreed that too many REALTORS® and affiliate members don't completely understand how decisions made by state and local government can affect them and private property rights generally, and challenged more members to get involved.

"When we talked to our legislators, they kept saying that REALTORS® are one of the largest forces who meet with them," said Seekins, who also serves on LGR. "Every person (in the industry) does matter."

And Selleck added that it was in every agent's best interest to know what's going on in the governmental affairs realm.

"Have you ever asked, 'Why did they do that?' If you have wondered why you should get involved. Nobody has extra time, but we have to make the time to get involved and to have a voice," she said.

Unlike many AORs, VCCAR covers expenses for the scholarship winners to stay in Sacramento for the C.A.R. business meetings so they get a fuller understanding of what the state Association does on behalf of the industry.





Trusted • Licensed • Insured • Bonded

ALERT - Senate Bill 407 Water Conservation Retrofitting Goes Statewide for

This bill would require that all non-compliant plumbing fixtures in any single-family & multifamily residential real property shall be replaced by the property owner with water-conserving plumbing fixtures.

CLICK



Serving the Real Estate Community since 1996





WATER HEATER SEISMIC STRAPPING



SMOKE ALARMS

800-450-3660 • gometroretro.com





A+ RATING

Single Family Dwellings on January 1, 2017. SB 407 Property transfers: plumbing fixtures replacement

We Only Install What is Required by Law

GOVERNMENT AFFAIRS

Proposed Legislation Would Have Major Impact on Real Estate Industry, Affordability

By Marta Golding Brown VCCAR Government Affairs Director

As usual, state lawmakers have introduced dozens of bills this year that would affect housing and the real estate industry – more than 130 at the latest count. While many of these bills are being watched by lobbyists from the California Association of REALTORS[®], there are three issues in particular that deserve special attention.

First is the issue of **housing affordability**. A number of bills have been introduced that could either make housing more affordable or, conversely, increase unaffordability.

A package of bills would require local governments to streamline the permitting process for housing projects that meet all zoning requirements. AB 352 would remove limitations on efficiency units, AB 494 would, among other provisions, clarify that an accessory dwelling unit may be rented separately from the primary residence, and SB 229 would, among other things, permit local agencies to adopt a more permissive floor space ratio of ADUs.

Four other bills would compel local governments to meet their housing needs. AB 72 would appropriate funds to the attorney general to enforce existing state housing laws. AB 678 would, expand the Housing Accountability Act to ensure that local agencies cannot disapprove housing projects without clear and convincing proof that the project adversely impacts public health or safety. AB 852 would require local governments to include the number of new housing units actually approved during the year as part of their annual housing element reports. And AB 879 would require housing elements to include an analysis of potential and actual nongovernmental constraints on housing developments.

One other bill, SB 2, would impose a flat \$75 per document recording fee (maximum of \$225) on every real estate instrument not part of a sales transaction, thus not burdening home purchase transactions. The funds would increase funding for various affordable housing programs.

Meanwhile, C.A.R. opposes five bills that would discourage the supply of new rental housing. AB 1506 would repeal Costa-Hawkins Act that bans rent control on new construction and single-family homes. AB 423 would open an exemption in the Ellis Act, which prohibits local governments from preventing landlords from withdrawing rental units from the market. AB 982 would require all landlords to give tenants one-year notices of termination. And AB 1505 and SB 277 would allow local governments to impose rent control on some units of newly constructed rental housing as a condition of development.

Next is legislation that would lay the groundwork for imposing a **sales tax on services**. SB 640 by Sen. Robert Hertzberg, D-Van Nuys, which would result in the home buying transaction being heavily taxed.

Continued on page 14



Marta Golding Brown









JUNE TRAINING

Date: Monday, June 5th Time: 1:00 PM to 3:00 PM Location: VCCAR Training Room Instructor: Cami Pinsak

AUGUST TRAINING

Date: Tuesday, August 1st Time: 9:00 AM to 11:00 AM Location: VCCAR Training Room Instructor: Ashley Anderson

OCTOBER TRAINING

Date: Wednesday, October 25th Time: 1:00 PM to 3:00 PM Location: VCCAR Training Room Instructor: Cami Pinsak

DECEMBER TRAINING

Date: Monday, December 18th Time: 9:00 AM to 11:00 AM Location: VCCAR Training Room Instructor: Armani Amezcua 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?

These items and many others will be covered in the FREE class!

Does Your Listing Violate MLS Rules & Regulations?

MLS rules and regulations training covers the following items:

- Common Rules violations and how to avoid them.
- The CARETS Data Integrity Standards & Guidelines.
- Enforcement scheduling and how to avoid accruing unwanted fines.



- 1. Go to: www.vcrealtors.com
- 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

REGISTRATION FORM

Name		Company	
Phone		E-mail	
□ Monday, JUN 05	Tuesday, AUG 01		
Wednesday, OCT 25	Monday, DEC 18		

According to an analysis by the State Board of Equalization, taxing services could generate nearly \$123 billion a year in new revenues if the tax were pegged to the existing average sales tax rate.

This would hit the real estate industry particularly hard as at least 10 different services are part of the typical purchase of a home, including appraisals, escrow services, structural pest control inspections, title insurance, and home warranties. Buyers and sellers would also be hit by higher costs from landscaping, painting, and other home improvement services.

Based on last year's median sales price of \$502,250, a services tax would increase the cost of buying a home by between \$3,300 and \$4,900, which mean up to 55,600 families would no longer be able to purchase a median-priced home.

Finally is the **dual agency issue**. AB 1059 by Assembly Member Lorena Gonzales Fletcher, D-San Diego, would prohibit dual agency in commercial real estate transactions, which would drastically limit consumer choice. As C.A.R.'s chief lobbyist, Alex Creel, suggested this month, if the measure passes it may lead to efforts to extend it to residential transactions as well. California was one of the first states to enact workable, consumer-friendly rules for dual agency relationships in real estate transactions, which have worked well for 30 years. Current law requires disclosure to all parties in these situations, and a recent court decision confirmed that dual agency is legal.

C.A.R. argues the bill is premature, since the Legislature recently enacted a statutory requirement and form for the mandatory disclosure of agency in commercial transactions, but that requirement is so new it has not yet been evaluated.

Furthermore, if a prospective buyer or tenant walks into a commercial open house, the agent would not be able to show the prospective buyer any properties that the agent's company has listed, manages, or owns. This would squelch competitive business models that are necessary for a robust real estate market.

Along with the staff at C.A.R., your VCCAR team will be keeping a careful eye on these and other proposals that could affect your ability to do business.

KINECTA 🛫

GETTING JUST A MORTGAGE IS SO LAST YEAR.

That's why we're gifting your clients a fabulous perk when they finance their home purchase with Kinecta.

We've partnered with Househappy to offer traxplus.

Trax**plus** is a convenient web app that puts your clients' home information at their fingertips and makes maintenance easy:

- Includes an in-person initial data collection by a home data collection specialist
- Automated service reminders
- A dedicated home services concierge and more!

Once they've funded their Kinecta mortgage we'll gift them the trax**plus**¹ service.

Let's elevate your clients' home buying experience.

Allen Hill, NMLS# 666657 Manager Mortgage Loan Sales cell: 818.434.3142 | efax: 310.536.3656 Allen.Hill@kinecta.org | www.kinecta.org/ahill



Free trax**plus**¹ for your clients! **\$99 value**



All loans are subject to credit approval. NMLS #407870. Intended for mortgage professionals only and not for consumer use. Househappytrax and Househappytraxplus home services are made available through a partnership with Househappy. Househappy is not affiliated with Kinecta or its affiliates. All costs and fees associated with the services offered through Househappy are the responsibility of the user. Kinecta reserves the right to modify or cancel these offers at any time. ¹Kinecta will cover the cost of the **trax**plus 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 trapple upon completion of a home purchase transaction. Additional costs and fees, such as renewal fees, are the responsibility of the user. 17204-05/17



Help Your Clients Buy or Sell a Green Home

Gain a competitive advantage and learn how to become your clients' go-to resource for buying or selling a more efficient, money-saving, healthy home.

SoCalGas® and Ventura County Coastal Association of REALTORS® present:

National Association of REALTORS® Green Designation Training

Thursday, June 8 - Friday, June 9, 2017 | 8 am - 5 pm Ventura County Coastal Association of REALTORS[®] 2350 Wankel Way, Oxnard, California 93030





Recent studies show that 94% of home buyers rate energy efficiency as an important part of their home buying decision. Are you prepared to address their questions about green features and improvements?

Join us for a two-day training to learn green real estate concepts, principles, practices and benefits from the ground up—in a way that makes sense to you and your clients. Stand out from the crowd by earning the only green designation for real estate agents conferred by the National Association of REALTORS[®].









BROKER TOUR INFORMATION

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

Camarillo:

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

Oxnard/Port Hueneme:

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

Santa Paula/Fillmore:

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

Ventura:

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



Conejo Valley:

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

Simi Valley/Moorpark:

CAnniversary

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

Ojai:

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



For All Your Escrow Needs Contact CAMARILLO ESCROW COMPANY

WWW.CAMARILLOESCROW.COM

Happy Anniversary Camarillo Escrow!

Serving Ventura County Since 1994!



Dana J. Stroh Escrow Officer Lynn Donley Mays Owner / Controller CPA / Escrow Officer Ann E. Donley Owner / Manager Escrow Officer Debbie Hansen

Gina Larson Escrow Assistant

445 Rosewood Ave., Suite L, Camarillo, CA 93010 | Office: 805.389.6626 | Fax: 805.389.6625

NEW MEMBERS





In April, 23 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:

Yeny Estrada, RE/MAX Gold Coast Realtors Ventura; Rocio Garcia, Truth Realty Oxnard; Veronica Jimenez, Intero Real Estate Services, Oxnard; Faviola Fernandez-Rocha, Intero Real Estate Services, Oxnard; Jayne Mislang, Keller Williams Realty, Oxnard; Mona Lisa Ariztia, REO Broker Group, Oceanside; Nayeli Torres Gonzalez, RE/MAX Gold Coast Realtors, Camarillo.

Middle row - left to right:

Karla DeLaCruz, Century 21 Troop Real Estate, Camarillo; Milynne Mach, Thrive California, Calabasas; Patricia Haroldsen, Century 21 Troop Real Estate, Camarillo; Suzanne Farrow, Coldwell Banker Residential, Oxnard; Sara Cerezo, RE/MAX Gold Coast Realtors, Ventura; Ana Hidalgo, Keller Williams Westlake Village; Magdelena Millan, Keller Williams Realty, Oxnard; Jessica Dickran, Century 21 Troop Real Estate, Camarillo; Suzette Piro, Stark Realty, Oxnard; Christine Scherer, Century 21 Troop Real Estate, Port Hueneme.

Back row – left to right:

Lyle Elliott; Ann Evans, GP Real Estate, Ventura; Scott Foote, Forsyth Rizzie Realtors, Oxnard; Alex Merino, Century 21 Troop Real Estate, Oxnard; Sherrie Rolston, Coldwell Banker Property Management, Oxnard; K.K. Chase, T.E. Hoctor & Co., Ventura; Richard Hosking, Keller Williams Realty, Ventura; Drew Payan, Keller Williams Realty, Oxnard.

reminder

MLS FEE ALERT NOTICE

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.

DEADLINE DATES TO REMEMBER

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



https://ims.vcrealtors.com

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



THE DUANE GOMER WAY

TESTIMONIALS:

GS - Van Nuys: "Great presentation, wealth of knowledge, wisdom and uncanny ability to share and pass them on."

LF - Palm Springs: "The review course was awesome."

MK - Walnut Creek: "Passed with flying colors - contribute it to your excellent teaching skills and fantastic study materials."

TR - Online: "My gosh, was it easy & easy to access."

EA - Vista: "Your class in Vista was unbelievable."

LOW PRICE -GREAT VALUE \$92-TEXT BOOKS \$82-PDF

Non-Members \$102 Text/\$92 PDF

Ventura Co. Coastal Association of REALTORS[®] Friday, July 14th, 2017 at 9 a.m.

2350 Wankel Way, Oxnard

WHAT THE PROGRAM WILL COVER

- You will test on one 15-hour course, Property Management Success, at the site and will receive instructions to test online later on the additional courses.
- All students will receive the 3-hour mandatory courses: of Agency, Ethics, Trust Funds, Fair Housing, Risk Management, Management & Supervision and one consumer protection course by textbook or PDF.
- Although this meeting is not mandatory to renew your license through the use of our continuing education courses, it is our most popular.
- · 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:
- 1. Value Book \$10
- 2. Money back guarantee
- 3. Must cancel 48 hrs prior

TO REGISTER OR INFO CONTACT ALMA AT (805) 981-2100 OR FAX 805-981-2107

Name	Email						
Address			;	Zip Code		Phone	
Please charge my	VISA	MC	DISC		BRE#		
Credit Card #				Exp		v-code	
Billing Address for Cred	lit Card					Signature	

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.

Home Sales Drop Off in April

In April, 663 homes and condos were reported sold in the Ventura County Regional Data Share system, down 9.7 percent from March and down 3 percent from April 2016. However, pending sales edged higher to 559 from 523 the previous month – but the April number was still 11 percent below the number of pending sales the previous year.

The number of active listings last month also remained well below levels of a year ago. There were 1,910 properties available at the end of the month, basically the same as the inventory each month since December, but well below the 2,850 properties on the market in April 2016. The median sales price continued to climb, to \$580,000 in April, up from \$564,000 in March and \$545,000 in April 2016.

Countywide, the most homes sold in the 91362 ZIP Code in Thousand Oaks, where 43 sales closed. In VCCAR's service territory, Camarillo's 93012 ZIP Code led the way with 41. The highest median sales price in areas with 10 or more sales was Westlake Village at \$1.45 million and in VCCAR's territory it was \$929,450 in Oxnard's 93035.

(Note that RPR statistics include all listings in the VCCAR and CSMAR territories as well as a handful from elsewhere. Statistics in previous issues of Ventura County Coastal focused exclusively on VCCAR's area.)



Market Data Report

VCCAR

Closed Sales

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



How to List & Sell COMMERCIAL/INVESTMENT Property

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

YOU WILL LEARN THE MARKETING STRATEGIES:

- 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 PAIDI 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, 2017

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

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

PAYMENT FORM

corner



Name	Company
Phone	E-mail
Card Number	Exp CSC/CVC Code Billing Zip Code
> Signature	Discover DMastercard DVisa DCheck (Payable to VCCAR)

Ventura County Coastal Association of REALTORS® | 2350 Wankel Way | Oxnard, CA 93030 | Tel: 805-981-2100 | www.vcrealtors.com



CEO CORNER

Communication and Etiquette Can Save You Time and Money

Wyndi Austin Chief Executive Officer

There's lots going on around VCCAR this month, and one of the most significant is the increase in professional standards complaints we've seen this year. But before we focus on things members can do to reduce the chances of having a complaint filed, I'd like to update you on a couple of other important matters.

Strategic Plan Update

We are working hard and making strides toward reaching our Strategic Plan tasks and goals. Several designated work group volunteers have been holding meetings and are moving ahead in areas including revising our governing documents and policies, redesigning the website, and community outreach activities. Needless to say, we'll keep you posted about our progress.



Wyndi Austin



New Marketing Communications Manager

I am pleased to announce the newest VCCAR staff member, Linda Faciana. Linda joins us as the Marketing Communications Manager responsible for all external communications to members, collateral design, branding, and event promotion. She brings vast marketing experience along with a certification as a Certified Meeting Professional (CMP). The CMP credential is recognized globally as the badge of excellence in the meeting, convention, exhibition, and event industry.

Linda Faciana

Professional Standards

As noted above, 2017 has ushered in a higher than usual number of complaints against our members. Currently there are seven disciplinary cases and one arbitration under way, compared to just five cases at this time last year. In all, there were 12 cases processed last year. As you can see, we are heading towards potentially having a record number of filings this year.

But legal counsel advises that simple communication and common courtesy can be a simple solution to saving members both time and money.

While NAR's Code of Ethics and Standards of Practice establishes objective, enforceable ethical standards governing the professional conduct of REALTORS[®], it does not address issues of courtesy or etiquette. Based on input from many sources, a Professional Conduct Working Group created by the Professional Standards Committee developed the following list of professional courtesies for use by REALTORS[®]. (These professional courtesies are intended to be used by REALTORS[®] on a voluntary basis, and cannot form the basis for a professional standards complaint.) The guidelines are current as of November 2013.

Respect for the Public

- Follow the "Golden Rule": Do unto others as you would have them do unto you.
- · Respond promptly to inquiries and requests for information.
- Schedule appointments and showings as far in advance as possible.
- · Call if you are delayed or must cancel an appointment or showing.
- If a prospective buyer decides not to view an occupied home, promptly explain the situation to the listing broker or the occupant.
- Communicate with all parties in a timely fashion.
- When entering a property ensure that unexpected situations, such as pets, are handled appropriately.
- · Leave your business card if not prohibited by local rules.
- · Never criticize property in the presence of the occupant.
- · Inform occupants that you are leaving after showings.
- · When showing an occupied home, always ring the doorbell or knock—and announce yourself

loudly before entering. Knock and announce yourself loudly before entering any closed room.

- Present a professional appearance at all times; dress appropriately and drive a clean car.
- If occupants are home during showings, ask their permission before using the telephone or bathroom.
- Encourage the clients of other brokers to direct questions to their agent or representative.
- Communicate clearly; don't use jargon or slang that may not be readily understood.
- Be aware of and respect cultural differences.
- Show courtesy and respect to everyone.
- Be aware of—and meet—all deadlines.
- Promise only what you can deliver—and keep your promises.
- Identify your REALTOR[®] and your professional status in contacts with the public.
- Do not tell people what you think—tell them what you know.

Respect for Property

- Be responsible for everyone you allow to enter listed property.
- Never allow buyers to enter listed property unaccompanied.
- When showing property, keep all members of the group together.
- Never allow unaccompanied access to property without permission.
- Enter property only with permission even if you have a lockbox key or combination.
- When the occupant is absent, leave the property as you found it (lights, heating, cooling, drapes, etc.) If you think something is amiss (e.g. vandalism), contact the listing broker immediately.
- Be considerate of the seller's property. Do not allow anyone to eat, drink, smoke, dispose of trash, use bathing or sleeping facilities, or bring pets. Leave the house as you found it unless instructed otherwise.
- Use sidewalks; if weather is bad, take off shoes and boots inside property.
- Respect sellers' instructions about photographing or videographing their properties' interiors or exteriors.

Respect for Peers

- Identify your REALTOR[®] and professional status in all contacts with other REALTORS[®].
- Respond to other agents' calls, faxes, and e-mails promptly and courteously.
- Be aware that large electronic files with attachments or lengthy faxes may be a burden on recipients.
- Notify the listing broker if there appears to be inaccurate information on the listing.
- Share important information about a property, including the presence of pets, security systems, and whether sellers will be present during the showing.
- Show courtesy, trust, and respect to other real estate professionals.
- Avoid the inappropriate use of endearments or other denigrating language.
- Do not prospect at other REALTORS[®] open houses or similar events.
- Return keys promptly.
- · Carefully replace keys in the lockbox after showings.
- To be successful in the business, mutual respect is essential.
- Real estate is a reputation business. What you do today may affect your reputation—and business—for years to come.

This list may seem lengthy but the recommendations are really just common sense. By ensuring you earn the respect of clients, homeowners, and fellow REALTORS[®], you build trust and confidence and reduce the chances complaints will be filed.

VCCAR REALTOR[®] STORE

Look What's Available in the VCCAR REALTOR® Store

Auto Vent Cell Phone Holder

This is our next "Must Have" item. Attaching your cell phone to your dash vent is a breeze with this item. Includes metal plate that can be stuck to your cell phone, or wedged between your phone and case. SUPER strong magnet will hold even a large phone tightly.



- Vent piece can be rotated 90 degrees on vent to accommodate thick and thin vents
- White REALTOR® logo on the metal plate for phone
- White REALTOR® logo magnetic rubber base for dash vent
- · Metal plate includes optional adhesive tape to affixed plate to phone
- Plate and Rubber Base Color: Black
- Plate Size: 2.5" x 1.75"
- Magnetic Rubber Base Size: 1.75" x 1.75" x 1.75"
- Packaging: White tuck-flap box

VCCAR member Price: \$9.99

Value Power Bank Cell Phone Charger

2000 mAh rechargeable lithium ion Grade A battery is enough to charge smartphones, and most handheld electronic devices. Reusable power bank charges via USB cable (included) which can be used to recharge the battery backup or to charge up devices with a Micro-USB input such as Android smartphones (Samsung[®], Motorola[®], HTC[®], Nokia[®], and others). Separate cord needed to connect any Apple Devices.



VCCAR member Price: \$9.99

Silver REALTOR® Heart Charm Bracelet

Add some sparkle to your day with this beautiful antique silver plated crystal REALTOR® charm bracelet! The clear crystal heart will sparkle as it captures the light and others attention. You LOVE being a REALTOR® so let everyone else know! This beautiful bracelet is easy to attach and will stay secure with its lobster claw clasp. Comes in a beautiful gift box.



VCCAR member price: \$12.00

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

The California Residential Purchase Agreement and Joint Escrow

Instructions (Form RPA) is the cornerstone of every successful real estate transaction in California, and there are several essential concepts, principles, and facts about this form that all REALTORS® should know. This guide provides an in-depth look at C.A.R's purchase agreement with step-by-step information about how to complete the RPA form. A practical guide to keep handy at all times!



This guide contains:

- Recently updated and includes information about the recent changes to the agreement
- Information about how to create, modify, cancel, or close a transaction
- Information about how to identify, explain, understand, and remove contingencies
- Details about how to complete all mandatory and recommended disclosures
- Information about how to ensure all commissions are paid in full and on time

-Important terms of the contract

VCCAR member Price: \$77.40 plus tax.

Lapel Pin Magnet - Flag & REALTOR® logo - GOLD

Authentic REALTOR® logo with USA flag.

Hard fired and filled with high quality enamel.

Magnetic backing for easy use of taking it on and off without using a pin.

Size: 1" x 1/2"

VCCAR member Price: \$9.50



ENTURA COUNTY COASTAL Association of REALTORS®