

Ventura County Coastal

Official Publication of the Ventura County Coastal Association of REALTORS®

November 2017

Helping Our Veterans at Vino for Vets

page 8





Ventura County Coastal

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UPCOMING Meetings/Events

- | | |
|--|--|
| NOVEMBER 17
Flexmls Training Advanced
10:00 AM
Training Room | DECEMBER 12
Board Leadership Training
9:00 AM
Carpenteria |
| NOVEMBER 21
Officers and Directors Meeting
9:00 AM
Boardroom | MLS Committee Meeting
1:00 PM
Boardroom |
| NOVEMBER 23
Thanksgiving
Office Closed | DECEMBER 13
Staff Training
Office Closed |
| NOVEMBER 24
Thanksgiving Holiday
Office Closed | Board/Staff Leadership Training
9:00 AM
Carpenteria |
| NOVEMBER 28
New Member Orientation
9:00 AM
Training Room | DECEMBER 18
VCRDS Meeting
1:00 PM
Training Room |
| NOVEMBER 30
MLO Continuing Education
8:30 AM
Training Room | DECEMBER 19
Officers and Directors Meeting
9:00 AM
Boardroom |
| DECEMBER 5
Reverse Mortgage Seminar
11:00 AM
Training Room | DECEMBER 20
YPN Committee Meeting
9:45 AM
Boardroom |
| DECEMBER 7
LGR Committee
3:00 PM
Boardroom | DECEMBER 21
REFAT Meeting
10:00 AM
Boardroom |
| DECEMBER 8
Installation Luncheon
11:30 AM
Embassy Suites by Hilton Mandalay Beach Resort | DECEMBER 25
Christmas Holiday
Office Closed |
| DECEMBER 11
Affiliate Committee Meeting
10:00 AM
Boardroom | |
| Flexmls Beginning Class
10:00 AM
Training Room | |
| Education/Equal Opportunity Committee
1:00 PM
Boardroom | |
| Flexmls Advanced Class
2:00 PM
Training Room | |

Cover photo:
 Veteran Ricardo Melendez along with Magda Nordahl with Berkshire Hathaway enjoy their company during the Vino For Vets event.
 Photo by Brendan Daly



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Cover photo by Joe Virnig.

Local REALTOR® Exemplifies the Best of Us

Lyle Elliott
2017 VCCAR President



Lyle Elliott

As REALTORS®, we strive to facilitate the sale of homes, work towards making sure our clients are satisfied, design creative marketing strategies, and build our businesses. But at the NAR “Good Neighbor” awards in Chicago earlier this month, we saw how some of our members go far beyond these activities.

This is the best. This is the best of the best. This is the best of us.

The Good Neighbor Awards dinner, held as part of NAR’s annual conference, honored five REALTORS® from across the country who raised money for children’s hospitals, traveled to Mexico to teach underprivileged children, initiated programs to ensure there are no hungry children in their community, provided housing and food for poor seniors, and of course, recognized our own Kay Wilson-Bolton for her work with the SPIRIT of Santa Paula and Many Meals programs.

Hearing of the years of dedication—and for some the millions of dollars they raised for their individual organizations—demonstrated as a REALTOR® community what we are capable of. The selflessness so many of our members demonstrate as you work in our community with local charities was one of my first thoughts. REALTORS® and affiliates are involved in local schools, homeless shelters, food banks, child protection services, veteran’s services, and hospitals – just to name a few. This is the best of us.

Kay Wilson-Bolton and the SPIRIT of Santa Paula has not always had an easy road. Some community members say it attracts the homeless to Santa Paula. Some say it nourishes the types of people not wanted in the community. Some say the homeless are an unattractive element in the community.

But I would say how proud I am of one of our members who recognizes a problem and reaches out to be part of the solution rather than being embarrassed or worried what others will say. As REALTORS®, our lives are composed of service to theirs. Kay not only services her real estate clients but chooses to service all the residents of the Santa Paula community.

As we approach the holiday season, there are hundreds of opportunities to provide services, volunteer time, and funds to local charities. Based on what the SPIRIT of Santa Paula and the Many Meals programs do, I know I can do more, and will. But I know we can all take just a little more time to help one more family member, community member, or friend who needs our attention. This is what we will be remembered for in the long run – what we contribute to others to improve their lives, how we interact and treat each other, and the improved relationships we leave behind.

So thank you, Kay Wilson-Bolton, for reminding us that a Good Neighbor is not just the person living next door.



VCCAR officers and staff celebrate with Kay Wilson-Bolton after she received the NAR Good Neighbor Award. From left: Jorge DeLeon, Wyndi Austin, Lyle Elliott, Wilson-Bolton, Matt Capritto, Cindy Diaz-Telly, and Marta Golding-Brown.

Economic Forecast Says Ventura County Still Suffers from Recession

Ventura County Star | October 27

An economic forecast projected nearly nonexistent growth in Ventura County's economy for the next several years, the region's leaders learned during a Thursday presentation hosted by California Lutheran University's Center for Economic Research and Forecasting. The center's annual Ventura County Economic Forecast analyzes all aspects of the county's economy to determine the region's economic success and predict how it will perform in the near future.

[Read more](#)

Business Leaders, Advocates Discuss Housing Issues Facing Ventura County

Ventura County Star | October 18

Local business experts, housing advocates and politicians convened to discuss the state of the region's housing market during a Wednesday conference in Camarillo.

The 16th annual Ventura Housing Conference featured three panels and several speakers who touched on topics ranging from the general state of housing in the area to specific issues and challenges and discussions on how to improve housing affordability going forward. The event was held at the Ventura County Office of Education's Conference Center in Camarillo.

[Read more](#)

County Still Seeks Landlords to House Homeless Veterans

County officials are looking for landlords to participate in federally funded veterans housing programs.

HUD-Veterans Affairs Supportive Housing is a collaborative program between the departments of Housing and Urban Development (HUD) and Veterans Affairs (VA) through which eligible homeless veterans receive a Housing Choice rental voucher from HUD, paired with VA-provided, locally based case management and supportive services. In Ventura County, the program is administered via the Ventura and Oxnard Housing Authorities.

For more information, contact Amy Luoma, consultant housing specialist with the County Executive Office, at (805) 654-2876 or amy.luoma@ventura.org.

Area Ranks 18th Among Hottest Real Estate Markets

Ventura County Star | November 1

The Oxnard-Thousand Oaks-Ventura area ranked 18th on Realtor.com's preview list of the top 20 hottest real estate markets in October. California dominates the list with 10 markets.

[Read more](#)

Homeownership Rate Rises to Highest Level Since 2014

Housingwire | October 31

The national homeownership rate continued its slow trek back above last year's historic lows in the third quarter, rising to levels not seen since 2014.

The latest data from the U.S. Census Bureau, released Tuesday morning, shows that the homeownership rate rose to 63.9% in the third quarter from 63.7% in the second quarter. In last year's third quarter, the homeownership rate was 63.5%.

[Read more](#)

3 SEO Strategies to Create More Website Leads

RIS Media | October 26

Referrals are your best leads, but the next best way to get leads that convert is with a good SEO (Search Engine Optimization) strategy. What is SEO? It's simply the practice of increasing the quantity and quality of traffic to your website. SEO helps the people who are looking specifically for what you have to offer find you easily and quickly.

Kelly Shelton, SEO expert and VP of Marketing for Boostability, has dozens of suggestions for helping REALTORS® get more attention online, but he recently shared five of his best tips on the 5 Ways to Get More Leads to Your Website webinar.

[Read more](#)

Real Estate Agent Uses Self-Defense Training to Escape Assault

Inman | October 25

On Friday Oct. 20 real estate agent Sherri Hinkel met 26-year-old Micheal Beat, who said he was a potential homebuyer, at one of her listings near Pacific Springs Golf Course in Omaha, Nebraska. Hinkel had spoken with Beat on the phone several times before and looked him up online. Nothing struck her as out of the ordinary. "He answered all the questions and answered them all very normally," Hinkel said to KETV 7. "He didn't hesitate or pause."

[Read more](#)

Santa Barbara Coerces Home Sellers Into Unconstitutional Searches

Pacific Legal Foundation | October 19

The Fourth Amendment protects everyone's privacy at home by prohibiting government searches of private property without constitutional justification. But in Santa Barbara, homes sellers are stripped of this protection. The city's Zoning Information Report ordinance effectively requires an interior and exterior inspection of any home put on the market—even though there is no legal reason to single out these homes for investigations.

Although the city claims sellers may decline searches, they risk penalties if they do so. Under the ordinance, any seller who fails to pay the inspection fee and allow the government agents inside can be convicted of a misdemeanor and fined up to \$500.

Represented free of charge by Pacific Legal Foundation, the Santa Barbara Association of REALTORS® filed a constitutional challenge today to protect local home sellers — and everyone else — from government invasion of their property and privacy rights.

SoCal Housing Takes Nation's Largest Bite of Local Paychecks

Orange County Register | October 16

The price of living in paradise is getting awfully high. Fresh federal spending data shows 30 percent of Southern California incomes are going toward housing costs — the highest burden among major U.S. markets — as the number of local renters jumped by one-third as rents soared by nearly two-thirds in the past decade.

[Read more](#)

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Get Your Tickets Today for Installation Luncheon

As we wrap up 2017, VCCAR once again will recognize our 2017 Officers and Directors for their service and formally install our 2018 Officers and Directors at the 21st Annual Installation Event. This year the event will be a luncheon on Friday, December 8, from 11:30 a.m. to 1:30 p.m. at the Embassy Suites by Hilton Mandalay Beach, 2101 Mandalay Beach Road in Oxnard.

The luncheon will feature an upbeat disco theme to commemorate all of our hard-working officers and directors, especially outgoing President Lyle Elliott and retiring directors Brianna Quinn and Joe Virnig, along with incoming President Matt Capritto, incoming President-Elect Jorge DeLeon, incoming Treasurer Carolyn Triebold, and incoming directors Armani Amezcua, Terri Davis, Sandra Seekins, and Kay Wilson-Bolton.

The winners of the coveted REALTOR® of the Year, Broker/Owner/Manager of the Year, and Affiliate of the Year will also be announced.

Tickets are just \$45 and can be [purchased online](#).

Special thanks go to our generous sponsors for their support:

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Scenes from last year's Installation Event.



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Vino for Vets Enjoys Largest-Ever Turnout

About 175 people enjoyed meeting veterans, sampling fine wines and craft beers, networking, and bidding on outstanding auction prizes while benefitting the Veterans Home of California-Ventura at the annual Vino for Vets event organized by the Young Professionals Network.

This year's event, at the Wyndham Garden Ventura Pierpont Inn on November 9, featured food tastings by Sharky's Woodfired Mexican Grill, La Dolce Vita, and Café Fiore, and beverage tastings from Four Brix Winery, Concrete Jungle Brewing Project, Red Tandem Brewery, Opolo Vineyards, Leashless Brewing, and Herzog Wine Cellars. Guests also sampled homemade beer by Pat from BPC Structural Pest Control.

Among the highlights were dozens of items auctioned off, including sports and music memorabilia and gift baskets featuring wine, spices, essential oils, and men's items. The most popular item was a weeklong motorhome trip from incoming VCCAR President-Elect Jorge DeLeon and his wife, Leigh Amber. That item was so popular that the DeLeons allowed three winners to be selected.

As attendees got into the mood, incoming President Matt Capritto energetically auctioned off a tray of tortilla chips for \$70 and a veggie tray as well.

The event was sponsored by Synergy One Lending, Guild Mortgage, Wells Fargo, First American Title, Lawyers Title, Mortgage Couch, and Sothebys International Realty. While the proceeds and expenses are still being tallied, VCCAR estimates the event netted about \$16,500 for the Veterans Home.

The YPN Committee that did a great job organizing the event – and overcoming last-minute problems with the venue – were Chair Sarah Kenney, RE/MAX Gold Coast REALTORS; Vice Chair Tom Buenger, Buenger Commercial Real Estate; Caroline Arroyo, Comfort Real Estate Services; Erica Binns, The Address, Inc.; Patty Estrada, First American Title; Tressa Golden, Aliso Escrow; Michele Mueller, Lawyers Title; Michael Padilla, Fidelity National Title; and Vanessa Rice, Fidelity National Home Warranty.

The Veterans Home is a 60-bed assisted living facility located at 10900 Telephone Road in Ventura. The complex was completed in 2009.

Photos by Brendan Daly



Matt Capritto shows off auction proceeds.



Dawn Peck, Anne Marie Barbatini, Tim Comstock, and Wendy Mueller.



Matt poses with Tressa Golden and Vanessa Rice



The Movement Mortgage team.



Jodie Pena and Kristen Vargas



Ashley Anderson, Roger Kida, Teri Davis, Bob Brenner, Joe Kapp, Bridget Goncalves, Lisa Anglin, and Michael Padilla



Stacie Merkes, Stan Leighton, Sr., Matthew Couch, Shelby Bishop



Members: Take Action NOW to Oppose Tax Reform Bill

By Marta Golding-Brown
VCCAR Government Affairs Director



Marta Golding Brown

The time is NOW to take action on [NAR's Call for Action on the tax reform bill](#).

NAR has taken the unprecedented step of creating this memberwide Call for Action because the recently unveiled tax reform package would wreak havoc with homeownership, especially here in California. NAR and C.A.R. are both asking consumers to join REALTORS® in urging Congress to defeat the bill as it was introduced.

NAR strongly opposes the proposal introduced by Congressional Republicans earlier this month because it would reduce or eliminate virtually all of the tax incentives of homeownership. As introduced, the bill would:

- Cut in half the size of loans that qualify for deductions of mortgage interest, to \$500,000 from \$1 million for loans taken out after November 2 of this year.
- Eliminate the deduction for state and local income taxes.
- Eliminate the Mortgage Interest Deduction for second homes.
- Eliminate the deduction of moving expenses.
- Eliminate the deduction on interest on student loans.
- Eliminate the deduction for medical expenses, even for the elderly.

REALTORS® also oppose a similar bill introduced in the Senate. These changes would hit California particularly hard because of the high cost of housing. Housing experts also warn that the changes would cause existing homeowners in high-cost areas to remain in their existing homes instead of moving up or downsizing in order to protect their existing mortgage interest deduction.

As past-president Cindy Diaz-Telly told the *Ventura County Star*, "Eliminating tax incentives at any level of home ownership puts homeowners at great risk. When you take away mortgage interest deductions, you're essentially saying that you would prefer to have a county of renters instead of homeowners. There is no longer an encouraging factor to strive for the American Dream of homeownership."

VCCAR 2017 President Lyle Elliott agreed, telling the *Star*, "Many of the residents in Ventura County already find it difficult to purchase a home and without that mortgage interest deductible, it becomes almost a disincentive to purchase a home here. This would effectively jeopardize everyone in California."

NAR has asked all REALTORS® and affiliates to send a letter to their member of Congress urging them to oppose tax-reform plans that would weaken incentives for homeownership, warning that "it could also lower the value of all homes by more than 10 percent and inhibit growth."

"Homeowners already pay 83 percent of all federal income taxes. America's homeowners should not have to pay for corporate tax cuts, as well. Tax reform is important, but should first, do no harm," the sample letter states.

"Please reform the tax code AND protect middle-class homeowners. Do not turn America from a home-owning nation to a home-renting nation."

Because Republicans hold narrow majorities in both the House and the Senate, and because no Democrats are likely to support the bill as it's written, changes in the package that will be needed to garner enough support to pass it are considered likely, which is why it is important to quickly let your lawmakers know how you feel.

You can easily do so by clicking on the image on the right. 

You can also call your Member of Congress directly by dialing 1-800-278-3615 and when prompted, enter 2024# to be connected with Rep. Salud Carbajal, 2025# for Rep. Steve Knight, or 2026# for Rep. Julia Brownley, who represents most of VCCAR's service territory.

Please ask your clients to do so as well.



C.A.R. Launches Tax Portability Effort

Here in California, C.A.R. leadership voted to place an initiative on the November 2018 ballot to allow homeowners 55 and older to sell their home and buy another while retaining some or all of their Proposition 13 property tax savings.

Under current law, seniors can transfer their property tax base in the same county or in one of 11 different counties that accept transfers. In all cases, the purchase price of the replacement home must be equal to or less than the sale price of the original residence. These transfers can only be done once.

The C.A.R. proposal would allow seniors to transfer some of their Proposition 13 tax base to a home of any price, located anywhere in the state, and be done any number of times.

C.A.R. says the reform is needed to free up inventory and create homeownership opportunities for young families. As a result of the current “moving penalty,” almost three-quarters of California homeowners 55 or older haven’t moved since 2000. You can [read more about the C.A.R. initiative here](#).

C.A.R. will contract a campaign firm to qualify the initiative, which will require 585,407 valid signatures from registered voters. They will also rely on the more than 190,000 REALTORS® statewide, including VCCAR members, to help collect more than 1 million signatures – an amount large enough to ensure enough qualified signatures are obtained.



Area REALTORS® were out in force recently when Assembly Member Jacqui Irwin, D-Thousand Oaks, formally launched her campaign for re-election in 2018. Irwin has been a strong supporter of homeownership and private property rights and has introduced legislation sponsored by C.A.R. REALTORS® in attendance included (at table in center of photo) Mark Chacon, Chuck Lech, Carolyn Triebold, and Susie Hafer. Janet Dorsey also attended the event.

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C.A.R. Dues Increase to Fund Ballot Measure

C.A.R. has announced that dues will increase by \$100 in 2018 to support a ballot measure to allow California seniors to transfer their Proposition 13 property tax base when purchasing a new home – a move designed to encourage seniors who want to downsize to do so and free up more housing for younger buyers.

The C.A.R. Board of Directors approved the increase because of the high costs of mounting a successful statewide campaign. The Association estimates it will cost approximately \$3 million just to gather more than 1 million signatures to ensure the measure is on next November's ballot. The

campaign is expected to cost between \$30 million and \$50 million, depending on how heavily contested it is. C.A.R. says the ballot measure would generate tens of thousands of additional homeownership opportunities each year as seniors sell their homes and move elsewhere. All REALTORS® will be required to pay the assessment.

For more information about the initiative, see the Government Affairs column on [Page 10](#). Detailed information regarding the 2018 dues renewal process will be provided in the December issue of Ventura County Coastal and on the VC REALTORS® website.



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REALTORS® - Do you want to LIST and SELL More Homes? New HECM & Jumbo Purchase Reverse Mortgage Seminar

Date: Tuesday, December 5, 2017

Time: 11:00 AM - 12:00 PM

Location: VCCAR Training Room

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- How Reverse Mortgages can help your clients age in place
- Myths, misconceptions and FAQ's

Presented by:



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

Record Crowd Learns About Cybercrime at REFAT Forum

About 300 real estate professionals learned how to best combat the growing problem of real estate cybercrime at the 12th annual Fraud Awareness Forum last month sponsored by the Real Estate Fraud Awareness Team.

Michael Sohn, the FBI's supervising special agent in Los Angeles who specializes in cybercrime, told attendees that more and more cybercriminals are breaking into real estate agents' email accounts and sending homebuyers fake wiring instructions. Millions of dollars a year are stolen this way and quickly moved into overseas accounts, said REALTOR® Jim Keith, REFAT's founder and chairman.

Sohn urged agents to take steps immediately to make it harder for thieves to hack their email accounts by such steps as enabling two-factor identification, creating strong and long passwords, and using secret questions and answers needed to restore passwords that would be difficult for anyone else to guess.

Also speaking at the event were District Attorney Greg Totten and Tony Wold, the deputy D.A. who heads up the real estate fraud unit.

REFAT was launched in 2005 as a unique partnership between REALTORS® and the district attorney's office. The concept has since been adopted in other counties around the state.

More than a dozen real estate groups and companies sponsored the event, allowing participants to attend at no cost: Berkshire Hathaway Home Services California Realty, Chicago Title, Synergy One Lending, VCCAR, CSMAR, BPC Structural Pest Control, First American Title, Guild Mortgage, Keller Williams West Ventura County, Fidelity Home Warranty, Fidelity National Title, First American Home Warranty, and OnQ Financial.



Did You Know?



RULE 7.8 - Late Entry of Listing

RESULT Violation May Result in a Warning or Fines

FINE \$250 and higher

This common violation occurs when a listing is not entered into the MLS in a timely manner. Agents must remember to input the listing within 2 business days as detailed below, or submit an Exclusion to the MLS within 2 business days (Rule 7.9).

Rule 7.8 Mandatory Submission. Within 2 business days after all necessary signatures of the seller(s) have been obtained on the listing or at the beginning date of the listing as specified in the contract, whichever is later, on any exclusive right to sell or exclusive agency listing on one to four unit residential property and vacant lots located within the service area of the MLS, Broker Participants shall (1) input the listing to the service, or (2) submit a seller-signed exclusion in accordance with Section 7.9 (Exempted Listings) to the AOR/MLS.

For more details on this and other MLS Rules click [HERE](#).

Do you see common MLS violations? Please LET US KNOW and we'll feature the information in an upcoming issue. Email to: MLS@vcrealtors.com with Subject: MLS Did You Know?



VENTURA COUNTY COASTAL
ASSOCIATION OF REALTORS®

www.vcrealtors.com

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: 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.

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*Subject to credit approval



NMLS ID#: 472185

NEW MEMBERS



Fifteen new REALTORS® were sworn in by 2017 President Lyle Elliott during VCCAR's New Member Orientation last month.

Front row – left to right:

Daniel Patton, RE/MAX Gold Coast; Alfredo Hernandez, RE/MAX Gold Coast; Isaiah Martinez, RE/MAX Gold Coast; Mark Kotake, Daum Real Estate; Cynthia McPherson, The Omni Group; Anthony St. Germain, RE/MAX Gold Coast; Kaitlin Miller, Berkshire Hathaway Home Services.

Back row – left to right:

Lyle Elliott; Broker James Lacher; Andrea Quinn, Ventura Real Estate Company; Suzette Todd, Sun Coast Real Estate Downtow; Jodi Pennington (observed), Joe Kapp Real Estate; Carlos Anaya, Realty ONE Group Summit; Karen Podgorny, Ventana Properties; LaQuisha Robinson, Berkshire Hathaway Home Services; Vanessa Garcia, Diamond Realty.



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Foley Publications, Inc. is proud to partner with the **Ventura County Coastal Association of REALTORS®**. Together we will provide a professional, interactive monthly e-magazine for the Association's membership.

For advertising informaion, please contact Ned Foley at 303-758-7878 or visit our website at www.foleypub.com.



MLO CONTINUING EDUCATION

We're Coming to Oxnard!

Thurs. November 30th ~ 8:30 to 5 pm (8:15 am check in)

MEETS BOTH CaIBRE & DBO NMLS CONTINUING EDUCATION REQUIREMENTS

**8 HOUR CA-DBO SAFE COMPREHENSIVE COURSE:
PROFESSIONAL EDUCATION FOR PROFESSIONAL MLO's**



Same Low Price! Only \$139 (\$159 at the door)

(Includes the \$12 NMLS Bank Fee and Online PDF Book)



**Ventura County Association of REALTORS®
2350 Wankel Way, Oxnard**

LIVE CLASS - NO 8 HOURS ON A COMPUTER

To Register: Call 949-457-8930 or www.DuaneGomer.com

COMMENTS FROM JUST ONE RECENT CLASS: *Fantastic; Held my interest; Very enjoyable; Stellar; Witty, Very informative; Extremely knowledgeable & Entertaining; Love it; Made topic interesting; Extraordinary; To the point.*

EIGHT HOUR LIVE COURSE : *Includes three hours federal law and regulations, two hours of ethics, two hours of lending standards for nontraditional mortgages and one elective hour*

COURSE TEXTBOOK : *The 157 page book can be downloaded at www.DuaneGomer.com/pdfs/mlo/2017.pdf*

END OF COURSE ASSESSMENT: *Our Final Project Will Be A Case Study.*



NMLS Rules: To receive credit you must be on time and present for the full 8 hours.

Duane Gomer, Inc. is a NMLS approved provider (#1400388). As such they are responsible for registration, processing of payments, banking of course hours, and content. Their telephone number is (800) 439-4909.

Refunds can be received up to four (4) business days before the seminar for a service charge of \$20.00. Transfers to a different seminar date or location can be requested up to 1 business day before the seminar. "No shows" must pay \$50.00 to transfer to a new seminar.

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.



Number of Homes on the Market Continues Downward Spiral

Inventory and closed and pending sales in Ventura County all fell in October, but while listing prices rose by double digits, the median sales price rose by just 3.8 percent, according to data from the Ventura County Regional Data Share MLS and Realtors Property Resource (RPR).

At the end of the month, there were 1,573 active listings, down from 1,830 in September and down 29 percent from the 2,210 on the market at the end of October 2016. The number of new properties coming on the market also decreased to 631, down from 749 in September and 772 a year ago, an 18 percent drop. At the end of October, there was 2.48 months of inventory based on the number of active listings at the current sales rate, down from 2.58 months in September and 3.57 months a year ago, a 31 percent decline.

Closed sales also continued to drop, to 577, down from 635 in September and 616 in October 2016, a 6 percent drop. Pending sales actually increased month-over-month, from 361 in September to 394 in October. However, on a year-over-year basis, that is 22 percent below 2016.

Median sales prices and median sales prices per square foot remain constant, with the sales price coming in at \$570,000 and the per square foot price at \$341. Both have held steady for several months and are about 4 percent higher than a year ago.



Market Data Report

VCCAR Report

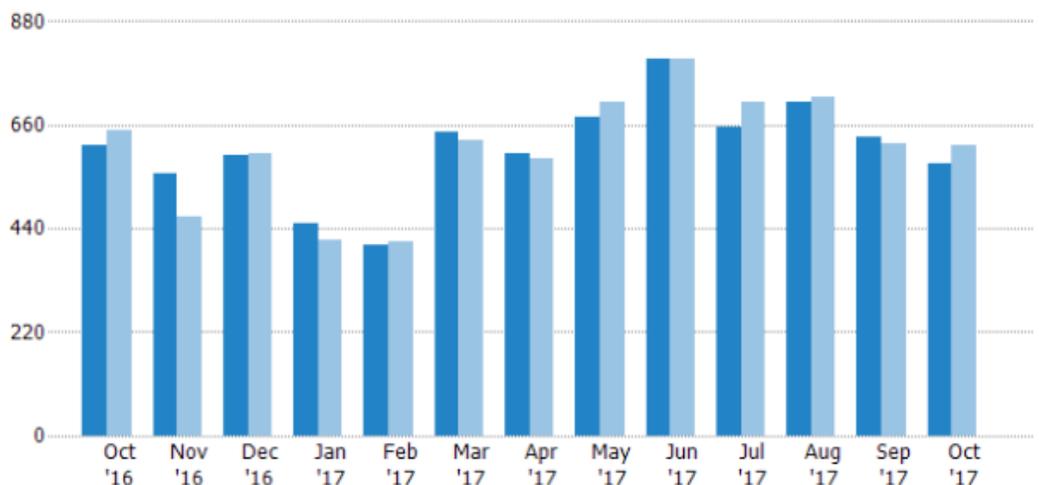
Closed Sales

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.
Oct '17	577	-6.3%
Oct '16	616	-4.8%
Oct '15	647	-4.8%



Current Year	616	558	595	450	406	646	598	678	801	656	710	635	577
Prior Year	647	466	600	415	412	626	589	710	799	707	721	621	616
Percent Change from Prior Year	-5%	20%	-1%	8%	-1%	3%	2%	-5%	0%	-7%	-2%	2%	-6%



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BEGINNING Classes

Date: Monday, November 13
Time: 10:00 AM - 12:00 PM

Date: Monday, December 11
Time: 10:00 AM - 12:00 PM

ADVANCED Classes

Date: Friday, November 17
Time: 10:00 AM - 12:00 PM

Date: Monday, December 11
Time: 2:00 PM - 4:00 PM

- Are you new to flexmls? Learn Tips and Tricks
- General Navigation
- Learn how to add an new listing
- Want to know how to Start a Search?

- Creating Contacts in flexmls
- Want to learn how to manage Subscriptions?
- Portals
- Prospects

Come join us to learn about the flexmls system and how to make it work for you and your business! All classes will be held in the Ventura County Coastal Association of REALTORS® Training Room.

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.**



Register Now! Go to www.vcrealtors.com, Events and Classes, click on scheduled classes OR click on the calendar and go to the desired class date.



You're
invited

to celebrate with us at the
21st Annual Installation Luncheon

Friday, December 8, 2017

11:30 AM - 1:30 PM

Embassy Suites by Hilton Mandalay Beach Resort
2101 Mandalay Beach Road
Oxnard, CA 93035

Please join us for our annual installation featuring a sit down luncheon, recognition of our 2017 Officers & Directors and Installation of our 2018 Officers and Directors.



Luncheon includes salad, dessert and choice of entree, beef, chicken or vegetarian.

TICKETS ON SALE NOW!

Visit www.vcrealtors.com to purchase your ticket.

\$45 each - includes parking
(no refunds)

Questions?

Contact: Pamela Patterson

Tel: 805-981-2100

Email: pamela@vcrealtors.com



Planning Under Way for a Busy and Productive 2018

Wyndi Austin
Chief Executive Officer



Wyndi Austin

As 2017 nears its end, your leadership is moving full steam ahead with planning for the coming year. This will start with installing the new 2018 officers and Board of Directors on Friday, December 8 at the Embassy Suites Mandalay Beach Resort. The luncheon is scheduled from 11:30 a.m. to 1:30 p.m., and we hope to see you there.

If you haven't already done so, you can purchase your tickets online at vcrealtors.com. Tickets are just \$45. And remember that the awards for outstanding REALTOR®, broker/owner/manager, and affiliate of the year will also be presented, so it will be a must-attend event!

Finally, thank you again to our wonderful sponsors, without whom the Installation Event couldn't take place: Guild Mortgage, On Q Financial, Wells Fargo Home Mortgage, Century 21 Troop Real Estate, Comstock & Calhoun Real Estate Company, Keller Williams Realty West Ventura, Coldwell Banker Residential, First American Home Warranty, Fidelity National Home Warranty, RE/MAX Gold Coast Realtors, Realty ONE Group Summit, HomeBridge Financial Services, Axia Home Loans, and All Valley Escrow.

We typically see a little slowdown in mid-December which allows both leadership and staff to catch up on items before the new year gets under way. This year is certainly the exception as we have "not so typical" hectic schedule. That begins the week after the new Board and officers take their positions at the annual Leadership Retreat on December 12 and 13, where they will work through the varied aspects of leadership and best practices.

This year's retreat will cover setting boundaries, legal duties and issues, anti-trust laws and regulations, conflicts of Interest, the leadership structure, and Roberts Rules of Order.

On the 13th, 2018 committee chairs, vice chairs, and staff liaisons will join leadership to work through their processes, business plans, expectations, and more.

I have found that leadership retreats like this can really set the stage for a productive year, and the staff and I are really looking forward to accomplishing a lot in 2018.

But it's not too late to look at some of VCCAR's accomplishments in 2017. Last year, the Board approved a recommendation for several facility improvements, many of which have been completed. In the training room we've installed a new LCD projector and screen with a fully automatic remote-controlled system hub and screens to help with the glare during presentations.

The remaining facility improvement projects will begin December 14 and be completed by approximately December 26. The office will be open during this renovation so we can continue to serve our members.

These renovations include:

- Repainting the entire facility
- Installing new carpeting throughout
- And reconfiguring the existing layout of the main office (reception area, desks, etc.)

We apologize in advance for any inconvenience, but once these projects are completed we'll have an office that's well-maintained and remodeled to make us more efficient in how we serve you, our members.

See you at the Installation!

“The staff and I are really looking forward to accomplishing a lot in 2018.”

Look What's Available in the VCCAR REALTOR® Store

Silver Edition Performance Cap with REALTOR® Logo Brand



Light weight, quick dry, performance fabric provides a wonderful feeling and looks great with the REALTOR® Logo. The same fabric used by major athletic and golf brands - very lightweight only 2.4 oz.! This performance cap is perfect for work outs and everyday wear.

- Polyester performance material
- Structured
- Low profile
- Four rows of visor stitching
- Six sewn eyelets
- Performance sweatband
- Velcro with elastic backstrap imprint..

VCCAR member Price \$14.95 plus tax each.

The Homeowner's Book of Records

The #1 closing gift for your clients that helps you market yourself to get referrals in the future!

Book includes:

- 1 Thank you letter
- 1 5"horizontal pocket for household documents
- CD holder pocket for your electronic storage needs!
- 1 Household Inventory Contents Sheet - double sided
- 2 Business card holders for your card - on front cover & on inside
- 1 Magnetic Emergency & Important Numbers card to attach your business card to
- 13 Category Envelopes - sturdy, oversized & up-to-date for detailed record keeping & receipts.

VCCAR member Price \$24.95 plus tax each.

Boss Organizers have arrived for 2018

Now in stock are the 2018 Boss organizers.

These organizers have been very popular in the past and the cost is right.

VCCAR member price: 8.5"x11" \$29.95 plus tax each.

VCCAR member price: 5"x7" \$23.95 plus tax each.



Boss Organizers have arrived for 2018

Planner includes the following: plastic zip pouch, plastic 10 slot card holder, Week at a Peek, Prospects: Buyer or Seller, Buyer/Seller/Sale Progress, Closed Sales, Phone Number pages. 8.5 X 11 and Tabbed Record Section.



PRO SERIES 25 Tracks 25 transactions.
VCCAR member Price \$30.95 plus tax each.

PRO SERIES 50 Tracks 50 transactions.
VCCAR member Price \$40.95 plus tax each.

Colonial Yard Post

Colonial style top bracket accommodates 24 wide x 18 tall sign (NOT INCLUDED). 2 Piece slip fit makes this unit easy to transport. High gloss White finish only. Unit is constructed of 1 square steel tubing. Overall height is 64. Complete with hardware to hang sign. Holes underneath cross arm are pre-drilled at 12 inches and 16 inches on center.



VCCAR member Price: \$38.95 plus tax each.

H2Go Force 17 oz. Thermal Bottle

Great for those long days.

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- Stainless steel base
- Retail gift box included
- 17 oz. double wall 18/8 stainless steel thermal bottle with copper vacuum insulation Beautiful and Durable Stainless-Steel Bottle for agents on the go. It will keep their beverages hot for 12 hours or cold for 24 hours!



VCCAR member Price: \$14.95 plus tax plus each.

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