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Official Publication of the Ventura County Coastal Association of REALTORS®

October 2017

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UPCOMING Meetings/Events

OCTOBER 19 12TH Annual REFAT Fraud Awareness Forum 12:00 PM Residence Inn by Marriott at Oxnard River Ridge	Vino for Vets Wyndham Garden Pierpont Inn 4:30 PM
OCTOBER 20 The Professional MLO 8:30 AM Training Room	NOVEMBER 10 How to List and Sell Commercial Real Estate 9:00 AM Training Room
Finance Committee Meeting 10:00 AM Boardroom	NOVEMBER 13 Affiliate Committee Meeting 10:00 AM Boardroom
OCTOBER 24 New Member Orientation 9:00 AM Training Room	NOVEMBER 14 CARETS Meeting Glendale
OCTOBER 25 MLS Rules and Regulations 11:00 AM Training Room	BOOMER Meeting 3:30 PM Training Room
OCTOBER 27 Finance Committee Meeting 10:00 AM Boardroom	NOVEMBER 15 YPN Committee Meeting 9:45 AM Boardroom
Beginning Flexmls Training 10:00 AM Training Room	NOVEMBER 16 REFAT 10:00 AM Boardroom
Advanced Flexmls Training 2:00 PM Training Room	NOVEMBER 21 Officers & Directors Meeting 9:00 AM Boardroom
NOVEMBER 2 LGR Committee Meeting 3:00 PM Boardroom	NOVEMBER 23 Thanksgiving Holiday Office Closed
NOVEMBER 3 N.A.R. Conference & Expo Chicago (Through November 6)	NOVEMBER 24 Thanksgiving Holiday Office Closed
NOVEMBER 7 MLS Committee Meeting 1:00 PM Boardroom	NOVEMBER 28 New Member Orientation 9:00 AM Training Room
NOVEMBER 9 LCRC Committee 10:00 AM Boardroom	NOVEMBER 30 MLO 8:00 AM Training Room



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Lyle Elliott
2017 VCCAR President



Lyle Elliott

Meeting Our Goal

I'm pleased to announce that VCCAR achieved our goal in this year's REALTOR® Action Fund campaign. And on behalf of the Association, I'd like to thank all members who made their voluntary contributions this year. While the RAF is an item on your annual dues statement, we recently sent out an email blast and operated a phone bank to encourage more members to contribute to the 2017 campaign.

Contributions to the REALTOR® Action Fund [California Real Estate Political Action Committee (CREPAC)] are used in a number of ways. Two of the most important are the State Issues Mobilization Political Action Committee (IMPAC), which funds activities such as advocacy and ballot measures, and to elect candidates who understand the importance of homeownership and private property rights.

At the federal level, NAR's REALTOR® Political Action Committee does much the same thing.

C.A.R. and NAR issues PACs help Associations such as ours when urgent local issues arise. A great example of that was assistance VCCAR received in 2015 to oppose Fillmore's point-of-sale inspection ordinance.

We received \$12,500 from NAR to help fund a public outreach effort and while we missed C.A.R.'s funding cycle the state Association provided invaluable research and statistical data. As a result of our efforts, the City Council substantially weakened the ordinance when it was originally passed and then earlier this year allowed it to expire. (See the [July issue](#) of *Ventura County Coastal* for more details.)

So when your dues statements arrive in December, please consider making a contribution. The introductory level is \$20, the "minimum cost of doing business" is \$49, and the "true cost of doing business" is \$148. A \$449 contribution earns you a California Silver Bear honor as a major donor.

I'd also like to thank all the volunteers who made our recent General Membership Meeting, Chili Cook-Off, and Trade Fair events big successes.

We tried something different with the membership meeting, bringing in comedian Jen Murphy to emcee our "Legal Update Launched with Laughs at Levity Live," and the comments I've received indicate it was a success. The legal information provided by expert real estate attorney Stella Ling was informative and valuable as well. If you missed the event, we have a recap of some of Ling's highlights on [Page 13](#).

And don't forget a couple of important upcoming events. The 2017 Vino for Vets fundraiser will be held on Thursday, November 9, at the Wyndham Garden Pierpont Inn. The sixth-annual Vino for Vets event will benefit the Veteran's Home of California-Ventura and tickets are just \$40.

Then in December, mark your calendars for this year's VCCAR Installation Lunch, which is set for December 8. Come celebrate the conclusion of another successful year and join in welcoming our incoming officers and directors who will lead us in 2018.

As always, thank you for your support of VCCAR.



County REALTOR® Named a Winner of NAR's Good Neighbor Award

Veteran county REALTOR® Kay Wilson-Bolton is typically self-effacing about having been named as one of five NAR Good Neighbor Award winners nationally for her philanthropic efforts in Santa Paula.

"I'm grateful someone appreciates the work that's being done," she said earlier this month after the award winners were announced. "People are seeing the value of helping homeless people with patience, love, and connecting them with someone who can help. But it's not about me. I have 100 volunteers behind me."

Wilson-Bolton, a broker with Century 21 Troop Real Estate – and an incoming VCCAR Director and former Santa Paula mayor and councilmember – was selected for founding SPIRIT of Santa Paula, a nonprofit that feeds 600 people a hot meal each Wednesday, distributes 30,000 pounds of food per month, and counsels people in need.

Giving back to the community is something Wilson-Bolton has done for many years. She and five other local business people founded SPIRIT in 2002 to do "good things" for the community, but found its mission when a homeless man was found dead in a Santa Paula church on Christmas Eve 2008.

"It was a defining moment. I couldn't believe something like that could happen in our town in our time," she said.

She quickly organized a plan to feed homeless residents and held her first event at a local church on January 14, 2009. But while the operation has grown exponentially over the years, she said the group isn't done yet.

SPIRIT is working with the county's Public Health Department to establish a rescue food program similar to the Waste Not Orange County program that works collaboratively with hospitals, food banks, cities, the food industry, and waste haulers to recover unwanted wholesome food for distribution to local food pantries.



VCCAR President Lyle Elliott congratulates Kay Wilson-Bolton at the General Membership Meeting.

The group is also exploring ways to work with the county's Mental Health Department to send clinicians into the field to work with the homeless instead of waiting for homeless people to make appointments.

"In five years, our goal is to have nobody homeless and nobody walking the streets with mental impairments," she declared.

That is a "big hairy audacious goal" and the challenges are steep, but Wilson-Bolton believes the homeless can be helped with enough love and help. She said a dozen or so people the group has helped have become fully functioning residents of the community and believes with the right resources it can happen to others as well.

And although still reluctant to talk about the award, being a winner has its benefits – such as the \$10,000 donation to SPIRIT.

"The only reason I agreed to submit my name was we needed the money," she said with a chuckle. "We need a new truck. We just had to retire one of ours that had more than 200,000 miles on it."

Wilson-Bolton and the other winners will be presented with crystal trophies on November 4 during the 2017 REALTORS® Conference and Expo in Chicago.

You can read more about Wilson-Bolton's efforts in her [upcoming profile](#) in REALTOR® magazine.

NAR has also produced a [short video](#) that tells her story.

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Realty Group Fears Trump's Tax Reform Would Hurt California Homebuyers

East Bay Times | September 28

California's largest group of realty agents has warned that a Republican tax-reform proposal would erode the attractiveness of buying a house in the Golden State — but economists pointed out Thursday that these effects could also cause a dip in home prices that have skyrocketed.

California Realtors Association President Geoff McIntosh suggested the Republican plan to eliminate state and local tax deductions, such as property taxes, could hurt California and its housing market.

"The average California homebuyer could end up paying \$3,000 more a year in taxes under the proposal," McIntosh said in an emailed statement. (For more, see the cover story on Page 9.)

[Read more](#)

Fillmore Council OK's 104-Unit Condo Complex

Ventura County Star | September 27

The Fillmore City Council voted Tuesday to approve a 104-unit condominium complex at the south end of Central Avenue, on the only property in Fillmore zoned for high-density residential development.

The project, now known as Citrus Grove, is more than 15 years in the making. The property, 11 acres at the corner of Central Avenue and River Street, was first approved for development by the City Council in 2002. KB Home, the current owner, bought the property in 2006 and began planning its own project.

[Read more](#)

Farmland Can Become Ventura Homes, LAFCo Determines

Ventura County Star | September 21

A development of nearly 200 residential units got the green light to be built in what is soon to be east Ventura.

The project, known as Northbank, has been making its way through planning channels for more than a dozen years. The Ventura City Council approved the project last year but needed the Ventura Local Agency Formation Commission to turn the county land over to the city. LAFCo voted 6-1 to do that Tuesday.

[Read more](#)

Redfin Expands 1% Listing Fee to 18 New Markets

Inman | October 2

Half a percent might not seem like much, but Redfin has gotten a lot of mileage out of snipping that from its 1.5 percent list-side commission in some markets.

Now the high-tech brokerage, which went public at the end of July, has rolled out this lower 1 percent fee to 18 additional markets, including New York City, Los Angeles, Portland (Oregon), Houston and the entire states of New Jersey and New Mexico (see the rest at the bottom of this article).

[Read more](#)

Hail an Agent Like an Uber: MLS Debuts On-demand Showings App

Inman | September 28

Colorado's largest MLS is getting in on the on-demand showings game.

Although hailing an agent like an Uber ride has been possible for a while through various apps — and tech-focused brokerages such as Redfin and OfferPad also offer similar features — agent on-demand app companies have typically partnered with brokerages, not MLSs.

But in a move that could allow for quick industry adoption, brand new home search and agent matching app ArriveHome has partnered with Denver area-based REcolorado.

[Read more](#)

Cities Get Ready for New Housing Rules – On Their Own Terms

CALMatters | September 28

The governor has signed into law more than a dozen bills to address California's housing crisis. Now it's up to cities and counties to begin faithfully (or maybe not so faithfully) enacting the state's new housing agenda.

That process has already begun.

"The idea is that we have to comply with these laws of the state of California now," said Berkeley Mayor Jesse Arreguin, whose city has been defined for years by fights between pro- and slow-development forces. "And so how can we comply...but also preserve some degree of local control?"

[Read more](#)

Own a Home and Looking to Move? California REALTORS® Want to Give You a Major Tax Break

Sacramento Bee | September 28

California homeowners looking to move up would get a major financial break under a possible 2018 ballot measure to change a key provision of the state's landmark tax law.

Proposition 13, the 1978 ballot measure, has discouraged homeowners from moving to pricier homes because a property's assessed value is based on its most recent sales price.

Any of the three proposals crafted by the California Association of Realtors would be a significant change to Proposition 13, which caps property taxes at 1 percent of assessed value.

[Read more](#)

Here's Why California's Historic Housing Legislation Won't Bring Down Costs Anytime Soon

Sacramento Bee | September 27

California lawmakers this year took historic action to address what one housing economist says is the state's most serious problem: unaffordability.



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Housing experts say it is the most ambitious move the state has taken in decades – and perhaps ever – to address the issue. They say it is “historic” in part because the state’s housing affordability crisis, with rising home values, skyrocketing rents and rampant tenant displacement, is unprecedented. As costs have grown since the recession, the state has done little until now.

But Californians should not expect the effects to be felt immediately. Even years down the road, the measures will not stop rents from increasing or home prices from trending upwards.

[Read more](#)

Why It Sucks to Be a Millennial Homebuyer Right Now

Inman | September 27

The job market is at what economists consider full employment, home prices keep rising, and wages are showing signs of growth. Good news for real estate, right?

If you’re a millennial hoping to buy your first home, maybe not. Supply and demand are huge factors in the housing market, and right now there’s an imbalance tipping the scales in seller’s favor: As inventory keeps tightening, the rosy economy and demographic trends are driving increased demand

[Read more](#)

Stop Sugarcoating the Housing Market: Economist Warns Buyers Face Increasing Troubles

CNBC | September 26

From a broad view, the U.S. housing market looks very healthy. Demand is high, employment and wages are growing, and mortgage rates are low.

But the nation’s housing market is assuredly unhealthy; in fact, it is increasingly mismatched with today’s buyers. While the big numbers don’t lie, they don’t tell the real truth about the affordability and availability of U.S. housing for the bulk of would-be buyers.

[Read more](#)

Southern California Home Prices Jump Again

Los Angeles Times | September 19

The Southern California real estate market continued to sizzle in August as home prices jumped 7.5% from a year earlier, reinforcing new poll results showing widespread concern about the state’s housing affordability.

Across the six-county region, the median price increased to \$500,000 from \$465,000 a year earlier, though down slightly from \$502,000 in July, according to a report Tuesday from data firm CoreLogic.

[Read more](#)



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REALTORS® Urged to Oppose Tax Reform Proposals

By Marta Golding Brown
VCCAR Government Affairs Director



Marta Golding Brown

NAR has issued an all-member Call for Action to members nationwide to fight federal tax reform proposals that could seriously damage homeownership.

The national Association believes proposals to eliminate the federal deduction for state and local taxes while raising the standard deduction would virtually erase tax incentives to buy a home while raising taxes on homeowners.

In other legislative news, state lawmakers passed a package of bills designed to address the state's growing housing crisis. And here in Ventura County, officials in Oxnard and Port Hueneme are considering ordinances that would affect REALTORS® as well.

Federal Tax Proposal

Beginning in Washington, D.C., the Trump Administration and Congressional Republicans late last month unveiled the outlines of a tax-reform package that would cut corporate tax rates and significantly increase the standard deduction for individual filers, but that would pay for tax cuts by eliminating many deductions, including those for state and local income and property taxes.

The National Association of REALTORS® warns the proposal would all but nullify the incentive to purchase a home for most, amounting to a de facto tax increase on homeowners, putting home values across the country at risk, and ensuring that only the top 5 percent of Americans have the opportunity to benefit from the mortgage interest deduction.



NAR President William E. Brown

NAR President William E. Brown, a Bay Area REALTOR®, said while the proposal retains the mortgage interest deduction on paper, eliminating the tax deduction would make it much harder for millions of homeowners to qualify for that deduction.

"This proposal recommends a backdoor elimination of the mortgage interest deduction for all but the top 5 percent who would still itemize their deductions," Brown said.

"When combined with the elimination of the state and local tax deduction, these efforts represent a tax increase on millions of middle-class homeowners. That tax increase flies in the face of a reform effort ostensibly aimed at lowering the tax burden for Americans. At the same time, the lost incentive to purchase a home could cause home values to fall.

"Plummeting home values are a poor housewarming gift for recent homebuyers and a tremendous blow to older Americans who depend on their home to provide a nest egg for retirement."

NAR's views were echoed by the California Association of REALTORS® as well.

"The tax reform proposed by the Republican leadership will eliminate the incentive for people to buy homes, shrink the middle class, and raise taxes on hundreds of thousands of California homeowners," said C.A.R. President Geoff McIntosh. "Any change that would make home buying less attractive will be detrimental to the housing industry and the nation's economy.

"The average California homebuyer could end up paying \$3,000 more a year in taxes under the proposal."

Eliminating the deductions would have a huge impact on Ventura County homeowners. NAR research indicates that in California's 26th Congressional District, which includes most of Ventura County, 104,507 taxpayers claimed the tax deduction in 2015 for a total tax savings of \$145.7 million. A total of 93,288 taxpayers claimed the mortgage interest deduction, with a total tax savings of \$305.7 million.

NAR calculates that the average county taxpayer saved \$4,671 by claiming both deductions in 2015.



Call for Action

As expected, NAR issued a Call for Action this week and urged members to let their senators and members of Congress know they oppose tax reform proposals that would damage homeownership.

The online form can be [found here](#).



Housing Tops State Agenda

For the first time in years, housing was a top priority in Sacramento this year as housing prices continued to soar across the state. At the end of the session last month, the Legislature passed, and Governor Brown has now signed, a package of bills intended to streamline new housing developments, enforce the Housing Accountability Act, and provide a permanent source of funding for affordable housing projects. C.A.R. supported the measures.

AB 72 would allow for greater enforcement of the Housing Accountability Act by giving the state the authority to find a local government's housing element out of substantial compliance and to refer violations to the attorney general.

AB 73 would permit developers to voluntarily use an alternate project approval process in a housing sustainability district. Local governments would be incentivized to create these districts and to approve developments "by-right" if 20 percent of the units are reserved for affordable housing.

AB 678 and **SB 167** would ensure that local agencies cannot disapprove housing projects without a preponderance of evidence proving that the project adversely impacts public health or safety. Local governments would be subject to fines ranging from \$1,000 to \$10,000 per unit.

AB 879 would require local housing element to include an analysis of potential and actual nongovernmental constraints upon development.

SB 2 seeks to fund affordable housing by imposing a flat \$75 per document recording fee on every real estate instrument not part of a sales transaction. The fee would be capped at \$225 per transaction. SB 2 would ensure that the fee will not burden home purchase transactions.

SB 35 would create a streamlined "by-right" approval process for infill projects with two or more residential units or



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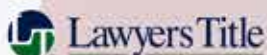


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SB 540 would speed up the development process by authorizing local governments to establish Workforce Housing Opportunity Zones and prohibit them from denying developments proposed within that zone for five years, provided that the developments contain affordable housing and meet all other specified requirements. Local governments would also be required to approve or disapprove a housing development located within the zone within 60 days of the submission of a completed development application.

State officials project funding in the package will result in 77,000 new housing units being built over the next five years and are hopeful the streamlining measures will increase construction as well.

Department of Real Estate

In another major C.A.R. initiative, the Governor has signed a bill to reestablish the Department of Real Estate.

In 2012, the Brown Administration made changes to the state's organizational structure in an effort to streamline government practices. One change downgraded the Department of Real Estate to a bureau under the Department of Consumer Affairs. SB 173 would return CalBRE to its standing as a department.

Despite Governor Brown's intention to save the state money and improve operational efficiencies, the cost to operate CalBRE actually increased as nearly 10 percent of the Bureau's budget is diverted to maintain unspecified Consumer Affairs operations. Returning BRE to its former status as a department will save about \$3.5 million, all collected through fees paid by licensees. This transfer of license monies is essentially an off-budget diversion of licensees' fees that would be better used to serve the licensees that pay them. SB 173 passed with unanimous floor votes in both houses.

Stormwater Update

In early October, Governor Brown signed into law SB 231 despite C.A.R.'s strong opposition. The bill, by Sen. Bob Hertzberg, D-Van Nuys, will allow local governments to impose new taxes on homeowners for stormwater treatment infrastructure without the legally required public vote.

Local Efforts

VCCAR has formally opposed a rental inspection program being considered by the City of Oxnard. The Safe Homes, Safe Families measure would allow city inspections of both multifamily and single-family rental units. The Association Board believes the City's goal of finding overcrowded housing and substandard living conditions can be discovered in other ways than a new ordinance inspecting rental units, such as by reviewing water usage at units and enforcing parking regulations and other nuisance ordinances, to name a few.



Leaders from VCCAR and CSMAR recently met with Rep. Julia Brownley, D-Thousand Oaks (in blue). Clockwise are Brownley, VCCAR President Lyle Elliott, CSMAR President Debbie Hake, Joice Corridori, Matt Capritto, Wyndi Austin, Mark Chacon, Mike Hanley, Nelson Carrillo, and Marta Golding Brown (back to camera).

The Association is also considering asking other Ventura County cities to follow the lead of Port Hueneme and enact ordinances to make it easier for landlords to evict squatters who illegally move into unoccupied dwellings. In Port Hueneme, if a landlord files a notice with the city that a property is vacant and that no one should be living there, they do not have to go through a long eviction process to remove the squatter. REALTORS® have been asking for such ordinances elsewhere.

Finally, REALTORS® met last month with Rep. Julia Brownley, D-Thousand Oaks, to discuss tax reform and the extension of the National Flood Insurance Program, and with Assembly Member Jacqui Irwin, D-Thousand Oaks, to thank her for voting against SB 231, the stormwater bill, and for authoring pending legislation that would recodify real estate law.

Did You Know?



RULE 12.12 Confidentiality of MLS Information.
FINE \$5,000

12.12 Confidentiality of MLS Information. Any information provided by the MLS to the Participants and Subscribers shall be considered and treated as confidential by Participants and Subscribers and shall be for the exclusive use of the Participants and Subscribers for purposes described in Sections 2, 12.7, 12.11, 12.14, 12.15, 12.16 and this section. **Participants and Subscribers shall at all times maintain control over and responsibility for each copy of any MLS compilation leased to them by the MLS and shall not distribute any such copies to persons other than Participants and Subscribers. Participants and Subscribers are responsible for the security of their pass codes and shall not give or allow use of or make available their pass codes to any person.** Participants and Subscribers may reproduce or display the information as provided in these rules.

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

Legal Update at VCCAR General Membership Meeting

By Stella Ling, Esq.

What a great honor and pleasure it was to give a legal update to Ventura County REALTORS® at the General Membership Meeting on September 28. Here's a quick recap of what I covered:

New Case: In a recent court case of *Jacobs v. Coldwell Banker*, a prospective buyer went to view a property listed for sale. He stood on the diving board to look over the fence. The diving board collapsed, and he fell into the empty swimming pool injuring himself. He sued the listing broker, among others. Yet, the listing agent had diligently inspected the property, and observed no cracks or defects with the diving board. She also wrote in the MLS remarks "Please use CAUTION around the empty pool." In allowing the broker out of the lawsuit, the court ruled that the broker did not know or have reason to know the diving board was defective, plus the empty pool was an open and obvious danger.

Other cases, however, have held agents responsible for injuries suffered when viewing properties. Agents should take reasonable safeguards against dangerous conditions, such as by posting warning signs, placing caution tape and hazard cones, and verbally warning people as needed.

New Trend: Damage to property during escrow, such as water intrusion, has been on the rise. Determining the parties' responsibilities can get complicated, depending on the circumstances. However, certain provisions in C.A.R.'s Residential Purchase Agreement (RPA) can serve as guideposts for agents. First, paragraph 11 of the RPA requires the seller to maintain the property in substantially the same condition as on the date of acceptance. So if the carpet was dry at acceptance, it cannot be soggy and wet at close. Second, paragraph 10A(6) and (7) generally require an amended seller disclosure for any new discovery during escrow. Once delivered, the buyer has a three- to five-day right to cancel. Yet, buyers usually don't want to cancel. They want to further inspect, get a mold clearance, and so on. Hopefully, the buyer can use the right to cancel as leverage to work something out with the seller. Third, paragraph 14B(3) generally gives the buyer five days to review new information and reports, but probably not if the buyer has already removed all contingencies as is often the case.

New Forms: C.A.R. recently released [new and newly revised standard forms](#).

Most notably, the arbitration clause has been removed from all listing agreements. Also, the provisions of the Trust Advisory have been rearranged. Agents commonly ask when a trust is exempt from the Transfer Disclosure Statement (TDS) and other disclosure requirements. The answer is that most trusts are exempt from the TDS, unless all of the following four conditions are met: The trustee is a natural person and is the sole trustee, the trust is revocable, and the trustee owned or occupied the property within the last year (see section 1102.2(d) of the California Civil Code).

New Tool: The California Secretary of State recently added 10 million new records to its [business search engine](#). This is an excellent tool to use to increase the transparency of companies and avoid fraud and problematic situations. When a real estate transaction involves a company, agents can use the business search to look up corporations and LLCs (but not trusts) to determine whether the company is registered to do business in California. You can also look up the people in charge of that company.

Disclaimer: This information is believed to be accurate as of October 5, 2017. It is not intended as a substitute for legal advice in individual situations, and is not intended to nor does it create a standard of care for real estate professionals. Stella Ling is an in-house attorney for Berkshire Hathaway HomeServices California Properties.



Stella Ling, Esq.



Last month's General Membership Meeting (top photo) was a big success according to evaluations submitted by VCCAR members.

The event, Legal Update Launched With Laughs at Levy Live, featured a humorous and well-received presentation by Stella Ling, and also featured a Committee Rush at the adjacent Copper Blues. (bottom photo) Association committee members were on hand to talk about what their groups do and to urge members to join for 2018. A number of applications were filled out but there's still time to join the committee of your choice. The deadline is November 3. You can learn more and sign up on the homepage of the [VCCAR website](#).



Exhibitors and Information Mark This Year's Trade Fair

Hundreds of REALTORS® heard from more than 55 vendors about the latest products and services to help them sell homes and property at this year's VCCAR Trade Fair.

But this year's show featured a few new twists, including having the Board of Directors available to talk to members about VCCAR's advocacy, education, and networking programs, and a workforce housing seminar featuring Mark Schniepp, director of the California Housing Forecast, and Sharyl Silva from the California Housing Finance Agency.

Michelle Mueller, who chaired the event, said it was the first time in at least a decade that the Association included educational programming and she said it was a great success.

"We attracted different people this year. We had a full crowd and it was really successful," she said.

Exhibitors included companies providing escrow services, home warranties, title services, lenders, moving, insurance, and more. VCCAR staff also were on hand to provide information about the Flexmls system and Local Government Relations, and two nonprofits which have received funding from the Association – Interface and Turning Point – also participated.

Schniepp's presentation provided a summary of national, state, and local economic trends, along with information about the county's housing crisis and "how to make Ventura County great again."

He said the probability of a looming recession in the near term is extremely low. Employers continue to create jobs in California – 2.5 million since 2011 – and while housing production is finally trending upwards, it remains well short of what is needed to accommodate the state's population.

Locally, the unemployment rate is now 4.7 percent, the lowest in a decade, and job creation has accelerated. Apartment construction has blossomed during the past year, with more than 2,400 units under construction in September and another 2,600 in the pipeline. Nearly 2,400 for-sale housing units have been permitted this year, with major developments under construction in Simi Valley, Camarillo, and Ventura.

As for making Ventura County great again, he said SOAR growth restrictions continue to be a problem but that cities need to allow denser development, the county's worsening transportation problem needs to be addressed, and economic development efforts need to multiply.



Vanessa Rice staffs the Fidelity National Home Warranty booth.

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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 **10/1 ARM**



Rate for months 1-120	Rate for months 121-360	APR	Payment Example	
			Initial Monthly Principal & Interest Payment	Fully Indexed Principal & Interest Payment
3.500%	4.000% Variable Rate	3.678%	\$3,367.84 For months 1-120	\$3,496.28 For months 121-360

Please note:

- Rates shown based on index and margin in effect 8/8/17. Your rates may be different and may increase after initial 10 years. Payment amounts shown do not include required property taxes and insurance. Your total monthly obligation will be greater. Lifetime cap 5%, first adjustment cap 5%, 2% annual caps thereafter.
- Example based on typical loan of \$750,000 with loan-to-value (LTV) of 70% and excellent credit history. Maximum LTV 75%.
- All rates and terms subject to credit approval and may change at any time.

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NMLS ID#: 472185

Contact Escrow Takes Top Honors in Chili Cook-Off

Contact Escrow, Realty ONE Group Summit, and Century 21 Troop Real Estate were judged to have prepared the best chili in VCCAR's 11th annual Chili Cook-Off last month. Realty ONE also had the best-decorated booth at the event, held in Aliso Escrow's parking lot in Ventura.

Contestants submitted a wide variety of chili this year, including a fall pumpkin chili, chili with tri-tip, and a super-spicy chili, but the judges decided the ultimate chili was produced by Contact Escrow, which had just the right amount of spices and texture. Judges rated the chili based on five categories – aroma, color, consistency, taste, and aftertaste.

VCCAR staff supported the event by providing water for those "dying of thirst." The Association's booth was complete with a skeleton drinking water.

Besides providing members with some great chili and networking opportunities, the event also raised more than \$3,200 for FOOD Share of Ventura County.

Sponsoring this year's cook off were Synergy One Lending, Skyline Home Loans, Guild Mortgage, Meathead Movers and Mini Storage, the Ventura Lions Club, Contact Escrow, Ventura Property Shoppe, Montecito Bank and Trust, JDA Home Inspection, Fidelity Home Warranty, Movement Mortgage, and Zermeno Mills Realty.

Beside the winners, contestants were Skyline Home Loans, Realty Executives, Berkshire Hathaway Home Services, Comstock & Calhoun, Guild Mortgage, Oxnard Beach & Marina Caravan, and Ventura Property Shoppe.

Special thanks to Meathead Movers for assisting with set-up and delivery of items for event; REALTOR® Armani Amezcua from Ventura Property Shoppe for providing DJ services; and the Affiliate Committee for organizing the event.



The first-place Contact Escrow team were, from left to right, escrow officer Danita Barroso, marketing director Peter Kalaydjian, daughter Daisy Kalaydjian, company owner Kristina Kalaydjian, escrow assistant Sonia Brown, escrow officer Christina Redmon, and escrow officer Suky Hernandez. Matt Capritto is in the back.



Left to right, Ralph Ramos, Traci Baldwin and her daughter Parker, Ken Wallis, Matt Capritto, Joe Ahearn, and Marty Ahearn .



Judging the chili were, from left to right: Cami Pinsak, Realty ONE Group Summit; Kathy Gray, Guild Mortgage; Tressa Golden, Aliso Escrow; VCCAR President Elect Matt Capritto; Jennifer Caldwell, FOOD Share; and Terri Davis, Cusick Realty.



From Left to Right:

Carlos Hernandez, Cynthia Angell, Cami Pinsak, Danaca Maxwell, Bonnie Stevenson, Erica Olson, Amanda Stewart, and John Ybarra with Realty ONE's second-place and best-decorated booth awards.



VCCAR staff handed out lots of water to put out the fire. From left, Erika Serrano, Alma Dominguez, and Linda Faciana. Smelly the Skeleton is at far right.



VCCAR President Elect Matt Capritto at the tastefully decorated Realty ONE Group Summit booth.

NEW MEMBERS



Twenty new REALTORS® were sworn in by 2017 VCCAR President Lyle Elliott (back row, far left) and presented with their pins at the September New Members Orientation meeting at the Association offices.

Front row - left to right:

Nicole Cross, Joe Kapp Real Estate; Justin Loveless, Century 21 Troop Real Estate; Karen Henning, Keller Williams West; Mayumi Baehr, RE/MAX Gold Coast; Maleigha Carlisle, RE/MAX Gold Coast; Anna Iker, Coldwell Banker; Karla Villasenor, Exit Castillo Realty; Roger Mohan, Realty ONE Group Summit; Miguel Rivera, Keller Williams West; Armando Salazar, Jr., Intero Real Estate.

Back row – left to right:

Lyle Elliott; Erica Muro, Keller Williams West; Dawn Labrum, Century 21 Troop Real Estate Camarillo; Anthony Hatch, Comstock and Calhoun; Annette Laurie, Realty ONE Group Summit; Lynn Kipp, Keller Williams West; Rocco Belmonte, Keller Williams West; Jessica Camarillo, Keller Williams West; Frank San Nicolas, Red Door Real Estate; Jessica Judd, Coldwell Banker Residential Services; Martina Renville, Keller Williams West.

UPCOMING EVENTS

Plan to Attend Upcoming VCCAR Events and Classes

Make your plans now to attend important upcoming VCCAR events.

On Friday, October 27, VCCAR is holding beginning and advanced Flexmls training. The beginning class, from 10 a.m. to noon, provides tips and tricks, an overview of general navigation, and information on adding new listings and searches. The advanced class, from 2-4 p.m., offers instruction on creating contacts, managing subscriptions, portals, and prospects. There is no charge for either course. You can register online by clicking on the individual class link on the [monthly calendar](#).

The 2017 **Vino for Vets** fund-raiser will be held on Thursday, November 9, from 4:30-7 p.m. at the Wyndham Garden Pierpont Inn, 550 Sanjon Road in Ventura. The sixth-annual event will benefit the Veterans Home of California-Ventura and tickets are \$40. [You can purchase your tickets online.](#)

And finally, this year's VCCAR **Installation Lunch** will be held on Friday, December 8, from 11:30 a.m. to 1:30 p.m. at the Embassy Suites by Hilton Mandalay Beach Resort in Oxnard. Tickets are \$45 each and will go on sale on November 15.



flexmls

Powerful, technology you can depend on.

Personal service you can trust.

BEGINNING Classes

Dates: Friday October 13, 2017 & Friday, October 27, 2017

Time: 10:00 AM - 12:00 PM

Location: VCCAR Training Room

ADVANCED Classes

Dates: Friday October 13, 2017 & Friday, October 27, 2017

Time: 2:00 PM - 4:00 PM

Location: VCCAR Training Room

- 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!

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.

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.



Inventory Fell in September at an Increasingly Fast Rate

The number of active listings in Ventura County fell again in September at an increasingly fast pace compared to the previous year, according to data from the Ventura County Regional Data Share MLS and Realtors Property Resource (RPR).

At the end of the month, 1,720 homes, condominiums, and townhomes were on the market, down 27 percent from the 2,360 available for sale the previous year. The pace of the decline quickened from August (23 percent drop off), July (20 percent decline), and June (17 percent). Just 2.44 months of inventory was on the market, down 25 percent from 3.27 months a year ago and 2.87 months in August.

New listings totaled 731 in September, down from 802 a year ago (9 percent) and from 881 in August.

With the declining inventory, the median listing price continued to climb, up to \$698,000. That's up from \$680,000 in August and \$619,000 a year ago, a 13 percent increase.

Homes continued to sell at a comparable pace, however, with 624 closed sales in September, virtually unchanged from a year ago. Pending sales, however, fell off sharply to 383, down 23 percent from a year ago and down 6 percent from the previous month.

The median sales price declined to \$562,000, down from \$580,000 the previous month but still 7 percent higher than last year.



Market Data Report

VCCAR Report

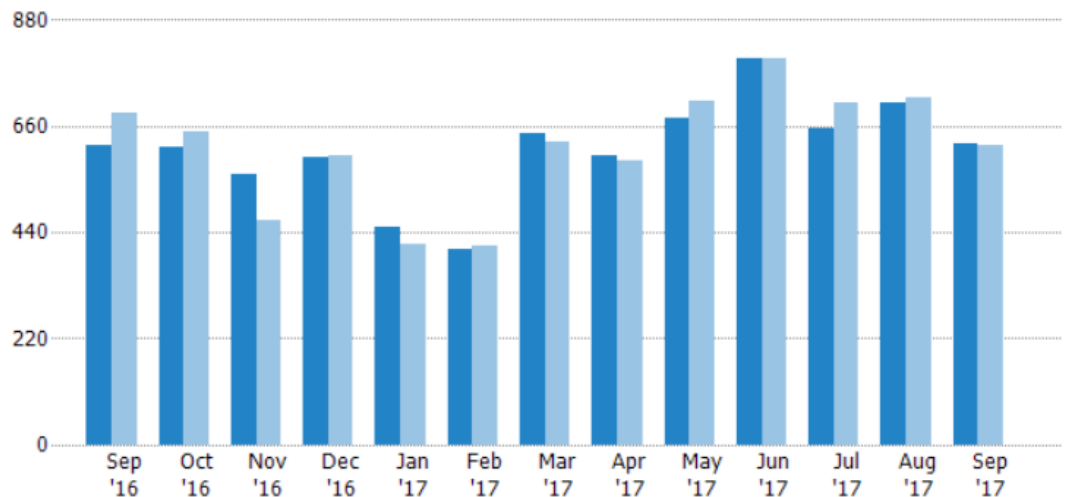
Closed Sales

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.
Sep '17	624	0.5%
Sep '16	621	-9.6%
Sep '15	687	-20.2%



Current Year	621	616	559	595	450	406	646	598	678	801	655	708	624
Prior Year	687	647	466	599	415	412	626	589	711	799	707	721	621
Percent Change from Prior Year	-10%	-5%	20%	-1%	8%	-1%	3%	2%	-5%	0%	-7%	-2%	0%

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 PAID! Huge money making tips, techniques, and strategies in your real estate contracts. How to look different, sound different, use different approaches to be unique. Also includes How to Approach the Commercial Broker and get cooperation every time!



Friday, November 10, 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 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**

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PAYMENT FORM



Name _____

Company _____

Phone _____

E-mail _____

Card Number _____

Exp _____

CSC/CVC Code _____

Billing Zip Code _____

> _____
Signature



☐ Discover



☐ Mastercard



☐ Visa

☐ Check (Payable to VCCAR)

VINO FOR VETS

Date: Thursday, November 9, 2017
Time: 4:30 PM to 7:30 PM
Location: Wyndam Garden Pierpont Inn



☐ SPONSORSHIP PARTICIPATION

☐ \$550 Glass Level

- Four (4) Event Tickets
- Four (4) VIP Wine Glasses
- Full Page Ad in Event Program

☐ \$1250 Barrel Level

- Six (6) Event Tickets
- Six (6) VIP Wine Glasses
- Full Page Ad in Event Program
- Banner at Event

☐ \$2500 Estate Level

- Ten (10) Event Tickets
- Ten (10) VIP Wine Glasses
- Full Page Ad in Event Program
- Banner at Event
- Logo on Event Flyers & Posters (Deadline Oct. 1)

☐ \$5000 Vineyard Level

- Sixteen (16) Event Tickets
- Sixteen (16) VIP Wine Glasses
- Full Page Ad in Event Program
- Banner at Event
- Logo on Event Flyers, Posters & Tickets (Deadline Oct. 1)
- Logo on Photo Booth Pictures or Coasters with Company logo

☐ VENDOR TABLE PARTICIPATION

☐ Yes! I Want a Vendor Table!

Vendor Tables are available to businesses who wish to showcase their food, wine or beer to attendees. Includes: • One (1) six-foot covered table. You will be featured: • Ad in Program guide • Logo on Event Flyers & Posters • Social Media Posts

VENDOR TABLE AGREEMENT: Vendor must include a certificate of General Liability Insurance with limits of not less than \$1 million combined single limit, bodily injury, and property damage. Both the Ventura County Coastal Association of REALTORS® (2350 Wankel Way, Oxnard, CA 93030) and the Wyndam Garden Pierpont Inn (500 Sanjon Road, Ventura, CA 93001) must be listed as additional insured when submitting documentation for approval. _____ (Initial)

The Wyndam Garden Pierpont Inn has the proper licenses and is the only authorized entity to pour and/or server alcoholic beverages during the event. _____ (Initial)

The Vendor agrees to indemnify and hold harmless VCCAR, their officers, agents, members, volunteers, and employees against all losses, claims, injury or loss to any persons including all persons to whom the Vendor may be liable under Workman's Compensation law and Vendor from loss, damages, goods or merchandise.

This agreement or privileges herein, or any part thereof, cannot be assigned or otherwise disposed of without written consent of VCCAR. The Vendor will provide equipment to keep food items heated and will supply serving/sampling dishes and utensils.

In the event the Vendor fails to comply in any respect with the terms of the agreement, VCCAR shall have the right to cancel the agreement at any time.

☐ EVENT PROGRAM ADVERTISER

☐ \$100 Event Program Recognition Advertisement

- Advertisement is 3.5" x 2" (Business Card Size)
- Full Color or Black/White
- Must be 300 DPI (resolution)
- Acceptable file formats: .JPG, .PDF, .PNG

☐ SILENT AUCTION

☐ Auction Item Donation of \$50 (or greater)

Auction Item Description

- Auction Item Deadline is October 13, 2017
- Drop Auction Donation at VCCAR attn: Erika
- Auction Donors will be recognized in the Event Program

EVENT CONTACT

Sarah Kenney

T: 805-312-9901

E: sarahkenneyrealtor@gmail.com

SIGN UP & PAYMENT FORM

MEMBER NAME

COMPANY NAME

NRDS# (Not Required)

ADDRESS

CITY, STATE

ZIP CODE

E-MAIL

PHONE

MLS ID (Not Required)

PAYMENT TYPE: ☐ AMERICAN EXPRESS ☐ DISCOVER ☐ MASTERCARD ☐ VISA ☐ CHECK ENCLOSED

CARD NUMBER

EXP. DATE

BILLING ZIP CODE

CS / CSV

SIGNATURE

SEND COMPLETED FORM TO:

Erika Serrano • T: 805-981-2100 • E: erika@vcrealtors.com

☐ \$550 Glass Level

☐ \$1250 Barrel Level

☐ \$2500 Estate Level

☐ \$5000 Vineyard Level

☐ Vendor Table Participant

☐ \$100 Event Program Ad

☐ Silent Auction Donation

\$

Total Payment

Time's Running Out to Join a VCCAR Committee in 2018

Wyndi Austin
Chief Executive Officer



Wyndi Austin

Serving on our VCCAR committees helps both the Association and the volunteer. And as the deadline for applying to serve on VCCAR committees is Friday, November 3, if you've been thinking about joining a committee or work group next year, now is the time to apply. The online application can be found on our [home page](#).

But we know getting asked to consider joining a committee ranks just ahead of a trip to the dentist, so this year we added a new twist to the process by holding a Committee Rush immediately after the General Membership Meeting on September 28. We had representatives of all the committees and work groups at Copper Blues to talk to members about what they do and answer any questions.

Here's what a few of our members had to say about the process:

"I loved the Committee Rush event at Copper Blues! So much great information, humor, and introductions to opportunities for serving our real estate community. It was wonderful seeing old friends and meeting new ones! Happy I went!" – Lihi Gershater

"The Committee Rush was a ton of fun, the venue was great, and the showcasing of each committee was awesome!" – Salena Bracamontes

"Committee Rush was such a well-attended event and a great event for networking. Looking forward to next year!" – Vanessa Rice

But while we have gotten some new members, there's always room for more! And in case you hadn't heard, we've improved the selection process this year as part of our governance reforms. For 2018 and beyond, members in good standing must apply annually. The Board of Directors will review the applications and appoint members during November, and will announce the new committee members on December 1.

Formal committees for 2018 are

- Affiliate
- Education
- Finance
- Governing Documents
- Grievance
- Leadership Development
- Local Candidate Recommendations
- Local Government Relations
- MLS
- Professional Standards
- and Young Professionals Network.

There are a few exceptions to the general process. Applications for the Local Candidate Recommendation Committee are by invitation only, and there are additional requirements to serve on Grievance and Professional Standards. For more information about those panels, please contact [Pamela Patterson](#).

Applications after the deadline will be accepted for the Affiliate and YPN committees as they are viewed as networking groups. A year-round online form will be available for these committees. Once submitted, the request will go directly to the staff liaison and committee Chair so the member can be contacted and placed on the committee immediately.

So what's in it for you? Serving on a committee is a great way to build and nourish your networks. Whether you're a REALTOR® or an Associate, you meet experienced professionals at every meeting or event who can give you tips on how to do your job better, as well as colleagues who can help the sales process go more smoothly.

So pick a position where you can devote the amount of time you're comfortable with. Many of our work groups accomplish their goals in a short period of time, while some of our committees are year-long responsibilities. But no matter how you choose to serve, you will be benefitting yourself as well as our Association.

“Serving on a committee is a great way to build and nourish your networks.”

Look What's Available in the VCCAR REALTOR® Store

Open House Registry Binder in a compact size!

- UPDATED Registration Page Design • Binder measures 7" x 9"
- Page measures 6" x 8.5" • Made in the USA.
- 100 registration pages - printed on one side. • Refillable

Place your professional Real Estate Open House Registry front and center

to achieve greater prospect registration at your open houses!

Includes: 1 Open House Door Hanger and 1 double sided "sign in" tent card to encourage prospects to register! Note at bottom proclaiming that by providing their contact information they are allowing you to contact them.

VCCAR member Price: \$23.95 plus tax each.



REALTOR® Umbrella

- Totes umbrella are known for their high-quality ability to protect you in the rain! 42" arc umbrella folds to 11.5" and has rubber coated handle
- Quickly opens with its auto open and then folds easily down and closes with a Velcro closure around the outside for safe keeping.

VCCAR member Price: \$16.95 NOW \$13.95 plus tax each.



Double Wall 16 oz. Acrylic Tumbler

- Being a REALTOR® keeps you busy and on the go! Stay stylishly hydrated with this REALTOR® Logo clear insulated tumbler! Durable clear acrylic and polypropylene material makes this the ideal tumbler to beautifully show off your profession.
- The tumbler holds 16 oz. of your favorite hot or cold drink and keeps the drink at the perfect temperature for longer than other tumblers while preventing condensation, thanks to its double wall construction. The dual purpose, swivel, push-on lid allows drinking from the spout or from a straw and adds that pop of color you desire and comes with a color-coordinating bottom and removable straw for drinking ease. The lids twist closure prevents any spills or leakage. The straw's gasketed bottom prevents it from accidentally slipping out.

VCCAR member Price: \$10.45 plus tax each.



Open House Registry - Binder Format

Place your professional Realtor Open House Registry front and center to achieve greater prospect registration at your open houses! • 200 registration areas 1 double sided "sign in" tent card encourages prospects to register! • Refillable • Format includes "Do Not Call Law" disclaimer listed under every registration form that prospects sign in on. • Colors: Brown, Red, Navy, Green, Gray, and Black.

VCCAR member Price: \$25.95 plus tax each.



SUPRA Xpress KEY Pouch

- Fabric/Nylon
- Dimension: Approx. 2.5 X 3.5 inches
- Velcro Fastening

VCCAR member Price: \$10.75



Who's Your REALTOR® - 11 oz. Ceramic Coffee Mug

Show everyone your love for real estate with this classic ceramic mug with a C-handle. "Who's Your REALTOR®" logo PRINTED ON BOTH SIDES in a light blue. Makes a great gift for any REALTOR®. Color: White, Material: Ceramic, Size: 11, Ounce Product Dimensions: approximately 5" wide (handle included) by 3.75" high.

VCCAR member Price: \$10.00 plus tax each.



Who's Your REALTOR® - Lapel Pin

Show everyone your REALTOR® pride with this "Who's Your REALTOR®" lapel pin. Blue enamel finish and metal design featuring raised lettering with post closure + backing. Material: Metal Product Dimensions: 1" wide 1" high.

VCCAR member Price: \$7.95 plus tax each.



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