Ventura County Coastal October 2016

VCCAR SUPPORTS MEASURE F

Land Use Measure Would Improve Economy, Protect Private Property Rights









OFFICERS

PRESIDENT MARK CHACON

PRESIDENT-ELECT LYLE ELLIOTT

> TREASURER MATT CAPRITTO

DIRECTORS

RIWARD

JORGE DELEÓN

WAYNE KING

DAM MCWAID

DICHADO CNOMDEN

CAROLYN TRIFROLD

TEDDI DAVIC

RRIANA OIIINN

IOF VIRNIG

TIM COMSTOCK

SUSIE HAFER JIM KEITH

NON-REALTOR® DIRECTOR JEFFREY J. STINNETT

2016 COMMITTEE CHAIRS

AFFILIATES

SALENA BRACAMONTES-MALONEY VICE-CHAIR VANESSA RICE

BUDGET & FINANCE

MATT CAPRITTO

EDUCATION/EQUAL OPPORTUNITY & CULTURAL DIVERSITY

SHER HEARD

HELENE KEDDINGTON

INSTALLATION

IAMET DODGEV CHERYLE ESTES

LOCAL CANDIDATE RECOMMENDATION AL LIMON

LOCAL GOVERNMENT RELATIONS

ELISABETH SELLECK

WAYNE KING

NOMINATING COMMITTEE RIWARD

NEW MEMBER ORIENTATION

MATT CAPRITTO JORGE DELEÓN

RICHARD SNOWDEN

OMBUDSMAN

JORGE DELFÓN

PERSONNEL

DENNIS GOLDSTEIN

PROFESSIONAL STANDARDS

JIM KEITH PUBLIC RELATIONS

PAM MCWAID

ARMANI AMEZCUA

WE CARE KAREN CAMPBELL

TABLE OF CONTENTS

President's Corner

CEO Corner

Election 2016 6

Flexmls Training Begins 10 Housing Statistics

Trade Fair a Big Success 12 New Members 15

VCCAR REALTOR® Store 22

UPCOMING Meetings/Events

OCTOBER 17 VCRDS Meeting Board Room

1-00 PM

OCTOBER 18 Board of Directors Meeting

Board Room 9:00 AM

OCTORED 10

Local Government Affairs Committee

Board Room 1:00 PM

OCTOBER 20 REFAT Board Room

10:00 AM

OCTOBER 20 Mortgage Loan Orientation CE

Training Room 8:00 AM

OCTOBER 21 Renew Your License Class

Training Room 9:00 AM

OCTOBER 25 New Member Orientation

Training Room

9-00 AM

OCTOBER 26

Affiliates Committee Meeting 9:45 AM

OCTOBER 24

Budget & Strategic Planning Board Room 1:00 PM

OCTOBER 27

MLS Basic Class

Training Room 1:30 PM

OCTORER 27 Real Talk Toastmasters

Training Room Noon

OCTOBER 28

Budget & Strategic Planning Meeting

Roard Room

NOVEMBER 1

MLS Advanced Class Training Room 2:00 PM

NOVEMBER 2-7 NAR Governance Meeting Orlando

NOVEMBER 4

Budget & Strategic Planning Meeting Board Room 1:00 PM

3

NOVEMBER 9

YPN Committee Board Room

9:45 PM

NOVEMBER 10

Vino for Vets 3451 Foothill Rd Ventura 4:30 PM

NOVEMBER 10

Real Talk Toastmasters Training Room

NOVEMBER 11

Education & Equal Opportunity Committee Board Room 10:00 AM

NOVEMBER 15

Board of Directors Meeting Board Room

9-00 AM

NOVEMBER 17 REFAT Board Room

10:00 AM

NOVEMBER 18 Probate and Trusts Class Training Room 10:00 AM

NOVEMBER 22 New Member Orientation Training Room 9:00 AM

NOVEMBER 23

Affiliates Committee Board Room 9:45 AM

NOVEMBER 24-25 Thanksgiving Holiday VCCAR Offices Closed

NOVEMBER 29

MLS Basic Training Room 9:00 AM



2350 Wankel Way, Oxnard, Calif. 93030 Phone: (805) 981-2100 / Fax: (805) 981-2107 CEO e-mail: Randy@vcrealtors.com Website: www.vcrealtors.com

PRESIDENT'S CORNER

Your Own Safety Should Always **Be Your Top Priority**

Mark Chacon 2016 VCCAR President

While the vast majority of our interactions with buyers and sellers are perfectly normal. every REALTOR® needs to keep their own personal safety in mind whenever we're meeting with clients. Sadly, there's always a chance that our client has bad intentions.

According to the 2016 Member Safety Report prepared by NAR, 39 percent of real estate professionals have experienced a situation that made them feel fear for their personal safety or for the safety of their personal information. Most common situations reported included open houses, vacant homes, and unlocked or unsecured properties.

Not surprisingly, women were far more likely to feel danger than men - 46 percent of women compared to 22 percent of men reported having been in what they considered to be a dangerous situation. Interestingly, the most common location these incidents occurred was surburban areas.

Fortunately, actual crimes are still quite rare, with 95 percent reporting they had not actually been a victim. Robberies were reported by 2 percent and assaults and identity theft by 1 percent each.

For protection, 21 percent of all respondents - 30 percent of women - said they carried pepper spray. Others reported having firearms, knives, tasers, and other devices.

NAR recently ran an article in REALTOR® magazine that lists some things we all should keep in mind to protect ourselves. Some of the points were:

- Look at yourself as a victim. How might you be attacked? Do you often walk alone outside the office? Are you aware of whether a door has been locked after you've entered a home with a client? Do you leave listings after dark?
- Be hyperaware in transitional zones. Stepping out of your car and into a parking lot or particularly a gas station – after dark are potential danger zones. In fact, safety experts say a gas station is a "watering hole" for criminals.
- · Look at your clients. Hand movements can signal an intention to attack. Other places to look are beltlines and underneath shirts to see if a client may have a concealed weapon.
- · Focus on what's near you. Most people focus on their final destination, say your car in a parking lot, without paying attention to people who are closer by.

The article can be read in full here. Links to other NAR resources can be found on its REALTOR® safety section.

Fortunately, actual crimes against agents and brokers are rare, but it only takes one criminal to turn your world upside down. Please be aware at all times.



Have vou seen us on Facebook? Click here Loa in Like Us





SAVE THE DATE

Vino for Vets — November 10 Installation Dinner — December 9



Randy McCaslin



Randy McCaslin

Protect Your Clients by Following the MLS Misuse of Public Remarks Rules

As with previous messages in the series, this one deals with issues that seem to continue to cause some confusion among MLS participants and subscribers.

The primary areas of concern deal with what I call "sloppy work" – in other words, mistakes that are easily avoidable, such as inaccuracies when inputting APNs, status reporting, inaccurate tract codes, and inaccurate property subtypes. As I said, these are all easily avoidable by double-checking for accuracy prior to completing the listing input.

Today, however, I call your attention to Misuse of Public Remarks, which is seemingly a very common area of confusion. Please note the MLS Rules are very clear regarding what you can and cannot include in the public remarks section. These are remarks for the public who may be looking at your property listing who do not need the information normally placed in the Agent Only Section of the listing.

With that in mind, MLS Rules, Section 12.5 Misuse of Remarks and Media, tell us what is allowed and not allowed:

"Information in the public remarks shall only relate to the marketing, description, and condition of the property. No contact information is permitted, including names, phone or fax numbers, e-mail addresses, or website addresses (including virtual tours and transaction-tracking URLs)."

Section 12.5 goes on to explain that "no showing instructions are permitted, including references to lockbox, alarm, gate or other security codes, or occupancy of the property." This includes whether or not the property is vacant.

Again, "No information other than the marketing, description, and condition of the property is permitted."

The reason for the non-allowed items is to protect the property owner as well as the property. Most of the non-permitted items can be included in the Agent Only Remarks section, or Showing Instructions, not viewable by the public.

Last thought: Please double-check your listing information to make sure it is accurate so as to avoid being needlessly sanctioned/fined for something completely avoidable.

Overflow Crowd Learns How Real Estate Fraud Is Being Fought in County

An overflow crowd heard state and local experts outline how real estate and mortgage fraud is being combatted at the 11th annual Fraud Awareness Forum in Oxnard last month.

Featured speakers at the September 22 event included state Real Estate Commissioner Wayne Bell, Ventura County District Attorney Gregory Totten, Deputy District Attorney Tony Wold, who heads up the department's real estate fraud unit, and attorney Jennifer Felton.

The speakers discussed a number of fraud cases to ensure that the industry is educated about fraud and takes steps to fight it.

Bell said the event gave prosecutors and real estate professionals information on "how we can combat it and ultimately put people in jail (or) take licenses where they're licensed by us and figure out ways we can best educate the public and detect the fraud. Prevention is the key."



Bell told the group that much of the fraud that occurs is conducted by unlicensed agents and Wold noted that his agency was one of the first in the state to establish a real estate fraud unit.

VCCAR was a gold sponsor of the event, sponsored by the Real Estate Fraud Advisory Team.

Helping your clients grab life by the doorknob.

We're the oldest and largest credit union headquartered in Ventura County.

When your clients are ready to open the door, we're there with you to make it happen.

We offer great rates and local experts who get things done quickly, smoothly and efficiently.

vccuonline.net 805.477.4000



Ventura and Camarillo Linda Tabata NMLS #517158 805.477.4027



Simi Valley Mark Gottlieb NMLS #233469 805.477.4588



Thousand Oaks Jeff Johnson NMLS #340976 805.477.4598



Thousand Oaks and Moorpark Kathy Bochenek NMLS #376059 805,477,5543



Oxnard and Port Hueneme Annette Ortiz NMLS #106596 805.477.4525



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

GOVERNMENT AFFAIRS

VCCAR Urges REALTORS® to Vote Yes on Measure F

By Marta Golding Brown VCCAR Government Affairs Director

Ventura County voters will have no end of choices to make on November 8 – president, U.S. senator, our members of Congress, state lawmakers, and, of course, the 17 statewide ballot measures ranging from tax increase proposals to the death penalty to whether we should legalize marijuana.

But closer to home, the biggest issues facing us are the competing land use proposals. Measure C would extend the existing SOAR (Save Open Space and Resources) restrictions through 2050, while Measure F, supported by the growers in the SUSTAIN VC movement, would make farming a little easier and only extend the measure to 2036.

After careful consideration, VCCAR has decided to strongly support Measure F and we urge our members to support it as well.

There are many good reasons for REALTORS® to do so.

Improving the economy is perhaps the most important reason to vote for Measure F. The California Economic Forecast recently concluded that SOAR initiatives and an obstructive regulatory environment are two main reasons why the county's economy continues to lag the rest of Southern California.

SOAR restrictions are also causing a growing number of growers to shut down operations because they're no longer economically viable. A recent study concludes that allowing growers to build food processing facilities on no more than 225 acres of SOAR-restricted farmland could generate an additional 2,650 jobs and add more than \$1 billion a year to the county's economy. In addition, the University of California is planning to establish a full-scale agricultural research facility along the coast, and a vote to support farming could be the key to bringing it – and its jobs – to Ventura County.

Continued on page 7





Marta Golding Brown





Measure F is also much more supportive of **private property rights** by giving growers more flexibility in how they use existing facilities and their land.

A third reason to back Measure F is water. The proposal includes county General Plan goals to ensure that water remains available for farming. That includes a commitment to explore new water projects such as desalting brackish groundwater, which would be entirely paid for by growers through the price of their water. But for projects like this to occur, county officials must remove regulatory impediments.

Without adequate water supplies, the county's 100,000 acres of irrigated farmland are at risk of being fallowed. That means instead of the vistas of orchards, strawberries, onions and numerous other crops, county residents would see empty weed-strewn acres generating clouds of dust during Santa Ana winds. Ironically, in other states empty farmland has often been developed because neighbors have been severely affected.

And finally, Measure F contains two important provisions that will help county leaders and voters plan intelligently for our future. The first will require the county to conduct a comprehensive economic study by 2026 that will examine how SOAR and Measure F have impacted housing, rental affordability, job growth, and traffic, allowing planners and voters to make informed decisions when the ordinance is up for renewal in 2036.

In addition, by bringing the measure back to the voters in 2036 instead of 2050 as Measure C would do, it allows planners and voters to decide in a more-timely manner if changes are needed. This timing also coincides with the County general plan update, allowing the community to make all considerations of the future of Ventura County at the same time. Besides taking the economic impacts into consideration, crops, growing patterns and technology will change rapidly in the next 20 years. Waiting until 2050 is too long – voters need to review the goals, policies and economics in 2036.

VCCAR LCRC Supports 15 in Mayoral and City Council Races

VCCAR's Local Candidate Recommendation Committee last month interviewed numerous candidates for local office during a two-day marathon. After the interviews were concluded, LCRC and the California Real Estate Political Action Committee (CREPAC) supported 14 candidates running for mayor or city councils in the Association's service territory. Note that in some races VCCAR supports more candidates than there are vacancies.

Camarillo:

Kevin Kildee, Bill Little, Anthony "Tony" Trembley

Fillmore:

Tim Holmgren

Oxnard Mayor:

Tim Flynn

Oxnard:

Steve Huber, Bryan MacDonald, Aaron Starr

Port Hueneme:

Steve Gama, Sylvia Munoz Schnopp

Santa Paula:

Martin Hernandez

Ventura:

David Grau, Cheryl Heitmann, Matt LaVere, Christy Weir

Register – and Vote!

If you're not registered to vote, you still have a few days to do so. The registration deadline is October 24. You can register online.

Vote by mail ballots are available from the county through November 1. More information is available here.

And of course, polls are open from 7 a.m. to 8 p.m. on

Election Day, November 8. You can <u>find your</u> polling place here.

C.A.R. LEGISLATIVE UPDATE

REALTOR®-Sponsored Bills Signed by Governor

Governor Jerry Brown has signed all of the bills sponsored by the California Association of REALTORS* that made it to his desk during the recently concluded legislative session.

Several of the bills were signed at the end of September as Brown waded through the hundreds of measures passed during the hectic last weeks of the session, including:

- AB 2693, which will give homeowners more information about Property Assessed Clean Energy (PACE) Loans. It will require that property owners receive a disclosure similar to Truth In Lending RESPA Integrated Disclosures, provides a three-day right of rescission, and a notice that the property owner may not be able to refinance or sell without first paying off the PACE "loan."
- AB 2330, which statutorily defines "broker associates" and requires them to be searchable in the Department of Real Estate's database.
- AB 1807, which allows a licensee who has received a disciplinary notice may request that it be removed from the online DRE database 10 years after it has been posted, upon proof of rehabilitation. The violations would continue to be maintained on the licensee's permanent record.

In addition, C.A.R. scored a major victory when the Governor vetoed SB 1340, which would have placed extra burdens on homeowners by requiring them to get a permit to install landscape irrigation systems in hopes of reducing water consumption. C.A.R. argued the requirement would have been expensive and would be unlikely to ensure that water savings would actually occur.





Meet your local mortgage experts



Loans up to \$5,000,000* | Portfolio Lender | Local Processing and Underwriting Owner Occupied, Second Home, and Investment Properties 1-4 units Beach, Estate, and Hillside Properties, Manufactured Homes



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



Christine Gonzales

AVP Mortgage Loan Originator

NMLS # 996017

(805) 979-4478



homeloans@montecito.bank montecito.bank/mortgage • (805) 963-7511

Solvang • Goleta • Santa Barbara • Montecito Carpinteria • Ventura • Camarillo • Westlake Village



FLEXMLS

First Flexmls Training Sessions Announced

As we move into October, we're getting closer to our transition away from the Rapattoni MLS software to the Flexmls platform that will be completely operational by the end of the year. To help ease us all into this new system, we have scheduled online and in-person training sessions for our members and their staff.

First up is a live webinar on Tuesday, November 8, followed by live, in-person 90-minute "Getting Started" sessions on November 15-16 that will presented by Flex trainers.

Webinar links and specific times and locations for the sessions will be forthcoming. Should you desire to become a "super user", that is, someone who can teach others how to use Flexmls, there will be three two-hour webinar sessions that will equip you with that essential skill set. Please keep an eye on the broadcast notice screen of the MLS and your VCCAR emails for more information

If you don't want to wait until November, you may begin by viewing some or all of these video tutorials:



Intro to Flexmls **Using Quick Launch Dashboard Navigation Getting Help** Flexmls Menu

Change a Listing Searching Search Results Screen Subscriptions

Add a Listing

All they need is CBC.

A 30-year fixed mortgage with as little as 3% down.

- Fast and easy application process
- Lower costs than FHA loans
- Small down payment
- Can be all gift on one-unit principal residence[†]

30-YEAR FIXED MORTGAGE RATES

low 3.550% 3.595% APR*

We have lent more than \$800 million of home loans in Ventura County, See why at cbcfcu.org.



View More Rates



805.988.2151, ext. 2001 www.cbcfcu.org Se Habla Español.

NMLS# 460876. *APR = Annual Percentage Rate. †Except high-balance mortgage loans. Click for details.



September Housing Stats Show Continued Seller's Market

Data compiled by the Ventura County Regional Data Share MLS service indicate that September continued to be a strong seller's market around the VCCAR service territory. There were 942 units for sale at the end of the month, basically flat compared to August and compared to September 2015, while 371 properties sold during the month, down 12.1 percent from August and a 11.5 percent decline from one year ago.

However, the average sale price per square foot - considered a good indicator of the direction of property values - was up 6.7 percent compared to the previous month and 9.1 percent from a year ago.

The average listing was on the market for 65 days in September. up 1.6 percent (one day) from August and down 3 percent from 67 days a year ago, while the sold/original price ratio was up 2.1 percent from both August and September 2015 at 97 percent.

The average sales price was \$996,000, down from \$1.007.500 last month and up from \$942,000 a year ago, while the median sales price fell by 0.8 percent from August to \$485,000. That was up 7.8 percent from a year ago.

As a reminder, as a benefit of your VCCAR membership REALTORS® may obtain these statistics and much more by subscribing to a monthly market email summary.

Number of Homes For Sale vs. Sold vs. Pending vs New Listing (Jul. 2015 - Sep. 2016)



	Curnt vs. Prev Month			Curret vs. Same Month 1 Yr Ago			Curitt vs. Same Qtr 1 Yr Ago		
	Sep. 16	Aug. 16	% Change	5ep. 16	Sep. 15	N Change	Jul. 16 to Sep. 16	Jul. 15 to Sep. 13	Change
For Sale	942	947	0.5% Y	942	939	0.3% A	2823	2827	0.1% ¥
New	444	564	-21.3% v	444	468	-5.1% *	1560	1571	0.7%
Sold	371	422	-12.1% Y	371	419	-11.5% ¥	1229	1282	-4.1% ¥
Pending	389	446	-12.8% Y	389	392	0.8% *	1264	1288	-1.9% ¥

TODAY STATS						
5/1/2016 - 5/11/2016	4/1/2015 - 4/11/2016	% Change				
0	0	N/A				
207	223	-7.2% Y				
146	115	27% A				
184	135	36.3% A				

ANNUAL TRADE FAIR

19th Annual Trade Fair Was **Another Huge Success**

Hundreds of agents and brokers had the chance to learn about the latest products and services available for REALTORS® at this year's Trade Fair, held once again at the Oxnard Marriott Courtyard Hotel.

Nearly 60 exhibitors were on hand to tell REALTORS® how their companies could help agents list and sell homes more efficiently, and Trade Fair Chair Michelle Mueller said the vendors really went all out this year.

"The vendors put a lot of effort into decorating their booths and making it fun for the agents," she said, adding there were a lot of games and other interactive events that added to the excitement.

VCCAR President Mark Chacon was also happy about the number of exhibitors - and singled out the fact that three charities that the Association contributes to participated.

"It was good to see the amount of venders that participated in the trade fair - we even had three charities that VCCAR contributes to as exhibitors." Chacon said. referring to Food Share, Interface, and the Turning Point Foundation.

"All of these exhibitors share their information and products with the local REALTORS®, and I'd urge my colleagues to support our local vendors whenever possible."

Commercial exhibitors included lenders, escrow companies, mortgage brokers, and advertising sources.





Incoming VCCAR President Lyle Elliott, Trade Fair Chair Michelle Mueller, and 2016 President Mark Chacon share a moment.































Regulated Short-Term Rentals Likely Here to Stay, Panelists Say

A panel on short-term vacation rentals earlier this month concluded that the rental properties are likely here to stay, at least near the coast, but that the rentals will be regulated.

That was one takeaway from the annual Ventura County Housing Conference in Camarillo on October 4. The panel was put together by VCCAR Government Affairs Director Marta Golding Brown and featured two REALTORS® on opposite sides of the issue.

Helene Keddington, an agent with Century 21 Hometown Realty in Oxnard, lives in Mandalay Shores and told attendees about problems caused by some of the vacationers, including "yelling, drinking, shooting off fireworks, (and) playing music" until 2 or 3 in the morning, according to a report in the Ventura County Star.

Kristina Brewer, a property manager for RE/MAX Gold Coast, who has 82 vacation rentals in her portfolio, pointed out property owners have to pay taxes and also pay extra for security and trash pickup. She said the solution is to "give us structure on what to do to enforce (regulations), tell us what we need to do, we'll follow the rules," the Star account said.

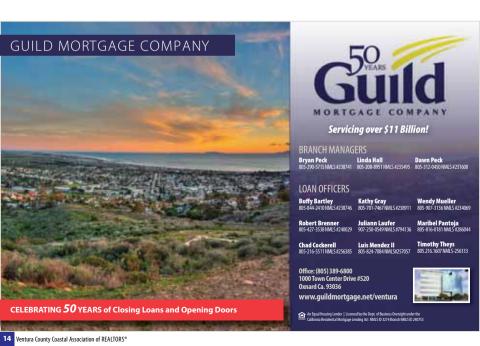
(For more details about the short-term rental issue, see the <u>August issue</u> of *Ventura County Coastal*.

Participants in another panel at the 15th annual conference, sponsored by Housing Opportunities Made Easier, agreed that while opposition to new housing remains strong in Ventura County, changing tastes by the millennial generation may lead to increased housing opportunities down the line.

A nonprofit housing developer noted that in the millennialheavy Bay Area, a group called the San Francisco Bay Area Renters Federation – or SF BARF – has mobilized younger renters to urge local officials to allow for more housing, higher density, and better mass transit service.

Panelist Claudia Armann, executive director of the McCune Foundation and a member of the Homes for All Coalition in Ventura, said many millennials are attracted to high-density development and walkable neighborhoods – and that these new developments often have higher per-square-foot values than other communities.

Still, development consultants and former elected officials on the panel agreed that getting existing homeowners to support new development – especially high-density development – will remain difficult for the foreseeable future.



NEW MEMBERS

VCCAR Swears in New REALTORS®



Sixteen new REALTORS® were officially sworn in on September 28 at the monthly Ventura County Coastal Association of REALTORS® new members' orientation by VCCAR President Mark Chacon

Front row, left to right:

Jackie Sullivan, Century 21 Troop Real Estate; Suzy Santos-Loera, Keller Williams Realty; Maya Tuli, Keller Williams Realty; Luis C. Avalos Jr. Berkshire Hathaway HomeServices California Properties: Taylor Egeland, Engel & Voelkers Westlake Village: Emma Parsa, Berkshire Hathaway HomeServices California

Properties; Scott Chan, Century 21 Hometown Realty; Michael Cha, Berkshire Hathaway HomeServices; VCCAR President Mark Chacon

Back row, left to right:

Emma Giron, Berkshire Hathaway HomeServices; Darren Douglas, Berkshire Hathaway HomeServices; Adam Valdez, Comfort Real Estate Services: Lisa Gonzalez, RE/MAX Gold Coast Realtors; Sterling Granger, Comfort Real Estate Services; Frank Leon, Stoneridge Properties: Talia Barrera, Keller Williams Realty: Elizabeth Coyne, Keller Williams Realty.





WE'RE HIRING MORTGAGE **LOAN CONSULTANTS**

- High commission splits
- Twice monthly pay
- Generous company matching 401k
- · Company laptop and mobile phone
- Full benefits
- Non-producing managers
- Marketing budget and support
- · Direct Lender with local operations

Please connect with me at your convenience to discuss!



Julie Rojas, NMLS# 483738 Mgr. Mortgage Loan Sales tel: 323.855.9264 Julie.Roias@kinecta.org www.kinecta.org/iroias

APPLY NOW at www.kinecta.org/MLC-Recruitment











Make Plans for Vino for Vets on November 10 and Installation on December 9

Two major events remain on the VCCAR calendar this year.

Vino for Vets, a fundraiser for the Veterans Home of California-Ventura, will be held from 4:30 to 7:30 p.m. on November 10 at the Poinsettia Pavilion, 3451 Foothill Road in Ventura.

The annual event, sponsored by VCCAR and the Young Professionals Network, includes wine and beer tastings, food, music, and a photo booth. Tickets are \$40 in advance and \$50 at the door. To purchase tickets and for more information, visit www.vino4vets.com

Then on December 9, mark your calendars for VCCAR's 20th Anniversary Installation Gala at the Embassy Suites Mandalay Beach, 2101 Mandalay Beach Road in Oxnard. The dinner event will recognize the service of outgoing President Mark Chacon and retiring board members, and formally install incoming President Lyle Elliott and new officers and board members.

Tickets are \$75 and will be on sale in November.

VCCAR would like to thank the following sponsors, who have contributed greatly to making the event a success:

- Title Sponsor:
 - **Guild Mortgage**
- Platinum Sponsors:

Berkshire Hathaway Home Services California Properties RE/MAX Gold Coast REALTORS®

· Bronze Sponsors:

Alicia T. Basurto with Farmer's Insurance Coldwell Banker Residential Brokerage

VENTURA COUNTY COASTAL ASSOCIATION OF REALTORS

20th Annual Installation

Awards Gala

Sare The Date

Friday, December 9, 2016

6:00pm - No Host Cocktails 6:30pm - Program Begins 7:00pm – Dinner Service

Come Celebrate with Us!

Sponsorships available: Contact VCCAR at 805.981.2100



8 HOUR CA-DBO SAFE COMPREHENSIVE: A PATH TO SUCCESS FOR MLO'S

MEETS BOTH CalBRE & DBO NMLS CONTINUING EDUCATION REQUIREMENTS

Cost Only \$139 - \$159 at the door (includes the \$12 NMLS Bank Fee & downloadable PDF Reference Book)

LIVE CLASS-NO 8 HOURS ON A COMPUTER-NO FXAM

Ventura County Coastal Association of REALTORS® 2350 Wankle Way, Oxnard

Thursday, October 20th - 8:00 a.m. to 4:30 p.m. - Check in 7:45 a.m.

NMLS Rules. To receive credit you must be on time and present for the full 8 hours: computers, phones and other electronic devices must be turned off during the instruction.

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

COMMENTS FROM JUST ONE CLASS 2015: Fantastic: Held my interest: Very enjoyable: Stellar: Witty; Very informative; Extremely knowledgeable & Entertaining; Love it; Made topic interesting; Extraordinary: Fun class: Kept it rolling: Good pace: 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 hour on California regulations.

NO EXAM: All Online Courses must have an exam. Most Live Courses do too. Our course has a simple Final Project.

Cancellation Policy: Please be aware that all cancellations will be issued a \$35.00 processing fee. Cancellations must be received at least 48 hours before date of the seminar.



Michael Simpson Systems with The National Commercial Real Estate Association presents...

How To List and Sell Commercial/ Investment Property- 1 Day Course

With "emphasis on working with Buyers"

This Course is approved for "7 hours" of Continuing Education Credit "CalBre Sponsor No.- 5129"



Friday, October 28th, 2016

9:00 a.m. – 4:30 p.m. Check-In Begins: 8:30 a.m. Course Cost: \$39 Ventura County Coastal Association of REALTORS

Presented by Michael Simpson Systems Founder/Senior Instructor





Education Committee

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 to do a rent survey and the impact of market rent vs. actual rent on value
- How investors make buying decisions
- How to find investor clients

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!

For more Information, call Alma Dominguez (805) 981-2100 x103 or store@vcrealtors.com

Register by Mail: 2350 Wankel Way. Oxnard, CA 93030, or Fax to (805) 981-2107

The Education Committee of VCCAR and Practical Resources present...

30 Days to Sudden Success

featuring David Compton

Tuesday, November 1st 9:30am to 12:30pm (a complimentary luncheon will be served during the break)

Ventura County Coastal Association of REALTORS® 2350 Wankel Way (corner of Solar Drive) - Oxnard

Join us November 1st to learn how to access the hottest prospects who are searching online for information about buying or selling their home.

- > Replace the "Suspects" in your database with genuine "Prospects".
- > Find those who are ready to sell and identify the ones who will just waste your time.
- > Separate the serious buyers from the curious.
- > Source hundreds of leads every day that will become exclusively yours.
- > Deliver compelling presentations to dramatically increase your closing ratio of presentations to listings.



To reserve your seat call Alma Dominguez (805) 981-2100 x-103 or email: Store@VCRealtors.com

Sponsored by





To learn more about David Compton visit: www.PracticalResources.net



"Seniors Real Estate Specialist"



This is the only designation created to serve the 50+ community that is recognized and awarded by the National Association of REALTORS®. AARP estimates that 83% of seniors own their own homes. Nearly three million of them will move residences in the next two years and they need someone who can advise them on the best way to maximize their equity.

Chapter 1: Generations

Chapter 2: The 50+ Market

Chapter 3: 21st Century Retirement

Chapter 4: Aging in Place Chapter 5: Independent Living

Chapter 6: Housing Options for Assistance

Chapter 7: Financing Options

Chapter 8: Tax Matters

Chapter 9: Legal Matters

Chapter 10: Marketing & Outreach Chapter 11: Buyers & Sellers

Chapter 12: Building a Team



Date: November 10 & 11, 2016 Time: 9:00 am - 4:30 pm

Cost: \$250.00 (normally \$299.00)

Location: Ventura County Coastal

Association of REALTORS®

2350 Wankel Way Oxnard, CA 93030

Register online at:

www.coachingtoexcellence.com/sres

Course Provider: Coaching To Excellence #4306 Instructor: Debbie Rodgers ABR, ABRM, AHWD, CRB, GRI, e-PRO, PMN, RSPS, SFR, SRES 2007 Distinguished SRES® & NAR Hall of Fame Instructor 2012 REBAC Hall of Fame Instructor



Course fee includes monthly newsletters, access to research, customizable quarterly newsletters for your customers/clients, and placement on the SRES® website. You must achieve an 80% passing grade on the 50 question multiple choice closed book exam. Students will be allowed 50 minutes to complete the test. Designation requirements are:

- Successful completion of the two-day SRES# Designation course.
- Maintain membership in good standing with the SRES® Council and the National Association of REALTORS®. First years membership in the SRES® Council is included in the course fee. After that, the SRES® annual renewal fee is \$99.00.

VCCAR REALTOR® STORE

Look What's Available in the VCCAR REALTOR® Store

NEW

Boss Organizers have arrived for 2017

Now in stock are the 2017 Boss organizers.

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

VCCAR member price: 8.5"x11" \$21.94 VCCAR member price: 5"x7" \$19.68



NEW

Pro Series 25 Boss Organizer 2017

PRO SERIES 25 Tracks 25 transactions, 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.

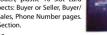




NEW

Pro Series 50 Boss Organizer 2017

PRO SERIES 50 Tracks 50 transactions, Planner includes the following: plastic zip pouch, plastic 10 slot card holder, Week at a Peek, Prospects; Buver or Seller, Buver/ Seller/Sale Progress, Closed Sales, Phone Number pages. 8.5 X 11 and Tabbed Record Section.



VCCAR member Price: \$32.06



Black, genuine all leather custom case made for the perfect fit. Features include an extra heavy duty, spring loaded, all metal clip and fully lined compartment inside for up to 25 business cards behind the key. Available with Velcro and a detachable strap.

VCCAR member price: \$12.00 NOW \$5.00 plus tax each.





REALTOR® 24 oz. Plastic Water Bottle - BPA Free

- 24 oz. Sturdy Plastic Water Bottle is BPA Free · Fasy to remove screw off lid makes for easy drinkina
- · Bottle body is formed for easy grip in the middle
- · Refreshing colors with the REALTOR® Logo
- · Refillable and great for the Real Estate Agent on the go!

VCCAR member Price: \$9.95 NOW \$7.25 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.

Metal Open House A-Frame

This 1/8" Thick double sided sign hangs within a 3/8" steel folding frame. Folds flat for easy storage. Frame includes a holder for our metal flag pole.

VCCAR member Price: \$30.00



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

