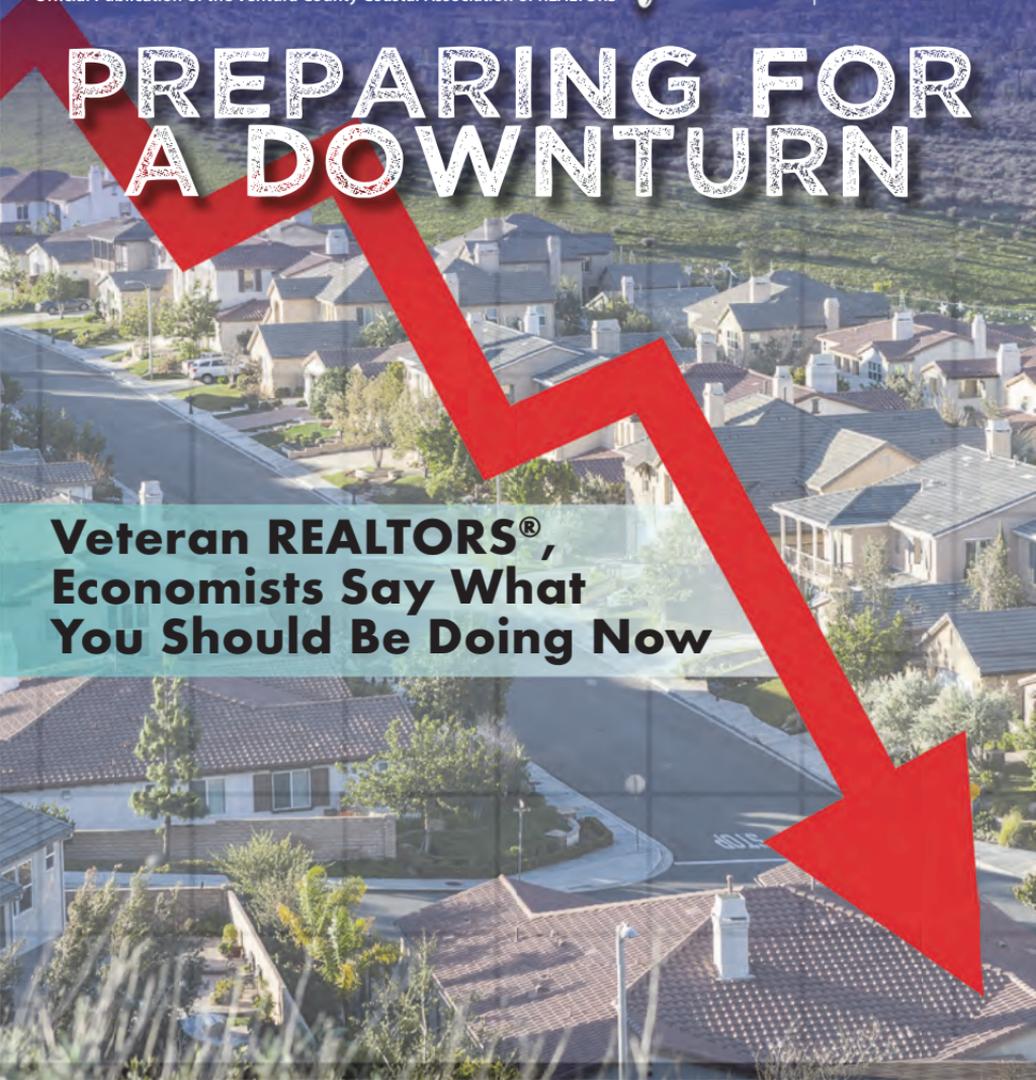


Ventura County Coastal

Official Publication of the Ventura County Coastal Association of REALTORS®

September 2017

PREPARING FOR A DOWNTURN



**Veteran REALTORS®,
Economists Say What
You Should Be Doing Now**



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UPCOMING Meetings/Events

SEPTEMBER 19

Officers & Directors Meeting
9:00 AM
Boardroom

CARETS Board Meeting

10:30 AM
Boardroom

SEPTEMBER 20

YPN Committee Meeting
9:45 AM
Boardroom

The Power of Exchange - 1031

1:00 PM
Training Room

SEPTEMBER 21

REFAT Meeting
10:00 AM
Training Room

Chili Cook Off

4:30 PM
Also Escrow Parking Lot

SEPTEMBER 22

RPR Training
10:00 AM
Training Room

Leadership Development Work Group

Meeting
10:00 AM
Boardroom

SEPTEMBER 26

New Member Orientation
9:00 AM
Training Room

SEPTEMBER 28

Legal Update Launched with Laughs
at Levity Live
3:00 PM
Levity Live

OCTOBER 5

2017 Trade Fair
11:00 AM
Oxnard Marriott Courtyard Hotel

LGR Committee Meeting

3:00 PM
Boardroom

OCTOBER 6

How to List and Sell Commercial/
Investment Property
9:00 AM
Training Room

OCTOBER 9

Affiliate Committee Meeting
10:00 AM
Boardroom

Education/Equal Opportunity

Committee Meeting
1:00 PM
Boardroom

OCTOBER 10

MLS Committee Meeting
1:00 PM
Boardroom

OCTOBER 11

C.A.R. Fall Business Meetings
(through October 14)
San Jose

OCTOBER 16

Mediation & Arbitration Process
10:00 AM
Training Room

OCTOBER 17

Officers & Directors Meeting
9:00 AM
Boardroom

OCTOBER 18

YPN Committee Meeting
9:45 AM
Boardroom

OCTOBER 19

12th Annual REFAT Fraud Awareness
Forum
12:00 PM
Residence Inn by Marriott at Oxnard
River Ridge

OCTOBER 20

The Professional MLO
8:30 AM
Training Room

OCTOBER 24

New Member Orientation
9:00 AM
Training Room

OCTOBER 25

MLS Rules and Regulations
11:00 AM
Training Room



Lyle Elliott
2017 VCCAR President



Lyle Elliott

And Now, for Something Completely Different

The officers and staff at VCCAR strive to provide services that our members want and need to grow their businesses. This month's General Membership Meeting is a case in point.

This month's meeting, which will be held on September 28 at Levity Live in Oxnard, was put together based on evaluations we received from previous meetings. We found that members want legal information for their businesses and we have responded.

The guest speaker will be Stella Ling, who was formerly an attorney at C.A.R. for 15 years. During that time, she initiated the C.A.R. legal hotline and supervised 15 attorneys that staff the legal hotline phones. And besides being a transaction and real estate expert, she is also an entertaining speaker. Ling will give attendees important information about issues all REALTORS® should know about their business in the current legal environment.

But we also know that General Membership Meetings are not always the most riveting events, so, as Monty Python would have put it, the event will be "something completely different" from our normal meeting format. Thus, the event is titled "Legal Update Launched With Laughs at Levity Live." Instead of having to listen to me for an hour and a half, the meeting will be guest MC'd by comedian Jen Murphy, who has appeared on NBC's "Last Comic Standing," ABC's "Comics Unleashed w/Byron Allen," AXS TV's "Gotham Comedy Live," and her own half-hour special, TLC's "This Is Why You're Still Single."

To mix things up even more, our staff will be participating in REALTOR® Ride-Alongs in the weeks to come to get a better feel for how our members spend your busy days. Staff members will shadow members for a day to better understand what you do and how you serve your clients. Ride-Along selections will be held after the legal presentation, and that will be followed by a Committee Rush at Copper Blues, next door to Levity Live. There, members from all of our committees and work groups will be present to answer your questions about their roles and responsibilities and you can sign up for a group that interests you.

I can't stress enough the importance of participating in VCCAR's governance, because as I've said before, any association is only as strong as its membership. We do a good job putting together our programs and advocacy efforts, but with more volunteers and new ideas, we could do an even better job. Here's your opportunity to learn first-hand what we do and how you can help.

Registration will be from 2:45-3 p.m. at Levity Live, located at 591 Collection Blvd. in Oxnard. The program will run from 3-3:45, followed by the ride-along selection and then the Committee Rush starting at 4 p.m. There will also be networking, food, drinks, fun and prize drawings, so [please register today](#).

Finally, don't forget to mark your calendars for the annual Trade Fair, which will be held October 5 at the Courtyard by Marriott Oxnard. Besides the great selection of vendors who will talk to you about their products and services, this year our Board of Directors will have a table so you can stop by and meet us and give us your feedback on what VCCAR is doing well and where we could do things differently.

I hope to see you at both upcoming events!

"Legal Update Launched With Laughs at Levity Live."

VCCAR REALTOR® Named a Good Neighbor Award Finalist

Veteran county broker Kay Wilson-Bolton has been named as one of 10 finalists in the National Association of REALTORS® 2017 Good Neighbor Awards competition. The award honors members who make an extraordinary impact on their community through volunteer work.

Wilson-Bolton, a broker with Century 21-Troop Real Estate in Santa Paula, was recognized for her efforts to feed the homeless through establishing the Many Meals program in 2009, which now feeds as many as 600 people every Wednesday at Santa Paula's First Presbyterian Church.

"We had no idea what 'many' would mean when we started," says Wilson-Bolton, whose efforts to end hunger are part of a nonprofit organization she established in 2002 called SPIRIT of Santa Paula. A former mayor and council member, Wilson-Bolton runs the organization as a volunteer. You can [read more about her efforts](#) in the current issue of REALTOR® magazine.

Besides her numerous civic accomplishments, Wilson-Bolton is also an enthusiastic VCCAR volunteer, having served as Association president and in June was elected to a new term on the Board of Directors.

This year marks the 18th year the Good Neighbor Awards program has recognized REALTOR® volunteers. Those being honored have donated their time and passion to improve and enrich the lives of the people in their communities. The 2017 finalists have cumulatively raised more than \$48 million to make lives better for people in their communities.

On October 3, five winners will be named from among the 10 finalists. Winners will receive a \$10,000 grant and national media exposure for their community charity, including a feature in the November/December issue of REALTOR®



Magazine. The winners will also receive travel expenses to the 2017 REALTORS® Conference & Expo in Chicago, where they will accept their awards at a presentation in front of thousands of their peers. In addition, five honorable mentions will receive a \$2,500 grant.

The public can also vote for their favorite of the 10 Good Neighbor finalists. The three finalists who get the most votes will be Web Choice winners and will take home additional donations of \$2,500, \$1,250 and \$1,250 respectively. You can cast votes at www.realtor.com/goodneighbor before October 2.

Here's what Wilson-Bolton posted on the VCCAR Facebook page about being a finalist:

"If you think the work of SPIRIT of Santa Paula has a place in our community, please cast your vote for a grant award. This is never about one person. It's about being called to help homeless people find a place for safe sleep, helping people with addictions discover the beauty of clean and sober living, providing abundant food supplies and all possible resources for the most vulnerable and least powerful people in my community. I didn't invent this work, I was called to it. None of this is about me. It's about the work of being a 'good neighbor' as described in the Gospel of Luke, Chapter 10."

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Sign Up Now to Serve on VCCAR Committees

Applications are now being accepted from members who wish to serve on VCCAR committees in 2018. Members who serve help strengthen the Association's events, services, member offerings, and strategic plan initiatives.

[You may apply online](#)

Applications must be received by Friday, November 3. The Board of Directors will make the selections from the applicants and members will be announced on December 1.

Committees for 2018 are Affiliate, Education, Finance, Governing Documents, Grievance, Leadership Development, Local Candidate Recommendations (by invitation only), Local Government Relations, MLS, Professional Standards, and Young Professionals Network. Additional requirements must be met to serve on Grievance and Professional Standards. For more information, contact [Pamela Patterson](#).

Economy to Weather Turbulence in Second Half of Year

RIS Media | August 21

Analysts anticipate the economy will weather turbulence expected in the second half of the year, according to Fannie Mae's Economic & Strategic Research (ESR) Group's recently released Economic and Housing Outlook for August 2017. The Outlook maintains the economy will grow 2.0 percent over the course of the year, even with possible setbacks on the horizon.

[Read more](#)

HARP Extended Through 2018

HousingWire | August 17

The government's Home Affordable Refinance Program was all set to end next month, September 30, to be exact, but that's not the case anymore. The Federal Housing Finance Agency announced Thursday that it is extending HARP through Dec. 31, 2018, adding an additional 15 months onto the program's already extended lifespan.

[Read more](#)

Where's the Real Value in Automated Valuation Models?

RPR Blog | August 16

A handful of organizations offer Automated Valuation Models (AVMs) yet not one is 100 percent accurate. The truth lies in the types of data that AVM providers use to generate the AVM.

Although most AVMs are readily and publicly available to consumers, real estate agents, appraisers, and lenders, they carry distinct disadvantages. First, without a physical inspection, AVMs do not factor in a property's condition and thereby, rely on "average condition" scenarios when determining value.

Second, AVMs draw from public records sources which can be inaccurate and incomplete. So says Karen France, senior vice president of Association and MLS Services at Realtors Property Resource. "Public records are known for being incomplete and slow to react to changing market trends," said France. "There can be a delay for transactions to be recorded at the local courthouse and then even longer to be published electronically. Every courthouse has their own procedures and many of them are not electronic."

[Read more](#)

Agents Sell Homes for More Than FSBOs

Inman News | August 16

Academic research has often cast doubt on the value of real estate agents, but a new study will come as music to their ears. It suggests that homeowners will net roughly the same proceeds whether they sell through a real estate agent or take the FSBO (for-sale-by-owner) route.

That's because agents tend to achieve higher sales prices for properties than comparable FSBO listings — enough to offset their commission fee, according to an analysis released by automated valuation model (AVM) provider Collateral Analytics.

[Read more](#)

Zillow Exec Nick Bailey Becomes Century 21 CEO

Inman News | August 16

In the mid-1990s, Nick Bailey was a rookie agent at Century 21 Real Estate (C21). Little did he know that 21 years later, almost to the day, he would be named CEO and president of the company at the age of 42, his career coming full circle.

[Read more](#)

More Borrowers Are Defaulting on Their 'Green' PACE Loans

Dow Jones Newswires | August 15

Loan defaults in a popular program meant to finance energy-saving home upgrades have increased substantially, despite lenders' claims that few borrowers have missed payments.

[Read more](#)

14 Best Apps for Real Estate Agents in 2017

RPR Blog | August 14

Chances are you're a busy REALTOR® who relies on word of mouth or happenstance to learn about the latest and greatest apps. If so, the RPR team is here for you. Here are 14 top trending real estate apps that we believe will support your core business activities.

[Read more](#)

As Prices Rise, Mortgage Lenders Make it Easier to Buy a House

L.A. Times | August 4

Home prices are rising across the country and mortgage rates, though still historically low, are up since the presidential election. Simply put, buying a home isn't easy, especially in high-cost metropolitan areas such as Los Angeles County, where the median price of a home hit \$569,000 in June.

[Read more](#)

Ditching Digital Distractions

REALTOR® Magazine | July 2017

As the fast-paced real estate business becomes more mobile, your smartphone and other devices can be your best friends—but they can also fill your day with interruptions.

[Read more](#)

Statewide, the Bureau of Real Estate reports that from a peak of 529,244 brokers and agents in November 2007, the sales force dropped by 27 percent to 401,845 in March 2015, and since has climbed only by 3 percent to 415,458. And with between 20,000 and 25,000 new sales persons joining the ranks each year, more and more current REALTORS® are relatively new professionals.

Be Prepared

Veteran REALTORS® Give Tips on How to Plan for a Downturn

By John Frith

VCCAR Editor and PR Consultant

While economists don't expect another housing bubble anytime soon, the fact of the matter is that real estate is cyclical and at some point there will be a correction in Ventura County's housing market.

The Great Recession caused many agents and brokers to look for other careers, and since the market began to recover many new REALTORS® have joined the ranks. What should these newer agents be doing today to prepare themselves for the future? Ventura County Coastal asked economists and seasoned agents who've been there and done that for advice. Here are their tips.

The big picture

Regardless of when the next downturn hits, the industry is changing and REALTORS® have to adopt as well.

"You're going to have to work harder," said Dr. Mark Schniepp, director of the California Economic Forecast in Santa Barbara. "You need to establish leads and sell yourself. It's a full-time effort and it's hard work.

"You're going to have to work harder."

Mark Schniepp

"That's particularly true in a county like Ventura where the pie won't expand significantly (due to growth constraints). The competition for listings is tough, and that isn't going to change."

Dr. Sung Won Sohn, the Martin V. Smith professor of economics at California State University, Channel Islands, agreed.

"If you have a \$400,000 house near the coast it will sell itself. The key is getting listings," he said.

And both economists said REALTORS® need to embrace technology like never before.

Sohn said traditional methods of listing and selling homes, such as the MLS and holding open houses, are still important, but agents need to go beyond that by using social media networks like Facebook and Twitter. He said many older REALTORS® may not have the skills needed to use social media well, unlike their younger competitors who are extremely well-versed.

If you can't figure out how to market yourself and your properties online, "I would hire someone to do it for me," he said.

And Schniepp said as the buyers become younger, being online in an effective way will be even more important.

"Your primary buyers in the future are going to be millennials, and every one of them has a phone in their hand and checks the Internet for everything you can say," he said.

Be prepared – have a financial reserve



Kay Wilson-Bolton

Kay Wilson-Bolton has been a REALTOR® for 41 years and has been through three real estate downturns. The first one, in the early 1990s, was a major wake-up call.

"In 1992, we actually lost our home to foreclosure," she recalls. "There was not enough income to pay for a home, cars, credit cards, and everything else. To salvage my company, I let my house go."

Wilson-Bolton, a broker with Century 21-Troop Real Estate, was luckier than many – seven years later, she was able to buy back her home in Santa Paula. But the experience taught her valuable lessons.

"Number 1, don't spend all your money. You have to have a reserve," she said. While peer pressure and the media encourage people to buy the latest Audi or the biggest and best iPhone, it's better to have money in the bank.

"You have to be prepared, and the best way is to have a financial reserve so you don't face an immediate impact when the market cools off. Live within your means," she said. "Just get a nice-looking clean car. You'll impress people more by how you treat other people than by the car you drive."

"Number 1, don't spend all your money. You have to have a reserve."

Kay Wilson-Bolton



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ASSOCIATION OF REALTORS®

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Wilson-Bolton also recommends that agents develop a marketing plan to keep themselves in the public eye.

"Younger agents have to develop a system where people know they're in business so when tough times come they won't forget you're still in business," she said. "Keep yourself in front of people in good times and bad."

In her case, she started advertising on shopping carts 40 years ago and recently switched to marketing herself on the dividers between orders at grocery store check-out stands. She said people have seen her name and face so many times over the years that they think they know her.

Be willing to adapt and change



Ariel Palmieri

Ariel Palmieri is a part of the "Ariel and Karen Team" with colleague Karen Stein at Coldwell Banker Residential Brokerage in Hollywood Beach. The pair has seen good times and terrible times and her top tip is to adapt and change with the market.

"We became licensed in 2005 in the middle of a hot market," she recalled. "We had 14 offers on our first listing and sold it for \$55,000 above list. But 'don't get used to this,' is excellent advice. We realized we shouldn't rest on our laurels.

"When the market shifted (during the recession), it went from mostly private properties to 50 percent bank-owned and short-sales. And that's a very different animal. If a REALTOR® has never sold a bank-owned property or a short sale before, it would be good to learn."

She said the team was successful during the lean years because they worked hard to educate buyers and to make sure they knew that the process would likely be long and drawn-out. And while she never sold REOs during the recession, she said she's once again starting to get emails promoting REO courses, and suggested it might be a good idea for younger agents to take a couple of courses now, or find a mentor who was successful in the past and perhaps doesn't want to do it again because it is a lot of work.

Like Wilson-Bolton, Palmieri said agents should build a reserve during good times.

"A good rule of thumb is to put 50 percent of every commission check into savings. If you have a consistent savings plan, there will always be money available to pay your taxes and cover yourself when the checks aren't coming in," she said.

She also recommended buying disability insurance because she's seen agents injured who then couldn't drive for three months, "and it's difficult to meet clients or show or list properties if you can't drive."

Another strategy would be for younger agents to pair up with older agents nearing retirement and trying to figure out how to structure their business to make money from referrals.

"Let's figure out a way to make this mutually beneficial," she said. "That can really help a newer agent thrive and the more seasoned agent know their business won't just evaporate."

Finally, Palmieri said while many find it counter-intuitive, her longtime partnership with Stein has paid off for both agents.

"You can argue that when there's less business to go around, why would you want to be part of a team? I disagree. REALTORS® can offer more excellent service to clients as a team than as individuals and be at least two times as successful," she said.

Always build relationships



Jeff Roundy

Jeff Roundy has been a REALTOR® since 1975, long enough to get through sky-high interest rates in the early 1980s, the junk bond-driven downturn in the early '90s, and of course, the Great Recession. But he said he survived and even thrived because he always focused on relationships.

"One thing people need to understand is that if you want to be a success in the long term, it's a relation-based business," said Roundy, an associate broker with Keller Williams Realty in Ventura.

"Build those relationships. Take care of your past clients so in a downturn you won't be hit as hard. If they don't refer new clients to you, you won't be in business very long."

He said he recently sold a home to someone who was 1 year old when he first met her – when he sold a home to her parents.

Like Wilson-Bolton, Roundy also is a firm believer in keeping himself in front of past and potential clients. His wife years ago talked him into mailing recipe cards, which evolved into a calendar with recipes and now is a newsletter that includes recipes.

"I do an eight-page newsletter called Jeff's Journal. It's printed. Real old-school, low-tech, ugly goldenrod paper. But I edit and personalize it and people call me about it," he said.

A recent issue featured an uplifting fable about frogs with the moral of closing your ears to discouragement, an article pointing out that drinking coffee won't dehydrate you, tips for taking a great road trip, and two recipes – for hot dog and bacon bites and for chicken wings. And of course, there's an information request form.

Roundy doesn't ignore more modern forms of communication – he holds email contests and awards \$25 gift cards on a regular basis.

But in the end, it's all about building and maintaining relationships.

"We need to bring value to the table – to be in touch but not annoying," he said. "It's like being at a restaurant. You want waiters who provide good service but don't hover."

Frith can be reached at john@twsccommunications.com

"Take care of your past clients so in a downturn you won't be hit as hard."

Jeff Roundy

Important Issues Abound at Federal, State, and Local Levels

Several important government affairs issues have been taking center stage this summer at the federal, state, and local levels. Here are some of the highlights.

NAR Call for Action. NAR requested that all members urge Congress to pass H.R. 2874, "The 21st Century Flood Reform Act," before the National Flood Insurance Program expired on September 31. If the program had shut down, even temporarily, it would have had a major impact in Ventura County, where flood insurance is mandatory in many places.

NAR had been urging lawmakers to pass the bill because it would have reauthorized the program for the next five years and avoided the uncertainty of short-term extensions and potential government shutdowns. However, a short-term extension was included in legislation to fund disaster relief and raise the debt limit. The President has since signed the bill and NAR has discontinued its Call for Action.

The NFIP is now authorized through December 8th. In the meantime, NAR and C.A.R. will continue to work towards a long-term reform and reauthorization measure to ensure that there are no gaps in coverage for those who rely on NFIP-backed policies and that coverage is available for those whose financing requires it.

By **Marta Golding Brown**
VCCAR Government Affairs Director



Marta Golding Brown



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Keith Parnell
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H.R. 2874 would also cap rates at \$10,000 per year for property owners, direct the Federal Emergency Management Agency to develop more granular rate tables to ensure that fewer properties are overcharged by NFIP, sets aside \$1 billion for flood mitigation assistance grants, and increases access to private market flood insurance in many places.

NAR estimates that previous lapses in the program have affected as many as 40,000 transactions a month nationally.

Thank you to everyone who participated in the Call for Action because once again, your efforts made a difference.

C.A.R. Red Alert. Despite C.A.R.'s strong opposition, the Assembly recently approved with no votes to spare legislation that would allow local governments to impose new taxes on homeowners for stormwater treatment infrastructure without the legally required public vote. SB 231, by Sen. Bob Hertzberg, D-Van Nuys, had previously passed the Senate. C.A.R. will ask Governor Jerry Brown to veto the measure.

VCCAR thanks Assembly Member Jacqui Irwin, D-Thousand Oaks, who was one of 28 members to vote against the bill. Another nine members abstained, which also supported C.A.R.'s position.

Safe Homes, Safe Families. The City of Oxnard is considering moving forward with a rental inspection ordinance named the Safe Homes, Safe Families program. Mayor Tim Flynn and members of staff recently provided an update on the development of this program to members of the Local Government Affairs (LGR)

Committee and members of the Board of Directors. The exact rules of this program are still under consideration. City officials say the program is a systematic pre-emptive inspection of residential rental properties to promote public health and safety by ensuring safe living conditions. Oxnard originally indicated the program would inspect only multifamily units; however, the program draft now also includes single-family residences. Residences with tenants in federal, state, or local housing programs would be exempt, due to inspections from these programs. VCCAR will continue to closely monitor city action on this proposal.

Saticoy Sanitary District. A reminder that the Saticoy Sanitary District has adopted a resolution giving property owners within the district three years to assess and make repairs to their private property lateral system. The action was taken after the state Regional Water Quality Control Board ordered the district to meet discharge requirements from its sewage treatment plant. A major part of the problem has been found to be infiltration of poor-quality groundwater into the system via deficient sewer mains and private property laterals.

Property owners must have a qualified inspection of their lateral system and provide documentation to the district. Seriously deficient lateral systems must be repaired more quickly, however. The district warns that it has the right to make necessary repairs if property owners fail to act and to place a tax lien to recoup its costs.

For more information, please contact Tim Doyle at 805-658-4606.



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ALERT - Senate Bill 407
Water Conservation Retrofitting Goes Statewide for Single Family Dwellings on January 1, 2017.

SB 407 Property transfers: plumbing fixtures replacement
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Join RPR & Ventura County Coastal Association of REALTORS®

Friday, September 22, 2017

10AM - 12PM : **RPR Basic & Mobile** in the VCCAR Training Room

To Register

1. Go to vcrealtors.com and Click on **MEMBER SIGN IN** on the top right corner.
2. Click on **EVENTS AND CLASSES** link under "Ventura Membership" on the left side.
3. Click on **SCHEDULED CLASSES**.

For assistance, contact Alma Dominguez at (805) 981-2100 x103 or alma@vcrealtors.com.

UPCOMING EVENTS AND CLASSES

Plan to Attend Upcoming VCCAR Events

Many important events are scheduled between now and the end of the year. Mark your calendars now to make sure you don't miss them!

First up is the annual **Chili Cook-Off**, which will be held on Thursday, September 21, in the Aliso Escrow parking lot, 4522 Market Street in Ventura. Come and taste the best chili in town prepared by VCCAR members from 4:30-6:30 p.m.



The next General Membership Meeting will be held on Thursday, September 28. The event, **Legal Update Launched with Laughs at Levity Live**, will feature a legal update by former C.A.R. legal counsel Stella Ling and will be emceed by comedian Jen Murphy. A committee rush will be held after the event next door at Copper Blues. See President Lyle Elliott's column on Page 3 for more information.

This year's **Trade Fair** will take place on Thursday, October 5, from 11-3 p.m. at the Oxnard Courtyard Marriott, 600 E. Esplanade Dr. This is a must-attend event for REALTORS® looking for new ideas, equipment, or services. More than 60 exhibitors will be on hand, as will the VCCAR Board of Directors, who will be available to answer your questions about the Association. Remember that the deadline for exhibitors to register is Friday, September 29. This year, the Trade Fair includes a new special seminar on workforce housing in Ventura County. It will be held from 12:30-1:45 p.m. and is free, but it is a limited-seating event, so [register online today](#).



The 16th Annual **Ventura County Housing Conference** is set for Wednesday, October 18, at the Ventura County Office of Education Conference Center, 5100 Adolfo Road in Camarillo. Registration starts at 8 a.m. with the program beginning at 8:30 and running to about 12:45 p.m. VCCAR is a sponsor of the conference, which will include panels on meeting the housing needs of our local economy, how state and local governments will have to work together to address the housing crisis, and how to build coalitions to advance housing. Registration is \$95 before October 3, \$110 between October 3-17, and \$125 on the day of the event. You can register online at www.vchome.org. For more information, call Russ Watson at (916) 217-5997 or email info@vchome.org.



The **12th Annual REFAT Fraud Awareness Forum** will be held on Thursday, October 19, at the Residence Inn by Marriott, 2101 Vineyard Ave. in Oxnard from noon-2 p.m. Michael Sohn SSA, with the cyber outreach program at the FBI's Los Angeles office, will be speaking on today's hottest topic – wire fraud. Plus, Deputy District Attorney Tony Wold with the office's Real Estate Fraud Unit, will update attendees on real estate fraud being perpetrated and criminal real estate fraud cases. The event is free, but you must RSVP at refat.org



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. Tickets are now available for \$40 per person and can be [purchased here](#).



And finally, this year's VCCAR **Installation Lunch** will be held on December 8. More details will be coming soon.

SHRED EVENT

Shredder Runs Hot at Annual VCCAR Event

It has been hot in Ventura County and VCCAR's annual free shred event was no exception.

This year's event was held on one of the hottest days of the year but it did not slow down our members. In fact, we had more REALTORS® participate than ever before. This year, in just a matter of four hours, approximately 80 members stopped by the Association office by with items to shred. Members commented how much they appreciate this annual event and look forward to this opportunity every year.

The materials – up to 12 copy boxes or six banker boxes full of paper per member – were safely destroyed by Shred-it's East County-based service that securely shreds everything from documents to hard drives to pill bottles and identity cards.



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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%.
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County Seeks Landlords to House Homeless Veterans

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

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

The Supportive Services for Veteran Families program (SSVF) provides time-limited financial assistance and case management services to help veterans and their families rapidly return to housing or to prevent homelessness. The VA funds community-based, nonprofit organizations to provide security deposits, rental subsidies, and case management services to ensure that housing is stable and successful, with the goal of supporting the veteran to take over full responsibility for the lease and the rent. The SSVF program is administered via the Salvation Army.

Veteran income required to qualify for HUD-VASH or SSVF is 50 percent of median income (e.g. under \$35,000 for an individual; under \$40,000 for a two-person household).

Advantages for landlords who participate include guaranteed rent paid through direct deposit (tenants may be responsible for a small portion of rent); control of tenant selection to confirm compatibility; single point of contact with a case manager and timely responsiveness to tenant and landlord concerns; leases shorter than 12 months; reduced vacancy rates due to rapid connection with renters; and reduced default risk. Voucher rental amounts paid to landlords are based on rent reasonableness, utilities, and amenities included with the rental unit(s). There is no minimum number of units needed to participate.

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



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

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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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TRADE FAIR

VCCAR Presents
2017 TRADE FAIR

VENTURA COUNTY COASTAL
ASSOCIATION OF REALTORS®

VCCAR Presents
2017 TRADE FAIR

VIP Exhibitor

Date Time
OCT 5 11:00 AM

Date Thursday, October 5, 2017
Time 11:00 AM - 3:00 PM
Location Oxnard Marriott Courtyard Hotel



Join us for the 2017 Trade Fair and Workforce Housing Seminar

REALTORS® looking for new ideas, new equipment or services can find it all at the **2017 Trade Fair** to be held at the Oxnard Marriott Courtyard Hotel on **Thursday, October 5, 2017 from 11:00 AM - 3:00 PM**. Featuring opportunities to meet with businesses in your area, enjoy light appetizers, participate in raffles and more! **NO COST TO ATTEND**

JUST SAY YES to Workforce Housing in Ventura County

New this year is the addition of an important seminar for all REALTORS® on **workforce housing options** in the area. Hear from a panel of local experts! This **FREE** class will be offered at the Trade Fair from 12:30 PM - 1:45 PM. **Limited Seating!**

Event Information

Trade Fair Hours:
11:00 AM - 3:00 PM
Visit vendors, chances for prizes,
and enjoy light appetizers

Event Location

Oxnard Marriott Courtyard Hotel
600 E. Esplanade Drive
Oxnard, CA 93036

Registration Info

www.vcrealtors.com
Events and Classes
located under Ventura Membership

NEW MEMBERS



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

Front row – left to right:

Keith Greenhouse, Keith Robert Greenhouse Broker; Janelle Paez, Lotus Real Estate Group; Cheryl Smith, Keller Williams West; Lahna Truong, Coldwell Banker Residential; Rene Gonzalez, Barajas Real Estate; Carol Duron, Duron Realty; Linda Sartuche, Linda Sartuche Broker; Kasia Brady, NextHome Realty.

Back row- left to right:

Lyle Elliott; Lita Leovy, Keller Williams West; Maria Montellano, Keller Williams West; Patricia Barraza, Esquire Realty; Carolina Barajas, Esquire Realty; Marcie Youtz, Keller Williams West.



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- 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, October 6, 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
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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.narpr.com.

County Housing Inventory Continues to Fall; Sales and Listing Prices Rise

The Ventura County housing shortage grew tighter in August as new listings plummeted by 36 percent from the same month a year ago and the number of active listings fell by 29 percent year over year, according to data from the Ventura County Regional Data Share MLS and Realtors Property Resource (RPR).

Just 626 new listings entered the system in August, the lowest amount this year. That compares to 810 new listings in July and 981 in August 2016.

Active listings, meanwhile, fell to 1,730, down from 1,890 the previous month and 2,440 in August 2016.

Perhaps due in part to the declining number of homes on the market, the median listing price climbed to \$700,000 countywide last month, up from \$670,000 the month before and up from \$610,000 a year ago August.

Closed sales held steady at 646, basically the same as the 652 the previous month and down 10 percent from the 716 closed sales a year ago. Pending sales at the end of the month also held steady at 434, compared to 430 in July and 518 the previous year. The 16 percent drop year-over-year continued a five-month trend that has seen year-over-year sales down from between 16- and 23 percent.

Based on the current sales rate, the available inventory ticked upwards to 2.66 months, up from 2.37 the month before but still down 23 percent from last year.

The median sales price ticked upward to \$580,000, up from \$571,000 the previous month but virtually identical to the figure in June. The sales price climbed by 5 percent from August 2016.



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.
Aug '17	646	-9.8%
Aug '16	716	-0.4%
Aug '15	719	-6.4%



Current Year	716	620	615	558	594	444	404	642	594	673	798	652	646
Prior Year	719	696	643	465	598	404	402	626	684	708	797	706	716
Percent Change from Prior Year	0%	-10%	-4%	20%	-1%	10%	0%	3%	2%	-5%	0%	-8%	-10%



Alternative Dispute Resolution ADR

A Mock Demonstration of the MEDIATION & ARBITRATION PROCESS

What REALTORS® Should Know About Alternative Dispute Resolution

- * Should clients initial the provisions for ADR?
- * Advantages and disadvantages of a pre-dispute mediation
- * Look behind the curtain as to how a mediator handles dispute
- * What role does a REALTOR® play in the process?
- * And much more!



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Don E. Lanson



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Mark Miller

Refreshments provided by Isabel Mislana of Axia Home Loans.

To register go to www.vcrealtors.com. If you have any questions, please contact Alma Dominguez at store@vcrealtors.com or at 805-981-2100.

DATE

Monday, October 16, 2017

TIME

10:00 AM - 11:30 AM

LOCATION

VCCAR Training Room
2350 Wankel Way
Oxnard, CA 93030

REGISTRATION

www.vcrealtors.com
EVENTS and CLASSES
located under Ventura
Membership

NO COST TO ATTEND!

The advice, opinions & views expressed do not necessarily represent the views of Ventura County Coastal Association of REALTORS®



VCCAR presents...

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Rules & Regulations TRAINING

 VENTURA COUNTY COASTAL
ASSOCIATION OF REALTORS®



OCTOBER TRAINING

Date: Wednesday, October 25th

Time: 1:00 PM to 3:00 PM

Location: VCCAR Training Room

Instructor: Cami Pinsak

DECEMBER TRAINING

Date: Monday, December 18th

Time: 9:00 AM to 11:00 AM

Location: VCCAR Training Room

Instructor: Armani Amezcu

Have you ever wondered whether your listing violated MLS Rules and Regulations or the Data Integrity Standards & Guidelines?

Or, what happens if you fail to respond to a violation warning email?

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

Does Your Listing Violate MLS Rules & Regulations?

MLS rules and regulations training covers the following items:

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



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REGISTRATION FORM

_____ Name

_____ Company

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Wednesday, OCT 25

Monday, DEC 18

Wyndi Austin
Chief Executive Officer



Wyndi Austin

NAR Biennial Code of Ethics Requirements

Earlier in the year, we briefly discussed the new two-year Code of Ethics requirements that have been established by the National Association of REALTORS® (NAR). For California REALTORS® this previously was a four-year requirement that coincided with the CalBRE license renewal and so didn't require additional focus from members.

ATTENTION REALTORS!

Have you taken the required Code of Ethics Training?

WHY?
REALTORS® are required to complete ethics training of not less than 2 hours, 30 minutes of instructional time within two-year cycles.
This is a requirement of the National Association of REALTORS® (NAR).

HOW?
Take the **FREE** online course from NAR!
* VCCAR will receive notification when you complete the course!

WHEN?
The current two-year cycle began JAN 1, 2017 and ends DEC 31, 2018.
You must complete an ethics course no later than December 31, 2018.

Register

www.nar.com/code-of-ethics/training

Here are the facts and information you need to know now:

CODE OF ETHICS DEADLINE: Between January 1, 2017, and December 31, 2018, REALTORS® are required to complete biennial ethics training of no less than 2 ½ hours of instructional time.

Existing Members

NAR offers a FREE online course for existing members. The course typically takes 2.5 hours to complete. [Register here](#)

PROOF OF COMPLETION AND REPORTING

If you completed the course online via NAR, you will receive a certificate of completion once you finalize and pass the class. Nothing additional is required by the member – NAR will automatically log and account for your completion and will send VCCAR notification that you have met the requirement.

New Members

As a requirement of membership, you have 60 days to complete New Member Orientation and Code of Ethics class.

PROOF OF COMPLETION AND REPORTING

Upon completion, this fulfills the NAR Code of Ethics requirement for the current period. Staff will document your record accordingly with NAR reflecting you have met the requirement.

Very important - please note: If you take a Code of Ethics course from anyone other than VCCAR or NAR, you **MUST** send us a copy of your certificate of completion. This will allow us to notate your records accordingly. I hope this helps you navigate through this process, if you have any questions please don't hesitate to contact our office for more information.

Look What's Available in the VCCAR REALTOR® Store



Auto Vent Cell Phone Holder

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

VCCAR member Price: \$9.99



Business Card Holder - Lazer Engraved

- Elegant metal pocket size business card holder.
- Holds 20-25 business cards.
- Lazer engraved for an elegant look.
- Size: 2 1/4" x 3 3/4"

VCCAR member Price: \$9.95 plus tax.



Double Wall 16 oz. Acrylic Tumbler

Being a REALTOR® keeps you busy and on the go! Stay stylishly hydrated with this REALTOR® Logo clear insulated tumbler! Durable clear acrylic and polypropylene material make this the ideal tumbler to beautifully show off your profession. The tumbler holds 16 oz. of your favorite hot or cold drink and keeps the drink at the perfect temperature for longer than other tumblers while preventing condensation, thanks to its double wall construction.

VCCAR member Price: \$12.80 plus tax.



Solid Plastic Real Estate Riders "You'll♥This Place!"

- 6"x24"x 1/8" These solid plastic riders are double sided and have drilled mounting holes.

VCCAR member Price each: \$4.95



Value Power Bank Cell Phone Charger

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

VCCAR member Price: \$9.99



The California Residential Purchase Agreement and Joint Escrow

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

VCCAR member Price: \$77.40 plus tax.



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



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