

# Ventura County Coastal

Official Publication of the Ventura County Coastal Association of REALTORS®

October 2018

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## UPCOMING Meetings/Events

**OCTOBER 25**  
New Member Orientation  
Training Room  
9:00 AM

**OCTOBER 29**  
Code of Ethics Class  
Training Room  
9:00 AM

Finance Committee Meeting  
Boardroom  
12:30 PM

**OCTOBER 31 – NOVEMBER 5**  
NAR: Annual Governance Meetings

**NOVEMBER 6**  
REALTOR® Safety Training  
Training Room  
10:00 AM

**NOVEMBER 7**  
LCRC Committee Meeting  
Boardroom  
2:00 PM

**NOVEMBER 9**  
LGR Committee Meeting  
Boardroom  
2:30 PM

**NOVEMBER 13**  
MLS Committee Meeting  
Boardroom  
1:00 PM

**NOVEMBER 14**  
Code of Ethics Class  
Training Room  
1:00 PM

**NOVEMBER 15**  
REFAT Meeting  
Boardroom  
10:00 AM

Leadership Development Committee Meeting  
Boardroom  
1:00 PM

**NOVEMBER 19**  
Professional Development Meeting  
Boardroom  
1:00 PM

VCRDS Committee Meeting  
Boardroom  
1:00 PM

**NOVEMBER 20**  
Flexmls Training (Beginners)  
Training Room  
9:00 AM

YPN Committee Meeting  
Boardroom  
10:00 AM

Flexmls Training (Advanced)  
Training Room  
11:00 AM

**NOVEMBER 22**  
Office Closed – Holiday

**NOVEMBER 23**  
Office Closed – Holiday

**NOVEMBER 27**  
Board Of Directors Meeting  
Boardroom  
9:00 AM

**NOVEMBER 29**  
New Member Orientation  
Training Room  
9:00 AM

**NOVEMBER 30**  
Code of Ethics Class  
Training Room  
9:00 AM

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**Matt Capritto**  
2018 VCCAR President



Matt Capritto

## Make Your Voice Heard. Register – and Vote

There's an old adage in politics that the only people who matter are the ones who vote. That's why I'm urging all of our members to study the issues facing them on the November 6 ballot and make their voices heard, in contests both here in Ventura County and statewide.

Of course, you can only vote if you're registered to do so. But California has made it easier and easier over the years to register, so if you haven't done so yet there's no excuse. Stop reading this column right now and [register online](#). It will only take you five minutes.

The deadline to register is Monday, October 22, 15 days before Election Day. But even if you miss the hard deadline, you may be able to conditionally register and vote at the county elections office. You can [learn more about this new program here](#).

Why is it so important to vote? After all, most elections are won by hundreds or thousands or even millions of votes, so one person's vote doesn't really matter, right?

Wrong. Only people who vote decide who and what wins and loses.

For example, Americans tend to turn out in higher numbers in presidential election years than they do in the off years. Here in Ventura County, there were 442,951 people registered to vote in 2016, and 363,285 of them cast ballots in the November election – a turnout rate of 82.01 percent.

But two years earlier, when like this year the election of the governor topped the ballot, there were 433,064 county residents registered, but just 203,783 actually cast ballots – a turnout of just 47.06 percent. That means 150,000 or so county residents who would have voted had Donald Trump or Hillary Clinton been on the ballot did not do so.

How would they have voted? I don't know, but I do know there were some close elections in 2014. Julia Brownley defeated Jeff Gorell for Congress by 4,886 votes. Jacqui Irwin beat Rob McCoy for an Assembly seat by 5,309 votes. The fourth-place finisher was denied a seat on the Camarillo City Council by 1,130 votes. And the third-place candidate lost an Oxnard City Council seat by just 10 votes.

So yes, your vote does count.

Statewide, C.A.R. estimates there are 37,425 REALTORS® not registered to vote. There are important issues and some of them could be closely decided. Proposition 5, for example, C.A.R.'s ballot measure to allow seniors to downsize and keep their Prop. 13 property tax valuation. And Proposition 10, which would authorize every city and county to enact stringent rent control ordinances – even on single-family homes.

Here in the county, there are nine people running for three Camarillo City Council seats, three candidates for two council seats in Fillmore, three candidates for Oxnard mayor and several candidates for four new district council seats, five candidates for three seats in Port Hueneme, six candidates for three seats in Santa Paula, and numerous candidates running for four new district seats in Ventura.

VCCAR's Local Committee, as an arm of the California Real Estate Political Action Committee or CREPAC, is recommending candidates for some of these offices, and you can find more information on [Page 16](#). But regardless of who you might support, I urge all REALTORS® and affiliate members to make sure you're registered, do your homework, and vote for the candidates you think will do the best job.

As C.A.R.'s REALTOR® Party program puts it, "we don't tell you who to vote for...we just want you to vote." 🗳️

“Only people who vote decide who and what wins and loses.”

Vote **YES** on Prop 5

**REALTORS®**

**Protect Homeownership**

Prop 5 removes the unfair moving penalty for seniors,  
the severely disabled and disaster victims

Paid for by California Association of REALTORS® Issues Mobilization PAC

**#YES5NO10**



## Associations Distribute All \$650,000 to Thomas Fire Victims

VCCAR and the Santa Barbara and Ojai AORs have distributed all of the funding obtained from NAR's REALTOR® Relief Fund (RRF) and C.A.R.'s Housing Affordability Fund (HAF) to assist victims of the Thomas Fire and Montecito Debris Flow.

In all, 278 families received grants of up to \$3,000 to cover a month's rent or mortgage payment, said VCCAR Government Affairs Director Marta Golding Brown, who coordinated VCCAR's efforts.

A total of 226 Ventura County families were assisted by VCCAR and the Ojai Valley Board of Realtors, with 52 Santa Barbara families assisted by the Santa Barbara AOR. Ventura County recipients were awarded \$526,990.75 with \$126,844.19 allocated to Santa Barbara County victims. NAR agreed to contribute another \$4,000 to cover the amount over \$650,000.

"All three associations were proud to have the opportunity to help so many area residents who had lost their homes," Brown said. "The program gave a helping hand to people who had lost hope that they would receive any more assistance because the disaster was 'over,' and we have received countless heartfelt thank-you letters from recipients."

She noted while the funding is now exhausted, the REALTOR® community is still involved and assisting other organizations with preparing for the next disaster and helping people find homes.

The Associations earlier this year applied for funding from the state and national funds and were awarded \$150,000 from HAF and \$500,000 from RRF. The RRF funds provided one month's rent or mortgage payment up to \$3,000 to victims, while the HAF grant provided the same level of assistance to people needing mortgage relief and were either a veteran, senior (55+), or first-time homebuyer who had purchased in the past three years.

Victims were required to fill out an application, provide a copy of their photo ID, a copy of a mortgage statement or rental agreement, and proof of the damaged/destroyed residence. Checks were made out to the mortgage holder or landlord and the applicant to prevent fraud.

The program was launched on May 25 and funding was completed on September 14.

## YPN Wins C.A.R. Month of Giving Award

VCCAR's Young Professionals Network was honored at this month's C.A.R. meetings for raising the most funds for the Housing Affordability Fund (HAF).

VCCAR President-Elect Jorge DeLeón said the campaign was organized by the statewide YPN to generate additional funding for the HAF, which helps Californians become homeowners. The program also provided a portion of the funding for the Thomas Fire relief effort (see article above.)

The local YPN raised a total of \$1,400, due in large part to Laurie Rutledge, an agent in Coldwell Banker Residential Brokerage's Ventura office, who contributed \$1,000.

DeLeón, who is also the office manager of CB Residential's Oxnard Beach office, said winning the recognition will benefit the local YPN.

"It engages the young professionals and other real estate agents into doing something great for the community," DeLeón said. "We're a relatively small AOR, and winning this will really invigorate our YPN." DeLeón is also one of nine REALTORS® on C.A.R.'s YPN advisory board this year.



From left, C.A.R. YPN co-vice chair Amber Keene, VCCAR President-Elect Jorge DeLeón, VCCAR Treasurer Carolyn Triebold, VCCAR YPN Chair Tom Buenger, VCCAR Director Sher Heard, and C.A.R. YPN co-vice chair Ryan Ole Hass after VCCAR received the award.

## Committee and Award Applications Now Available

Nominations are now open for VCCAR's annual awards and for positions on 2019 committees.

Nominations for REALTOR® of the Year, Broker/Owner/Office Manager of the Year, and Affiliate of the Year must be submitted by Friday, November 9, and winners will be announced at the Installation Breakfast on December 4 (see article below). You can submit your [nominations for all three awards online](#).

Members interested in serving on a committee in 2019 may [also apply online](#) no later than November 3. The Board of Directors will approve committee members on November 21 and next year's committee rosters will be announced on December 1.

More information about the application guidelines is available on the application form.



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## Mandatory Biennial Code of Ethics Training Courses Set

All REALTORS® are reminded that you must attend a Biennial Code of Ethics Course no later than December 31 to comply with NAR requirements. REALTORS® who are not in compliance will be suspended effective January 1 and will be terminated on March 1 if they have not attended a course.

There are still seven training sessions scheduled at VCCAR during the remainder of 2018. All but the December 5 course with instructor David Compton are free; that session costs \$20.

### Sessions are scheduled for

- Monday, October 29, from 9 a.m. to noon
- Wednesday, November 14, from 1-4 p.m.
- Friday, November 30, from 9 a.m. to noon

- Monday, December 3, from 9 a.m. to noon
- Wednesday, December 5, from 9:30 a.m. to 12:30 p.m.
- Tuesday, December 11, from 9 a.m. to noon
- And Wednesday, December 19, from 1-4 p.m.

All of the sessions will be held in the VCCAR Training Room. You can register online at <http://ims.vcreators.com>. To see if you are already in compliance and don't need to take a course now, go to [www.vcrealtors.com/code](http://www.vcrealtors.com/code) and check the "Are You In Compliance" list. If your name appears, you are in compliance for the current cycle.

## Vino for Vets Event Cancelled

For the past several years, the YPN Committee has organized the Vino for Vets fundraiser to benefit the California Veterans Home-Ventura. These events have been very successful, with last year's event alone netting nearly \$20,000.

But interest in the event has waned in the past couple of years, and this year the Committee has had a particularly difficult time enlisting support. Rather than put on an event that does not meet VCCAR's standards, the Committee made the difficult decision to cancel the fundraiser.

VCCAR would like to thank all of the YPN volunteers over the years who have worked on Vino for Vets for putting on fun-filled evenings that have benefitted our veterans. This dedication over the years is just one more demonstration of the Association's commitment to giving back and VCCAR will continue to be part of the fabric of our community for many years to come.

## Mark Your Calendars for Installation Breakfast

This year's Installation event will be a breakfast on Tuesday, December 4, at the Crowne Plaza Ventura Beach Hotel. All members are invited to attend and recognize 2018 President Matt Capritto and outgoing board members for their service and to welcome in 2019 President Jorge DeLeón, new officers, and new board members.

The cost of the event is \$45. Registration and breakfast will be held from 8:30-9:15 a.m., and the program will run from 9:15-11:30 a.m. Online registration is [available here](#).

Sponsorship opportunities are still available as well. For more information, [click here](#).



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## Housing Cycle at Peak, C.A.R.'s Chief Economist Says

Sales expected to ease back, price increases to slow, but no crash on horizon

By John Frith

VCCAR Editor and PR Consultant

C.A.R.'s chief economist said earlier this month that she believes the current real estate cycle is at its peak and that we should see softening prices by next year.

In a press conference at the REImagine conference in Long Beach, Leslie Appleton-Young said too many buyers have been priced out of the market, which means the recent increase in inventory isn't being snapped up as it would have been even a few months ago.

"The problem now isn't a supply problem like it has been for the past several years. It's now a demand problem. People can't afford to buy and they don't want to pay today's prices. They sense we're at the peak of the market and buyers are on the sideline waiting to see what happens next," said Appleton-Young, who also is C.A.R.'s senior vice president.

She said C.A.R. is now projecting 410,500 single-family home resales statewide this year, which would be down 3.2 percent from 2017. In 2019, total home sales are expected to decline another 3.3 percent, to 396,800.

Median prices are expected to continue climbing, to \$575,800 this year, 7 percent above 2017's median, but up just 3.1 percent in 2019 to \$593,400.

Coupled with slowly rising mortgage interest rates, the Housing Affordability Index is projected to decline to 28 percent this year (down from 29 percent last year) and down to 25 percent in 2019.

Still, the economy remains strong. Consumer confidence is at an 18-year high. Inflation remains in check. And while interest rates have climbed from historic lows, they are still well below historical averages.

One opportunity REALTORS® have to get buyers off the sideline is that it's better to buy now than when rates go higher.

Monthly payments on a \$596,730 home – the statewide median in the second quarter – would be \$2,563 at 5 percent (assuming a 20 percent down payment). But if interest rates rose to 6 percent, that would jump to \$2,862. And the minimum qualifying income would climb from \$129,958 to \$141,936.

Even if there's a significant recession in the next few years, neither Appleton-Young nor fellow C.A.R. economist Jordan Levine expect housing prices to fall anywhere nearly as steeply as they did from 2007-2009.

"The market is only about half as overheated as it was the last time. So even in a worst-case scenario, we would be looking at about half as bad a drop as back then," Levine said.

In the final analysis, Appleton-Young said there were five key consequences to the state's housing crisis:

1. California is not affordable. Just 26 percent of households can afford to buy a median-priced home, compared to 53 percent nationwide. In fact just one California county – Lassen in the far northeast corner of the state – has an affordability rate higher than the national average. (Ventura County's affordability rate is 28 percent, the 17th least-affordable of the 52 counties.)
2. The high cost of housing is contributing to the state's growing homelessness problem. The U.S. Department of Housing and Urban Development estimated there were 134,278 homeless people in California in January 2017, 45,000 more than No. 2 New York. Worse, the state's homeless population grew by 16,136 (13.7 percent) between 2016 and 2017.
3. California is losing workers to more affordable states. About 750,000 Californians have moved to other states since 2010.
4. California will soon be a majority-renter state. The state's homeowner rate has fallen to 54.4 percent from the peak of 60.2 percent in 2006. By 2025, it is expected there will be as many renters as homeowners statewide, and by 2040 the homeownership rate could fall to as low as 41 percent.
5. The state is pricing itself out of its future. The solution is to build more housing, but doing so won't be easy. "There's no quick fix," she said. "This is a long-term issue for the housing market and for the California economy."



### California Housing Market Outlook

	2013	2014	2015	2016	2017	2018p	2019f
SFH Resales (000s)	414.9	382.7	409.4	417.7	424.1	410.5	396.8
% Change	-5.9%	-7.8%	7.0%	2.0%	1.5%	-3.2%	-3.3%
Median Price (\$000s)	\$407.2	\$446.9	\$476.3	\$502.3	\$538.0	\$575.8	\$593.4
% Change	27.5%	9.8%	6.6%	5.4%	7.2%	7.0%	3.1%
Housing Affordability Index	36%	30%	31%	31%	29%	28%	25%
30-Yr FRM	4.0%	4.2%	3.9%	3.6%	4.0%	4.7%	5.2%

SERIES: CA Housing Market Outlook  
SOURCE: CALIFORNIA ASSOCIATION OF REALTORS®



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](http://www.narrpr.com).

## Statewide Slowing Also Affecting Ventura County Housing Market

For the third straight month, new listings and active listings locally were higher in September than they were in the same month in 2017, suggesting the shift in the state's housing market is also affecting Ventura County, according to data compiled by the Ventura County Regional Data Share MLS and Realtors Property Resource.

At the same time, closed sales fell sharply but pending sales at the close of the month were higher than they were a year ago and in August of this year.

C.A.R. Senior Economist Jordan Levine said the data indicate that the statewide slowdown is also affecting Ventura County.

"Statewide, the housing market has begun to shift with sales falling and active listings rising sharply. Although this trend has been more muted in Ventura County, sales growth has been subdued, active listings are indeed growing (albeit at a slower pace than the rest of the state), and this diminished competitiveness has led to weaker price growth locally," Levine said.

There were 746 new listings countywide in September, up 2.9 percent from 725 a year ago but down 14.4 percent from the 871 listings in August. That is the third straight monthly year-over-year increase.

Active listing totaled 1,960, up 2.8 percent from a year ago and down 3.9 percent from the 2,040 reported in August.

Closed sales fell to 460, down 23.6 percent from 602 a year ago and down 27.5 percent from 634 reported in August. The year-over-year monthly decline was the largest recorded in the past year. Pending sales, however, were higher at 344 at the end of September – up 3 percent from the 334 at the end of September 2017 and up 12.8 percent from 305 at the end of August.

The number of months of inventory rose year over year for the fifth time in the past six months to 3.1, up 9 percent from the 2.8 months recorded a year ago but down 15.8 percent from 3.67 months in August.

Pricing, meanwhile, was mixed. The median listing price hit \$663,500, up 2.1 percent from a year ago and down less than 1 percent from \$669,000 in August. That translates to \$356 per square foot, up 4.4 percent from a year ago and down 1.1 percent from \$360 in August.

The median sales price, meanwhile, was \$610,000, up 7.8 percent from \$565,775 a year ago and up 1.8 percent from \$559,000 in August. Year-over-year increases have ranged from 2- to 12 percent each month during the past year. The median price per square foot was \$362, up 5.1 percent from \$345 a year ago and up 1.1 percent from August.



### Market Data Report

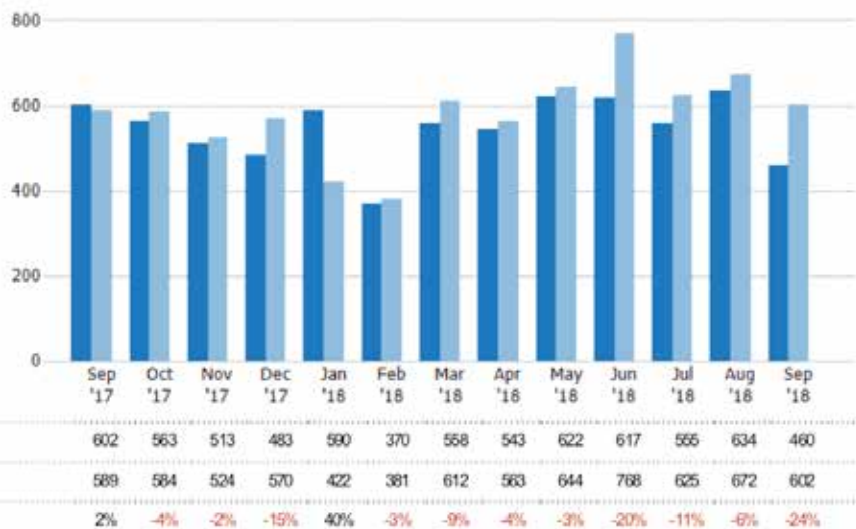
VCCAR Report

#### Closed Sales

The total number of residential 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 '18	460	-23.6%
Sep '17	602	2.2%
Sep '16	589	8.1%



## Proposition 13 Is 'On the Table.' What Does That Mean?

Joel Fox | Fox & Hounds | October 11

In the gubernatorial debate when asked if Proposition 13 was "on the table," Gavin Newsom responded, "Everything is on the table." So Newsom's going after Proposition 13? Maybe, but I think he plans to take on the state's tax structure a bit differently.

Newsom has already showed signs he is sympathetic to the split roll property tax proposal that could qualify for the 2020 ballot as early as next week. And, the split roll raising taxes on commercial property is a step toward undoing all of Proposition 13. But with Newsom's answers to reporters after the debate, it is more likely his first tax target would be elsewhere.

Cue Senator Bob Hertzberg and his service tax proposal.

[Read more](#)

## Mortgage Rates on 30-Year Home Loans Hit 5%, a Nearly 8-Year High

USA Today | October 10

Buying a home just got a bit more expensive.

Rates on the most common mortgage topped 5 percent for the first time since February 2011, making it even harder for buyers to get an affordable house.

The average rate on the 30-year fixed-rate home loan – the most popular mortgages for purchases – increased to 5.05 percent last week, up from 4.96 the previous week and 4.16 percent a year earlier, according to the Mortgage Bankers Association. Rates on other types of home loans – jumbo, FHA, 15-year and 5/1 adjustable-rate – all hit multi-year highs

[Read more](#)

## 5 Strategies to Grow Your Team's Production Immediately

RIS Media | October 8

Leveraging opportunities is paramount to succeed in real estate sales. Having a strategy prior to every call or appointment is also key. When you put a plan in place and look at each contact as a sales opportunity, you can then strategize how you will approach the lead.

Getting your team to think strategically is really the first, most important step in leveraging opportunities to turn leads into listings and sales. Use these strategies to grow your team members' production with immediate results. All the leads go on their GoldMine Pipeline and become buyers and listings eventually—and, let's face it, six months from now, you will want and need the business. This is the best way toward creating consistent, predictable monthly income on purpose.

[Read more](#)

## Vibrators, Sex, and Death: The 10 Craziest Confessions from Real Estate Agents

Inman News | October 4

Selling homes is a very complicated, up-close-and-personal business. Considering the hours we invest meeting with new people and the extensive amount of time we spend going in and out of houses, it should come as no surprise that many real estate agents have run into a few awkward, humorous and even X-rated situations.

I had one agent tell me about a seller getting arrested for murder while having properties in escrow — and having to do the rest of the transaction from behind bars. The seller got out three years later after being proven innocent.

If you think that's crazy, just wait.

[Read more](#)

## U.S. Housing Market Faces '5%' Test

Reuters | October 11, 2018

The U.S. housing market, already struggling with tight inventory and rising building costs, faces a fresh headwind as 30-year mortgage rates rise close to the 5 percent threshold for the first time in years.

Even as home prices have climbed steadily thanks largely to a lack of supply of homes for sale, housing affordability has remained relatively stable thanks to historically low borrowing costs.

But that is changing. Mortgage rates have surged to 4.97 percent from 4.23 percent in January, according to the Mortgage Bankers Association. Including fees, most 30-year mortgage costs have reached 5 percent or higher.

[Read more](#)

## Proposition 10 Just Throws Gasoline on the Fire

Jon Coupal | Daily Breeze | September 29

This November, Californians will see several taxpayer threats on the ballot, not the least of which is Proposition 10, titled "Local Rent Control Initiative." This measure would open the floodgates to big government bureaucracies, burdensome regulations and a loss of property rights. The word must be getting out, because a poll released last week by the Public Policy Institute of California shows Proposition 10 lagging.

Proposition 10 would repeal the 1995 Costa-Hawkins Rental Housing Act, a law that was enacted after a compromise was worked out between dozens of different interest groups. Costa-Hawkins stopped local governments in California from enacting a hodge-podge of different rent control laws, each with its own big bureaucracy. The law prohibited rent control on newly constructed buildings, single-family homes and condominium units. It also guaranteed the owners of existing rent-controlled buildings the right to raise the rent on a unit to market value for new tenants when the former tenants moved out.

[Read more](#)



## A Sign of Rent Control Fights to Come?

Los Angeles Times\$ | September 26

A fight over rent control has raged for three years in the Silicon Valley suburb of Mountain View with no end in sight. It began in October 2015, when Mountain View City Council members rejected pleas from tenant activists to limit rent increases. Tenant groups responded with a November 2016 ballot initiative to restrict rent hikes, and council members countered by putting a less stringent proposal before voters.

The tenants' plan passed, and landlords in Mountain View sued to overturn it — the lawsuit failed. Now signature gatherers are again congregating outside Mountain View supermarkets, this time for a landlord-sponsored rent control initiative to turn the rules in their favor.

"It's a blur of poster boards," said Mountain View tenant activist Kristina Pereyra, 49, describing the city's flurry of activity on rent control.

[Read more](#)

## Ventura County's Home Prices Are Steadily Rising in the Long Term

Ventura County Star\$ | September 26

Although Ventura County saw a drop in median home sale prices from July to August, housing prices are continuing to rise in the long term in both the county and the rest of Southern California.

Ventura County's median home sale price was \$585,750 last month, a 1.6 percent decline from July's \$595,000, according to a report Wednesday from CoreLogic, an Irvine-based firm that tracks the housing industry. CoreLogic's monthly reports detail the median housing prices and number of homes sold throughout Southern California.

While Ventura County and Southern California have seen occasional month-to-month drops in median sale prices throughout the last year, the long-term statistics suggest the region's housing market is steadily becoming more expensive to buy into.

[Read more](#)

## SoCal Home Prices Rise 7%, Though Some Say the Market Is Slowing

Los Angeles Times\$ | September 26

Southern California home prices kept rising in August, but sales fell as questions grow over whether the torrid housing market is finally cooling.

The median sales price in the six-county region rose to \$535,000, up 1% from July, research firm CoreLogic said Wednesday. The median — the point at which half the homes sold for more and half for less — was up 7% from a year earlier and just shy of the all-time high of \$537,000 reached in June.

Sales, however, fell 8% from August 2017. The drop-off came even though more homes were on the market, an indication that sky-high prices and rising mortgage rates are crimping demand.

[Read more](#)

## Amazon Just Invested \$\$\$ Into a Prefab Homebuilder Startup

Inman News | September 26

The construction industry is next in line for disruption by Amazon, which just invested in prefabricated homebuilding startup Plant Prefab, it was announced.

In total, Rialto, Calif.-based Plant Prefab raised \$6.7 million in series A funding from Obvious Ventures and the Amazon Alexa Fund, which typically backs startups focused on innovative voice technology. Neither Obvious Ventures nor Amazon Alexa Fund would reveal how much each invested individually, but a spokesperson for Obvious Ventures said it was a minority investor in the round.

A prefab, or prefabricated building, is defined as a building in which pieces are created independently and then assembled on site. Plant Prefab, which launched out of LivingHomes in 2016, builds new single- and multi-family prefabricated homes using sustainable technology and smart home tech.

[Read more](#)

## SoCal Homeowners Rush to Sell as Analyst Sees 'New Cracks in the Market'

Orange County Register\$ | September 25

Southern California's housing market enters the typically slower-selling fall season relatively awash in listings amid a significant cooling of house hunters' willingness to make a deal.

"New cracks in the housing market are demonstrating that the cooling trend is here to stay," wrote Steven Thomas of ReportsOnHousing that tracks homebuying patterns found in real estate broker networks.


Thomas' biweekly report found a stark change in the market for existing homes as of Sept. 20 vs. a year ago: selling time was 26 days longer as listings grew by 22 percent. ReportsOnHousing watches supply (active listings); year-to-date increase in supply; demand (new escrows in past 30 days); and "market time" (a measure of selling speed, estimated days it takes a typical listing to enter escrow).

[Read more](#)

## How the 20% Business Income Deduction Applies to You

REALTOR® Magazine | September 24

One of the biggest wins for REALTORS® in last year's tax reform bill is the new 20 percent business income deduction, also known as Section 199A. Almost any self-employed person or owner of a pass-through business (such as an S corporation, limited liability company, or partnership) with eligible income, which the National Association of REALTORS® made sure includes commissions from real estate sales, can take 20 percent off the top after business expenses are taken out.

Of course, there are limits. If you file as an individual, you're eligible up until your taxable income reaches \$157,500. After that, your deduction phases out over the next \$50,000, until you reach \$207,000. For couples filing jointly, the taxable income limit is \$315,000, with a \$100,000 phase-out until you reach \$415,000. That applies to your combined income. So, your spouse's income can impact your eligibility. 

[Read more](#)



## Trade Fair Again Brings REALTORS® and Vendors Together

California Dreamin' was the theme for this year's Trade Fair held on October 4 at the Courtyard by Marriott in Oxnard. Over 350 real estate community members had the opportunity to visit 55 exhibitors providing such services as lending, escrow, pest control, title, moving, and staging. Attendees were encouraged to visit vendors and drop off business cards for a chance to win some great prizes.

Vendors were encouraged to decorate for the California Dreamin' theme and they did not disappoint. Guild Mortgage had a complete beach theme and even gave away beach chairs as a prize. Axia Loans featured a display of bathing beauties on a sand tray and a palm tree accent, while Lawyer's Title set up a "California camping area" complete with fake logs and sand chairs.

For the second year in a row, attendees had the opportunity to attend a seminar featuring Mark Schniepp, Ph.D., the founder of the California Economic Forecast. This popular seminar included an update on the local economy including unemployment rate, job openings, resale housing market and other general updates. (Schniepp's insights were also featured in the [August issue cover story](#), *Mid-Year Market Update*.)

Thank you to the VCCAR Affiliate Committee and VCCAR staff for organizing this popular event. 🌴



The Guild Mortgage staff. Front row, from left: Toni Nicholson, Kathy Gray, and Kara Mara. Back row: Linda Hall and Xing Jin.



Raffle winner Dani Sumner with California Insurance Solutions with Teirra Gardens owner Lydia Ramos.



Maggie Hood, Karen Campbell, and Maggie McKinney show their support for Prop. 5 and opposition to Prop. 10.



Union Bank's Martha Soliz Kligman and Omar Madrigal.



Montecito Bank & Trust's Christine Gonzalez meets with an attendee.





Dennis Coulter, Martin Rosenblum Louie Mendez, and Dawn Peck at the Synergy One booth.



The Fidelity National Title team, from left: Steve Logan, Joey Siddens, Tressa Golden, Donna Leighty, Patty Franey, and RJ Cutting.



Linda Tabata from Ventura County Credit Union draws a winning ticket from Affiliate Committee Chair Joey Siddens.



VCCAR President-Elect Jorge DeLeón, left, draws out a winning raffle ticket as Affiliate Chair Joey Siddens watches.



James Federis shows off his cornhole skills as Stewart Title's Ron Romero and Cindy Castro look on.



From left, First American Title's Charlene Williams, Patty Estrada, and Yolanda Carr.

# Vote **NO** on **Prop 10**

## REALTORS:<sup>®</sup> Protect Homeownership

**Prop 10** will reduce available affordable and middle-class homes and worsen the housing crisis

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#YES5NO10

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Xin Jin 说普通话

Xin Jin speaks Mandarin

**Marta Golding Brown**  
VCCAR Government Affairs Director



Marta Golding Brown

## LCRC Recommends 13 City Council Candidates in November Elections

After meeting with many of the dozens of city council candidates for the five cities in VCCAR's service territory, the Local Candidate Recommendations Committee (LCRC), as an arm of the California Real Estate Political Action Committee (CREPAC), is recommending support for 13 candidates. The committee believes these candidates understand the importance of and support homeownership and private property rights:

- **Camarillo:** Mayor Charlotte Craven and Councilmembers Jan McDonald and Mike Morgan.
- **Fillmore:** Mayor Pro Tem Diane McCall and candidate Lynn Russell Edmonds.
- **Oxnard:** Mayor Tim Flynn, Mayor Pro Tem Carmen Ramirez, and candidate Ken Oplinger
- **Santa Paula:** Mayor Ginger Gherardi and Councilmember Jenny Crosswhite.
- **Ventura:** Councilmember Erik Nasarenko and candidates Kevin Clerici and Jim Friedman.

## County Approves 'Dark Sky' Ordinance for Ojai Valley

The Board of Supervisors last month adopted an ordinance to reduce the amount of light emitted by businesses and residents in the unincorporated portion of the Ojai Valley. This measure is intended to be a "good neighbor" ordinance to allow people to see the stars at night.

In the works for nearly four years, will require lighting to be directed downward (if feasible) and turned off overnight when people are no longer present beginning one year after the effective date of the ordinance. Essential lighting such as security lighting, lighting for walkways and driveways, and lights at building entrances may remain until fixtures are replaced.

More information is [available here](#).

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#### Chartered Investors

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### NAR STERLING R

Voluntary Contribution of \$1,000-\$2,499.

Wyndi Austin  
Jorge DeLeon  
Dustin Dammeyer  
Lyle Elliott  
Jim Keith

### C.A.R. Silver Bear

Voluntary Contribution of \$449.

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Mark Chacon  
Cindy Diaz-Telly  
Janet Dorsey  
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## The True Cost of Doing Business

Voluntary Contribution of \$148.+

Armani Amezcua  
Ashley Anderson  
Sheldon Berger  
Tim Comstock  
Terri Davis

Ellyn Dembowski  
Ana Gil  
Bonny Goetz  
Marta Golding Brown  
Susie Hafer

Lynn Osslund  
Troy Palmquist  
Cami Pinsak  
Briana Quinn  
Sandy Seekins

Carolyn Triebold  
BJ Ward  
Gale Wergeland



[www.vcrealtors.com/raf](http://www.vcrealtors.com/raf)

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

### Wildlife Corridor Hearing Postponed Until December 6

The County Planning Commission is now scheduled to hold a hearing on December 6 to consider an ordinance to establish Habitat Connectivity and Wildlife Corridors along with three "critical wildlife passage areas. It had been tentatively scheduled for October 25.

The county is considering adopting the corridors to allow plants and animals to migrate from one part of the county to another. [This county website](#) contains information on how to determine if a particular parcel is within one of the corridors. If you have clients in the unincorporated county, I strongly encourage you to review the proposed overlay map.

The proposal would impose restrictions on such things as fencing, structures, outdoor lighting, and vegetation removal within the corridors. In some areas, it could compel property owners to give up half their land to allow for wildlife passage, according to an analysis by COLAB, which can [be found here](#).

Please contact me at the Association office if you want to be included in planning for or anticipate presenting at the hearing.

### Governor Signs Final 2 C.A.R.-Sponsored Bills

Governor Jerry Brown has signed into law two remaining C.A.R.-sponsored bills that were still pending at press time for the September issue.

AB 1289 (Arambula), will clean up several sections of state real estate law, while AB 2458 (Weber) will create a simple process for seniors and severely disabled homeowners to find information on how to apply for available parcel tax exemptions. 🌱



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## NEW MEMBERS



### 14 New REALTORS® Join VCCAR in September

Fourteen new REALTORS® completed their new member orientation in September and received their pins from Ventura County Coastal Association of REALTORS® President Matt Capritto.

Front row, left to right: VCCAR Director Ashley Anderson; Gwendolyn Cooper-Moore, Keller Williams West Ventura County; Robert Berry, Realty ONE Group Summit; Mark Muñoz, Keller Williams; Janet Baucom, Coastlands Real Estate Group; Caitlin Lancaster, RE/MAX Gold Coast Property Management;

Maria Hernandez, ReUltra; Kathy Bradford, Purplebricks Realty.

Back row, left to right: Donna Neece, Keller Williams; Arturo Hernandez, Comfort Real Estate; Joshua Weaver, Keller Williams; Jesse Lee, Beach View Real Estate; Bryan Montes, Century 21 Troop Real Estate; Andy Werner, Skyview Mortgage and Real Estate; Mary Almanza, Joe Kapp Real Estate; VCCAR President Matt Capritto. 🌐

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# Are You in Compliance?

Meet the NAR requirement by attending a Biennial Code of Ethics course no later than December 31, 2018.

## BIENNIAL CODE OF ETHICS COURSES

**MON OCT 29 @ 9:00am - 12:00pm**

Code of Ethics CONT 17-18 (BIENOCOT) Instructor: Jim Keith

**WED NOV 14 @ 1:00pm - 4:00pm**

Code of Ethics CONT 17-18 (BIENNINO) Instructor: Jim Keith

**FRI NOV 30 @ 9:00am - 12:00pm**

Code of Ethics CONT 17-18 (BIEINNOV) Instructor: Jim Keith

**MON DEC 03 @ 9:00am - 12:00pm**

Code of Ethics CONT 17-18 (BIEINNOV) Instructor: Jim Keith

**WED DEC 05 @ 9:30am - 12:30pm**

Code of Ethics Instructor: David Compton  
Cost: \$20.00

**TUE DEC 11 @ 9:00am - 12:00pm**

Code of Ethics CONT 17-18 (BIEINDEC) Instructor: Jim Keith

**WED DEC 19 @ 1:00pm - 4:00pm**

Code of Ethics CONT 17-18 (BIEINDE) Instructor: Jim Keith



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## Compliance Dates To Remember

- Deadline to complete a course is December 31, 2018.
- As of January 1, 2019 members not in compliance will be suspended.
- As of March 1, 2019 members still not in compliance will be terminated.

**For more information\* visit  
[www.vcrealtors.com/code](http://www.vcrealtors.com/code)**

\*Check the "Are You In Compliance" list - if your name appears on this list you are in compliance for the current cycle.

## Forget Something?

The NAR Code of Ethics training deadline is



## MLS TRAINING SESSIONS

**VCCAR Training Room**  
2350 Wankel Way  
Oxnard, CA 93030

**MLS Rules & Regulations**  
**flexmls Beginners**  
**flexmls Advanced**

**flexmls BEG**

**Date:** Tuesday, NOV 20

**Time:** 9:00 AM to 10:30 AM

**flexmls ADV**

**Date:** Tuesday, NOV 20

**Time:** 11:00 AM to 12:00 PM

**MLS Rules & Regs**

**Date:** Monday, DEC 03

**Time:** 2:00 PM to 4:00 PM

**flexmls BEG**

**Date:** Tuesday, DEC 18

**Time:** 9:00 AM to 10:30 AM

**flexmls ADV**

**Date:** Tuesday, DEC 18

**Time:** 11:00 AM to 12:00 PM

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## DO YOU HAVE SAFETY PROTOCOLS IN PLACE?

HERE ARE SOME SUGGESTIONS TO INCLUDE:

- ☐ Meet new clients for the first time in your office and not at a property
- ☐ Make copies of clients' IDs so there's a record of who you are working with
- ☐ Host open houses with a fellow agent, instead of alone
- ☐ Show new clients NAR's award-winning video *"Real Estate, Safety & You"* to better educate them about the importance of REALTOR® safety





Wyndi Austin

## VCCAR to Host REALTOR® Safety Training

REALTOR® safety should be every member's top priority. While the vast majority of people you work with every day pose no threat, situations do arise from time to time that can affect your personal safety.

Here are some sobering statistics from this year's annual NAR Member Safety Report.

33 percent of REALTORS® surveyed reported they had experienced fear for their personal safety or the safety of their personal information, down from 38 percent the year before. Common situations included open houses, vacant homes, properties that were unlocked or unsecured, and buyers who refused to meet in public places.

41 percent of women experienced a fearful situation compared to just 20 percent of men. Both percentages were lower than in 2017.

53 percent of respondents reported fearing for their personal safety less than once a year, and 28 percent said they feared for their personal safety every few months.

Just 6 percent of REALTORS® had been the victim of a crime while working, about the same as the previous year. 2 percent each reported having been the victim of identity theft or robbery, while 1 percent reported having been assaulted.

Still, even one victim is too many, which is why VCCAR will be holding an informative two-hour safety presentation on Tuesday, November 6, in the Training Room. There is no cost to attend this program, which has been put together by the Professional Development Committee. You can [reserve your seat online](#).

In the meantime, NAR has compiled several safety articles. Here are the top five tips from two of them.

### General Safety Tips

- **Keep it light.** Show properties before dark. If you are going to be working after hours, advise your associate or first-line supervisor of your schedule. If you must show a property after dark, turn on all lights as you go through, and don't lower any shades or draw curtains or blinds.
- **Checking-in.** When you have a new client, ask him/her to stop by your office and complete a Prospect Identification Form (You can [find a copy online](#).) Also, photocopy their driver's license and retain this information at your office. Be certain to properly discard this personal information when you no longer need it.
- **Don't be too public.** Limit the amount of personal information you share. Consider advertising without using your photograph, home phone number, and/or home address in the newspaper or on business cards. Don't use your full name with middle name or initial. Use your office address—or list no address at all. Giving out too much of the wrong information can make you a target.
- **Touch base.** Always let someone know where you are going and when you will be back; leave the name and phone number of the client you are meeting and schedule a time for your office to call you to check in.
- **Open house safety.** Don't assume that everyone has left the premises at the end of an open house. Check all of the rooms and the backyard prior to locking the doors. Be prepared to defend yourself, if necessary.

### More About Open Houses

Open houses can be a great sales tool—but hosting one also exposes you to numerous unfamiliar people for the first time. Take these steps to stay safe:

- If possible, always try to have at least one other person working with you at the open house.
- Check your cell phone's strength and signal prior to the open house. Have emergency numbers programmed on speed dial.
- Upon entering a house for the first time, check all rooms and determine several "escape" routes. Make sure all deadbolt locks are unlocked to facilitate a faster escape.
- Make sure that if you were to escape by the back door, you could escape from the backyard. Frequently, high fences surround yards that contain swimming pools or hot tubs.
- Have all open house visitors sign in. Ask for full name, address, phone number and e-mail.

“Still,  
even one  
victim is  
too  
many.”



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