

Ventura County Coastal

Official Publication of the Ventura County Coastal Association of REALTORS®

August 2018

MID-YEAR MARKET UPDATE

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UPCOMING Meetings/Events

AUGUST 16 REFAT Meeting Training Room 10:00 AM	1:00 PM Biennial Code of Ethics Training Training Room 1:00 PM
AUGUST 17 Mortgage Loan Origination Class Training Room 8:30 AM	SEPTEMBER 13 Committee Rush & General Membership Meeting Levity Live 3:00 PM
AUGUST 20 Professional Development Committee Boardroom 1:00 PM	SEPTEMBER 17 Professional Development Committee Meeting Boardroom 1:00 PM
AUGUST 21 YPN Committee Meeting Boardroom 10:00 AM flexmls Subscriptions & Portals Training Room 1:30 PM flexmls Apps Training Room 2:30 PM flexmls Customizations Training Room 3:30 PM	SEPTEMBER 18 flexmls Training for Beginners Training Room 9:00 AM YPN Committee Meeting Boardroom 10:00 AM flexmls Training Advanced Training Room 11:00 AM
AUGUST 23 New Member Orientation Training Room 9:00 AM Chili Cook-Off Aliso Escrow Parking Lot, Ventura 4:30 PM	SEPTEMBER 19 REFAT Annual Fraud Awareness Forum Residence Inn Marriott Oxnard River Ridge 12:00 PM
AUGUST 28 Board of Directors Meeting Boardroom 9:00 AM Biennial Code of Ethics Training Training Room 1:00 PM	SEPTEMBER 20 Renew Your License Training Room 9:00 AM REFAT Meeting Boardroom 10:00 AM Leadership Development Committee Boardroom 1:00 PM
AUGUST 31 MLS Rules and Regulations Training Room 10:00 AM	SEPTEMBER 24 Worklife Safety REALTOR® Self Defense Courtyard by Marriott 1:00 PM
SEPTEMBER 3 Office Closed Labor Day Holiday	SEPTEMBER 25 Board of Directors Meeting Boardroom 9:00 AM
SEPTEMBER 5 LCRC Committee Meeting Boardroom 2:00 PM	SEPTEMBER 26 - 27 C.A.R. President's Leadership Symposium
SEPTEMBER 7 Finance Committee Meeting Boardroom 2:00 PM	SEPTEMBER 26 - 28 CMLS Conference
SEPTEMBER 10 Affiliate Committee Meeting Boardroom 10:00 AM	SEPTEMBER 27 New Member Orientation Training Room 9:00 AM
SEPTEMBER 10 VCRDS Meeting Boardroom 1:00 PM	
SEPTEMBER 11 Biennial Code of Ethics Training Training Room 9:00 AM MLS Committee Meeting Boardroom	

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Matt Capritto
 2018 VCCAR President



Matt Capritto

Mark Your Calendars for Upcoming Events

As summer draws to a close, the VCCAR and C.A.R. calendars start to fill up with a variety of events to help our members build their businesses – and even have some fun in the process.

Three of VCCAR's most popular events are coming up in the next six weeks or so. First off is the 12th annual Chili Cook-Off, where teams compete for the honor of serving up the best chili this side of the Pecos. The event will be held this Thursday from 4:30-6:30 p.m. in the Aliso Escrow parking lot, 4522 Market St. in Ventura. Tickets are just \$5, and a portion of the proceeds benefit the Veterans Home in Ventura and Habitat for Humanity of Ventura County.

Our next General Membership Meeting will be held on Thursday, September 13, from 3-5:30 p.m. at Levery Live in Oxnard. Last year's meeting there was one of the most popular events we've held in recent years, so plan on coming by to network and to get an update on VCCAR's efforts on your behalf. You also can learn about our committees and workgroups and join one or more for 2019 at the Committee Rush held immediately after the meeting.

And don't forget our annual Trade Fair on Thursday, October 4, where you'll get to network and learn about the many products and services offered by our Affiliate Members. More details on this must-attend event will be coming soon.

Finally, one of the nice things about being a REALTOR® in Southern California is that we're within driving distance of the annual C.A.R. conference, held each year at the Long Beach Convention Center. This year, C.A.R. has taken the event to a new level. REImagine! is a new event all about connections and interactions. This year's event includes 30 motivational TED Talk-style presentations; deep-dive sessions into marketing, tech, lead generation, and more; a huge exhibit floor; and numerous networking events, meet-ups, and parties.

The pre-conference will be held on October 9 with REImagine! taking place on the 10th and 11th. The pre-conference costs \$140 and there is no charge for REImagine! For more information or to register visit the website. www.reimagine.car.org

On another matter, I was happy to be able to provide information about the heroic efforts VCCAR and its members undertook during and after the Thomas Fire to help victims to the Shasta County AOR, which of course is dealing with the deadly Carr Fire near Redding. In a phone call heard by between 50 and 75 area REALTORS®, I let them know what they could be doing while the fire is still being fought and afterwards to help the community.

It was a great opportunity to spread the word about all the things our members have been doing, and to remind myself of how special this Association is. Thank you again for all you do. 🌱



Last year's Chili Cook-Off.



Attendees at last year's Trade Fair.

Longtime REALTOR® Helen Yunker Dies at 96

REALTOR®, philanthropist, and community activist Helen Yunker died on July 28 following a brief illness. She was 96.

Yunker founded Helen Yunker Realty in 1979 and was an Honorary Member for Life of VCCAR. She became a strong advocate for private property rights after losing her ocean-front property to the threat of eminent domain. She appeared hundreds of times before the Ventura City Council on numerous civic issues, opening each presentation with "I am Helen Yunker and I support everything good for Ventura."

Besides her long and success career in real estate, she had a long list of civic achievements, including serving for 20 years on the Ventura College Foundation Board of Directors and was a member of the board for the Ventura County Ballet, where she appeared regularly into her 90s as "the maid" in the Nutcracker Suite. She received numerous honors for her philanthropic work, including being named a Philanthropist of the Year by the National Society of Fund Raising Executives.

You can read her [obituary here](#) and a news obituary in the Ventura County Star [here](#).



Get Ready for Some Great Chili

The 12th Annual Chili Cook-Off is set for this Thursday, August 23, from 4:30-6:30 p.m. in the parking lot at Aliso Escrow, 4522 Market St. in Ventura. Come out to this member-only event, organized as always by the Affiliate Committee, to sample some great chili made by teams of fellow VCCAR members along with fun and networking. Tickets are just

\$5, and a portion of the proceeds will benefit the Veterans Home of California-Ventura and Habitat for Humanity Ventura County.

Thank you to our sponsors: Synergy One Lending, Joe Kapp Real Estate, and Zermينو Mills Realty.

Attorney to Provide Legal Update at GMM

Stella Ling, an in-house attorney for Berkshire Hathaway HomeServices California Properties, will again provide an update on legal issues affecting REALTORS® at the next General Membership Meeting. The event will take place on Thursday, September 13, from 3-5:30 p.m. at Levity Live, 591 Collection Blvd., in Oxnard. Ling is a former senior counsel for

C.A.R. and is an expert in real estate-related legal matters. She was a popular speaker at last September's GMM as well.

The event will also feature the popular Committee Rush, giving members a chance to learn about what VCCAR's committees and work groups do and how to join one or more. More information on the event will be coming soon.

FBI Agent to Address REFAT Fraud Awareness Event

FBI Task Force officer Kimo Hildreth will be the featured speaker at this year's 13th annual Real Estate Fraud Advisory Team Fraud Awareness Event on Wednesday September 19. The event will be held from noon to 2 p.m. at the Residence Inn by Marriott Oxnard River Ridge, 2101 West Vineyard Avenue.

REFAT is a unique collaboration between the Ventura County District Attorney's Real Estate Fraud Unit and Ventura

County real estate professionals. The combined knowledge and expertise of these volunteer team members help identify the types of frauds taking place and keep on top of the ever changing tactics of scammers who seek to take advantage of Ventura County residents.

Free registration is [available here](#)

Schniepp to Give Economic Forecast at Trade Fair

The annual Trade Fair will take place on Thursday, October 4, from 11 a.m. to 3 p.m. at the Courtyard by Marriott Oxnard, 600 E. Esplanade Drive. Besides the opportunity to learn more about the goods and services offered by VCCAR Affiliate Members, the event will feature an exclusive economic

forecast by Dr. Mark Schniepp, director of the California Economic Project in Santa Barbara. (See the cover story in this month's issue on [Page 8](#) for some of Schniepp's views.) More details are coming soon. [↗](#)

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The End of the Home Buying Frenzy

Fox & Hounds | August 9, 2018

You may have seen recent news accounts about how home sales have slowed nationwide. So I got curious: What's going on in the San Fernando Valley area?

I looked back at the local home-sales stats we publish in the Business Journal, courtesy of Redfin. And in the Valley area, home sales have indeed slowed. In fact, they were down way more here than in the rest of the country, at least in June, which is the latest reporting period.

[Read more](#)

Home Prices in Nation's Metros Hit All-Time High

Inman News | August 8

Home prices in the nation's metropolitan areas reached an all-time high in the second quarter of 2018, according to a new survey from the National Association of Realtors (NAR), released Wednesday.

The median price of an existing single-family home in the 175 metros that NAR tracks climbed to \$269,000, up 5.3 percent year-over-year. The staggering price tag is the highest since the organization began tracking the data in 1979.

[Read more](#)

Homeowners Dropped by Insurance Companies Scramble for Coverage

Ventura County Star | August 3

California's fire season is in full force, and some Ventura County homeowners are grappling with more than just record-high temperatures and wildfire warnings.

Several residents in some of Ventura County's brush-heavy areas have recently been notified that their homeowners insurance policies will not be renewed because their homes are too close to brush, which insurance companies say poses an unacceptable fire risk.

[Read more](#)

Foreigners Buying More CA Homes, Fewer Nationwide

San Jose Mercury News | August 3

Foreigners, primarily Chinese house hunters, continue to find California housing an attractive purchase as house hunting by non-citizens fell nationwide.

Unlike other housing metrics, there's no simple way to follow foreign buyers as citizenship is not recorded on real estate sales documents. So, my conclusions come from a recent study by the National Association of REALTORS®.

[Read more](#)

Lessons Agents Can Learn From Online Disruptors

RIS Media | August 1

Text an emoji to order a pizza and track the delivery to your door. Take a picture of a check to make a bank deposit. Order an Uber to get you across town. Technology is pervasive in all parts of our lives, and that includes the home-buying process.

Today you can input a few basic housing search terms and get real-time updates of properties that fit your criteria, including options that aren't currently on the market. Then you can use a smartphone to complete a mortgage application, and get pre-approved without ever speaking to a person.

[Read more](#)

Gaining Insight Into Berkshire Hathaway HomeServices

Real Estate Magazine | August 2018

Berkshire Hathaway HomeServices President and CEO Gino Blefari recently hosted the brand's Top 50 brokerage leaders and their guests at the company's annual Berkshire Elite Circle conference, an exclusive leadership retreat held in June in Kona, Hawaii.

Against a backdrop of sandy beaches and tropical clime, Blefari summarized his immense respect for network members and his vision around Berkshire Hathaway HomeServices' value proposition.

[Read more](#)

Closing Strategies for Today's 'Amazon Prime' Home Buyer

NAHB Eye on Housing | July 31

If you have any experience in sales, you've likely heard the classic line from the movie *Glengarry Glen Ross*, "A-B-C. A-Always, B-Be, C-Closing." But what does it mean to always be closing? Closing is not an action but a strategy. As times change, so must a salesperson's strategy for closing sales.

Most salespeople can tell you that there has been a dramatic change in home buyers over the past 10 to 15 years. With information so readily available, buyers are well informed about homes before they visit them. Recent studies show that buyers come into the sales process already 60% through the decision-making process.

[Read more](#)

Case-Shiller: Housing Market Pressured by Prices

RIS Media | July 31

Affordability is beginning to drag on housing, and there is little price relief in sight, according to the latest S&P CoreLogic/Case-Shiller Indices, which found May prices rising steadily, at 6.4 percent year-over-year.

"Not only are prices rising consistently; they are doing so across the country," says David M. Blitzer, chairman and managing director of the Index Committee at S&P Dow Jones Indices. "Continuing price increases appear to be affecting other housing statistics. Sales of existing single-family homes...peaked last November and have declined for three months in a row.

[Read more](#)



Prop. 10 May Cost State, Communities Millions While Freezing Construction

Fox & Hounds | July 27

Anyone concerned about the future of the state and local budgets should pay particular attention to what the state's non-partisan legislative analyst had to say about Proposition 10, the ballot measure that repeals the Costa-Hawkins Rental Housing Act, including protections for tenants and single-family home owners.

[Read more](#)

3 Fresh Ways to Convert FSBOs

RIS Media | July 26

During the summer months, agents often look for new ways to build their business. According to a 2017 NAR study, FSBO listings made up 8 percent of home sales in the previous year. While this doesn't seem like a large amount, if you consider that over 90 percent of these properties will eventually be listed through an agent, working this market may be worthwhile.

In previous years, yard signs or a listing on Facebook or Craigslist would be the main advertising options for FSBOs. Now homeowners are able to list through an MLS for a small fee, so it's important for agents to change their approach for targeting and working with these sellers. Here are three new ways to convert FSBOs into your clients.

[Read more](#)

U.S. Housing Market Looks Headed for its Worst Slowdown in Years

Bloomberg | July 26

They were fed up with Seattle's home bidding wars. They were only in their late 20s but had already lost two battles and were ready to renew with their landlord. Then, in May, their agent called.

Suddenly, Redfin's Shoshana Godwin told the couple, sellers were getting jumpy, even here in the hottest of markets. Homes that should have vanished in days were sitting on the market for weeks. There was a three-bedroom fixer-upper just north of the city going for \$550,000, down from more than \$600,000. They made the leap in early June and had closed by the end of the month, for list price.

[Read more](#)

Gen X Only Generation to Recover Wealth After Housing Crash

Pew Research Center | July 23

Few American homeowners were spared from the broad housing collapse a decade ago, but Generation Xers were hit particularly hard. Newer to the housing market, more likely to be buying at peak prices and taking on more mortgage debt to buy their homes, they lost more wealth than other generations. But a new Pew Research Center analysis of Federal Reserve data finds that Gen Xers are the only generation of households to recover the wealth they lost during the Great Recession.

[Read more](#)

Ventura County's Luxury Home Market Continues to Thrive

Ventura County Star | July 19

Driving through Ventura County, it's hard to miss the smattering of "for sale" signs that dot many of the area's affluent neighborhoods.

The past few months have been particularly busy for local real estate agents who deal in high-end homes, and business is booming. Whether it's for retirement living, rentals, investment or just to live in, prospective buyers have been flocking to open houses at the county's high-end properties, and many homes are selling in record time.

[Read more](#)

Millennial Homeownership: Why So Low, How Can We Increase It?

Urban Institute | July 11

This study shows that the homeownership rate for millennials was 37 percent in 2015, or about eight percentage points lower than that of the two previous generations (Gen X and Baby boomers) at the same age (25 – 34).

We quantify for the first time some of the many factors which impact the lower homeownership rate. Specifically:

Delayed marriage: Being married increases the probability of owning a home by 18 percentage points, after accounting for other factors such as age, income, race/ethnicity and education. If the marriage rate in 2015 had been the same as it was in 1990, the millennial homeownership rate would be about 5 percentage points higher. 🏡

[Read more](#)

Housing Forecast: Continued Strong Demand, Low Inventory, Rising Prices

Trio of economists believe area values won't fall sharply even in next recession

By John Frith

VCCAR Editor and PR Consultant

While Ventura County's economy remains stagnant at best and home sales continue to drop, the extreme scarcity of homes for sale and the strong demand for them likely mean that current market conditions will continue for some time, according to a trio of leading economists.

Jordan Levine, senior economist for C.A.R., Mark Schniepp, director of the California Economic Forecast in Santa Barbara, and Matthew Fienup, executive director of the Center for Economic Research and Forecasting at California Lutheran University in Thousand Oaks, agree that even the next recession is unlikely to cause home values in the county to drop much.

"I don't think we'll see any major declines in home values. The supply constraints can keep prices high in coastal areas in particular," Fienup said.

Schniepp noted that even as prices climb to near-record levels, they are driven by fundamentals.

"Maybe prices will drop a little in a recession, but not much," he said. "This time the market isn't subject to overbuilding or speculation. It's due to economic fundamentals, not bubbles. As long as that continues, those are real price increases."

All three economists put the blame for continuing price appreciation squarely on the lack of building that's occurred for years throughout the state but which is particularly acute in Ventura due to the strict growth control measures approved by voters that are now in effect until at least 2050.

"Prices will continue to rise because we don't build enough housing anywhere," Schniepp said, although he said at least rising rents has caused an increase in apartment construction – units approved years ago but unbuilt because of the economy.

But Fienup said production is far below what's needed. In 2017, he said just 2,326 residential permits were issued around the county, down from pre-recession levels of about 4,000 – which were significantly less than the demand for housing. But in the first six months of 2018, just 458 permits were issued, compared to 875 last year.

For REALTORS®, one good thing is that listings are finally starting to creep up around the state, even if Ventura County is lagging in that area, Levine noted.

"We're starting to see some signs of a market shift. One of the signs is that for the first time in a long time, listings are starting to creep back up by 8- to 8½ percent in recent months," Levine said. ▶



Matthew Fienup

“Prices will continue to rise because we don't build enough housing anywhere.”

Mark Schniepp

Join Us For

VCCAR 12TH ANNUAL EVENT

CHILI COOK-OFF

THURSDAY
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Mark Schniepp

“There’s also a change in the price points where that’s happening. Inventory in the top end has been growing for some time, but now we’re seeing a big swing in the \$300,000-\$750,000 range, which is actually up by 10- to 12 percent, though that’s because the numbers were so abysmal before it exaggerates the growth rate.”

Levine said the increased inventory numbers are driven by homeowners who have finally recovered their losses from the Great Recession but are concerned about what rising interest rates could do to the market, people leaving California for less-expensive states, and investors selling homes they bought at low prices during the recession because of fears rent control could be extended to single-family homes if Proposition 10 passes in November.

But, Levine said, the odd thing is that these properties have not been snapped up as quickly as one would have expected. Part of the reason is that prices are so high that many people either can’t or won’t get into the market, while others are afraid the market is reaching a peak.

“There is a lot of psychological scar tissue from 2005, 06, and 07 for people who were left holding the bag by prices declining by 40 or 50 percent,” he said.

Schniepp, who will give an economic forecast to VCCAR members at this year’s Trade Fair on October 4, also sees inventory levels gradually rising in Ventura County, which he said will help ease price appreciation.

“If the recent inventory increase can be maintained, there will be increased supply and that will help to offset rising demand and keep prices more stable,” he said. “Stable prices is what all markets in California need right now if the housing market is going to be successful for the remainder of the expansion, which I give at two more years.”

Who are today’s buyers?

So who is buying increasingly high-priced homes in Ventura County? The consensus are three main types: retirees from other areas, wealthy county residents, and people willing to endure long commutes.

While the Ventura County economy continues to stagnate – Fienup noted it actually has contracted in the past three years, due in large part to a decline in the once-robust biotech sector – the economy is doing much better in other parts of Southern California.

“Across the county line, the San Fernando Valley is rocking and rolling,” he said. “The Valley economy is growing more rapidly than L.A. as a whole because it’s highly concentrated in one industry – information and technology, things like the movies and software development. This is a high-paying sector, so these high-salary Valley jobs support Ventura County homeownership.”

Schniepp noted that the 101 Technology Corridor which once supported high-paying jobs from Camarillo to Thousand Oaks is a thing of the past, while similar corridors are still going strong in Marina del Rey, the West Side generally, and Orange County.



Jordan Levine

All three economists said proposals such as Proposition 10 that would overturn the ban on rent control on units built since 1995 and for the first time allow single-family homes to be rent-controlled would be a disaster.

Levine said in the short run, repealing the Costa-Hawkins law would probably boost supply as many investors and landlords would sell their rentals, “but the flipside is that a lot of REALTORS® own rentals themselves because of their knowledge of housing and that will hit them in the pocketbooks.”

And in the long run, it would only exacerbate the housing shortage by drying up production at a time we need much more new housing to be built.

Building a ‘drop in the bucket’

“We’re building, but it’s a drop in the bucket compared to 30 years of underbuilding,” he said. “We need to be building in urban areas and bedroom communities alike. These long commutes people are willing to endure is a testament to the fact people want to own homes.”

While all three economists agreed that Ventura County cities haven't rolled out the welcome wagon for the higher infill housing that was an implicit tradeoff in the debate of the Save Open Space and Agricultural Resources (SOAR) campaigns that walled off most undeveloped land in the county, Fienup at least sees some signs of optimism.


He noted strongly no-growth Thousand Oaks is in the process of moving development entitlements from the edges of town where no housing will likely ever be approved to the core along Thousand Oaks Boulevard and the 101 Freeway, which he said has the potential of adding hundreds of new units to the housing stock.

And even more encouragingly, he said now that SOAR has been extended to 2050, even some leading SOAR advocates are privately telling him that they need to get serious about promoting infill development within the urban limit lines.

"Now that the (2016) vote is behind us, we can have a real conversation about housing," he said. "There are bright spots. I'm more optimistic than I was a couple of years ago."

Levine said for REALTORS®, modest increases in inventory will be a good thing – but they will have to work for their business.

"More people are listing their homes and a good chunk of them will buy new homes. Even if there's a correction there will still be a lot of volume out there," he said. "But it will still largely be a market-share game. You'll have to work for business but this market provides a good opportunity to make life-long clients by serving them well."

"You can also peel off business by being their educator-in-chief. The desire for homeownership is still there, and there are a lot of people without full knowledge on how to obtain it. A recent survey found 75 percent of prospective buyers said they would buy if they could do so with a smaller down payment, but a lot of those buyers think you need 20- or 30 percent down payments. They need to be educated about FHA and VA loans." 

“This market provides a good opportunity to make life-long clients by serving them well.”

Jordan Levine



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Social Media Strategies with Katie Lance

Social media consultant Katie Lance walked dozens of VCCAR members through the importance of utilizing social media and telling their story online at the Design Your Social Media Strategies event on July 26 at Levity Live.


At the event, presented by the Affiliate Committee, Lance – who specializes in coaching real estate professionals to develop strategy and content development – emphasized how social media has changed the way news is spread and that more and more people turn to Twitter, Instagram, and Facebook to get timely, relevant information.

From a business perspective, she said it is important to utilize these methods and convey a story and your brand through these methods. You can't just copy and paste information found on the Internet, you need to incorporate your own story on these platforms. She also indicated the importance of video messaging, saying that most people retain 95 percent of the message in a video compared to only 10 percent of what they read in text.

Attendees warmed up on their social media skills during the first hour of the event by networking with sponsors and vendors and playing Social Media Bingo. The bingo game encouraged attendees to visit the vendors and utilize various methods of social media for a chance to win prizes. Attendees used Instagram techniques such as boomerang, adding hashtags, stickers and captions; Facebook followers posted pictures and utilized live video; Twitter users retweeted and found vendors' handles; and Snapchat users took pictures and even created their own Bitmoji.

Sponsors and vendors at the event included Axia Home Loans, Guild Mortgage, Synergy One Lending, Wells Fargo Home Mortgage, First American Title, Stewart Title, Movement Mortgage, Salena Bracamontes with State Farm Insurance, Chicago Title, First American Natural Hazard, and Ventura County Credit Union.

Some of the proceeds will benefit Cal-Vet Veterans Home of Ventura and Habitat for Humanity of Ventura County.

More information about Lance is available on [her website](#). 



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Big Win for REALTORS® on IRS Guidance for 20% Income Deduction

By Robert Freedman

NAR Director of Multimedia Communications

If you were tuned to the news August 8, you might have heard the IRS released proposed regulations on the new 20 percent business income deduction for pass through businesses.

The deduction was part of the big tax reform law Congress passed at the end of last year and it was a huge win for REALTORS®. But it was unclear who would be eligible for the deduction. Now that proposed regulations are out, it's clear the new deduction will be available to a wide range of real estate professionals.

Under the new law, individual owners of sole proprietorships, including independent contractors, and owners of S corporations, LLCs, or partnerships can take the 20 percent deduction on their net qualified (that is, ordinary, non-investment) business income. The calculation will depend on income thresholds, what type of business you own, and how you meet certain wage and qualified property tests. But the basic structure is very favorable to you as a small business or independent contractor.

REALTORS® were integral to the favorable interpretation in the proposed rules. Your association made a forceful case—both in a detailed letter it sent on June 19 and in a face-to-face meeting with IRS officials in early August—that certain limitations on specified service businesses were not intended by Congress to apply to real estate professionals. And that's the interpretation the IRS has ended up taking.

As an August 7 Bloomberg News article says, the National Association of REALTORS® "met with OMB (Office of Management and Budget) and Treasury Department officials to discuss proposed rules outlining computation of the new write-off for pass-throughs."



The new deduction is available for tax years beginning after December 31, 2017. You'll be able to claim it for the first time on the 2018 federal income tax return you file next year.


Look for detailed NAR guidance by mid-September. It's a complicated provision and how it works for you will depend on many factors unique to your business structure and your income. As always, consult with your accountant or tax attorney on how this deduction should be applied in your situation.

Introducing the Center for REALTOR® Financial Wellness

Did you know that 42 percent of REALTORS® are NOT prepared for a financial emergency and 43% are NOT saving for retirement? That's why NAR created the Center for REALTOR® Financial Wellness. This new program will help you be financially solvent and independent, both in your career and at retirement.

The Center for REALTOR® Financial Wellness is a comprehensive online resource that has something to offer all NAR members no matter your level of professional expertise or stage of financial planning.

Visit www.FinancialWellness.realtor using your nar.realtor login credentials to find:

- A quick and easy check-up to evaluate your current financial profile
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Director, California Economic Forecast



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Flood Insurance Program Extended but Long-Term Reforms Needed

Thanks in large part to more than 129,000 calls and emails from REALTORS® across the country, the House and Senate passed a short-term extension of the National Flood Insurance Program and sent it to President Trump just hours before it was due to expire on July 31.

The only major insurance coverage program for homeowners who sustain flood damage was extended for just four months, through November 30, on a vote of 86-12 in the Senate and 366-52 in the House of Representatives.

NAR President Elizabeth Mendenhall thanked lawmakers for taking action, but said long-term reauthorization and reforms are badly needed.

“Although the National Flood Insurance Program will be extended through November 30, the NFIP is in desperate need of reforms that will make it solvent and sustainable in the long term,” said Mendenhall. “The National Association of Realtors will continue fighting for these reforms as the next NFIP reauthorization discussions loom later this year.”

The program currently has more than \$20 billion in outstanding debt with the Treasury and only remains solvent because the President canceled \$16 billion in debt earlier this year. The program has been deeply in debt since hurricanes Katrina, Rita, and Wilma in 2006 caused debt to skyrocket to \$18 billion, exacerbated by losses from Hurricane Sandy in 2013 and then a string of storms in 2017.

The 2018 hurricane season begins in October, and a study by CoreLogic in May estimates damages this season could total up to \$1.6 trillion.

NFIP provides up to \$350,000 of flood insurance coverage where required for a federally backed mortgage in 22,000 communities nationwide, including portions of Ventura County. It also provides an alternative to taxpayer-funded disaster assistance, which averages \$5,500 per household but more often means an SBA loan that must repaid with any underlying mortgage.



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While there is a growing market for private flood insurance, for many, the NFIP continues to be the primary source of asset protection against flooding, the most common and costly natural disaster in the United States.

However, as currently structured, the NFIP is not financially sustainable over the long run. According to the Congressional Budget Office, the program is not charging enough in premiums to cover expected claims in catastrophic loss years, and has already borrowed over \$30 billion from taxpayers to make up the difference. For these reasons, NAR supports a strengthened NFIP coupled with a robust private market to offer choices and maintain access to flood insurance in all markets at all times.

NAR is also closely watching other federal issues, including the need to extend mortgage debt forgiveness exclusions and the possible impacts of the 21st Century Internet Act.

County Short-Term Rental Ordinance Now in Effect

New County regulations affecting short-term rentals in unincorporated areas outside of the Coastal Zone went into effect on July 19. Similar rules affecting coastal areas have been submitted to the California Coastal Commission for review and approval.

The County has prepared a significant amount of information regarding the new regulations which can be [found here](#). The site includes information and copies of the ordinances themselves, along with a number of Frequently Asked Questions (FAQs) as well as application materials. 

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NEW MEMBERS



21 New REALTORS® Join VCCAR in July

A total of 21 new REALTORS® completed their new member orientation in July and received their pins from Matt Capritto, 2018 president of the Ventura County Coastal Association of REALTORS®.

Back row, left to right: Matt Capritto; Andrew Gonzalez, Century 21 Troop Real Estate; Charissa Sawitz, Keller Williams West Ventura County; Gemima Tevino, Berkshire Hathaway HomeServices; Samantha Flores, Bolt Equities; Greg Wood, Keller Williams; Michael Cirillo, M.A. Cirillo & Associates; Joseph Cairns, Pacific Rim Realtors; Nolan Medina, LIV Sotheby's International; Gioliano Cacho, Realty ONE Group Summit.

Front row, left to right: VCCAR Director Sher Heard; Cruz Pinto, Keller Williams; Monique Mejia, Lotus Real Estate Group; Heather Danko, Realty ONE Group Summit; Kimberly Hughes, Chuck Rogers Realtor; Patricia Costello, Keller Williams; Melody Thurman, Real Estate Broker Services; Lucero Simental, The Omni Group; Elizabeth Black, Keller Williams; Nicole Brigman, Keller Williams' Florah Fleischli, Keller Williams; Jeffrey Baker, J.M. Baker & Associates; Dustin McCarthy, Century 21 Troop Real Estate. 🌱

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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.narrpr.com.



New Listings Inch Up in July, While Pending and Closed Sales Both Fell

Economists told Ventura County Coastal this month that the number of homes for sale statewide is creeping up but that trend is still lagging in Ventura County. (See cover story, [Page 8](#).)

One month does not make a trend, but new listings during July did inch up by 3.7 percent compared to the prior year. However, that figure was still down 2.5 percent from June, according to statistics compiled by Ventura County Regional Data Share MLS and Realtors Property Resource.

The economists also noted that statewide the increasing inventory was not being snapped up immediately, citing rising interest rates and fears by some prospective buyers that we're nearing a market peak.

That was the case in Ventura County in July, with both pending and closed sales dropping compared to July 2017 and June of this year. A total of 580 transactions closed during the month, down 11.9 percent from the same month a year ago and a 9.7 percent decline from June. Sales pending at the end of the month, meanwhile, totaled 345. That was down sharply – by 21.4

percent – from July 2017 and down 3.1 percent from the month before.

The number of active listings at the end of the month, meanwhile, totaled 1,989. That was down 15 percent from July 2017 and even with June's level. Median listing prices continued climbing, to \$689,000, up 11.1 percent from a year ago and up 1.9 percent from June. On a per-square-foot basis, the median listing price was \$366, 6.1 percent higher than a year ago and basically unchanged from June.

Based on the current listing and sales rate, there was 3.1 months of inventory available at the end of July, which was 6.1 percent higher than a year ago and 1.6 percent above June's levels.

As for closed sales, the median sales price was \$595,000, up 3.9 percent from the prior year but down 3.7 percent from June. The median price per square foot was \$358, up 5.6 percent from July 2017 but down 1.4% from June. [↗](#)



Market Data Report

VCCAR Report

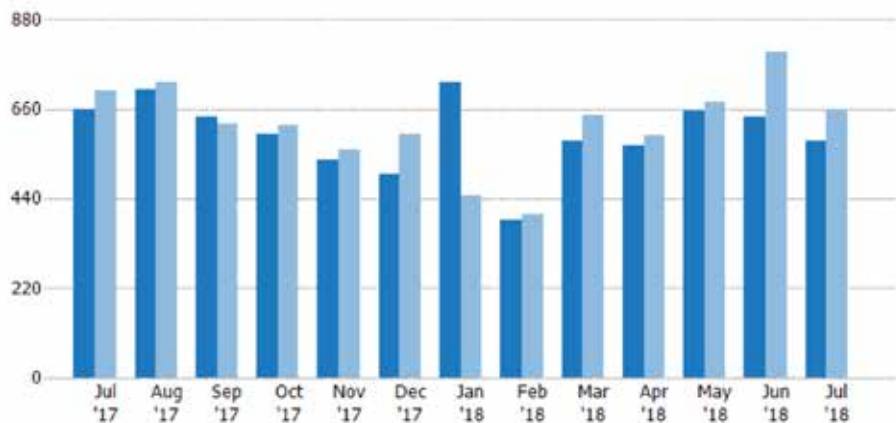
Closed Sales

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.
Jul '18	580	-11.9%
Jul '17	658	-6.8%
Jul '16	706	12.7%



Current Year	658	709	640	598	536	502	725	386	583	570	654	642	580
Prior Year	706	725	624	619	562	598	449	403	645	596	678	802	658
Percent Change from Prior Year	-7%	-2%	3%	-3%	-5%	-16%	61%	-4%	-10%	-4%	-4%	-20%	-12%



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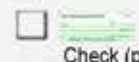
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Chief Executive Officer



Wyndi Austin

Leadership Summit Sparked Great New Ideas for VCCAR in 2019

One of the many benefits of working closely with the National Association of REALTORS® and the California Association of REALTORS® is that our members and staff can take advantage of outstanding training and leadership opportunities to make us more effective leaders of your Association.

This month, President-Elect Jorge DeLeón and I were fortunate to attend the annual NAR Leadership Summit in Chicago. Open to Association Executives and President-Elects, this annual event is intended to build the working relationship between the two and gear-up for the coming year. NAR leadership opted to continue with the “REALTORS® Own It” theme started last year by President Elizabeth Mendenhall as it has proven to be an effective way of communicating, motivating, and inspiring at all levels of leadership – local, state, and national.

There were many sessions giving Jorge and me the opportunity to network, plan, and share with others. We gained a better perspective on the things we are exceling in and those that we can make improvements with. Some of the breakout sessions we attended were:

- Your Role as Chief Storyteller
- Surround Yourself with Greatness
- CEO Performance Evaluation/Sexual Harassment Issues
- Association Executive/President-Elect Relationship.

In addition, Jorge and I attended an add-on session, “Leadership 400: Taking the Reins.” This was a full-day, in-depth look at gaining a better understanding of job responsibilities during the year in office. We learned powerful approaches on a variety of topics including managing meetings, group decision-making, governance principles, and conflict resolution – all intended to help lead VCCAR to many successes in the coming year.

The General Sessions also provided some great insights. The program was kicked off with keynote speaker Platon (yes, he uses just one name) – a world-renowned and award-winning photographer and master storyteller. As he shared his photographs of famous world leaders his stories were spellbinding.

Incoming NAR President John Smaby shared his personal and professional story that led him to be a leader today along with how it has impacted his vision for the real estate industry and what NAR needs to do to continue to be an industry leader.

The final day of the Leadership Summit brought keynote speaker Inky Johnson, a former college football star whose career was ended by an injury that permanently paralyzed his right arm. He quickly became a favorite among those in attendance, and social media blew up with his quotes:

- “I don’t have to, I get to.”
- “Success is rent and the rent is due every day.”
- “Never allow a situation or circumstance define your life.”
- and “In life, people don’t burn out because of what they do, they burn out because they forgot why they do it.”

If you have time please Google videos of Inky Johnson – he will motivate you in the moment!

Besides Jorge and me, VCCAR also sent our incoming YPN Chair, Erica Binns-Restivo, to a one-day program at the Leadership Summit focused exclusively on YPN leadership. She came back with some great ideas about how YPN members can give back, ways to recruit and retain new members, and event ideas to provide great networking and service programs during the year.

All of us at VCCAR – your volunteer leaders and staff – are excited about how we will be able to serve our members in 2019. We look forward to reaching new goals and positioning ourselves for excellence. 🌱

“All of us at VCCAR are excited about how we will be able to serve our members in 2019.”



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