

# Ventura County Coastal

Official Publication of the Ventura County Coastal Association of REALTORS® November/December 2019



## 2019 IN REVIEW



THAT'S WHO WE

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**Jorge DeLeón**  
2019 VCCAR President



*Jorge DeLeón*

## MLS Move, Consolidation Effort Highlighted 2019

It's hard to believe that my year as VCCAR president is coming to a close. It seems like just yesterday that we held the gala installation event at the Crowne Plaza Ventura Beach and I outlined my goals for the year – to keep our Board of Directors and our committee chairs and committee volunteers focused on making the right and often the tough decisions needed to stay in alignment with our mission while keeping our eyes open for opportunities to deliver on our vision.

I think the Board and committee chairs and volunteers did a great job of delivering programs and events that benefited our members and I thank all of them for their service and dedication.

As for opportunities, we explored two main ones this year.

The first was to finalize the proposal to consolidate VCCAR and CSMAR into one countywide AOR. This entailed dozens of hours of research and preparation but as you know the proposal ultimately was voted down by the members of the two associations. I'm proud, however, that VCCAR was successful in engaging a record-high number of members participating in the vote.

Shortly after the consolidation effort ended, the Board was unexpectedly faced with a major MLS issue. Data in our Ventura County Regional Data Share (VCRDS) partnership with CSMAR flows through a system established by California Real Estate Technology Services (CARETS). A year ago, CARETS learned it needed a new data aggregator but was unable to reach an agreement with one.

This failure would have had a major impact on our members' ability to access listings, so I put together a Presidential Advisory Group to quickly assess the situation and develop a recommendation that would ensure REALTORS® receive the same level of access and have little or no impact on their operations.

Within a month, the PAG helped me present a recommendation to the Board to end our affiliation with CARETS and VCRDS and to transition our administrative services to the California Regional MLS. This process could have taken as long as a year without the dedication of the PAG members – CEO Wyndi Austin, Immediate Past President Matt Capritto, President-Elect Tim Comstock, Treasurer Juliet Esquibias, First Vice President Sher Heard, and Board Member Carolyn Triebold.

On a professional development note, I made time to complete NAR's Commitment to Excellence (C2EX) program. I would encourage all REALTOR® members to consider achieving this endorsement. To learn more visit <https://www.c2ex.realtor/home>. All learning modules are tailored to your current level of experience with an option of being an overachiever and completing additional courses.

Finally, I'd like to thank several people who were instrumental in helping me in 2019. They include VCCAR CEO Wyndi Austin and her staff, past presidents Lyle Elliott and Dennis Goldstein, and my executive team composed of Immediate Past President Matt Capritto, President-Elect Tim Comstock, First-Vice President Sher Heard and Treasurer Juliet Esquibias. I'd also like to thank my dear friends Clint Garman and Jessie Giglio and of course my wife, LeighAmber, and my children.

Leading VCCAR was a very rewarding experience for me. Balancing my main responsibility as a branch manager with Association work and professional development without neglecting family, friends and personal growth was a balancing act at times, but extremely worthwhile. Thank you again for the privilege of serving as your president. 🙏

“Thank you again for the privilege of serving as your president.”



MC Armani Amezcua poses with members of the winning Orange Crush Team following REALTOR® Feud.

## REALTOR® Feud Was a Huge Success

VCCAR members packed into Leivity Live in Oxnard to see Armani Amezcua and Darryl Geewax follow in the footsteps of Richard Dawson and Steve Harvey and host REALTOR® Feud.

Four teams competed in the event on November 14. Team 1 consisted of Sam Benner, Keller Williams West Ventura County; Jana Scarborough, Resource Real Estate; Ryan Bruns, Berkshire Hathaway Home Services; and Elizabeth Eversen, Century 21 Everest. Team 2 comprised Jennifer San Juan, Lotus Real Estate Group; Ashley Anderson, Keller Williams West Ventura County; Ariel Palmieri, Coldwell Banker Residential; and Javier Castro, RE/MAX Gold Coast-Beach Marina.

Members of Team 3 were Walter Morris, Century 21 Everest; Adela Trainor, Berkshire Hathaway Home Services; BJ Ward, Comfort Real Estate Services; and Mike Love, eXp Realty of California, while Team 4 members were Camille Morris, Century 21 Everest; Jason Walters, Keller Williams West Ventura County; Liz Donnelly, RE/MAX Gold Coast; and Troy Palmquist, The Address.

## MLS Transition Moving Forward

VCCAR and CRMLS continue working together to ensure a smooth transition of the MLS system. As announced in October, our focus will be on ensuring that our data sharing and access is seamless to our MLS Participant and Subscriber members throughout the transition process. This process will take several months, but VCCAR remains excited at the prospect of offering MLS members enhanced customer service, extended support hours, a substantial line of products, and more.

The next step will be transitioning to CRMLS Rules effective

Team 4, the Orange Crush, was the winner and received a trophy and medals for the participants.

Thanks to the event sponsors:


**Platinum:** Troy Palmquist – The Address, Patty Harrington – RE/MAX Gold Coast, Armando Jaquez – Bank of America.

**Gold:** Maurice Leveille – HMS Capital, Brian Lawson – Wells Fargo Home Mortgage, Linda Hall – Guild Mortgage, Sam Benner – Keller Williams West Ventura County.

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For more photos, see the Year in Review cover story on [Page 11](#).

January 1. We will be sending more information via email soon, so please be sure to read communications to make sure you don't miss important updates. The rules will be very similar to what we have now, but if you would like to get a head start more information is available by clicking on the Compliance tab at [go.crmls.org](http://go.crmls.org).

Additionally, monthly CRMLS training is expected to begin in late January. Dates and times will be provided soon. 

Training dates are now available on the [VCCAR website](#).



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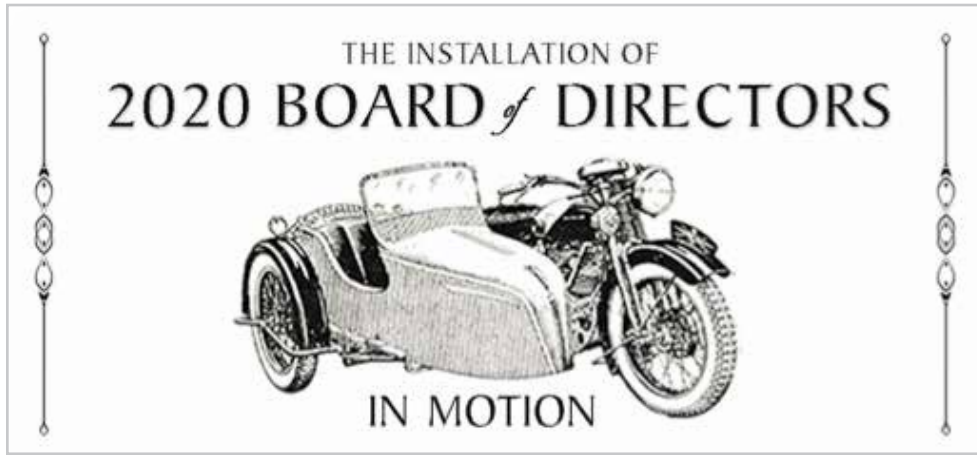
The 2020 Installation Breakfast will take place on Tuesday, January 14, from 8:30-11:30 a.m. at the Embassy Suites by Hilton Mandalay Beach Resort, 2101 Mandalay Beach Drive in Oxnard.

**Tickets are now on sale!** [CLICK HERE TO PURCHASE TICKETS](#)

The cost is \$45 through January 6 and \$55 from January 7-13. Sales close on the 13th at noon and there will be no tickets available at the door.

**Sponsorship opportunities are still available.** [CLICK HERE FOR SPONSOR INFORMATION.](#)

For more information about the event, [PLEASE CLICK HERE.](#)



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# 2019 Saw VCCAR Stick to the Plan

## Officers and Board Focused on Events, Activities Tied to Strategic Plan

At the beginning of his term, 2019 President Jorge DeLeón reminded members of the six main components of VCCAR's Strategic Plan – governance, community relations, advocacy, communications, career development, and the MLS – and pledged to focus on those priorities.

“My purpose as VCCAR President in 2019 is to ensure that our Board stays focused on our strategic plan and that every decision made gets us closer to accomplishing our goals,” he stated in his first President's Perspective column for *Ventura County Coastal*.

A look back at developments and activities at the Association shows that pledge was met. And it was an eventful year.

Perhaps the two most significant issues dealt with this year were the effort to consolidate VCCAR and CSMAR into one countywide AOR and the end-of-year decision to align the MLS with a stronger partner.



Adorna Carroll led the Multi-Generational Business session.



Members of the Leadership Academy at their service project.



Academy members in class.

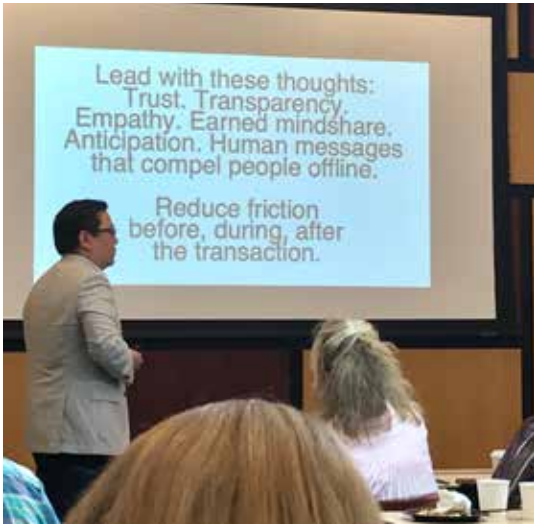


Academy members in Sacramento.



VCCAR and CSMAR leaders with Assembly Member Jaqui Irwin (fourth from left).





Academy members learn key principles of leadership.



Rookie Series participants.



Attendees at the work-life balance session.

The consolidation effort spanned a full 18 months and won the approval of the boards of both AORs.

While the members ultimately voted to not move forward, leaders from both said the process was beneficial as all members gained a greater knowledge of the resources VCCAR and CSMAR provide and pledged to continue working together on issues of countywide importance.



The Peak Performance session.



The Tax and Loan event.





VCCAR and CSMAR leaders with Rep. Julia Brownley.

The MLS issue arose late this year when it became clear that CARETS – the California Real Estate Technology Services – would not be able to partner with a new listing aggregator provider. Without that, the local MLS would not be able to provide the robust level of data that members expect. A Presidential Advisory Group was quickly formed and recommended that VCCAR transition away from CARETS and the existing Ventura County Regional Data Share system and instead partner with California Regional MLS. That work is ongoing.

But beyond these two major projects, VCCAR once again presented a wide range of professional development and networking events, while maintaining a strong advocacy presence at the local, state, and national levels, and working cooperatively with C.A.R. and NAR.



VCCAR leaders at the C.A.R. meetings in September.



The VCCAR delegation at C.A.R.'s Legislative Day.



Sher Heard and Marta Golding Brown take a ride at the NAR conference in November.



President-Elect Tim Comstock takes a ride on Washington D.C.'s Metro.



On the networking front, VCCAR presented a blend of traditional and new events. In May, the **Chili Cook-Off** moved to Ventura's Arroyo Verde Park and the judges awarded top honors to the Coldwell Banker Residential team of Darrell Cobb, Laurie Rutledge, Derek Berthold, and Cynthia Angell. This year, a **cornhole tournament** was added to the festivities, which was won by Mike Capp and Cameron Calabrese from Joe Kapp Real Estate.

The annual Trade Fair was rebranded as the **Super REALTOR® Expo** and was a big hit as an estimated 250 members attended the event in October and were met with many exhibitors wearing superhero garb as part of the theme, including Court Williams, below. This year, the Expo also included a mock grievance hearing and a State of the Region presentation.



October also featured the **Legal Update and Committee Rush**, a combination of education and networking that featured the legal insights of attorney Stella Ling and the opportunity for members to learn more about and join VCCAR's committees. Keeping the event fun were VCCAR CEO Wyndi Austin, below right, who channeled Mr. Rogers while promoting the Governing Documents Committee, and Janet Dorsey, below left, who donned a British barrister's wig to encourage members to join Professional Standards.



And the year would not have been complete without the first-ever **REALTOR® Feud**, which in November pitted teams of members against each other before a packed house at Levity Live. For more details, please see [Page 4](#).



Chili Cook-Off People's Choice winners Selena Bracamontes and Mabel Armendariz.



1st and 2nd place cornhole-winning teams.

On the professional development front, VCCAR's signature event was again the Leadership Academy, which provided in-depth training to eight future Association leaders – Jonathan Tomala, Sterling Granger, Dawn Durazo, Luis Mendez II, Erik Gladish, Greg Smith, Nicole Gruttadaurio, and Willie Schmeltz.

Numerous other courses were offered, including several Rookie Series sessions for less-experienced REALTORS®, seminars on Managing a Multi-Generational Business, Turning Action Into Results, Taxes and Loans, and Work-Life Balance, along with a YPN Pop-Up event with Tristan Ahumada.

Advocacy was, as always, a top priority and VCCAR members and staff regularly engaged with city and county officials about real estate issues, while also meeting with the county's Assembly Members and Senators and its congressional delegation.

A major accomplishment was the formation of a statewide group called Smart Coast California. The group ensures that REALTORS® up and down the state will speak with one voice as the California Coastal Commission develops policies that could impact development and private property rights in anticipation of expected sea level rise in coming decades. The group was organized by VCCAR and the Santa Barbara and San Mateo AORs.

Finally, VCCAR members and staff actively participated in numerous C.A.R. and NAR meetings to ensure local needs were included in discussions. 🌱





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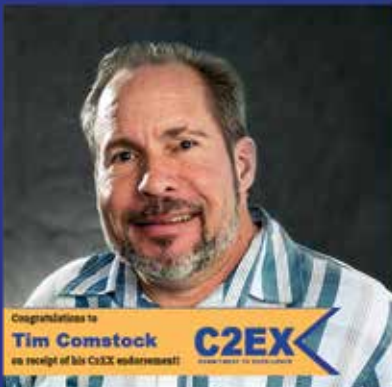
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## Ventura County's New Homebuyers Are Getting Older, Less Diverse

Ventura County Star | December 3, 2019

It shouldn't be a surprise that with rising median home prices and a statewide housing shortage, the median income of recent homebuyers in Ventura County is increasing.

But the housing crisis is also shifting the demographics of recent homebuyers in other ways. In 2016, people who'd recently bought a home were older and less likely to be black than recent homebuyers in 2000, according to a new report by the Turner Center for Housing Innovation at UC Berkeley.

[Read more](#)

## Southern California Listings Plunge 20% as New Escrows Surge

Daily Bulletin | December 2

Daily Bulletin | December 2

Bad news for Southern California house hunters: There are one-fifth fewer existing homes for sale.

That crunch, along with cheaper mortgages, put folks in a homebuying mood, according to ReportsOnHousing's latest tracking of broker listings as of Nov. 14 ...

Listings: Plummeted to 32,066 existing residences for sale in the four counties covered by the Southern California News Group — a decrease of 19.8% in a year and off 3% vs. the eight-year average for this time of year.

[Read more](#)

## Here's What \$580,000 Gets You in Ventura County's Real Estate Market

Ventura County Star | November 29

Homebuyers in Ventura County are seeing slightly better prices than just a few months ago. The median home price in Ventura County is now \$580,000, down from \$595,000 in July.

Ventura was the only county in the six-county Southern California region to see home prices fall in October, while the county's home sales increased by 17%. This comes after years of rising home prices in the county.

Here's what a budget around \$580,000 gets you in the county, from a three-bedroom in Simi Valley to an expansive five-bedroom in Santa Paula:

[Read more](#)

## If You Let Them, They Will Build

City Journal | November 29

California's housing crisis, particularly in the Bay Area, is notorious and well covered, with news stories chronicling homeless encampments, "pod" housing, and people forced to live in cars. But a surprising and encouraging piece of news emerged from Oakland recently. According to the San Francisco Chronicle, Oakland will produce almost 50 percent more housing units this year than San Francisco—6,800 versus 4,700—though Oakland has half the population and only 40 percent as many jobs as San Francisco. Just as surprising is the jump in Oakland's housing production: the number of units brought to market in 2019 will be almost 15 times the number completed in 2018 and more than three times the number of units produced between 2013 and 2018 combined.

[Read more](#)

## New Homes Come Available as Baby Boomers Age Out of Housing Market

KPBS | November 27

More than a quarter of homes in San Diego will change ownership in the next 20 years, according to a recent analysis by the real estate data company Zillow.

The influx of available housing between now and the mid-2030s is linked to the exodus of baby boomers, as many reach the end of their lives or move to smaller homes.

"What's the challenge on the national scale? A lot of the homes the boomers will be re-releasing into the market might be very old," said Skyler Olsen, the director of economic research at Zillow. "They'll need some tender love and care. How do you rehab homes?"

[Read more](#)

## Future of Channel Islands Harbor Revitalization Remains Unclear

The Log | November 27

The infrastructure surrounding a significant portion of Channel Islands Harbor is aging and visibly dilapidated. City and county officials both agree changes to Fisherman's Wharf (and the surrounding area) need to be made as soon as possible. Those changes won't be coming anytime in the near future, as the city of Oxnard and Ventura County can't seem to find common ground on anything else, beyond a desire to revitalize a run-down stretch of Channel Islands Harbor.

Oxnard's City Council, in a 6-1 vote on Nov. 7, rejected the most recent development plans for Fisherman's Wharf. The Local Coastal Program (LCP) amendment, if it was approved, would have allowed residential uses on Fisherman's Wharf. The waterfront, at this time, is not zoned for residential use, according to Oxnard city staff.

[Read more](#)

## Oxnard Business Leaders Told to Innovate to Solve Housing Shortage

Pacific Coast Business Times | November 19

The innovation to solve the state's housing and infrastructure woes is likely going to come from its business community.

That was the takeaway from a presentation by Gov. Gavin Newsom's chief economic and business adviser, Lenny Mendonca, to Oxnard leaders in November.


While job growth is happening in coastal areas, population growth is happening in inland places, he said. That has put pressure on housing to catch up, and transportation to create greater access and inclusivity.

[Read more](#)

## Bay Area Transplant Starts a Ventura County YIMBY Group

Ventura County Star | November 15

A common refrain from local leaders opposed to new state housing laws is "solutions that work in San Francisco don't apply here."

Max Ghenis agrees that San Francisco's housing policies won't work here — because he wants Ventura County to do better. Ghenis moved to Oxnard in July from San Francisco, where he was involved with S.F. "Yes in My Backyard" (YIMBY). YIMBY groups advocate for more housing construction and oppose "NIMBYism," an acronym for "not in my backyard" and a term used to describe opposition to new development. 

[Read more](#)

## C.A.R. Launches 2020 Portability Campaign, With Signature Gathering Underway

At its fall business meetings, C.A.R.'s Board of Directors voted to proceed with qualifying an initiative for the 2020 November ballot. This initiative would expand tax portability throughout the state, enhances protections for Proposition 13, and helps raise revenue for local governments and schools. Additionally, the initiative is expected to increase the number of transactions to at least 67,000 the first year.

C.A.R. research shows that this initiative is very favorable with prospective voters in the 2020 election, meaning that it has a strong likelihood of passing.

If you have any questions about the ballot initiative, please don't hesitate to send an email to [realtorparty@car.org](mailto:realtorparty@car.org) or contact VCCAR Government Affairs Director Marta Golding Brown.

## Californians for Homeownership Uses Litigation to Back Housing

C.A.R. is prioritizing public policy focused on solutions to the housing crisis – and strongly opposing Legislation that would make housing problems even worse.

On the local level, Californians for Homeownership, a non-profit organization sponsored by C.A.R., is taking on anti-housing policy and regulations through impact litigation. For more information, visit <https://www.caforhomes.org>.

In Sacramento, C.A.R. Government Affairs is advancing legislation to address housing supply, including SB 13 and SB 330, and co-sponsoring bold new solutions like SB 50.

In a statement, C.A.R. 2019 President Jared Martin urged lawmakers to take action:

“The California Association of REALTORS® is continuing its call for state lawmakers to advance policies that will increase the housing supply in the upcoming 2020 legislative session. As all signs show California's housing affordability and availability crisis worsening, our state's leaders must prioritize improving supply as the solution because our future depends on it. Simply put, it's time to get serious on housing supply.

“California's leaders must respond with real solutions before it's too late and our children are left without the housing options they deserve. C.A.R. stands ready to work with lawmakers and Gov. Gavin Newsom to advance policies that deliver a brighter housing future for all Californians.”

Additionally, legislation seeking to reform and limit intergenerational family transfers – based on unfavorable media reports – was introduced in the state Senate.




**CALIFORNIANS FOR  
HOMEOWNERSHIP**

## Housing Opportunity Fund Raises \$250,000 in Support of Homeownership

REALTORS® around the state have contributed over \$250,000 this year to C.A.R.'s Housing Opportunity Fund, designed to help first-time buyers become homeowners. And here's where those dollars went:

- \$50,000 to help active duty military personnel and veterans purchase appliances for their first homes.
- \$40,000 in grants to assist first-time homebuyers with funding for up to six months of HOA dues.
- \$25,000 in grants for upfront costs of Split Mortgage Insurance (“Split MI”).
- \$150,000 to homebuyers for down payment assistance and recurring and non-closing costs.

Since its inception, thousands of first-time homebuyers have received help from HAF solely because of the determination and generosity of REALTOR® members. For more information, visit <https://www.car.org/en/difference/haf>. 





## NAR Passes MLS Proposal to Strengthen Cooperation

The National Association of REALTORS® Board of Directors approved MLS Statement 8.0, also known as the Clear Cooperation policy, at its meeting in November. The policy requires listing brokers who are participants in a multiple listing service to submit their listing to the MLS within one business day of marketing the property to the public.

NAR's MLS Technology and Emerging Issues Advisory Board proposed the policy as a way to address the growing use of off-MLS listings. The advisory board concluded that leaving listings outside of the broader marketplace excludes consumers, undermining REALTORS® commitment to provide equal opportunity to all. The policy doesn't prohibit brokers from taking office-exclusive listings, nor does it impede brokers' ability to meet their clients' privacy needs.

### Here's the full text of MLS Statement 8.0:

*Within one (1) business day of marketing a property to the public, the listing broker must submit the listing to the MLS for cooperation with other MLS participants. Public marketing includes, but is not limited to, flyers displayed in windows, yard signs, digital marketing on public facing websites, brokerage website displays (including IDX and VOW), digital communications marketing (email blasts), multi-brokerage listing sharing networks, and applications available to the general public.*


MLSs have until May 1, 2020, to adopt the policy.

## Code of Ethics Training Requirement Will Be Three Years After 2021

Additionally, the Board of Directors approved a change to NAR's Code of Ethics training requirement. Since 2001, REALTORS® have been required to take Code of Ethics training to retain their membership. Originally, the training was required every four years, but in 2017, NAR changed the requirement to every two years. A presidential advisory group (PAG), appointed in 2019, made several recommendations to the NAR Leadership Team. One of its recommendations was to extend the requirement to every three years in order to give members more time to fit it into their continuing education schedule and to give local associations adequate time between cycles to administer the program.

The Leadership Team sought feedback from several committees before bringing the proposal before the board of directors.

Separately, the Leadership Team approved several recommendations of the PAG that didn't require a board vote:

- That the learning objectives for the existing member Code of Ethics training be revised to include content on professional conduct, courtesies, business etiquette, and real-life scenarios.
- That NAR establish Code of Ethics training equivalency options that members can take to satisfy the Code of Ethics training requirement and that the Commitment to Excellence (C2EX) endorsement be an equivalency option.
- That only courses and equivalencies provided by a local, state, or national REALTOR® association can satisfy the Code of Ethics training requirement.
- That an implementation team be appointed to develop a microsite that compiles all available options for fulfilling the Code of Ethics training requirement, including C2EX ethics modules, NAR-approved online courses, and links to association-approved courses. 



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**C.A.R. Conference Helps Build Confidence for VCCAR Scholarship Recipient**



Veronica Castillo

For VCCAR member Veronica Castillo, C.A.R.'s WomanUp! conference in San Diego was a defining moment.

"I got a little more confidence (from attending)," said Castillo, an agent with Realty World Golden Era in Oxnard. "Hearing women's stories and where they started out and what they went through is what I got out of it."

WomanUP! is a C.A.R. initiative designed to support the journey of women to the top of their careers. The program has a three-part mission to identify, develop, and connect women in the industry that involves identifying the tools and strategies women need to make bold moves in real estate; providing women with resources and events to develop their skills as a leader; and creating opportunities to connect with other leaders in the national brokerage community.

Castillo was VCCAR's scholarship recipient to attend this year's conference, which was held in San Diego at the end of October.

C.A.R. launched WomanUP! in 2017 because while 60% of REALTORS® statewide are women, they account for only a fraction of executive and brokerage positions.

Castillo said a number of the speakers made an impact, but perhaps most notable was a broker who always keeps positive affirmations in her office.

"You can only go up from where you're at now," Castillo recalled the speaker saying. "Stay humble and never forget who you are."

And Castillo said women do sometimes struggle even in a profession dominated by women.

"We struggle a little bit because people sometimes don't take us seriously," she said. "I believe we all work as a team. We all (agents, escrow specialists, and lenders) all have the same goal – to close escrow. We can either put gloves on and fight or we can sit down at the table. You don't have to be stern and strong," she said. 🙌



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## County Warns Title Companies to Not Try to Avoid Transfer Tax

The Ventura County Recorder's Office recently warned title companies that the county will be strictly enforcing collection of the county's longstanding documentary transfer tax (DTT).

David Valenzuela, the clerk and recorder division manager, said during the past few months his office has seen an increase of deeds subject to the tax being submitted with the deed of trust and then pulled when the county requests the DTT.

"The deed is then submitted the next day or a few days later without the deed of trust so DTT can be avoided. I also have heard that lenders are requesting this. This practice is unacceptable and if it continues, we will have to take steps to address this and this could include suspending companies that are allowing this to happen," Valenzuela wrote.

"We have always had a good relationship with all of you and I want to see that continue. Please get the word out that we will be closely monitoring this and please contact me if you have any questions regarding this matter."

Title company officials said they have been asked to record grant deeds or quitclaim deeds removing or adding people to or from the title the day before the trust deed records to avoid paying the transfer tax. But there are innocent examples as well.

On a new loan amount of \$500,000 where the parents owned 50% of the property prior to the refi, the DTT would apply to

\$250,000 at a rate of \$1.10/1,000, or \$275. In this scenario, the homeowner would also need to complete a "Claim for Reassessment Exclusion for Transfer Between Parent and Child" to avoid a reassessment of the property.

"We normally catch (DTT mistakes) and tell the lender and/or escrow that the transfer will be subject to DTT," said Brad Golden with Chicago Title. "The charge is technically correct and has always been the practice of the county."

## VCCAR Leaders Meet with 2019, 2020 C.A.R. Presidents



A delegation of VCCAR leaders met with 2019 C.A.R. President Jared Martin and 2020 President Jeanne Radsick at a Region 11 event in Santa Ynez in September. From left are Matt Capritto, Marta Golding Brown, CEO Wyndi Austin, Radsick, Martin, Cindy Diaz-Telly, Ashley Anderson, Juliet Esquibias, and Jorge DeLeón.



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# NEW MEMBERS

## 29 New REALTORS® Join VCCAR in October and November



A total of 29 new REALTORS® completed their new member orientations in October and November.

In October, 13 people officially became REALTORS® and received their pins from President-Elect Tim Comstock. In the photo above, pictured are, in the front row, VCCAR board member and instructor Ashley Anderson, Grace McCulloch, Sylvia Vasquez, Desiree Szabo, Victoria Nava, O'Neil Gunter and Tim Comstock

In the second row are Ramon Mendoza, Brandon Taylor, Halla Samaan, Natalie Oman, "Mr. Ed" Cardona, Jen Auchterlonie, Mildred Figueroa Sarti and Brian Thorkildsen.

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Then in November, VCCAR welcomed 16 new REALTORS® who received their pins from President Jorge DeLeón. In the front row in the photo below are Jessica Eliot, Century 21 Everest, Simi Valley; Nicolette Mancuso, Oakwood Communities, Irvine; Daloyna Odom, Coldwell Banker Residential, Oxnard; Erica Olson, Realty ONE Group Summit, Ventura; Rosalina Steiner, Coldwell Banker Residential, Oxnard; Wendy White, RE/MAX Gold Coast, Camarillo; Shannon Price, Oakwood Communities, Irvine; Ainsley Hughes, Keller Williams West Ventura County, Oxnard; Lorraine Steffen, Keller Williams; and Jorge DeLeón.

In the back row are VCCAR instructor Sher Heard; Keith Schulner, Keith A. Schulner, Broker, Oxnard; Afolabi Olaleye, Nexthome Inclusive Realty, Ventura; Michael Thomas, Berkshire Hathaway HomeServices California Properties, Ventura; Devin DiNardo, eXp Realty, San Ramon; Luis Hernandez, California Realty Ventures, Oxnard; James Wachsmann, Intercontinental Realty, Ventura; and John McBride, John McBride, Broker, Ventura. 🏡

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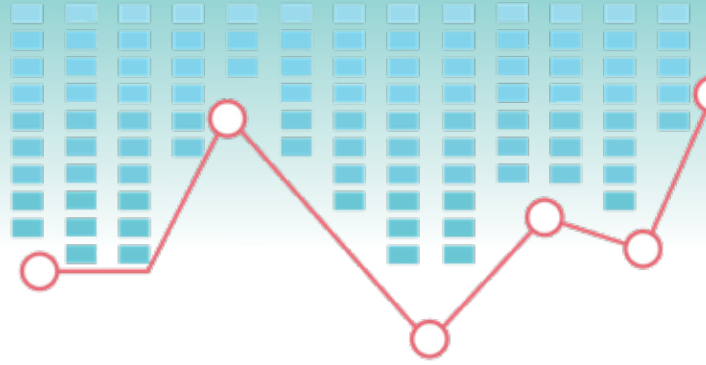
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# HOUSING STATISTICS

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).



## County Home Sales Rebound in October...

Home sales in Ventura County rebounded in October from September's levels and from totals recorded the previous year, according to data compiled by the Ventura County Regional Data Share MLS.

During the month, there were 649 closed sales, up 11.7% from the previous October and up 12.9% from September. For the year so far, there have been 5,667 closed sales, up 2.4% from 2018. Pending sales also showed an increased year-over-year, totaling 600, up 6.6% from October 2018 but down 4.6% from September.

Sales prices held firm at \$615,000 in October, identical with the year before and up just 1.0% from September's median price of \$609,000. For the year, the median price was \$601,135, up 1.2% from the prior year. And the price per square foot also held steady, rising to \$360, a 2.3% increase from October 2018 and a 1.7% increase from September.

Mirroring the statewide trend, active listings fell sharply to 1,641 at the end of the month, down 17.3% from the prior year and down 8.8% from September. New listings, however, actually showed a slight gain to 686. That was 2.1% higher than the prior year and 4.9% above September's number. For the year, there have been 7,584 new listings countywide, up 3.4% from 2018.

There were 2.9 months' worth of homes for sale at current sales rates at the end of the month, a full 30.1% lower than 4.1 months' a year ago. The amount climbed 7.0% from 2.71 months' in September, however, and for the year the figure has averaged 3.4 month, 14.7% higher than 3.0 months year to date in 2018.

Sellers continue to push asking prices higher, to a median figure of \$699,500 in October, up 8.2% from \$646,250 the previous year and up just \$500 from the \$699,000 recorded in September.



## Market Data Report

VCCAR Report

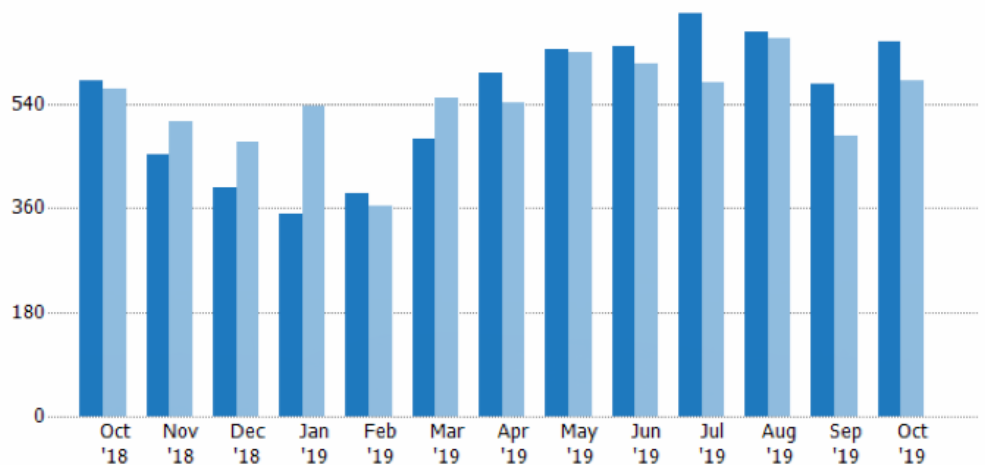
### Closed Sales

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.
Oct '19	649	11.7%
Oct '18	581	2.3%
Oct '17	568	6.5%



Current Year	581	454	396	349	385	480	594	634	639	696	666	575	649
Prior Year	568	510	474	538	362	551	543	630	611	578	653	486	581
Percent Change from Prior Year	2%	-11%	-16%	-35%	6%	-13%	9%	1%	5%	20%	2%	18%	12%





## While State Housing Market Holds Steady

Shrinking inventory subdued California home sales and held home sales and prices steady in October, the California Association of REALTORS® (C.A.R.) reported.

Closed escrow sales of existing, single-family detached homes in California totaled a seasonally adjusted annualized rate of 404,240 units in October, according to information collected by C.A.R. from more than 90 local REALTOR® associations and MLSs statewide. The statewide annualized sales figure represents what would be the total number of homes sold during 2019 if sales maintained the October pace throughout the year. It is adjusted to account for seasonal factors that typically influence home sales.

October's sales figure was up 0.1 percent from the 404,030 level in September and up 1.9 percent from home sales in October 2018 of a revised 396,720.

"The California housing market continued to see gradual improvement in recent months as the current mortgage environment remains favorable to those who want to buy a home. With interest rates remaining historically low for the foreseeable future, motivated buyers finding that homes are slightly more affordable may seize the opportunity and resume their home search," said 2020 C.A.R. President Jeanne Radsick, a second-generation REALTOR® from Bakersfield. "Additionally, the condominium loan policies that went into effect mid-October could help buyers for whom single-family homes are out of reach."

The median price slipped 0.1 percent from September's \$605,680 to \$605,280 in October. October's median price was up 6.0 percent from \$571,070 in October 2018, marking the seventh straight month that the median price remained above \$600,000. The annual price gain was the largest since July 2018.

"The latest surge in home prices is the consequence of an ongoing mismatch between supply and demand," said C.A.R. Senior Vice President and Chief Economist Leslie Appleton-Young. "While low interest rates will reduce borrowing costs for buyers and temporarily alleviate affordability concerns at the micro level, without an increase in housing supply — including new housing construction for sale or rent — fundamental issues remain at the macro level, which will worsen the affordability crisis down the road."

Even with near record low mortgage rates, consumers still see challenges in the current housing market conditions. According to a monthly Google poll conducted by C.A.R. in November, less than one-fourth of respondents (24 percent) believe that it is a good time to buy now, lower than last year (27 percent), when interest rates were more than 100 basis points higher. Less than half (47 percent) believe it is a good time to sell, down from 51 percent a year ago. 🌱





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## How Is Your Financial Adviser Paid and What Does It Mean?

Do you understand how your financial adviser gets paid? If you don't know, you've got a potentially big problem. Understanding how your adviser is paid means you will understand your adviser's incentives, and you will be able to judge their recommendations with proper scrutiny. There are three predominant ways that advisers are paid – commissions, assets under management (AUM), and flat fees. Let's examine how they work, their positives and their negatives.

### Commissions

Commissions are generally the result of the sale of a financial product (think annuities or life insurance policies). The adviser recommends a product and receives a large immediate commission with smaller periodic commissions thereafter. The commissions are generally based upon the value and the complexity of the product sold, but the success or failure of the financial product is unrelated to the adviser's compensation. This structure really only works well if the buyer knows exactly what kind of financial product they require and exactly how much they need in order to fulfill their goals.

Relying on the adviser (read: "salesperson") could introduce some conflicts of interest. For instance, one financial product may pay a higher commission than another, which incentivizes the adviser to sell the higher-commission product. Another conflict that arises is the amount of money invested in a financial product. The adviser may recommend a larger sum of money be used to purchase an annuity even if it doesn't fit your goals; the commission is generally tied to the value of the investment.

### AUM

AUM fees are charged within an investment account, expressed as constant percentage of the account value. The adviser makes investment recommendations and continuously monitors the account. If the value of the account increases, both the adviser and you make more money, but if the value of the account decreases then both the adviser and you make less money. Put more simply, both of your financial successes is linked together. Not only that, but the adviser is perpetually incentivized to make good decisions on your behalf. The main downside to this method is that your adviser may discourage you from investing your money elsewhere. If you decide to pay down debt or purchase a rental property, those are dollars that the adviser cannot manage and charge AUM fees for.

### Flat fees

Flat fees are the most uncommon structure for advisers today, but they are the most flexible. You simply pay a flat fee for financial advice. The adviser has no financial incentive for one type of investment over another, so it is much more likely that you will receive unbiased advice. Be sure to ask how the flat fee is assessed. Some advisers might charge per hour, whereas others charge for unlimited advice for an annual fee. Despite the larger price tag, annual fees tend to be more client-friendly because they encourage you to contact your adviser as often as you like. Hourly fees can be discouraging, and may result in you not asking questions simply to save yourself money in the short run.

### So which is best?

None of these are unequivocally "the best." The important thing to do is use this knowledge to understand your adviser's incentives and evaluate their advice in that context. Remember, an adviser may use one, two, or even all three of these methods, so be certain you understand the full picture. If you have any confusion about what they are saying, ask to see their company's Form ADV Part 2. This document explains fees, company policies, and potential conflicts of interest. It may bore you to tears, but it will have all your answers.

*Sherman founded Sherman Asset Management in 2014. He uses his background in psychology, business, and financial planning to help clients achieve investment goals. For more information, visit [www.shermanassetgmt.com](http://www.shermanassetgmt.com).*



Roy Sherman, CFA

“Use this knowledge to understand your adviser's incentives and evaluate their advice in that context.”

# WHAT'S HAPPENING...



## DECEMBER 9

### VCRDS Meeting

Board Room  
1:00 - 3:00 pm

## DECEMBER 12

### REFAT Meeting

Board Room  
10:00 - 11:00 am

### Local Government Relations Committee Meeting

Board Room  
2:30 - 4:00 pm

## DECEMBER 13

### Flexmls - Beginners

Training Room  
9:00 - 10:30 am

### Flexmls - Advanced

Training Room  
11:00 am - 12:00 pm

### Finance Committee Meeting

Board Room  
1:00 - 2:30 pm

## DECEMBER 19

### New Member Orientation

Training Room  
9:00 am - 12:00 pm

### MLS Orientation

Training Room  
1:00 - 4:00 pm

## DECEMBER 20

### Leadership Development Committee Meeting

Board Room  
9:00 - 10:00 am

## DECEMBER 24, 25, & 31

### JANUARY 1

**VCCAR Office is Closed for Christmas and New Year's**

## JANUARY 9

### Local Government Relations Committee Meeting

Board Room  
3:00 - 4:30 pm

## JANUARY 10

### Leadership Development Committee Meeting

Board Room  
9:00 - 10:00 am

### Finance Committee Meeting

Board Room  
12:30 - 1:30 pm

## JANUARY 13

### Professional Development Committee Meeting

Board Room  
2:00 - 3:00 pm

## JANUARY 14

### VCCAR Board of Directors Installation Breakfast

Embassy Suites by Hilton  
Mandalay Beach Resort, 2101  
Mandalay Beach Rd, Oxnard,  
CA 93035  
8:30 - 11:30 am

## JANUARY 20

**VCCAR Office is Closed for Martin Luther King Jr. Day.**

## JANUARY 21

### YPN Committee Meeting

Board Room  
11:30 am - 12:30 pm

## JANUARY 23


### New Member Orientation

Training Room  
9:00 am - 12:00 pm

## JANUARY 24

### CRMLS Training

Training Room  
9:00 am - 12:00 pm



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