

Ventura County Coastal

Official Publication of the Ventura County Coastal Association of REALTORS®

January / February 2020

WE IN MOTION FOR 2020!



Left, Tim Comstock, 2020 President
Right, Jorge DeLeón, 2019 President

Installation Was a Big
Success
Page 8

Few Changes Expected in
Housing Market
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Don't Forget to Vote on
Election Day, March 3rd
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**We All Face Challenges.
What's Important Is How We Respond.**

Tim Comstock
2020 VCCAR President



Tim Comstock

Each year brings us new challenges, and I'm sure that 2020 will be no different.

Sometimes we know the challenges are coming, but more often than not they smack us in the face without warning. Most of the time we can't stop these challenges from happening, but we can control how we respond to them.

I know this from personal experience, because I've had a few challenges along the way. It started off when I got my butt kicked in the womb by my twin brother. He didn't mean to of course – at least I don't think he did – but as a result of that pounding I had to have back surgery at a young age to fuse some discs to stop the curvature of my spine from getting worse.

Also at a very early age, I had to have a little work done on my right ear for cosmetic purposes. Unfortunately, the ear doesn't work, so when you speak to me in a crowded room I might not know where your voice is coming from. That's why I try to sit on the right side of any room I'm in so I can get my good ear pointing in the right direction. But we can find silver linings in just about any cloud. In my case, I can sleep through just about anything if I bury my good ear in my pillow.

And I guess I've found those silver linings in most of the challenges I've faced. I've had to take what I have to work with and make the best of it, and my physical limitations never stopped me from being a high school swimmer, a rock climber, a college cyclist, and a triathlete and an Ironman World Championship competitor.

As many of you also know, I'm an SOB – the son of a broker. Real estate and association leadership runs in the family. In fact, my dad was a two-time president of this fine organization. Now, one term is more than enough for most of us, so I give him a world of credit for stepping up a second time when there was a need.

While real estate may run in the family, it took me awhile to figure that out. Before I finally took the plunge and became a Realtor in 2005, I did all sorts of things. I was a bike store mechanic, a deli shift manager, a retail merchandiser, a lighting manufacturer's rep and an REO asset manager. But I've never regretted becoming a REALTOR®.

It's given me great satisfaction to help hundreds of area families buy and sell their homes over the years. I'm also studying to finish my last two classes so I can sit for my broker's license. And now it gives me great satisfaction to again follow in my dad's footsteps and serve as VCCAR president this year and help guide it through the challenges we'll be facing.

Thank you all for putting your confidence in me. 🙏

“It's given me great satisfaction to help hundreds of area families buy and sell their homes over the years.”

2020



MLS Transition Continues Moving Ahead

The first CRMLS training class has been scheduled for this Friday, January 24, from 9 a.m. to noon in the VCCAR Training Room. The session will include a CRMLS systems and products overview and Flexmls agent essentials. There also will be a drop-in clinic from 11:30-noon for Q&A. You can [register online](#). Future training sessions will typically be held on the first Monday of each month, beginning February 3.

Agents are also reminded that effective January 1, VCCAR no longer handles any MLS items or questions. All inquiries should be directed to CRMLS by visiting crmls.org/support or by calling 800-925-1525. Phone, chat, and online ticket support is available seven days a week – Monday-Friday from 8:30 a.m. to 9 p.m., and weekends from 10 a.m. to 3 p.m.

CRMLS has also put together a [Ventura County FAQ section](#). Future training sessions will be held on the first Monday of each month, beginning February 3.

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VCCAR Leaders Interviewed for VC Star Housing Article

Ventura County Star housing writer Erin Rode took a look at housing trends over the past decade in an article published earlier this month and interviewed two VCCAR officers for their perspective.

Tim Comstock, this year's VCCAR President, told the Star that more and more purchasers are relying on money from family members because of high housing costs and the need to come up with an adequate down payment.

And 2019 President Jorge DeLeón said the county's limited supply of homes for sale means people can't take advantage of relatively low mortgage rates. He also noted that the extension of the Save Our Agricultural Resources (SOAR) restrictions on building was the single most important thing that happened affecting real estate in the county during the past decade.

You can [read the article here](#) (subscription may be required).

Limoneira Ranch Was Backdrop for Installation Photos

The Limoneira Ranch has emerged as a popular wedding location in recent years, but the ranch's beauty makes it a perfect location for photoshoots as well, as VCCAR discovered recently.

The theme for the January 2020 installation was We R in Motion, and to illustrate the theme outgoing President Jorge DeLeón and incoming President Tim Comstock thought it would be fun to be photographed in a vintage motorcycle and sidecar. But where to do the shoot?

Limoneira was quickly identified as a great location and VCCAR reached out to Marketing Coordinator Camille Yanez, who found the perfect spot for a fun afternoon photoshoot. The shots, including this one and the photo on the cover, were used extensively at the Installation event. For more photos and information about Installation, see

[Page 8](#). 



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California's Inept Central Planners

California Political Review | January 12

Gov. Gavin Newsom, the Legislature and the state's bureaucracy claim to be addressing the state's much discussed "housing crisis." But rather than improve the state's awful affordability crisis, the policies being enacted are precisely the wrong medicine, more akin to witch-doctoring than a scientific curative.

The list of newish blunders, built upon nearly thirty years of disastrous policies, include such things as new rent control measures, mandates for "zero emissions" homes and mandatory solar installations. Worse yet, and soon to be strengthened, are attempts to block development in outlying areas, where land costs are cheaper, in favor of dense development in already expensive, dense urban areas.

[Read more](#)

Getting Serious About California's Housing Crisis Means Moving SB 50 Forward

Los Angeles Times | January 11

Senate Bill 50 is back — new, improved, still controversial and definitely worth consideration.

A bold bill that could radically reshape housing in California by, among other things, doing away with single-family zoning across the state, SB 50 was gaining traction last spring when it was shelved unceremoniously in the Senate Appropriations Committee. There was no debate. No opportunity for compromise. It was just put on ice, with the promise by legislative leaders of more discussions in the future.

Now, eight months later, its author, Sen. Scott Wiener (D-San Francisco) has returned with a revised bill that is more sensitive to local concerns and has a better chance of success — that is, if lawmakers vote to keep it alive for more discussion and compromise.

[Read more](#)

State Housing Laws to Impact Local Cities

Ventura County Star | January 9

Local cities are adjusting after a slate of new housing bills took effect Jan. 1, including several that aim to reduce local barriers to housing development.

The Moorpark City Council and Planning Commission held a special joint meeting Wednesday for an update on new state housing laws. Diana Varat, of counsel with Richards, & Gershon, the city's legal consultants, gave a two-hour presentation to council members and planning commissioners on how new housing laws will impact the city.

[Read more](#)

Californians' Mortgage Deduction Would Be Capped Under New Bill

San Francisco Chronicle | January 9

California homeowners with big home loans and vacation properties would owe higher taxes under new legislation to raise money for programs to get the state's homelessness crisis under control.

The bill by Assemblyman David Chiu, D-San Francisco, would cap a state tax break for mortgages to the interest paid on the first \$750,000 of a loan for a primary home. It would eliminate the deduction altogether for mortgage interest on second homes.

[Read more](#)

State's Housing Crisis Is Government's Fault, Group Says

Sacramento Bee | January 8

California's sky high housing prices and rents have led the Independent Institute to bestow its latest "Golden Fleece Award" on "the state and local politicians, government planners and regulators, and anti-development activists who obstruct new housing."

Don't pop the champagne just yet.

It's a dubious honor, one the right-leaning California think tank uses to point out examples of government waste, fraud and abuse.

[Read more](#)

California Finally Acted on the Housing Crisis; Will 2020 Be Even Better?

Los Angeles Times | December 29

California's real estate and rental markets have long been expensive — even unaffordable — for many Californians. But the problem has spiraled out of control in recent years, and by 2019, it was overwhelmingly clear that what was once a garden variety housing shortage had been allowed to grow into a housing crisis.

Rents have risen faster than incomes, and 1 in 3 households statewide now spend more than half their income on rent, leaving many families one rent increase or one missed paycheck away from losing their homes. Despite massive infusions of public funding to try to solve the problem, counties across the state have reported double-digit increases in homelessness. The greatest job growth has been in coastal cities that have the highest housing costs, forcing workers to choose between paying more than they can afford for housing, commuting long distances or forgoing career opportunities because the cost of living is too high.

[Read more](#)

Southern California's Housing Market Is Heating Up

Los Angeles Times | December 19

After a sluggish start to 2019, the Southern California housing market is ending the year on an upswing.

The median home price for the six counties rose by 5.6% in November from a year earlier, to an all-time high of \$549,000, according to data from DQNews. The percentage increase was also the largest in 15 months.

Sales, meanwhile, also rose 5.6% — the third consecutive increase.

[Read more](#)


A Former Nightclub Is Turned Into a Homeless Shelter in Santa Paula

Ventura County Star | December 13

As Kay Wilson-Bolton bustled around Santa Paula's new homeless shelter, she checked on participants.

"How's Bella?" she asked one participant about her dog, which Wilson-Bolton had watched for a few nights.

"You have a new boyfriend. Is he a nice guy?" she asked another individual.

"Kay is the boss around here," said Kitina Williams, who stayed at the shelter after being homeless for about 10 years, most recently living in a tent in Santa Paula. 

[Read more](#)

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Installation Was a Huge Success

We R in Motion for 2020 was the theme as officers, directors were sworn in

About 230 VCCAR members and guests filled the Mandalay Ballroom at the Embassy Suites by Hilton Mandalay Beach Resort for the 23rd annual Installation Breakfast and Awards event on January 14.

2019 President Jorge DeLeón began the heart of the program by reflecting on his year as president.

"My promise to you back in December of 2018 was simply to keep our board and committees focused on making the right decisions needed to stay in alignment with our mission while keeping our eyes open for opportunities to deliver on our vision," he said.

Among the Board's accomplishments last year, DeLeón cited adhering to the Strategic Plan, the success of the Leadership Academy in helping build the VCCAR leaders of the future, increasing the Association's position as the expert on all things real estate, and taking swift action to resolve issues regarding the MLS.

He also pointed to the creation of the Smart Coast California effort that was led by VCCAR and the Santa Barbara AOR and which will ensure AORs up and down the state speak with one voice on property rights issues affected by Coastal Commission proposals.

In appreciation for her advocacy efforts, including being a driving force behind the Smart Coast California initiative, DeLeón presented Government Affairs Director Marta Golding Brown with a REALTORS® Own It Coin. First unveiled at the 2017 NAR Leadership Summit, recipients are encouraged to regift them to others who embody that spirit.

"From staying aware of the rumblings that happen at the offices of the many city managers at city hall, to state and federal policies, you are a guiding light for us," he told Brown. "Your passion, commitment and accountability are inspiring (and) you are a prime example of a person who embodies the spirit of serving fellow REALTORS®."



This year's officers and directors are sworn in.

“My job as president is not to reinvent the wheel, but rather to help fine tune some areas.”

– Tim Comstock



Installing Officer Helene Keddington swears in 2020 President Tim Comstock.



Jorge DeLeón presents Jim Cox with his REALTOR® Emeritus plaque and gives Government Affairs Director Marta Golding Brown a REALTORS® Own It Coin.



Darryl Geewax and Debbie Wertenberger.



Above left, B/O/M of the Year Lyle Elliott and Carolyn Triebold. At right, Affiliate of the Year Patty Estrada and Joey Siddens. Below Comstock and ROY Bonny Goetz.



CEO Wyndi Austin, 2019 President Jorge DeLeón, Finance Director Robin Morris, Roy Morris, and Roshiem Austin.

DeLeón also presented an Own It Coin to the leadership of CSMAR for their close collaboration on the effort to consolidate the two Associations last year.

After being sworn in by Installing Officer Helene Keddington, 2020 President Tim Comstock outlined his goals

“During my year as president-elect, I’ve done a lot to prepare myself. I’ve talked to several of our past presidents to find out what they wished they knew going in and what they had hoped to accomplish during their terms,” Comstock said.

“The most important thing I learned is that I should make sure and focus on the strategic plan we have worked so hard to develop and improve over the past few years. It’s important that the Board make decisions with long-term goals in mind and we need to be open to new ideas, products, technology and other things that can help us build upon our professional service level. My job as president is not to reinvent the wheel, but rather to help fine tune some areas that might need a little attention.

“My time will be spent in many meetings helping to facilitate informed decisions. It is important that the committees have the tools and direction to do their work. And finally, to have a backbone not a wishbone, because sometimes you have to say no.”

(For other excerpts from Comstock’s remarks, see his President’s Perspective column on [Page 3](#).)

As always, a highlight of the Installation was the presentation of the three main awards. This year, Patty Estrada, sales representative with Priority Title, was selected as Affiliate of the Year; Lyle Elliott, branch manager at Berkshire Hathaway HomeServices California Properties, was named Broker-Owner-Manager of the Year; and Bonny Goetz, an agent with Coldwell Banker Residential, was honored as REALTOR® of the Year.

If you weren’t able to attend – or want to relive the experience – you can see highlights by [viewing a Facebook video](#).

Thanks to Our Generous Sponsors

The Installation would not have been the great success it was without the generous support of our sponsors!

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Wells Fargo Home Mortgage, Berkshire Hathaway HomeServices California Properties, CRMLS, and Comstock & Calhoun

Gold:

OnQ Financial, Century 21 Everest, LIV Sotheby’s, Guild Mortgage Movement Mortgage, and Joe Kapp Real Estate.

Silver:

Union Bank, From Sinks to Sewers, and Ventura County Credit Union.

Bronze:

Coldwell Banker Residential, Fidelity National Home Warranty, First American Natural Hazard Disclosures, CSMC Mortgage, and HMS Capital.

Welcome 2020 Officers and Directors

Here are the VCCAR members who will be helping guide the Association this year.

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Tim Comstock

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HOUSING FORECAST

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 from NAR 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.

Housing Forecast Remains Much the Same

If you liked 2019, you're going to love 2020 as few changes are expected in area's housing market

By John Frith

VCCAR Editor and PR Consultant

At the beginning of 2019, economists surveyed by *Ventura County Coastal* projected that the housing market was likely to cool but unlikely to fall rapidly, with sales perhaps dropping modestly and pricing holding steady.

Economists Mark Schniepp with the Santa Barbara-based California Economic Forecast and Jordan Levine with C.A.R. were largely accurate in their forecasts. According to data compiled by RPR from the Ventura County MLS, the median sales price for the year rose by just 1% from the year before and sales actually inched upward by 1.6%, fueled by lower-than-expected mortgage interest rates.

The two economists both expect things to remain pretty much the same in 2020 as the county's economy hasn't changed significantly.

"The housing market in 2020 is likely to look much like 2019, since there are few changes occurring now that would impact real estate demand in a manner different from last year," Schniepp said. "Interest rates are about the same as the last six months of 2019. Nearly everyone is still employed. The stock market remains at all-time record highs. Household debt is low, and the economy remains growing.

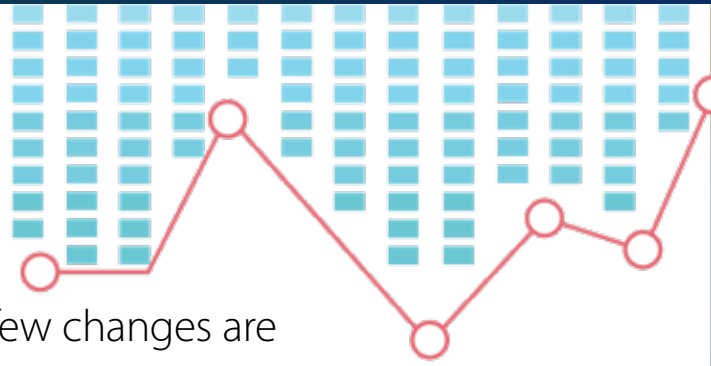
"There are few changes in conditions today relative to 3-6 months ago that would impact the demand for housing, in Ventura County or elsewhere."

Levine agreed.

"We don't expect a lot of movement, barring unforeseen events," he said. "Sales were up slightly in the second half of 2019 and prices have been fairly flat for the past year or so. I expect that will remain about the same."

Supply and demand

The market in Ventura County continues being driven by the basic forces of supply and demand, Levine and Schniepp agreed. There has not been enough housing produced in



“At some point, things will change, but they're not likely to soon.”

– Mark Schniepp

many years, and while the local population actually dipped last year, the decrease hasn't been enough to lower demand. And neither economist saw production increasing significantly.

"There are some things going on at the state level (to remove some barriers to new housing) and you may see some movement with ADUs (accessory dwelling units, sometimes referred to as granny flats), but there's not going to be that much development, especially in the single-family detached arena," Schniepp said.

One area where Schniepp and Levine disagreed was the potential impact of the 2020 presidential elections. Markets appear to be assuming President Trump will be re-elected, but while Levine didn't think a Democratic win would have much effect on housing – he said there isn't a strong correlation between presidential elections and housing markets – Schniepp thought the impact of a victory by Sens. Bernie Sanders or Elizabeth Warren could be more significant.

"Any regime change normally unsettles markets, and a change to a socialist-leaning candidate could really unsettle Wall Street. And that could impact people's feelings of wealth and that could impact housing," he said.

As for when we'll see significant changes, neither economist has a crystal ball but both agreed eventually the housing market will change.

"At some point, things will change, but they're not likely to soon," Schniepp said.





Year-end housing statistics show fewer listings, flat sales and pricing

Home sales in 2019 were virtually the same as they were in 2018 on a year-over-year basis, but December's sales did show healthy increases over those reported in December 2018, according to data from RPR and the Ventura County MLS.

For the year, 6,760 sales closed around the county, a 1.6% increase compared to the sales that closed in 2018. The median sales price for the year was \$601,300, a 1% increase from the prior year, and the median sales price per square foot was flat at \$354 in both years.

However, sales fell sharply in the first quarter of 2019 compared to the same period 12 months earlier, but in the last four months of the year they rebounded to an average of 10% higher than they were the prior year.

In December, 470 sales closed, up 13.8% from December 2018, and 443 new pending sales were reported, which was 10.2% higher than a year earlier. As usual in December, sales fell from November, with closed sales down 5.2% and new pending sales dropping by 18.3%.

The median sales price in December was \$600,000, which was \$2,000 more than the prior year and \$7,000 less than November. New and active listings, however, continued to be lower than the prior year and in November. There were 1,145 active listings at the end of the month countywide, down 32.8% from the year before and 23.2% below November's total. New listings came in at 328 for the month, down 7.6% from the prior year and down 31.1% from November.

For the year, agents listed 8,548 properties, down 4.0% from 2018's total.



Market Data Report

VCCAR Report

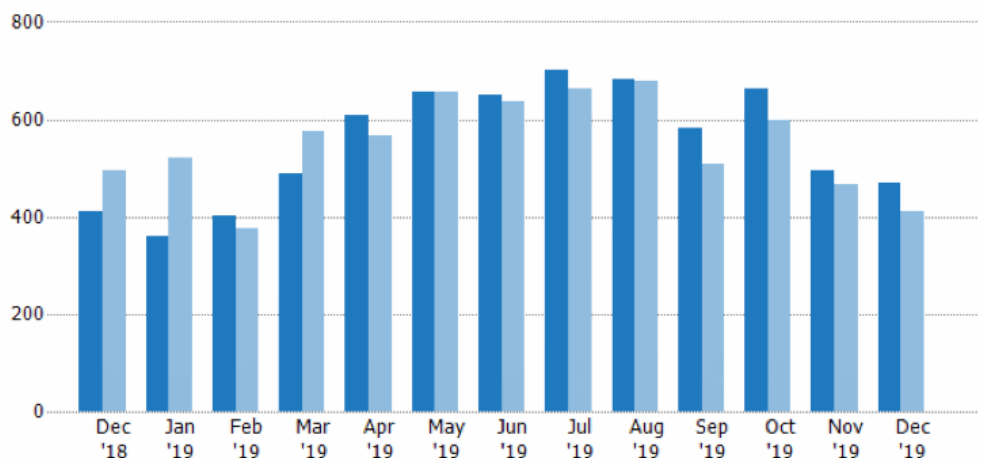
Closed Sales

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.
Dec '19	470	13.8%
Dec '18	413	-16.6%
Dec '17	495	18.4%



Month	Current Year	Prior Year	Percent Change from Prior Year
Dec '18	413	495	-17%
Jan '19	359	520	-31%
Feb '19	402	375	7%
Mar '19	490	577	-15%
Apr '19	607	566	7%
May '19	658	656	0%
Jun '19	650	636	2%
Jul '19	702	662	6%
Aug '19	683	678	1%
Sep '19	581	508	14%
Oct '19	662	600	10%
Nov '19	496	465	7%
Dec '19	470	413	14%

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



Marta Golding Brown

Key County Elections Will Be Held on March 3

Supervisors representing Ventura, Oxnard, and Camarillo will be selected this year

Here in California, primary elections have traditionally been held in June but this year the state has moved up balloting to March 3 in an attempt to make California relevant in this year's presidential primary election. That means vote by mail ballots will be sent out on February 2 and must be postmarked by March 3 to be counted.

It is extremely important that members and their clients cast their ballots because elections are determined by who actually votes. During the last primary election, just 35,000 county residents cast ballots. It is likely that two of the three county supervisors races will be decided during the primary, so you won't have a say in who represents you for the next four years if you don't vote in the primary.

Members of our Local Candidate Recommendation Committee of CREPAC – the California Real Estate Political Action Committee – have interviewed candidates and have voted to support candidates in each district. REALTOR® Karen Campbell chairs the committee and led the effort.

In the First District, Supervisor Steve Bennett cannot run for re-election. Of the three candidates running, LCRC supports Matt LaVere, who was elected to the Ventura City Council in 2016 and has served as the city's mayor since December 2018. The district includes the city of Ventura, Saticoy, Riverpark, portions of northwest Oxnard, and the north coast.

In the Third District, incumbent Kelly Long is seeking a second term in office and has garnered LCRC's support. The district includes Camarillo, Port Hueneme, southeast Oxnard, Santa Paula, Fillmore, and Piru, and one other candidate is on the ballot.

And in the Fifth District, where incumbent John C. Zaragoza is also termed out, LCRC supports Tim Flynn, the mayor of Oxnard. The district includes most of the city. There are three other candidates as well.

If a board candidate receives a majority of the vote on March 3, he or she will be the winner. If no candidate wins a majority, the top two finishers in each race will square off in November.

Eligible voters have until February 18 to register online. You can still conditionally register at a polling place on election day, but those votes will take longer to count. You can check to see if you are registered, register to vote, or change party affiliation online at the [Secretary of State's website](#).

Also on the ballot will be primary elections for several local legislators and Superior Court judges. City council elections will all be held in November. 🗳️

“Elections are determined by who actually votes.”



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C.A.R. Thanks Senate Leader for Advancing SB 50

C.A.R. last week issued the following statement on Senate Bill 50 after it was moved to the Senate Rules Committee:

“The California Association of REALTORS® thanks Senate President Pro Tem Toni Atkins for her outstanding leadership and her commitment to continuing the conversation on SB 50. As proud co-sponsors of SB 50, we firmly believe that it continues to represent the most significant effort to address California’s housing affordability crisis,” C.A.R. President Jeanne Radsick said.

“California lawmakers have the opportunity to make 2020 the year of housing supply and we’re encouraged by the Legislature’s focus on this in the first few weeks of the year. We know that increasing the housing supply is the best long-term solution to making the dream of homeownership a reality for millions more Californians.

“We look forward to working with the governor, the pro tem and other lawmakers in the coming weeks to get SB 50 across the finish line.”

SB 50 would eliminate some zoning restrictions near major transit lines and job centers and is intended to boost housing supply in those areas. It had been held in the Senate Transportation Committee since last year and would have died if it didn’t move to another committee by the end of January.

Drive Begins to Qualify Measure Allowing Seniors to Keep Property Tax Assessments if They Move

C.A.R. is leading efforts to address California’s housing crisis at the local and statewide level, including qualifying its ballot measure for the 2020 November General Election. The initiative would remove the property tax “hit” senior homeowners can experience when moving to another home so that they can relocate anywhere in California, such as new housing and retirement communities or to be closer to family. It also protects the right of parents and grandparents to transfer their family home to their children — a right that’s been under threat or revocation in the Legislature.

These changes are an important part of the solution on housing — opening up existing inventory for purchase and making more efficient use of existing housing stock, while generating needed revenue for local schools and local government. At the same time, the measure will generate 67,000 to 90,000 new transactions on an annual basis, and more over time, as Baby Boomers transition out of their existing homes.

C.A.R. has launched a statewide signature gathering effort to qualify the measure for the November 2020 ballot and reports that signature gathering is off to a fast and robust start, with hundreds of thousands of voters throughout the state signing petitions to place this important measure on the ballot.

In December, the state Association also launched a member program with the goal of collecting 50,000 valid signatures by February 20 and engaging REALTOR® members in the signature gathering process, which will build political engagement among the membership in preparation for the November 2020 General Election.

Research shows that the measure enjoys broad support — and the more that voters learn about the measure, support levels increase exponentially. 

NAR Leader Joins President Trump as Proposal to Modernize NEPA Is Announced

NAR President Vince Malta this month joined President Trump at the White House as the administration unveiled its proposal to reform the National Environmental Policy Act. As affordability issues continue to plague markets across the country, NAR has argued that reforms to scale back undue regulatory burdens while retaining strong environmental quality standards will help alleviate housing inventory constraints.

“The 1.4 million members of the National Association of REALTORS® commend the White House for moving to modernize the National Environmental Policy Act,” Malta said Thursday in Washington. “NAR has long advocated for common-sense reforms to promote infrastructure development and streamline review processes without compromising on critical environmental protections.

“Since NEPA was last updated nearly four decades ago, the housing industry has seen countless infrastructure modernization projects paralyzed by arbitrary delays and unreasonable cost increase,” Malta continued.



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Federal Funding Bill Includes Several REALTOR® Wins

The spending bill signed into law in December that funds part of the federal government through Fiscal Year 2020 included three top NAR priorities.


- A nine-month extension of the National Flood Insurance Program will ensure policies can be issued and renewed through September 30, 2020. NAR is urging Congress to use the additional time afforded by this extension to work toward consensus on the NFIP Reauthorization Act. Terrorism Risk Insurance Program
- The Terrorism Risk Insurance Program was reauthorized for seven years, representing a particular victory for NAR's commercial members. Key aspects of the industry would be threatened in the program's absence, as terrorism risk insurance is often required to secure necessary financing for commercial transactions.
- Three tax provisions directly impacting the real estate industry were temporarily extended: the exclusion of forgiven mortgage debt from gross income, meaning that owners of primary residences who sold them short and had part of their mortgage debt written off will not have to pay tax on the amount forgiven; the deductibility of premiums for mortgage insurance; and the deduction of the cost of improvements to commercial buildings that make them energy efficient. These provisions had all expired at the end of 2017, but the bill extends them, retroactive to the beginning of 2018, and through the end of 2020.

NAR Partners With Census Bureau to Promote 2020 Census

The United States Census Bureau has designated NAR as a National Partner for the upcoming 2020 Census. With the Bureau seeking to enlist the support of various national organizations, NAR is asking the 1.4 million REALTORS® nationwide to help drive Census participation in their respective communities.

"NAR is able to provide tremendous value to our members because of the research we produce examining trends in communities across this country. But the usefulness of that information relies on current, accurate data from the federal government," said NAR President Vince Malta, broker at Malta & Co., Inc., in San Francisco. "Full participation in the Census is in many ways the only way to ensure that data is correct."

In addition to determining appropriate Congressional representation, roughly \$1.5 trillion is allocated to states and localities annually based off of Census results – delivering funds for roads, hospitals, schools and countless other public services. More specifically, this year's results will influence the allocation of \$93.5 billion to Federal Direct Student Loans, \$19.3 billion to Section 8 Housing Choice Vouchers and \$12 billion to the National School Lunch Program.

With this partnership, the Bureau will provide REALTORS® with promotional materials that emphasize the importance of responding to the 2020 Census, which NAR members and partners are being asked to share with clients and neighbors. 

Girls on the Air Marks 5 Years Together

Century 21 Everest agents provide real estate information and more on radio show

Five years ago, REALTOR® Karen Campbell was taking a business coaching class. About half-way through the 12-week course, instructor Ron Tunick told Campbell she had a great radio voice and that her homework was to find someone to do a radio show with.

Campbell was unconvinced she had those talents and was happy to report the following week that while she had asked a number of people to join her, everyone declined. But Coach Tunick was undeterred.

"He again said my homework was that I had one week to find someone to go on with and he was going to put me on the radio," she recalled. "I'd just come to Century 21 Troop and so I went down the roster. The first person I talked to, Tracy Baldwin, said she used to be a broadcaster. So that was that."

Five years later, Girls on the Air remains a staple on KVTA radio in Ventura, running every Saturday morning from 11 to noon. Each week, the program features a mix of interviews, a health and wellness segment, and – of course – information about real estate as all four "girls" are area REALTORS.® Besides Baldwin and Campbell, the other co-hosts are Deborah Delany and Maggie McKinney, all agents for what is now Century 21 Everest.

And it's been a successful venture, Campbell says.

"It gives us the opportunity to be a little different and talk about our clients' listings," she said. "We've sold properties from doing the show. But we bring

value by highlighting business owners, doing a health and wellness segment with Dr. Tony O'Donnell, and a real estate segment which features lender Larry Reyes with Smart Home Mortgage, who gives us the current trends on mortgage rates and different programs that are available.

"We also try to find one or two free things to do each week that listeners can bring their kids to. It's a fun thing to do, and people tell us we're part of their morning routines on Saturday – they have breakfast, read the morning paper and then listen to our show before doing their Saturday activities."

The show airs on KVTA, 1590 AM and 97.9 FM. For more information, visit www.girlsontheair.com.



From left, Deborah Delany, Tracy Baldwin, Karen Campbell, and Maggie McKinney

Do you have a real estate story you'd like to share with your colleagues? Let us know! Contact *Ventura County Coastal* editor John Frith john@twcommunications.com

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CRMLS and Terminus Global sign groundbreaking agreement to share access



CRMLS Selects BoxMLS to offer an open MLS platform



CRMLS to expand footprint to include Ventura County MLS as Ventura BOD votes to participate with CRMLS



Seven New REALTORS® Join VCCAR in December

Despite the hectic holiday pace, seven agents completed their new member training and received their REALTOR® pins from VCCAR 2019 President Jorge DeLeón.

From left, VCCAR instructor Ashley Anderson; Angelica Lopez, Century 21 Everest, Oxnard; Stuart T. Gardner, Realty ONE Group Summit, Camarillo; Christy E. Bates, Keller Williams West Ventura County, Oxnard; Taylin D. Robinson, Berkshire Hathaway HomeServices, Oxnard; Crystal Genavia, Century 21 Everest, Port Hueneme; Alisa F. Pettit, RE/MAX Integrity, Camarillo; Hugo Magana, Alliance Realty Group, Oxnard; and VCCAR President Jorge DeLeón.



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Committee Chairs, Vice Chairs, and Members Appointed for 2020

VCCR has announced the full list of 2020 VCCAR committee chairs, vice chairs, and members. 2020 President Tim Comstock appointed the chairs while President-Elect Sher Heard named the vice chairs. Over 100 VCCAR members are serving on committees this year.

Affiliate Committee

Chair: Monica A. Cruz, Prime Equity Mortgage
Vice Chair: Debbie Wertenberger, Wells Fargo Home Mortgage
Staff Liaison: Tammy VanDeusen
Director Liaison: Joe Siddens, Fidelity National Title
 Salena Bracamontes, State Farm
 Darryl Geewax, Wells Fargo Home Mortgage
 Susan Hedrick, Wells Fargo Home Mortgage
 Veronica Johnson, Lawyers Title
 Deirdre Lomeli, Union Bank
 Luis Mendez II, Loan Depot
 Isabel A. Mislinay, Edge Home Finance
 Vanessa Rice, Fidelity National Home Warranty
 Cibeli Tregembo, Pacific Coast Title

Finance Committee

Treasurer/Chair: Juliet Esquibias, Coldwell Banker Residential
Staff Liaison: Robin Morris
Director Liaison: Tim Comstock, Comstock & Calhoun
 Wyndi D. Austin, VCCAR
 Pedro A. Chavez, Bank of America
 Jeff Comstock, Comstock & Calhoun
 Jorge DeLeón, Coldwell Banker Residential
 Lyle Elliott, Berkshire Hathaway HomeServices
 Dennis Goldstein, Dennis Goldstein Realty
 Sher Heard, Comfort Real Estate
 Joseph Kapp, Joe Kapp Real Estate
 Cami Pinsak, Realty ONE Group Summit
 Charlene Siemon, Century 21 Everest

Governing Documents Committee

Chair: Cami Pinsak, Realty ONE Group Summit
Vice Chair: Lupe Servin, Century 21 Everest
Staff Liaison: Wyndi D. Austin, VCCAR
Director Liaison: Bridget Goncalves, Joe Kapp Real Estate
 Anita Downey, Century 21 Everest
 Sterling Granger, Comfort Real Estate
 Cindy Graves, Keller Williams West Ventura County

Grievance Committee

Chair: Helene S. Keddington, Century 21 Everest
Vice Chair: Tee Khamseng, Comfort Real Estate
Director Liaison: Ashley Anderson, Keller Williams West Ventura County
 Rosemary Allison, Coldwell Banker Residential
 Constina M. Baylor, Beach View Real Estate
 Editha Colitti, RE/MAX Gold Coast
 Betsy Elie, Keller Williams West Ventura County
 Max E. Estes, Century 21 Everest
 Bonny Goetz, Coldwell Banker Residential
 Julio G. Gomez, Century 21 Everest
 Jennifer Greule, Comfort Real Estate
 Erica Holmes, Joe Kapp Real Estate
 Michael Kapp, Joe Kapp Real Estate
 J. Pat Kearney, RE/MAX Gold Coast
 Roger Kida, Pacific West Real Estate
 Dianne S. Lamprecht, Dianne Lamprecht Broker
 Lori Lang, University Auxiliary Services
 Marguerite McKinney, Century 21 Everest
 Walter P. Morris II, Century 21 Everest
 Angela Naskar, California Estates Realty
 Trista Newton, RE/MAX Gold Coast
 Ralph Ramos, Century 21 Everest
 Margaret Reifer, Sotheby's International
 Patty Ross, Century 21 Everest
 Sean Seitz, Comfort Real Estate
 Sabrina R. Simpson, Real Estate eBroker
 Desiree G. Szabo, Sotheby's International
 Carolyn Triebold, Dilbeck Estates
 Heidi Wagner, Cusick Realty
 Ken Wallis, Century 21 Everest

Leadership Development Committee

Chair: Katherine Connelly, The Address
Vice Chair: Vicky Cummings, Berkshire Hathaway HomeServices
Staff Liaison: Wyndi D. Austin, VCCAR
Director Liaison: Troy Palmquist, The Address
 Tanner A. Behrens, Lawyers Title
 Carolyn Braun, First American Natural Hazard
 Mark Chacon, Sotheby's International
 Cindy Diaz-Telly, Coldwell Banker Residential
 Jose Escamilla, Weichert Realtors – Superior Homes
 Tressa Golden, Aliso Escrow
 Kathy Gray, Guild Mortgage
 Nicole Gruttadaurio, RE/MAX Gold Coast
 Susan Hedrick, Wells Fargo Home Mortgage
 Jim Keith, Berkshire Hathaway HomeServices
 Luis Mendez II, Loan Depot
 Michele Mueller, Priority Title
 Kathryn Turner, Comfort Real Estate

Local Government Relations Committee

Chair: Tressa Golden, Aliso Escrow
Vice Chair: Adela S. Trainor, Berkshire Hathaway HomeServices
Staff Liaison: Marta Golding Brown, VCCAR
Director Liaison: Jeri Becker, NextHome Pacific Coast Realty
 Rosemary Allison, Coldwell Banker Residential
 Cheryl Aronson, Sotheby's International
 Michael J. Asbee, Lotus Group
 Terry Ayers, RE/MAX Gold Coast
 Salena Bracamones, State Farm
 Sophia Brooks, Berkshire Hathaway HomeServices
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 Pedro A. Chavez, Bank of America
 Bob Davis, Wells Fargo Home Mortgage
 Dawn S. Durazo, Beach View Real Estate
 Rebeca Elliott, Keller Williams West Ventura County
 Jose Escamilla, Weichert Realtors – Superior Homes
 Erik Gladish Realty ONE Group Summit
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 Sher Heard, Comfort Real Estate
 Karen Heyrend, Berkshire Hathaway Home Services
 Erica Holmes, Joe Kapp Real Estate
 Dale King, Century 21 Everest
 Michele Mueller, Priority Title
 Daniel Patton, RE/MAX Gold Coast
 Cami Pinsak, Realty ONE Group Summit
 J. Clark Rice, Red Door Real Estate
 Jonathan Tomala, Coldwell Banker Residential
 Brian Zell, Century 21 Everest

Professional Development Committee

Chair: Ken Wallis, Century 21 Everest
Vice Chair: Magda Nordahl, Berkshire Hathaway HomeServices
Staff Liaison: Anne O'Shea, VCCAR
Director Liaison: Terri Davis, Cusick Realty
 Yolanda Carr, First American Title
 Veronica Castillo, Realty World Golden Era
 Gwendolyn Cooper-Moore, Keller Williams West Ventura County
 Bob Davis, Wells Fargo Home Mortgage
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 Veronica Johnson, Lawyers Title
 Jim Keith, Berkshire Hathaway HomeServices
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 Suzy Santos-Loera, Keller Williams West Ventura County

Professional Standards Committee

Chair: Janet Dorsey, Century 21 Everest
Vice Chair: Cindy Diaz-Telly, Coldwell Banker Residential
Staff Liaison: Wyndi D. Austin, VCCAR
Director Liaison: Jim Keith, Berkshire Hathaway HomeServices
 Linda Balades, Comfort Real Estate
 Ana Gil, Cusick Realty
 Rick Gill, Comfort Real Estate
 Joseph Kapp, Joe Kapp Real Estate
 James A. Reach Compass
 Brooke Smith, Keller Williams West Ventura County
 Robin A. Turner, RE/MAX Gold Coast
 Kay Wilson-Bolton, Century 21 Everest

YPN Committee

Chair: Ryan Bruns, Berkshire Hathaway HomeServices
Vice Chair: William Schmeltz, The Omni Group
Staff Liaison: Tammy VanDeusen, VCCAR
Director Liaison: Jorge DeLeón, Coldwell Banker Residential
 Tanner A. Behrens, Lawyers Title
 Jennifer Greule, Comfort Real Estate
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What to Ask a Prospective Financial Adviser

In the last issue, I discussed the importance of asking your adviser about their compensation. That is a critical question for all advisers, but there are additional questions you should pose to a prospective financial adviser. Asking ahead of time will save you a lot of problems in the future. Be aware that this is not an exhaustive list; if you have other considerations that are important to you then you should definitely address them.

What licenses and credentials do you have?

Depending on what types of services and products your financial adviser offers, they will have different licenses. Some of these licenses are very easy to earn and don't necessarily demonstrate a commitment or a vast knowledge of personal finance. Please remember, a financial adviser is not a bestowed title; there is nothing stopping anyone from telling anyone else that they are a financial adviser.

Credentials are different than licenses. While they do not permit any specific type of advice or product they can demonstrate an adviser's dedication to their profession. Two of the most widely respected credentials are the CFP® and CFA®. Both of these credentials demonstrate a commitment to the investment profession and require a significant amount of time, effort, and money to earn.

If you don't feel like asking outright, this information can be verified online. A comprehensive overview of your financial adviser's history can be found at <https://brokercheck.finra.org/>. At this site you can enter your adviser's name or their firm's name and discover their license history and, perhaps more importantly, their disciplinary history.

What types of clients do you specialize in?


Financial advisers are not "one size fits all." Advisers tend to specialize to a certain niche because they can add value to a client base with whom they have a special understanding. Some examples are advisers who specialize toward teachers, or business owners, or families who have children with special needs. Before you ask your potential adviser who they specialize in, ask yourself, "What special circumstances do I need fulfilled?" If you know other people in your circumstance ask them if they have a referral to a financial adviser.

How much contact do you have with your clients?

Having a financial adviser is not unlike a romantic relationship in this particular way: you need to be able to communicate effectively in order to have a successful partnership. You should absolutely have a financial adviser that matches your communication style. If you require a lot of back-and-forth then you need to have an adviser that will give that to you. Likewise, if you have a very "hands-off" approach, your adviser needs to be comfortable when you don't respond to every contact that he or she makes.

Will I be working with you or a team?

You may prefer to have a dedicated person to manage your financial affairs, or you may be comfortable being referred to different members of a team. Either is fine, but you need to make sure that your financial adviser's service model fits your expectation. The benefit of working with a dedicated person is that he or she will know your situation much more intimately than any member of a team. Conversely, the benefit of a team is that you can use a panel of people, each of whom will have an area of expertise. Remember, it's up to you what you want your experience to be.

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. 

“Remember, it's up to you what you want your experience to be.”

UPCOMING Meetings/Events

JANUARY 21

YPN Committee Meeting
Board Room
11:30 am - 12:30 pm

Affiliate Committee Meeting
Board Room
2:30 am - 3:30 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

JANUARY 28

C.A.R Director & Travel Team Meeting
Board Room
9:00 - 10:00 am

FEBRUARY 3

CRMLS Training
Training Room
9:00 am - 12:00 pm

FEBRUARY 10

Professional Development Committee Meeting
Board Room
2:00 - 3:00 pm

FEBRUARY 11

Affiliate Committee Meeting
Board Room
2:30 am - 3:30 pm

CRMLS Committee Meeting: Operational Steering Committee
Off-Site
1:30 am - 3:30 pm

FEBRUARY 13

REFAT BOARD MEETING
Board Room
10:00 - 11:00 am

Local Government Relations Committee Meeting
Board Room
2:30 - 4:00 pm

FEBRUARY 14

Finance Committee Meeting
Board Room
12:30 - 2:00 pm

Flexmls - Advanced
Training Room
11:00 am - 12:00 pm

FEBRUARY 17

Closed for President's Day

FEBRUARY 18

YPN Committee Meeting
Board Room
11:30 am - 12:30 pm

FEBRUARY 25

Board of Directors Meeting
Board Room
9:00 - 11:00 am

FEBRUARY 27

New Member Orientation
Training Room
9:00 am - 12:00 pm



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