


Ventura County Coastal

Official Publication of the Ventura County Coastal Association of REALTORS®

May / June 2020



**DECIDEDLY
RESILIENT
THROUGH
THE TIME
OF COVID**

**THAT'S
WHO
WE**





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For the most current Calendar of Events, please refer to the online calendar on the [VCCAR website](#). Click on the Classes and Events tab.

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This edition of the Ventura County Coastal® is made possible by the following industry partners:

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Tim Comstock
2020 VCCAR President



Tim Comstock

Finding Ways to Get Things Done in Challenging Times

Wow. What a crazy year these past few months has been. Life has changed for all us and here in Ventura County, as well as elsewhere, real estate professionals have encountered a lot of hurdles and we're still a long way from getting back to some level of normalcy.

The principles involved in buying and selling homes are the same, but how we do most things has changed beyond what we ever would have anticipated just two months ago. Inventory is down but prices are stable. How we show and process real estate transactions has changed to a new normal. Who would of thought flyer boxes and air fresheners would be replaced by hand sanitizer, shoe covers, and masks?

But the good news is that the county recognized that our work is indeed essential even during this crisis. Imagine the people who were put in limbo while real estate was shut down – people moving because of jobs, or who had already given notice on a lease but the purchase of their new home was on hold. And families who needed to sell quickly because elderly homeowners needed to move into an assisted living facility.

Your Association proved its value on this issue, as VCCAR worked hard to provide the information that led the county to relax its policy concerning real estate. I'd like to give special recognition to Government Affairs Director Marta Golding Brown, who worked tirelessly on this issue. You can read more on this on [Page 17](#).

And NAR went to bat for us as well, successfully lobbying to have REALTORS® included as an essential industry and then to support including independent contractors in the Payroll Protection Program and allowing agents to file for unemployment benefits for the first time. This is a new safety net that will provide breathing room for agents impacted by the impacts of the coronavirus and the efforts to slow its spread.

Fortunately, we in real estate are great at adapting to challenges and finding ways to get things done, and we will need to do so now more than ever. Take technology. Many of us were early adopters of how the Internet changed the way people look for homes, but now is the time for each and every one of us to learn more about what it will take to thrive in our new normal. Virtual open houses, 3D tours, and tons of good photos will be some of the keys to being successful as a listing agent.

If you can't invest in new equipment, download apps that can help you make video productions for your listings. Set up listing appointments through services such as Zoom, Google Meet, or Go to Meeting. It's important that we all get comfortable with a virtual office environment because even after the crisis eases this will almost certainly be part of the new normal. I know it may not be fun at first and we might make mistakes with technology, but those mistakes are part of learning. And VCCAR is providing training on how to use these systems – please take advantage of it.

Looking at the numbers makes me truly believe we will come back strong. Supply was low before the pandemic occurred and mortgage interest rates are at historically low levels, so why would anybody not want to buy if they can afford to do so?

In addition, our sellers have a level of equity that wasn't there back in 2008 so there is no market collapse coming. Every market condition has opportunities to help buyers and sellers. The key is to have the right skills to be the one those clients know and trust to earn their business. Be the problem solver and have the solutions your clients need.

We will get through this and come out stronger on the other side. I wish you all the best. 🙏

“Be the problem solver and have the solutions your clients need.”

CANDIDATES

Candidate for President Elect 2021 | Members will vote for one (1)



Ashley Anderson, C2EX, Keller Williams West Ventura County

Ashley Q Anderson is an award-winning REALTOR® based in Ventura, California. He serves all of West Ventura County including Ventura, Oxnard, Camarillo, Ojai, Santa Paula and Fillmore. Ashley is passionate about the Ventura community and is active on many boards and charities, including being a California Association of REALTORS® Director, a Ventura County Coastal Association of REALTORS® First Vice President, former Vice Chair of the VCCAR Grievance Committee, a member of the Keller Williams West Ventura County Associate Leadership Council, and Director of Education.

Candidate for First Vice President 2021 | Members will vote for one (1)



Juliet Esquibias, Coldwell Banker Realty

Juliet began her real estate career in 2002 and became actively involved with VCCAR in 2016. She has been Treasurer since 2018 and is in her second year as a C.A.R. Director, where she is a member of the following committees: Legislative, Taxation & Government Finance, Land Use & Environmental (as Regional Representative). Juliet is passionate about the real estate industry and the advocacy that takes place locally, statewide, and nationally. She is committed to developing her skills as an Association and community leader. Previously, Juliet worked for many years in the non-profit sector and as a small business owner.

Candidates for REALTOR® Directors 2021-2023 | Members will vote for three (3)



Katie Connelly, MRP, The Address, Inc.

Becoming involved in the association has been one of the best things I have done. By being a part of our growing and evolving association, through the Leadership Academy and Leadership Development Committee, I have been able to serve my REALTOR® peers, replace myself as a leader, and gain insight and knowledge on what it means to be a REALTOR®. It would be an honor to be elected, by my peers, to serve my peers and a profession that has been so good to me and my family.



Dawn Durazo, CPM, Beach View Real Estate

I had the opportunity to participate in VCCAR Leadership Academy in 2019 and currently sit on the Local Government Relations and Professional Development committees. Over the past 13 years, I have held positions on several PTA/PTSA/PTO Executive Boards. I understand the importance of making connections, providing valuable information, and giving back to the community I am serving. As a broker/owner I can provide a valuable independent perspective on issues. Serving on the Board of Directors would be a privilege I would eagerly welcome.

Online election will be open from Thursday, June 26 through Friday, July 3. Watch your email for ballot link.

Candidates for REALTOR® Directors 2021-2023 | Continued



Charles Hamm, The Hamm Team

In 2004, I started my real estate career with a small franchise in Thousand Oaks. After working several years at Coldwell Banker and RE/Max, I obtained a broker license and started The HAMM Team in 2008. Despite the recession and market crash, I continued to grow the business. Then, after divorce and relocating to Moorpark, I re-focused my business on my own sales, and education. In 2017, I completed law school and passed the California State Bar Exam in 2019. I continue to work full time in real estate providing a variety of services to my clients.



Walter Morris, MRP, SFR, SRES, Century 21 Everest

I, Walter Morris, and have been a REALTOR® since 2005. I have mentored several agents, and I currently sit on the Grievance Committee with VCCAR. I hold certifications for probate, trust, military relocation, short-sale, foreclosure, and as a senior real estate specialist. I would like to contribute to the betterment of our Association by sharing my professional insights. I pledge to continually exceed your expectations through an unwavering commitment to honesty, integrity, knowledge, and innovation. You can expect me to be attentive to your needs and work with you to help provide solutions and answers.



Adela Trainor, Berkshire Hathaway HomeServices California Properties

Adela Trainor is an agent with Berkshire Hathaway HomeServices California Properties. Adela currently serves on her brokers Advisory Committee, as Vice Chair on the LGR Committee, has participated in Legislative Day in Sacramento, and served on the Thomas Fire grant application review committee. She is a member of the Ventura Chamber of Commerce and serves as an Ambassador where she was recognized as Ambassador of the Year for 2019. Adela has served on the boards of the Ventura Education Partnership and The Rubicon Theatre. Adela has been an active volunteer with the Ventura Unified School District over the past 20 years.



Ken Wallis, e-PRO, GRI, SFR, Century 21 Everest

I am a graduate of the inaugural leadership academy of 2018. I learned the importance of serving our local board and skills needed. I have been licensed for 15 years, a Broker Associate, brokered loans, worked through REO and Short Sale markets, Professional Development Committee member 2019 and Current 2020 Committee Chair. I am a firm believer in home ownership and providing the utmost integrity for my clients and fellow REALTORS. I am a lifelong resident of Ventura County. I grew up in Camarillo and settled in Ventura with My wife and our two children.

Board Votes to Reduce MLS Fees for One Year

To lend our MLS participants and subscribers a helping hand, the VCCAR Board of Directors reduced MLS fees by 50% for the fiscal year beginning July 1 and running through June 30, 2021. So the fee, normally \$495, will be just \$247.50 for this year. Fees for reduced levels of service such as for clerical users will remain unchanged.

In addition, the MLS is pushing back billing from the usual due date of July 1 to August 1 this year.

VCCAR CEO Becomes a First Responder

VCCAR CEO Wyndi Austin and her husband were enjoying a much-needed weekend getaway at the Circle Bar B Guest Ranch in Goleta recently when her first-hand experience with the Heimlich maneuver paid off for a fellow guest. Austin was eating dinner when another dinner guest started choking.

“We heard the commotion, two guys working on him,” Austin posted on Facebook. “He was blue and unconscious. I had two immediate thoughts – they are doing it wrong and this guy cannot die in front of his wife. I literally pushed them aside, grabbed him and did seven Heimlich pumps as hard as I could.

“Somewhere along the fourth or fifth pump, a large piece of steak flew out. It was the most surreal experience and exhausting both physically and mentally. I’m grateful I was there and could help – our families are now forever bonded.”

Austin said she knows about the Heimlich maneuver because her father had to perform it on her many years ago to save her life, so she knew what it felt like.

Your Board and leadership have been fiscally responsible and as a result VCCAR enjoys a significant reserve fund, which we have created and grown over the years to prepare for a rainy day such as we are experiencing today. We recognize this is a tough time for many REALTORS® and it’s a small way your Association can help ease the burden.



Clear Cooperation Policy Now in Effect

A reminder that NAR’s Clear Cooperation Policy went into effect on May 1. Under the new policy, within one 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. You can learn more about the policy and how to comply on the [CRMLS website](#) and on the [NAR website](#).


Tristan Ahumada to Demonstrate How to Shoot Video

YPN will be hosting a virtual class with Tristan Ahumada with Lab Coat Agents on Thursday, May 21 in which he will show how shooting video for Facebook, Instagram, and You Tube

can be easy and fun. The webinar will take place from noon to 1p.m. and [registration is required](#).

New Training Helps REALTORS® Recognize Unconscious Bias

NAR and the Perception Institute have teamed up to create a curriculum that will help REALTORS® recognize unconscious biases that may get in the way of offering the best service to every customer. The Perception Institute, one of the nation’s premier trainers on implicit bias, helps people identify

“thinking traps” that can lead to a REALTOR® losing a sale and a consumer losing a housing opportunity. Look for the full one-hour video introducing Implicit Bias Training on the [NAR website](#) later in May. 

Home within reach for your clients

We offer your clients great rates and local experts who get things done quickly and efficiently. We're the oldest and largest credit union headquartered in Ventura County, and we're ready to lend:

- Flexible terms and affordable rates
- HomeReady™ First-Time Buyer Loans from Fannie Mae
- First and second trust deeds
- Conforming and non-conforming loans
- Extendable and alternative mortgages
- 0% down VA loans



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VCCU membership is open to anyone who lives, works or attends school in Ventura or Santa Barbara counties. All loans subject to credit approval and secured by lien on owner-occupied home. Certain restrictions apply. VCCU is an equal housing lender.



Autry.com VCF-208



Americans Are Buying Homes Again, Mortgage Data Show

Housing Wire | May 6

Americans are returning to the housing market, as evidenced by a jump in applications for mortgages to purchase homes, though not at the same level as last year.

A seasonally adjusted index measuring purchase applications rose 6% in April's last week, compared to the prior week, according to a report Wednesday from Mortgage Bankers Association.

Purchase volume increased for the third week in a row, led by strong growth in Arizona, Texas and California, according to Mike Fratantoni, MBA's chief economist.

[Read more](#)

Ventura County's Real Estate Market Sees Supply, Demand Drop

Ventura County Star | May 5

REALTOR® Thelma Lyden took on a new client selling their Thousand Oaks home in March, just before the coronavirus closures began. It's now been on the market for almost a month, with very few potential buyers during the coronavirus outbreak.

"I truly believe if it weren't for the coronavirus, I would have sold this house by now," said Lyden. In February, she sold a home in the same neighborhood in 25 days after more than 50 people attended open houses. Fewer than 10 people have expressed interest in her current listing.

"Buyers are scared and on hold right now," she said. "You can't buy a house without a job."

[Read more](#)

Why Home Prices Are Rising During the Pandemic

Wall Street Journal | May 5

The economy is shrinking, businesses are closing, and jobs are disappearing due to the coronavirus pandemic. But in the housing market, prices keep chugging higher. Home prices plunged during the last recession after a housing crash caused millions of families to lose their homes. Home values could start to erode again, especially when mortgage forbearances end, some economists warn.

But that hasn't been the case so far. The median home price rose 8% year-over-year to \$280,600 in March, according to the National Association of Realtors. While buyer demand has softened and sales fell 8.5% that month from the prior month, the supply of homes on the market is contracting even faster, recent preliminary data shows.

[Read more](#)

Home Prices Could Fall by as Much as 4% Because of Pandemic

MarketWatch | May 5

Will home prices fall as a result of the coronavirus pandemic? Zillow says yes.

Economists at the real-estate company released a new report outlining their forecast of how the coronavirus outbreak could affect home prices and sales. The researchers outlined three different possible trajectories for the housing market, based on varying degrees of optimism regarding the recovery from the pandemic.

[Read more](#)

Americans Flee Crowded Cities Amid COVID-19, Consider Permanent Moves

USA Today | May 1

Ben Greenzweig is itching to move his wife and three kids South, a plan that may get accelerated due to the coronavirus pandemic.

The CEO and co-founder of conference company Momentum Event Group, says he's looking to move to either North Carolina or South Carolina from the New York City suburbs in Westchester County, for cheaper costs and bigger living space amid fears that a deep and prolonged economic slump in the state could eventually force residents to pay higher taxes.

"It would be an unbelievable escape," Greenzweig, 42, says. He typically works from home which gives him flexibility.

[Read more](#)

AB 828 Is an Attack on Property Rights

Fox & Hounds | April 30

California's legislature is controlled by Democratic super-majorities in both houses. These Democrat politicians, in turn, are controlled by public sector unions. They are now considering Assembly Bill 828, which will empower courts to summarily reduce rents by up to 25 percent and create additional barriers to the eviction process.

Passage of this law would be a disaster. It's not just a blatant usurpation of property rights. It also adds a hefty shove to an economy already teetering on the brink of an epic deflationary spiral.

But supporters have the votes to pass this measure, and Gov. Newsom is likely to sign it into law. This is happening in a state where the pandemic emergency has already induced the legislature to ban evictions, and already had capped rental rate hikes. In California today, there is no longer any legal incentive for renters to pay rent, whether or not they are impacted by the current state of emergency. But landlords get no similar relief from property taxes or mortgage obligations.

[Read more](#)

Coronavirus Cuts Southern California Homebuying, Escrows Fall 48%

So. Cal News Group | April 21

Coronavirus has dramatically slowed Southern California house hunting, with new sales contracts falling 48% in the past four weeks, according to one tracking service.

ReportsOnHousing follows homebuying trends found in the listing services for Los Angeles, Orange, Riverside, San Bernardino, San Diego and Ventura counties. Here's what the report found, as of April 16. And remember this is usually prime selling season.

[Read more](#)

REALTORS® Report an 11.5% Drop in California House Sales as Coronavirus Outbreak Jolts Market

So. Cal News Group | April 17

California house sales plunged 11.5% in March from February levels, the first double-digit, month-to-month drop in more than nine years and the largest since August 2007, the California Association of Realtors reported Thursday, April 15.

Median house prices, however, held their own with a statewide gain of 8.3% from March 2019 levels, rising to just over \$612,000.

CAR's report was the first showing how statewide stay-at-home orders and the coronavirus outbreak impacted the housing market as home viewings were being curtailed. 🏠


[Read more](#)



DECIDEDLY RESILIENT

When the coronavirus pandemic hit California in March, it turned the local real estate world upside down. Stay-at-home orders were enacted to help prevent the virus' spread. And in Ventura County, the health officer decreed that real estate was not an essential business, preventing brokerages, title companies, escrow offices, and other related businesses from functioning.

But VCCAR and its members didn't give up. Showing the resiliency that REALTORS® are known for, members and staff got busy. They successfully worked to get the industry reopened, helping clients who needed to buy or sell complete their transactions. And with sales and listings down, members used some of their free time to help the community and to learn new tech skills that will be essential even when the crisis is over.

It's been an eventful two months. Here is a look back at how it's gone. 

Spreading Joy

County REALTORS® work to make things brighter during the coronavirus quarantine

By John Frith

VCCAR Editor and PR Consultant

Neil Steinberg, a columnist for the Chicago Sun-Times, recently wrote a piece about how a family was forced to serenade their 95-year-old matriarch from the street outside her home because of the coronavirus quarantine. But it was a story of how happiness can be spread as easily as any virus.

“Still, everyone is free to spread joy, even during a plague,” Steinberg wrote. “With all the worries about contamination, jobs, supplies, social distancing, it should be noted that people also take time to brighten the days of loved ones, or even complete strangers.”

And that was true in Ventura County as well, as many area REALTORS® have used their downtime to selflessly spread a little joy for their community.



Adela Trainor

Adela Trainor, an agent for Berkshire Hathaway HomeServices California Properties in Ventura, has been volunteering with the Ventura Unified School District to help feed families in need since the schools closed in mid-March.

Every Monday, she and her husband join about 10 other volunteers to provide a week’s worth of breakfasts and lunches to families at De Anza Academy of Technology and the Arts in the Avenue neighborhood. It’s one of six schools where the district distributes food for economically challenged families based on the number of free or reduced-cost breakfasts and lunches. On average, the volunteers at De Anza – some of them teachers at the school – distribute between 800 and 900 meals.

Trainor has volunteered for school district functions for many years, and when the program got underway in March, she was asked if she wanted to help and quickly said yes.

“We were working every day of the week at first, so it was decided to change the distribution to one day a week,” she said. “Some people would ask for multiple meals at a time but on the other end there was a grandmother who would come every day and ask for one meal for her grandchild. One cannot judge what people are going through right now.

“We distribute food from 11 a.m. to 1:30 p.m., and it’s hard work. People are constantly coming through so there’s a lot of big boxes and bags we have to carry,” she said.

School cafeteria workers package the food, including fresh fruits and vegetables locally sourced, along with milk and non-perishable commodities. The principal and district staff coordinate volunteers and the safety protocols for the protection of both volunteers and families.

Trainor said it’s rewarding to be able to help, and to bring a little joy to people’s lives.

“When we’re wearing masks, it can be a little scary for some of the children, so it’s all about being cheery, greeting people when they drive up, and having a positive attitude,” she said.

In Camarillo, three agents with RE/MAX Gold Coast decided they wanted to brighten the lives of as many people in the community as they could.



Elizabeth Jensen

Elizabeth Jensen, one of the agents who developed the Spreading Hope in Camarillo project, said the group has held Easter egg hunts and Great Pumpkin hunts in past years and that this year they wanted to spread joy in neighborhoods throughout the city.

On the group’s Facebook page, Jensen, **Stacey Valdez**, and **Anne Valencia** put the goal this way:

“Let’s share activities, findings and stories that can spread a little bit of cheer, hope, and love to our community and others. Did you see a sign of HOPE today? Share it! A message on a rock while walking? Share it! Know of someone who is spreading HOPE? Share it! Let’s get decorating our doors, windows, and homes. Then it turns into a fun family activity while social distancing to drive around seeing/finding all the seeds of hope and inspiration.”



Volunteers at De Anza Academy prepare to distribute food to the less-fortunate.

Heather Brown-Olsen ▸ Spreading Hope in Camarillo
May 4 at 6:22 PM · 🌐

Hope is contagious!!!! Love love love my surprise 🥰



👍❤️🥰 48

4 Comments

👍 Like

💬 Comment

To spread the message, the group has printed up 40 yard signs that read “HOPE is contagious!” along with a Facebook logo and the group name. Sometimes the group’s “social distancing unicorn” moves the signs to a new yard, while other times the homeowners move it themselves.

“We move the signs to a new yard every three days and people share what they’re doing to promote hope on Facebook,” Jensen said. “And kids on my street are excited to see who will get the signs next.” She added that the inflatable unicorn suit circulates its own air and the person inside – one of the agents’ sons – is both masked and gloved.

The three agents started out with 20 of the signs, but as the project became more popular, they’ve had to order more. There are currently 734 group members, many of whom have posted such positive things as a video of a caravan of Camarillo High School seniors driving through a neighborhood and



From left, Stacy Valdez, the unicorn, Anne Valencia, Angie Churchill, and Elizabeth Jensen.



Cassandra Sutton

photos of bouquets of flowers, chalk art, and a handmade sign saying, “Keep joy in your hearts.”

Jensen said the signs are posted throughout the city with the goal of having at least one in every neighborhood before the quarantine is completely lifted.

Also in Camarillo, RE/MAX Integrity teamed up with Food Share of Ventura County to raise funds to allow the nonprofit to expand its operations due to increased demand. The idea, sparked by agent **Cassandra Sutton**, came about just as the Stay Home Order was issued.

At first, Sutton said she asked for food donations to allow the 40-year-old nonprofit to meet the growing need for meals. But she quickly found that with stores often running



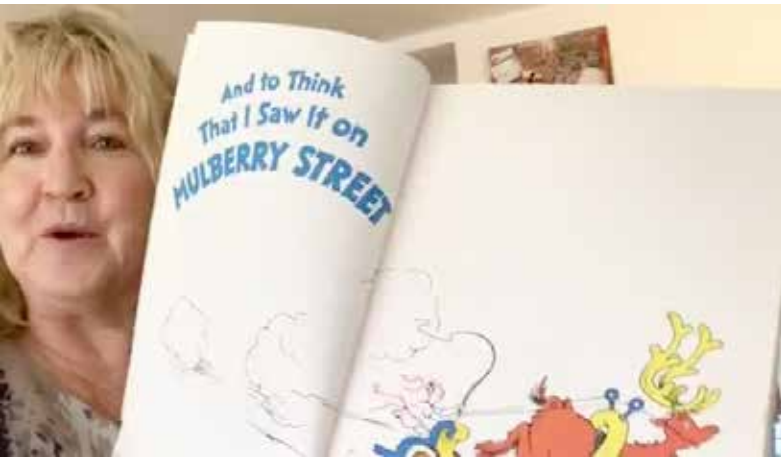
Chantelle Limon on a video promoting the project.

low on key commodities, many people wanted to hold onto their nonperishable supplies. So in mid-April, she had a conversation with Food Share’s executive director and learned that cash allows the organization to be far more efficient.

“We decided to ask for \$5 donations, figuring that if 100 people donated, Food Share could provide 33 disaster boxes, each with enough food to feed a family of four for three days,” she said. People could donate online or by text, and the RE/MAX Integrity Facebook page was the information hub.

RE/MAX Integrity promoted the project primarily via social media and [put together a video](#) that explained the need and how to contribute.

In just a week, Sutton said they doubled their goal and raised over \$1,000.



Bonny Goetz reading online.

Sometimes, spreading joy is as simple as reading a story by Dr. Seuss.

Agent **Bonny Goetz** wanted to help her nephew, who was raising a developmentally disabled grandson injured in a near-drowning incident two years ago. With the family quarantined, she decided she would read the boy a story every morning at 9 a.m.

When the first day rolled around, Goetz realized she didn't completely know how to do it, so she quickly Googled it and managed to begin promptly at 9.

"I like to say his name over and over while I'm reading to him because he moves his eyes when he hears it," she said. Originally expecting she'd be doing so for just a few days, Goetz said she now has over 50 readings – all available on Facebook.

She reads the stories on Facebook Live, which automatically creates an announcement post to let followers know there is an upcoming live stream. Over time, other children have joined to listen to her read the stories.

"If I notice someone else is in, I'll say hello to them like they did on Romper Room," she said. The posts remain available on her Facebook page, and some have had hundreds of views.



Magda Nordahl

Magda Nordahl, an agent with Berkshire Hathaway HomeServices California Properties, is the mother of four children – three who have graduated from high school and the fourth currently a high school junior. Nordahl was concerned about all the county high school seniors who wouldn't get to enjoy the rites of passage such as the prom and graduation and wanted to do

something about it.

"A REALTOR® in my coaching program shared a great idea of offering free grad signs for her local seniors. The community loved it, and I thought it was a great idea. With her permission, I printed up my signs and posted a video on social media, via email to clients, and on Instagram," she said.

Her signs have been given out to seniors at Camarillo, Oxnard, El Camino, Pacifica, Vista Real, and Buena high schools, and Nordahl said she was glad to have helped them celebrate.

"It made me happy to help celebrate with these families and seniors in one fun way," she said. 🌱

Frith is VCCAR's communications consultant and editor of *Ventura County Coastal*. He can be reached at john@twsccommunications.com



Making Lemons Out of Lemonade

Local agents forced to quickly adapt to using technology now say they won't go back

Agent Adela Trainor has been learning how to use technology to sell real estate during the past two months "because I had to." However, she has quickly caught on and now expects to keep using many of the tools available even when – or if – things return to the way they were before the coronavirus pandemic.



Jana Scarborough

Broker Jana Scarborough also admits that "necessity was the mother of me getting my act together and figuring this stuff out for my agents and myself." If so, she's a quick learner as she is now hosting Zoom conferences for VCCAR to help other REALTORS® learn how to use technology.



Carolyn Triebold

Broker Associate Carolyn Triebold, meanwhile, embraced technology six years ago and since then has continually learned about new tools and tricks to help her and her team work smarter. And because REALTORS® like Trainor and Scarborough – as well as many clients – are now used to video tours, paperless files, and other advantages technology provides, she also believes that tech will also continue to be an important part of doing business in the years to come.

These are just three of the VCCAR members who have been using virtual meeting tools like Zoom and Google Meet, Matterport 3D videos, DocuSign, and shooting video on their smartphones during the past two months. In fact, Triebold said the smartphone is probably an agent's best friend.

'Little computer in your hand'

"That little computer in your hand gives you access to all the tools you need to use," said Triebold, senior estates director for Dilbeck Real Estate in Camarillo.

For example, agents can shoot video footage of a home's interior with their phone and then use another program to transform it into a 3D virtual tour. And cell phone video can also be used for many other purposes.

"You can do walk-throughs with a client like they're actually there," she said. "If a client says, 'I'm curious about that back room – can I see it?' you can go there and show them more.

"You can also use your phone for video open houses. I can set up a Zoom meeting and stream it to Facebook Live so anyone watching on Facebook can see it, but I can also send calendar invites to clients so clients can pop in at any time and it's interactive."



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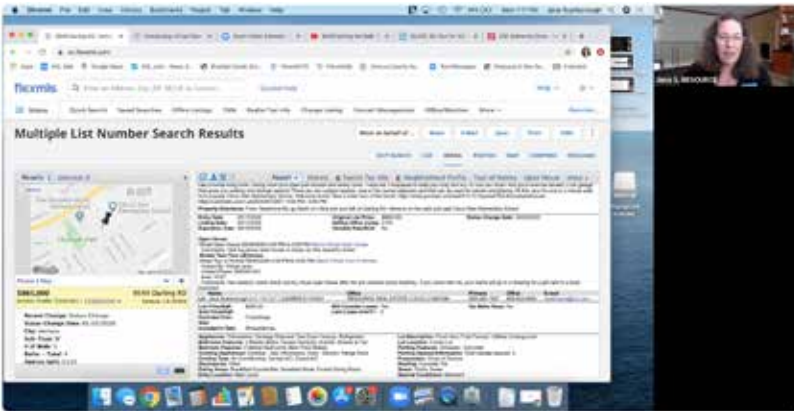
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And she noted there are tech tools inside of tech tools to make an agent's job easier. Triebold said she recently had a client who needed help filling out paperwork online so she asked if she could take control of his computer and then show him how to do it.

"All my transactions are paperless, so I always instruct clients early on how to do it," she said. All transactions are digitized, which makes it possible to quickly find information a client may need down the line instead of having to rummage through file boxes for half a day. In fact, she said her office has just one small file cabinet for all her agents to share.



Scarborough leading a recent Zoom webinar on how to use tech.

VCCAR webinar showed how-tos

During a recent virtual tours webinar, Scarborough – a founding partner with Resource Real Estate in Ventura – began by sharing small tips with almost 80 VCCAR members, such as how to make sure you're using good lighting in your virtual meetings, before moving on to more technical advice. (The webinar is available on the [VCCAR homepage](#) and many more members have viewed it there.)

She used the Flexmls site as her starting point and pointed out that the service offers a lot of tutorials.

"If this is your first time entering a link to a meeting, it's going to take you step by step. In fact, if you go to the MLS there are all kinds of tutorials. You can click on guided help here at the top, you can click on upcoming trainings, and there are webinars you can jump in on."



Adela Trainor

Trainor, a sales associate with Berkshire Hathaway HomeServices California Properties in Ventura, said she misses the human connection with clients, such as when she closed a purchase for a 90-year-old who lost his house in the Thomas Fire. "It was difficult to not give him his keys in person and have to do it from a distance," she said. But she quickly added that there are many advantages to using tech as well.

"I can reach a lot more people in a Matterport open house than in a standard one," she noted. "This is way more efficient than doing it in person."

Another benefit: safety



Ariel Palmieri

Ariel Palmieri, an agent with Coldwell Banker Realty in Oxnard, said another advantage with using tech is that it is safer for both client and agent, and not just during the COVID-19 outbreak, although that's critical today.

"For the past few years, REALTOR® safety has been an important issue. Many agents have been quick to meet people they have not truly vetted at empty houses. I hope this allows us to change the ways we show properties and think twice about showing a property to a stranger immediately," Palmieri said.


She added that tech will help agents learn more about buyer clients – and not waste buyers' time either – by ensuring they are really familiar with the home before going to see it in person. Once they have done that, and provided evidence of pre-approval or proof of cash to purchase, then she is more comfortable bringing them into a home, especially one that is occupied. Considering the time and energy it takes sellers to prepare for a showing and then vacate their home, she believes this is courteous to all parties.

"I would never want to put my clients, my community, or myself in harm's way and for a client who needs to sell now, I'm delighted that we can allow for showings in a reasonable and safe way," she said.

VCCAR Initiatives

Besides the webinar, VCCAR is taking several other steps to help REALTORS® learn more about technology.

For example, YPN is hosting a virtual class with Tristan Ahumada with Lab Coat Agents on Thursday, May 21 in which he will show how shooting video for Facebook, Instagram, and YouTube can be easy and fun. The webinar will take place from 1-2:30 p.m. and [registration is required](#).

And the Association has also partnered with [Remine](#), that connects consumers, agents, lenders, and other service providers onto one platform to everyone has better access to data, greater transparency in the process, and more options and connections to facilitate their transactions. The service is provided through the Ventura County MLS. 

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Staff, Leadership Has Worked Hard to Help During Crisis

Wyndi Austin
Chief Executive Officer



Wyndi Austin

As we all continue to adjust to the challenging circumstances that have been caused by the COVID-19 pandemic, your staff and leadership have been working hard during the past two months to do whatever we can to help members do business during the stay-at-home orders.

It's been a great example of why being a member of VCCAR, C.A.R., and NAR is so valuable. Because each of the three associations immediately jumped into action to provide invaluable benefits to our members.

Like many businesses, the VCCAR staff was directed to work remotely and the office has been closed since mid-March. But thanks to the technological resources we enjoy in 2020, we have been able to continue working on your behalf from our living rooms and kitchen tables.

Perhaps most importantly, our leadership, key members, and Government Affairs Director Marta Golding Brown were able to educate county officials about why real estate is an essential business even during a pandemic. As a result, the county relaxed its initial coronavirus restrictions and allowed agents to show houses and complete transactions. This was a huge victory for our industry and I'd like to thank everyone who helped make it happen.

Our other staff members – Membership Manager Angel Rodarte, Office Manager Rosa Salazar, Marketing Director Tammy VanDeusen, and Finance Director Robin Morris–have also helped keep our operations running smoothly.

Your board and leadership continues to work on your behalf as well, staying closely involved in Association efforts and attending the state and national legislative meetings – just virtually instead of in person. And of course, it was the leadership that led the initiative to cut your MLS fees in half for the next year as a way to help agents make it through the slowdown.

The state and national associations also provided members with outstanding support, including NAR's efforts to include REALTORS® in the federal Pandemic Unemployment Assistance program, which for the first time provides benefits to self-employed individuals. And C.A.R. has been regularly providing critical updates on how agents can take advantage of various benefit programs.

We also encourage our members to take advantage of the slower pace to focus on education and professional development, as well as volunteering if you're able to give back to our community. (See examples of what some members have been doing on [Page 10](#).)

One great member benefit is the ability to participate in NAR's professional development programs, such as earning a designation or earning the new C2EX endorsement. There are [more than 15 NAR designations and another dozen certifications](#), each allowing you to grow your knowledge in important aspects of today's real estate market.

VCCAR is strongly promoting NAR's [Commitment to Excellence \(C2EX\) program](#), which provides a customized learning path and recommends experiences and resources to enhance each agent or broker's individual skillset.

To date, more than 35 members and staff have earned the C2EX endorsement and as one of them I encourage you to look into the program.

Finally, I would urge all of you to take care of your mental and physical health. Spend time with your family, play games, binge watch some great movies, and get out and exercise in the great Ventura County weather.

Some suggested reading includes *The 7 Habits of Highly Effective People*, *Dare to Lead*, *The Art of Empathy*, *Building A Story Brand*, and *Atomic Habits*. In addition, there is a lot of great free content available on the [NAR library](#).

As the cover suggests, our industry and our members are resilient, and we will get through these difficult times and come out even stronger on the other side.

We will get through these difficult times and come out even stronger on the other side.

By Marta Golding Brown
VCCAR Government Affairs Director



Marta Golding Brown

Members and Staff Teamed Up to Educate County About Why Real Estate Is Essential

The coronavirus pandemic is affecting different parts of the state in different ways, depending on the severity of the outbreak and how local governments decide to combat it.

Nowhere was that more true than with real estate. The federal government and Governor Newsom, along with numerous counties, determined in March when the first stay-home orders were being drafted that real estate sales were an essential business and needed to remain in operations, so long as proper precautions were taken.

But in other counties, including Ventura, officials took a harder stance about what businesses should be allowed to stay open. Here, the initial declaration determined that real estate was not essential, shutting down brokerages, title companies, escrow offices and other real estate-related businesses.

As REALTORS® know, there are many instances where home sales are truly essential for the buyers and sellers. There are cases where people are having to move in or out of the county for job reasons. Other people have already terminated leases in anticipation of a home sale closing soon. And there are elderly homeowners who can no longer care for themselves properly and need to move into assisted living facilities, meaning they need to sell their homes – often quickly – to pay for the services they need.

So as soon as the initial order was issued, REALTORS® and VCCAR staff began efforts to educate county officials about why the industry was essential and that transactions could be done safely. ▶

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GOVERNMENT AFFAIRS

For example, Sam Benner, team leader and CEO of Keller Williams West Ventura County, launched a change.org petition drive explaining why real estate was indeed essential.

"Shelter has never been more essential than it is right now. Our clients and community need REALTORS® to be there for them at this critical time to ensure the safest health standards are taken and prudent counsel for a mutually successful closing," the petition stated. More than 1,400 people signed it.

REALTORS® drew upon existing relationships to educate county officials as well. One example was Century 21 Everest agent Kay Wilson-Bolton, a longtime friend of County Health Officer Dr. Robert Levin, who personally reached out to explain why real estate is an essential business. Many members pitched in to help educate officials

Here at VCCAR, our goal was to educate members of the Board of Supervisors and county leadership about how other counties were treating real estate and to reassure them that they could follow suit without endangering public health and safety.

On April 9, the efforts were successful, and the ordinance was revised.

The established public health restrictions remain in place and will likely be in effect for some time to come, so nobody should assume that business can be conducted the way it was before the pandemic erupted. There can be no more than

three people touring a home for sale – the agent and two people from the same family. Cupboards and doors should be open so they don't have to be touched.

Agents also need to have clients sign all appropriate COVID-19 forms, available on the C.A.R. website and on zipForms.

In addition, there will likely be a lot of long-term changes in how our members do business, even after the pandemic is over. During the recent NAR 2020 REALTORS® Legislative meetings – held virtually, of course – NAR Chief Economist Lawrence Yun listed a number of things he expected to change, or continue as the new normal, including:

- An end to traditional open houses
- Virtual house tours
- Virtual office meetings
- More remote working
- Less traffic near city centers
- People moving further out from city centers
- And people wanting larger houses to accommodate working from home.

But the bottom line is clear: when REALTORS® and VCCAR work together to accomplish a goal, great things can happen. There is indeed value in membership. 🏡

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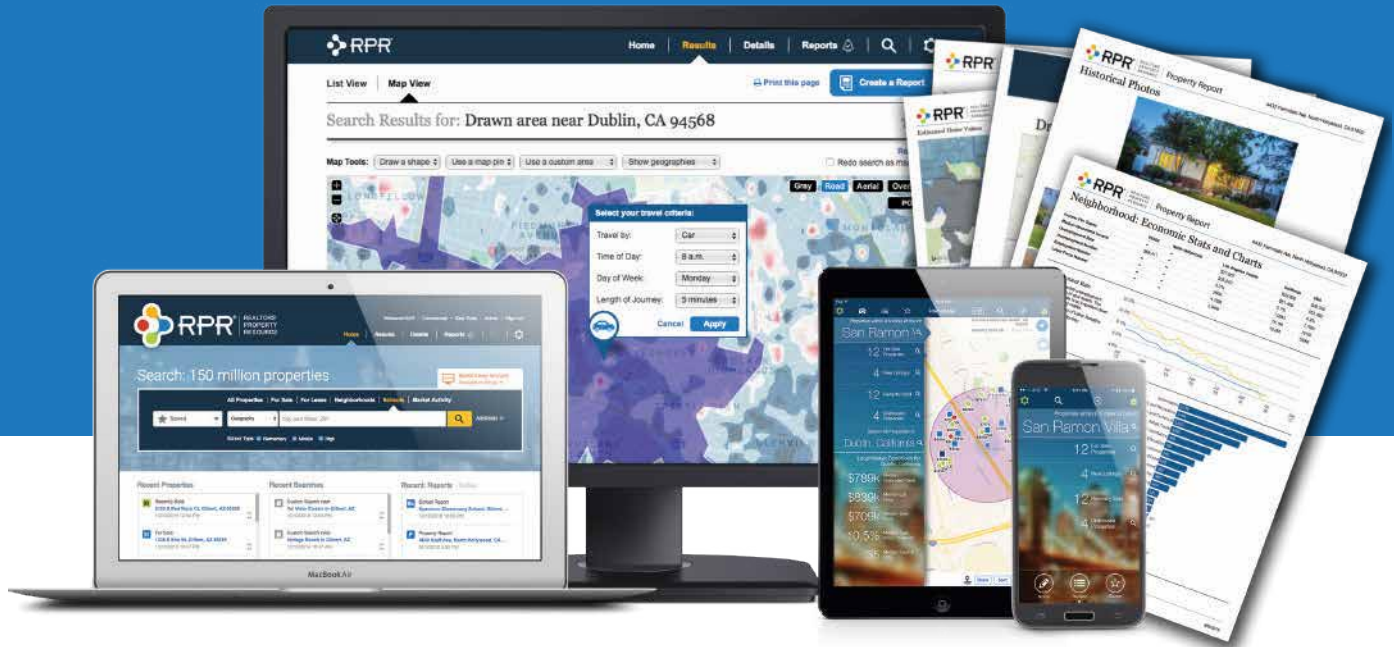
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County Housing Market Remains in Balance in Wake of Coronavirus

The COVID-19 pandemic coupled with restrictions on selling real estate in Ventura County continued to have a strong effect on the county's housing market in April, with far fewer homes on the market than a year ago but sales prices holding firm, according to data from the Ventura County MLS and RPR.

During the month, 317 sales closed, which was 43.3% lower than the 559 properties that closed in April 2019. Sales were up 29.9% from March's level of 244. But prices held steady, with a median sales price of \$630,000, up 7.0% from last year and basically even with the \$632,000 reported in March. The median sales price per square foot was \$375, up 6.8% from a year ago and up 4.2% from March.

Jordan Levine, C.A.R.'s deputy chief economist, told the Ventura County Star earlier this month that supply and demand remain in balance.

"We've seen new listings go down by more than sales, so even though there's less buyer demand relative to where we were before the outbreak, there's also a lot less supply," Levine told the Star. "So for those buyers who are still on the hunt there's fewer choices now, which is keeping some upward pressure on home prices."

Sales and pricing statewide mirrored the local figures, C.A.R. reported. Statewide, existing, single-family home sales totaled

277,440 in April on a seasonally adjusted annualized rate, down 25.6% from March and down 30.1% from April 2019.

In addition, April's statewide median home price was \$606,410, down 1.0% from March and up 0.6% from April 2019. And year to date, statewide home sales were down 5.4% in April.

In April, there were 427 new listings reported in the local MLS, down 46.3% from 795 in April 2019 and down 25.2% from March, when the pandemic first hit. New listings for the first four months of the year totaled 1,938, which was also down 28% from last year. At the end of the month, there were 1,159 active listings, which down 34.8% from last year but only down less than 1% from March.

As a result, there was 4.8 months of inventory available at the end of April, based on sales volume. That was up 20.3% from 3.9 months a year ago and 31.5% higher than March's level of 3.65 months.

The median listing price in April was \$739,000, up 12.8% from a year ago and even with the price in March. The median listing price per square foot also climbed by 7.7% from last year to \$384, which was less than 1% less than in March. 📈



Market Data Report

VCCAR Report

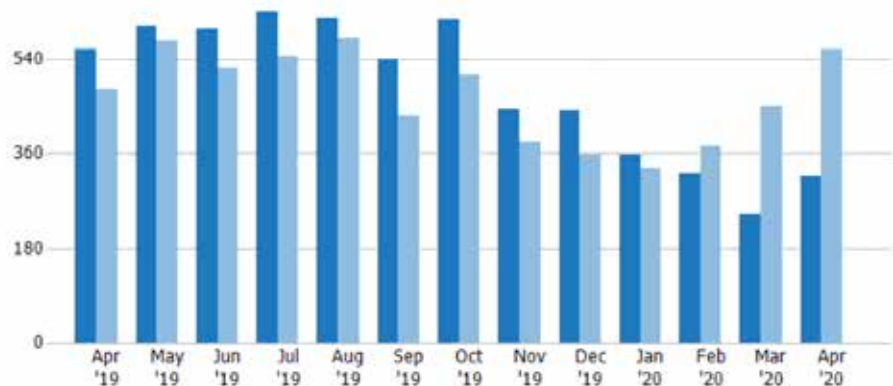
Closed Sales

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.
Apr '20	317	-43.3%
Apr '19	559	15.7%
Apr '18	483	9.1%



Month	Current Year	Prior Year	Percent Change from Prior Year
Apr '19	559	483	16%
May '19	601	574	5%
Jun '19	598	523	14%
Jul '19	629	546	15%
Aug '19	619	580	7%
Sep '19	539	431	25%
Oct '19	616	510	21%
Nov '19	444	383	16%
Dec '19	443	399	23%
Jan '20	359	331	8%
Feb '20	322	375	-14%
Mar '20	244	450	-46%
Apr '20	317	559	-43%

By Vince Malta,
NAR President



Vince Malta

NAR Continues Fighting for Future of Real Estate

NAR's first-ever virtual REALTORS® Legislative Meetings recently concluded with more than 26,000 registered attendees! I want to thank you for participation and feedback throughout these uncertain times. On behalf of the NAR Leadership Team, I say we're grateful for being with all of you, even if it was virtually. Replays of the sessions are [available online](#). Across the country, millions of people are fighting for their health. They're fighting for their livelihoods. And, in the case of so many of you, they're fighting for the stability and the future of the communities they call home. All of us have been touched by this pandemic.

Throughout this crisis, your Leadership Team and the NAR staff have been working tirelessly – even through office closures and city lockdowns – to support you the entire way. The role that each of you plays, and the role that NAR will continue to play on your behalf, is more important now than ever.

Rest assured that NAR's Advocacy Team continues to work hard on Capitol Hill, and with state and local associations, to ensure that economic stimulus packages provide relief to REALTORS® and their families. Our advocacy activities are unrivaled, and we've had substantial successes at a time when there is fierce competition among groups to be heard.

We've seen this in the CARES Act, which contained numerous benefits for REALTORS® that NAR fought hard for during the past several weeks. It included:

- Unemployment eligibility for the self-employed and independent contractors, who are not usually covered under traditional state unemployment benefit programs.
- An employee retention tax credit, estimated to provide \$50 billion to companies that retain existing employees.
- A delay in business payroll tax payments.
- Unprecedented aid — nearly \$350 billion—in loans for small businesses that can be used for mortgage interest, rent, utilities, and payroll costs.
- In addition, when funding for the Paycheck Protection and Economic Injury Disaster Loans programs ran out last month, NAR's advocacy team continued to push Congress to take quick action to appropriate more funds for the both.

As the nation works its way out of this pandemic, and we prepare for a major election year for all three levels of government, our advocacy work and our unified voice is more important than ever. Be sure you are registered to vote and that your registration information is up to date. We encourage you to contact your state board of elections for the latest updates on election days and voting processes.

NAR will continue to be on the frontlines with you, every step of the way, protecting and defending what home means and ensuring that the entrepreneurial spirit that defines our industry thrives in this new landscape.

Our industry has faced tough times before. Yet, each time, NAR and REALTORS® have worked together to rebuild and continue our work to protect the American Dream.

We have no doubt we will prevail again. In the meantime, stay tuned to nar.realtor/coronavirus for the latest information and updates on the impact to our industry, our businesses, and our clients. 🌱

HI CALIFORNIA

New T.V. Advertising Campaign Debuts

C.A.R. recently launched a [new advertising campaign](#) that pays tribute to the incredible resiliency of the people of California during this extremely difficult time. We have been so gratified to see your overwhelmingly positive response to the commercials, airing on ABC and on other stations statewide. We're thrilled you love the ads, and with your help, we'd like to share this message of positivity with as many people across this great state as possible.

That's why we've produced new digital assets like social posts and banners you can place on your websites. These materials celebrate the spirit of California and link back to the advertising campaign. Please use them, share them with your clients, and let us know what else we can do to help you spread the word to all Californians.

Property Tax Fairness Measure Qualifies for November Ballot

After collecting and submitting nearly 1.5 million signatures, C.A.R.'s Family Home Protection and Fairness in Property Tax ballot initiative recently qualified for the November 2020 ballot.

The initiative is needed now more than ever and is key to a California housing market economic recovery as it is designed to provide housing relief for millions of seniors, improve homeownership opportunities throughout the state, and generating needed revenues for local school districts, cities and counties to help fill budget deficits.

It would remove unfair location and price restrictions so that homeowners 55 years or older, people with severe disabilities, and victims of wildfires or natural disasters can transfer their existing property tax base to a replacement home anywhere in California. Without this change, many have felt trapped in their homes and could not afford to move closer to their families or health care facilities..

The measure also protects the right of parents and grandparents to pass the family home on to their children so they can afford to live in the home. This family home tax savings has been targeted by the media and by some state legislators for removal. This initiative safeguards family homes as intended under Proposition 58 and Proposition 193.

Finally, the measure provides long-term benefits for local municipalities and schools, generating hundreds of millions of dollars to help fund public safety, hospitals, health care services, homeless programs, and local housing projects. The initiative does not raise or change tax rates, it simply defines events that may trigger future limited assessments. For example, the initiative requires disclosure and reporting of corporate ownership changes and reassessment of business property resulting from certain ownership changes — which will generate over \$269 million per year, according to the California Board of Equalization.

C.A.R. Provides Unemployment Assistance Tips, COVID-19 Forms

Within hours of applications for Pandemic Unemployment Assistance (PUA) opening to California independent contractors, C.A.R. released step-by-step instructions on how to apply for PUA through the California Employment Development Department (EDD). This [35-page guide](#) walks agents through exactly how to apply for assistance.

In addition, C.A.R. has continued to update its [Relief FAQ for Agents](#) and [Relief FAQ for Brokers](#) with new information on loan programs from the U.S. Small Business Administration (SBA) as well as California's rollout of Pandemic Unemployment Assistance (PUA).

And finally, the state Association has updated Forms CVA, PEAD and PEAD-LR, which you can find on its [COVID Legal Documents page](#). The updated versions of these forms are also now in zipForm®. Be sure you are always using the most recent forms available rather than relying on a form you have saved that may have since been updated. [📄](#)

13 New REALTORS® Become Members of VCCAR

Thirteen new REALTORS® participated in their new member orientation via Zoom recently and became members of VCCAR.

The new members are Roy Grillo, Dammeyer & Associates, Ventura; Sheri Headley, Real Estate eBroker, Carlsbad; Takeo J. Kingi Jr., Berkshire Hathaway HomeServices California Properties, Carmarillo; Jody Lemmon, Seaside Realty, Ojai; Lurdes Martin, Martin Realty, Ventura; Kierra M. Murrell, Keller Williams West Ventura County, Oxnard; Javier E. Nava, Castro Realty Camarillo; Jon F. Niemann, Meryll Russell Broker, Camarillo; Joel R Ortiz, Lotus Group Real Estate, Santa Paula; Stephanie I. Perez, Century 21 Everest, Oxnard; Diane K. Roos, Forster Realty, Ventura; Efrain G. Sosa Huerta, Keller Williams West Ventura County, Oxnard; and John C. Steiner, Coldwell Banker Residential, Oxnard.



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in honor of her C2EX endorsement!



Congratulations to
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Congratulations to
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Congratulations to
Gerald Braimer C2EX
in honor of his C2EX endorsement!



Congratulations to
Cindy Diaz-Telly C2EX
in honor of her C2EX endorsement!



Congratulations to
Allieon Easley C2EX
in honor of her C2EX endorsement!



Congratulations to
Rebecca Elliott C2EX
in honor of her C2EX endorsement!



Congratulations to
Rhonda Foley C2EX
in honor of her C2EX endorsement!



Congratulations to
Bridget Gonzalez C2EX
in honor of her C2EX endorsement!



Congratulations to
Ashley Grush C2EX
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Congratulations to
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Congratulations to
Tracey Hoffman C2EX
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Congratulations to
Lurdes Martin C2EX
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Congratulations to
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Congratulations to
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Congratulations to
Robin Morris C2EX
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Congratulations to
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Roy Sherman, CFA

Your Financial Resources During COVID-19

The COVID-19 pandemic is likely to be the biggest economic event of our lifetimes. Our ability to do business has been hampered severely. The unknowns of our lives greatly outnumber the knowns, so how do we proceed? Let's focus on the factors we can control because we are now in the position of managing our financial resources more shrewdly than ever before.

So, who should you turn to as your resources? First, your tax professional. Americans with direct deposit information on file with the IRS have received their stimulus payments already, but many still have not. If this is you, there might be an opportunity to receive more, especially if your income varied significantly between 2018 and 2019 and you haven't filed your 2019 taxes yet.


Next, your bank or credit union. There seems to be a lot of confusion about who is eligible for the different loan programs established by Congress. Let's be clear: sole proprietors are eligible for these programs! Turn to your bank for guidance on how to apply (every bank is different). If you are in serious need of cash flow, keep contacting your bank's relationship manager; the squeaky wheel gets the grease. Understand everything that is required of you, too; make sure that you prepare all necessary paperwork ahead of time to avoid delays. You don't want to miss your opportunity if Congress's spigot runs dry again.

If you have more than one banking relationship, focus your efforts on the smaller bank. It's anecdotal, but it seems that the larger banks are shutting out sole proprietors in favor large corporate clients. If you don't have a relationship with a small bank, now is probably the time to get one. Call up your community banks and credit unions and see if you move your banking relationship to them it will create enough goodwill to procure your loan. If you are able to secure a loan, make sure you follow the rules in order maintain your eligibility for forgiveness. There's been a common refrain from people recently: "What if I go through all this effort and I don't get a loan?" Well, if you try, sure, you might not get a loan, but if you don't try you definitely won't get a loan.

Next, your financial planner or investment professional. See if there is any opportunity to create extra cash flow for yourself and reduce your 2020 income taxes. Since asset values are currently depressed there could be an opportunity for tax-loss harvesting, raising cash, and rebalancing your portfolio. If you are really struggling ask about how to effectively pull money from retirement plans; loans and early distributions are different. If you need reassurance that your portfolio is invested properly then carve out some time to speak to your adviser at length. Now is the time that a good adviser earns their keep.

If you still continue to struggle with your cash flow, speak with your creditors and utility providers. Some are willing to make concessions, but be aware that it is unlikely that bills will be forgiven. If you don't like your result the first time you contact them, try again. Different customer service representatives may be willing to work with you more graciously than others.

Remember to stay safe, be courteous, and look to help others during this extraordinary time. We will emerge from this stronger than we were before!

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.shermanassetmgmt.com. 

“See if there is any opportunity to create extra cash flow for yourself and reduce your 2020 income taxes.”

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Avoiding Liability Down the Road During the COVID-19 Pandemic

Editor's note: John V. Giardinelli is VCCAR's Association Counsel.

During this difficult and unprecedented period, society is navigating issues never considered before. Health, liability, financial, and political issues seem to arise every day. Your Professional Standards Administrator is receiving calls and questions daily. The Association is concerned that members may be taking steps that may unknowingly lead to liability down the road. This is the first in a series of articles meant to help avoid these liability concerns. In this article we return to the basics and revisit the NAR Code of Ethics (COE), the basis for much of California law. We will highlight those COE sections that NAR and this author believe need to be reviewed as part of your risk-management strategy.

Article 1. Your fiduciary duty to your client is primary. It is not limited to their financial interest. You need to protect and promote all their interests, in light of current realities.

- These duties exist whether contacts are in person or electronic/virtual.
- You cannot mislead sellers while securing a listing.
- All offers/counteroffers must be submitted objectively and quickly.
- You must advise buyer's agents, if asked, that other offers have been submitted.
- You must be cautious about confidential and privacy issues while revealing any health-related concerns.
- You must act with due regard for the safety of all concerned.
- You must be diligent about "foreseeable" contingencies. Issues that were not foreseeable in March are front and center today.
- If information comes from a third party, either verify it or advise, in writing, you have not.
- You must obtain and disseminate information truthfully.
- Do not access the property or allow others to do so without clear direction from the seller.

Article 2. It is more important than ever that you do not conceal or misrepresent facts. You must truthfully discuss and review the source of information, especially regarding any COVID-19 issues.

- Stay within your expertise, especially relating to health issues. Do not engage in discovery other than within your license. Follow C.A.R guidelines. You are not health care workers. Be careful when expressing your opinion on non-real estate related issues.
- Do not mislead about any financial or health-related issues. Know what is confidential and private.
- Use the forms provided correctly. READ THEM.

Article 3. Cooperation, for the benefit of the client and parties, is crucial.

- Seller's instruction about limiting access should be disclosed as soon as possible. Your MLS is a great place to start. If a PEAD is required, say so. Send to non-members ahead of time.
- DO NOT play games with the commissions or offers of compensation in any way.



John V. Giardinelli
Tyler & Bursch, LLP

- Once you have consulted with your client disclose ALL pertinent facts.
- Be truthful regarding availability of showings and access, especially limits placed by the seller. Whenever possible, showings are to be virtual. Disclose at your earliest opportunity if the seller will require a PEAD.
- Share information willingly.
- Be extra careful and avoid ALL discriminatory practices.

Article 9. It is critical that ALL agreements, including addendums and/or contract amendments, be in writing, properly signed and initialed, and that copies be provided to all parties. Understand the importance and limitations of electronic signatures. Document conversations and disclosures. Use the special COVID-19 forms. They are excellent. Document extensions, contract amendments, and modifications, and stay current on forms. C.A.R. and the Association are doing everything they can to keep you current.

Article 10. Be very attentive to Fair Housing issues. Do not discriminate in any way when advertising or showing. Treat all qualified persons the same.

Article 11. Stay within your area of expertise. Now may not be the best time to learn new specialties. Use the forms, guidelines, and practice tips being created by NAR, C.A.R. and the Association. Attend webinars and special programs. Read and ASK QUESTIONS. (Everyone is attempting to determine how to best proceed.)

Article 12. Be especially honest and truthful in ALL your advertising and real estate communications. Be careful to adhere to copyrights and how you properly (and virtually) stage. Avoid door-to-door marketing. Real estate communications cover more than advertising.

Article 16. Be extra careful not to interfere with the exclusive representation of others.

Remember, violating local laws, ordinances, and HOA rules, whether you agree or not, could also be a violation of your membership duties; thus, an ethics issue. Check with C.A.R. or the HOA for local restrictions. Soon you will have new MLS Clear Cooperation Rules. Violations of those Rules could also end up as violations of the COE, specifically Article 1, 2, 3, and 12.

Next time: [Tips on showings and use of COVID-19 forms.](#)

UPCOMING Meetings/Events

MAY 20

VCCAR Food Drive
VCCAR Office
9:00 am - 12:00 pm

YPN Committee Meeting

ZOOM Meeting
11:30 am - 12:30 pm

CRMLS Committee: Finance Committee

ZOOM Meeting
10:00 am - 12:00 pm

MAY 21

YPN Educational Event
Tristan Ahumada
ZOOM Meeting
12:00 - 1:00 pm

MAY 25

Closed for Memorial Day

MAY 28

New Member Orientation
ZOOM Meeting
9:00 am - 12:00 pm

MAY 29

Board of Directors Candidates Announced
via email

JUNE 1

CRMLS Training
Virtual Training
9:00 - 10:00 am

JUNE 2

Grievance Committee
ZOOM Meeting
9:00 - 10:00 am

JUNE 8

CRMLS Training
Virtual Training
9:00 - 10:00 am

JUNE 9

Affiliate Committee
ZOOM Meeting
10:00 - 11:00 am

CRMLS Committee Operational Steering
ZOOM Meeting
1:30 - 3:30 pm

JUNE 11

REFAT Committee
ZOOM Meeting
10:00 am - 11:00 pm

LGR Committee
ZOOM Meeting
9:00 - 10:00 am

JUNE 12

Leadership Development Committee
Zoom Meeting
9:00 - 10:00 am

Finance Committee
Zoom Meeting
12:30 - 2:00 pm

JUNE 16

YPN Committee
ZOOM Meeting
11:30 am - 12:30 pm

JUNE 19

Yearn to Learn Class Lending
ZOOM Meeting
11:00 am - 12:00 pm

JUNE 23

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

JUNE 25

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

JUNE 26

Board Election Opens

Board Candidate Forum
ZOOM Event
9:00 - 10:30 am



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