

Ventura County Coastal

Official Publication of the Ventura County Coastal Association of REALTORS®

September/October 2020

Eric & Janet Baucom, Ventura REALTORS®

Giving bikes to foster kids makes them NAR Good Neighbor Award finalists



New REALTORS® Finding Success
Despite the COVID-19 Pandemic
Page 12

NAR Urges Agents to Think
Safety Every Day
Page 14

Information Available About
Proposition 19
Page 16



TABLE OF CONTENTS

President's Perspective: Focus on Prevention	3
VCCAR Briefs: Login to Flexmls	4
Real Estate News Briefs	8
Cover Story: Good Neighbor Finalists	10
New Realtors Find Success in COVID era	12
September is REALTOR® Safety Month	15
Government Affairs: Proposition 19 Info Available	16
CEO Corner: VCCAR Has Been Busy	21

The Calendar is now on the back page. For the most current information, see the online calendar on the [VCCAR website](#). Click on the Classes and Events tab.

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Ventura County Credit Union	page 7
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Tim Comstock
2020 VCCAR President



Tim Comstock

Let's Do Our Part to Protect Ourselves and Our Clients From COVID-19

Real estate is busy these days and we must make sure we as agents do not make bad decisions that jeopardize our health and that of our clients, family, and friends. Ventura County has done relatively well as compared to Los Angeles and some other Southern California counties. But as we all should be aware, it does not take much for all the social distancing and mask-wearing to be blown up by a few superspreader events.

Imagine, if you will, an asymptomatic person goes to a party with family and friends. It could be hot or cold and the forced air unit is blowing air droplets around the room. A six-foot distance was observed but masks were not being worn. Music was playing and people were talking louder, which pushes more air out and into the pathway of other guests. This, we know, is not an uncommon event due to many people's desire to move past this virus. The sad part is that our most vulnerable – older adults or those with comorbidity, such as those with two conditions such as high blood pressure and lung disease – often pay the highest price. And there are many other common disorders that can really challenge those that get COVID-19.

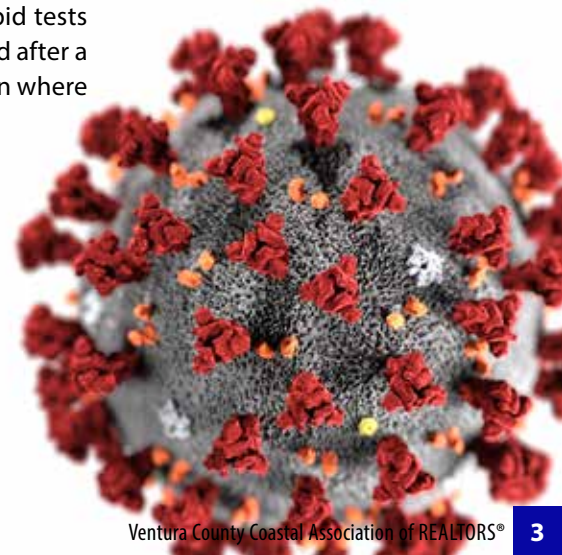
If we can all work together, we can get past this, but it will take time and a concerted effort. This is not a political position – it is a cultural issue. We must accept the fact that the scientific community is learning and improving its knowledge about this virus. But sometimes, bad advice is thrown out there that causes some people to act selfishly or with true ignorance. We live in a country of great wealth, technology, and freedom but we are doing worse than most other countries when it comes to the number of cases and total deaths. Just think about what could happen this winter when the seasonal flu ramps up. Imagine trying to distinguish between COVID-19 and flu symptoms and the amount of stress on the medical resources this will cause in the coming months.

Many of us now know someone who has contracted COVID-19 and some us unfortunately have lost a friend or family member. The sad part is many of these infections and deaths were preventable if people had acted responsibly and if leadership had encouraged following valid protocols. Wearing a mask, keeping six feet apart, washing your hands often, and avoiding large groups – especially indoors – are keys to success. With our real estate businesses, we must be alert, keep surfaces cleaned, always avoid congregating in close proximity and proceed with caution. If you or your clients have a temperature or other common symptoms, it is best if you do everything electronically.

I personally had a scare a few weeks back when my mom displayed a few of the common symptoms, including a fever, coughing, and shortness of breath. I quickly paid for rapid tests to see if we were negative for the antigen. Fortunately, we both came back negative and after a few days her symptoms went away. These are the kind of events that make you question where you have been? What have you done to be safe and avoid infecting others?

I urge all of you to be kind, be safe and we will get through this together. 🌱

“If we can all work together, we can get past this, but it will take time and a concerted effort.”



Flexmls Upgrade Takes Effect

The Flexmls upgrade went live on August 31, giving VCCAR members access to about 1 million additional listings via data shares along with the new CRMLS Dashboard, with a multitude of new products and services.

While there were the inevitable technical issues, Dale Farnum, VCCAR's MLS Director, said the system is now working much more smoothly. If you haven't yet logged into the new system, doing so is easy:

1. Go to the [CRMLS Dashboard login page](#).
2. Scroll down and click on "forgot password."

3. Enter your login ID without the "vc" prefix and click "next" to have the system send you a password reset email.

4. Click on the link in the email and reset your password.

While VCCAR recognizes that it's not always easy to learn how to use a revised system, it was necessary to finalize the transition and give members the access to all of CRMLS' listings – and to fulfill the Association's requirement to be RESO certified. Had we not done so, we would have lost our charter with NAR.

#VCCARSupports Campaign Aids Local Businesses

VCCAR recently launched a fun campaign to help small businesses in our communities. Throughout September, VCCAR members are asked to patronize a local business and to post a selfie or photo of the business on Facebook, Instagram, or Twitter tagged #VCCARSupports. On October 1, the posts

will be tallied and the REALTOR® and Affiliate member with the most posts using the hashtag will be awarded a certificate good for free 2021 local association dues.

Posts must be made to your feed and not your story and must be made public to be counted.

It's Not too Late to Buy YPN Online Raffle Tickets

VCCAR's YPN Committee will be holding the drawing to award its great prizes on Wednesday, September 23, at 5 p.m., so if you haven't bought your online raffle tickets, don't delay! The tickets are just \$10 each and the prizes are outstanding – an Apple 7th Generation iPad valued at \$329, a set of AirPods Pro valued at \$249, and a set of regular Air Pods valued at \$159.

Proceeds from the event will benefit Community Action of Ventura County, which provides services in the areas of housing, food, employment, homelessness, and youth. YPN was determined to not allow the COVID-19 pandemic to

hinder its annual Month of Giving effort and came up with this virtual program.

You can still [purchase tickets here](#) and register now for the [Zoom raffle drawing and virtual happy hour to follow](#). Remember that you don't have to be present – virtually or otherwise – to win.

Thanks to our sponsors – Fidelity National Home Warranty, Comfort Real Estate Services, and VCCAR – for donating the prizes.

VCCAR Director Named to 40 Under 40 List



Troy Palmquist

VCCAR Director Troy Palmquist, founder and broker with The Address, has been named to the 40 Under 40 list by the Pacific Coast Business Times. Those selected are business professionals helping reshape the economies of Ventura, Santa Barbara, and San Luis Obispo counties.

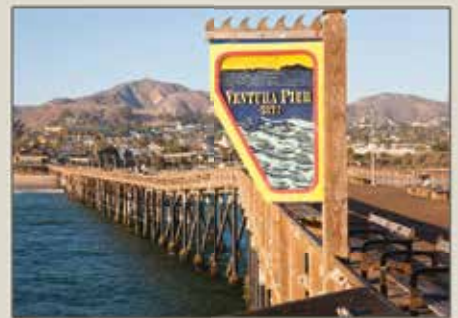
The paper notes that since its founding in 2017, The Address has been a fast-growing company with independent real estate offices in Malibu, Long Beach, and other parts of Southern California. Palmquist, who serves as the company's vice president, said The Address has doubled growth over the past year in the midst of the pandemic.

Besides his service on the Association's Board of Directors, Palmquist, 37, also serves on the board of the Boys and Girls Club of Oxnard. 🌱

#VCCARSupports

VENTURA • OXNARD • CAMARILLO • PORT HUENEME • SANTA PAULA • FILLMORE

SUPPORTING
Each Other
THRIVING
Together



IT IS IMPORTANT TO SUPPORT YOUR LOCAL BUSINESSES!

VCCAR is asking you, the Association Members, to pull together in order to help the small businesses in our communities. A plan has been set in motion that should make it even more fun to show support to your favorite coffee shop, walking path, restaurant, or where ever you go to get out into the community and still stay safe...

POST SELFIE OR PHOTO OF THE BUSINESS, TO FACEBOOK, INSTAGRAM, OR TWITTER AND TAGGED WITH THIS HASHTAG: #VCCARSupports

Then, on October 1st, all of the posts from September will be tallied. The REALTOR® Member and the Affiliate Member with the most posts, using the #VCCARSupports hashtag, will both be awarded a certificate good for **Free 2021 Local Association Dues.**

NOTE: Posts must be made to your feed not to your story. The post must also be made "public" to be counted.

AFFILLIATE COMMITTEE PRESENTS

VCCAR'S GOT TALENT



WINNERS

1ST PRIZE - \$100 GIFT CARD

Margaret Reifer, Southeby's Int'l Realty

2ND PRIZE - \$75 GIFT CARD

Vicky Cummings, Berkshire Hathaway
HomeServices California Realty

3RD PRIZE - \$50 GIFT CARD

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Autry.com VCF-208



Home Prices Suddenly See Biggest Gains in 2 Years

CNBC | September 13, 2020

Exceptionally strong demand, historically low supply and record low mortgage rates are combining to fuel the fastest home price growth since 2018. Nationally, home prices in July were 5.5% higher than in 2019. That is a marked increase from the 4.3% annual gain seen in June, according to CoreLogic

[Read more](#)

Mortgage Demand From Buyers Surges 40% From a Year Ago

CNBC | September 9

The end of August usually marks the beginning of the slow season for housing, but as with everything else, this year's trends are like no other. Mortgage applications to purchase a home rose 3% last week from the previous week and were a stunning 40% higher from a year ago, according to the Mortgage Bankers Association's seasonally adjusted index. The year-on-year comparison is usually in single digits. While it may have been skewed slightly by the Labor Day holiday, which fell earlier last year, purchase demand is still running significantly higher than a year ago.

[Read more](#)

Pandemic May Lead to Foreclosure Crisis, CoreLogic Says

Housing Wire | September 9

A surge in the share of mortgages 90 days or more overdue in June is a signal the U.S. could be heading toward a foreclosure crisis, according to a CoreLogic report on Wednesday. The share of loans with payments 90 days to 119 days late quadrupled between May and June, rising to 2.3%, the highest level in more than 21 years, said Frank Nothaft, CoreLogic's chief economist.

[Read more](#)

Fall is the New Spring in Real Estate

Inman News\$ | September 8

Record-low mortgage interest rates, the increased need for more spacious, multifunctional homes during the coronavirus pandemic, and timelines that no longer necessarily revolve around the start of the school year have fueled homebuyer demand so much that fall is looking more like a new spring in the housing market this year. "This spring was like no other," Brian Rubenstein, senior director of mortgage at online lender Ally Home, told Inman in a phone interview. "The pandemic and the market dislocations were quite unprecedented."

[Read more](#)

Major Simi Housing Project Moves Forward – 15 Years After Proposal

Ventura County Star\$ | September 7

Fifteen years ago, Lost Canyons LLC applied to turn 1,770 acres of land, including the Lost Canyons Golf Course, into a high-end gated community with 364 single-family homes, a revised golf course and open space. Last week, the Simi Valley Planning Commission approved a permit that will allow for the construction of 184 homes of the development in the project's first phase. The project is located in Tapo and Dry canyons.

[Read more](#)

The Future of CA Real Estate: Can the Golden State Survive?

Realtor.com | September 3

California has long captured the nation's imagination with its promises of the rich life, from the days of the gold rush to the rise of Hollywood and its star-making machine, to today's booming tech sector. With its breathtaking shoreline and strong economy, the state has become indelibly known as a place abounding in opportunities—for those eager to seize them. Lately, however, California's luster seems to be dimming.

[Read more](#)

Would Allowing Housing in Commercial Areas Help Meet Housing Goals?

Ventura County Star\$ | September 2

Since the 1990s, community leaders in Santa Paula have discussed adding housing to the city's commercial downtown area. With a nudge from state housing laws, that idea is getting closer to reality. This week, the Santa Paula Planning Commission recommended approval of an ordinance that would allow all types of housing as a permitted use by-right in commercial zones. The proposal will head to the City Council on Sept. 16.

[Read more](#)

Trump Administration Issues Nationwide Eviction Ban Through 2020


Inman News\$ | September 2

The Trump administration is instituting a nationwide ban on evictions through December 31 for renters making no more than \$99,000 this year, or up to \$198,000 for couples. The order, issued by the Centers for Disease Control and Prevention (CDC), is effective immediately. The order is the result of an Aug. 8 executive action by President Donald Trump directing the CDC to "consider whether any measures temporarily halting residential evictions" are necessary to stop the spread of COVID-19, according to news outlet Politico.

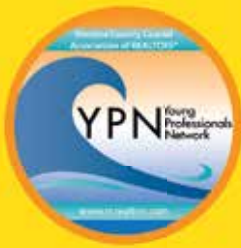
[Read more](#)

Federal Bill Could Help Remove Big Obstacle to Homeownership

Housing Wire | August 27

A pair of U.S. senators are pushing a bill designed to reduce one of the most significant obstacles to home ownership: prohibitively expensive down payments. The bipartisan American Dream Down Payment Act would allow states to offer first-time homebuyers a savings account, which comes with a tax benefit as they save up to 20% for a down payment. "Down payments are the biggest barrier to homeownership for first-time homebuyers, especially among low-income and minority Americans, and make it harder to build generational wealth that is often tied to home-ownership," one of the sponsors, Sen. Doug Jones (AL), said in a statement. "Our legislation would provide a new path to help make the dream of buying a home a reality by making it easier to save money for down payments and other housing-related costs." 

[Read more](#)



YPN ONLINE RAFFLE & HAPPY HOUR

2020 has brought us unexpected surprises. But the VCCAR YPN Committee is determined not to allow COVID to hinder their giving efforts. Because of our generous contributors, we will be holding an **ONLINE RAFFLE** to raise money for **COMMUNITY ACTION OF VENTURA COUNTY**. Just go to the link below and purchase your tickets. The drawing will be held via ZOOM September 23, at 5:00 pm. There will be a **VIRTUAL HAPPY HOUR** directly after the drawing.



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10.2-inch iPad
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32GB

\$329.00
Value



Apple
AirPods Pro
\$249
Value



Apple
AirPods
\$159
Value

BUY YOUR ONLINE RAFFLE TICKETS

\$10.00

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DRAWING - Sept. 23, - 5 PM via Zoom
Register now for the Raffle Drawing and Virtual Happy Hour

Virtual Happy Hour immediately following the drawing.

Stay the zoom call after the drawing to visit with people you may have not seen in a while.

ALL PROCEEDS TO BENEFIT

COMMUNITY ACTION OF VENTURA COUNTY



ABOUT CAVC

Community Action of Ventura County, Inc. has dedicated employees, community board members and volunteers who are involved in providing services in the areas of housing, food, employment, homelessness and youth.

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Like a Good Neighbor, the Baucoms Are There

Ventura REALTORS® who give away bikes to foster kids are finalists for NAR award

By John Frith

VCCAR Editor and PR Consultant

REALTORS® Eric and Janet Baucom have long been active volunteers in their church and their community, and after they formed Coastlands Real Estate Group in Ventura in 2017, they decided they wanted to make a difference on an ongoing basis.

So that year they thought up a Christmas bicycle giveaway program called Project Bicycle Love, which is growing into a year-round effort that has given nearly 400 new bikes and helmets to disadvantaged children, most of them in foster care.

"We really feel called to help other people. I'd been on staff for the Ventura Missionary Church for 10 years before we opened Coastlands," Janet Baucom recalled. "We'd seen what a difference people could make and wondered, 'why don't we do it for our business?'"

The project has now been recognized nationally, as the couple are finalists in the annual Good Neighbor Award competition sponsored by the National Association of REALTORS®. It's the second time in four years that VCCAR members have been finalists. REALTOR® Kay Wilson-Bolton was one of five winners in 2017 for her work in launching the Spirit of Santa Paula program to aid the homeless. (You can read about Wilson-Bolton's win in the [October 2017 issue of Ventura County Coastal.](#))

NAR, the nation's largest trade association, selects 10 finalists each year. The five winners and five honorable mentions chosen by the judges will be announced October 6, but the public can weigh in via Web Choice Favorite voting, which runs through October 2. The three finalists receiving the most votes will receive an additional donation to their nonprofits. (See sidebar for details on how to vote.)

"We do it because we have a passion for giving back to our community," said Eric Baucom, who has been a REALTOR® for more than 20 years. "We've been blessed, and we can be a blessing. We've lived here 30-some years and we really enjoy it. By helping others, we can make a difference."



REALTORS® Eric and Janet Baucom

At first, the couple reached out to organizations they'd helped in the past to see what they could do, but when they hit upon the bike giveaway, they knew they'd found the perfect project.

"We enjoy biking and we have a passion for kids in the foster care system. We thought it would be great to give the kids bikes – it's a simple childhood gift that can really make a difference," Janet said. She added that for most kids, getting a new bike is almost a rite of passage, but for foster kids it's usually just the stuff of dreams in lives often defined by instability.

The program started out as a personal project, with the couple reaching out to friends and business associates for donations. The first year they gave away 57 bikes and the second year doubled that to 114. After that, they formed a nonprofit so donations would be tax-deductible.

Eric said they set aside money from each commission to help pay for the program and also receive donations during the year from members of their church, real estate professionals, bike clubs, and the Lion's Club. He added that several manufacturers



sell the bikes to them at wholesale pricing, and that people drop off new bikes as well.

This year, to mark both National Foster Care Month and National Bike Month in May, the Baucoms expanded the program and gave away 50 bikes and helmets because the need was especially great.

“Especially with COVID-19 this year, kids weren’t exercising and there were no sports, so the need for bikes went way up. Plus, the older kids in transitional living or group homes weren’t taking the bus or an Uber anymore so there was a need for older kids to get to work,” Eric said. “And with kids 17, 18, and 19 – they’re aging out of the foster care system and don’t usually have a driver’s license so a bike can provide them with transportation to get to school or work.”

Eric said they plan to continue and expand the program in the years to come.

“Kids and youth keep coming into the foster system and there’s a continual need for bikes. We’d like to see it expand beyond a Christmas-only event,” he said. “One idea is to give away birthday bikes. Birthdays are an aspect of their life that’s often overlooked.”

The couple’s motto, prominently displayed on their website, is “Change Homes, Change Lives” and they donate a portion of their commission to one of 10 partners “who are helping to change the world,” including Project Bicycle Love.

Clearly, when it comes to giving back, they are good neighbors who are keeping the wheels turning. 🌱



Vote Early and Often!

While voting more than once in an election is generally frowned upon, when it comes to NAR’s Good Neighbor Award contest, it’s perfectly OK to follow the old rule of Chicago politics! You can vote for your candidate as many times as you’d like through October 2 in the Web Choice Favorite voting campaign. To vote for Eric and Janet, [click here](#) and follow the prompts.

The top three vote-getters will receive \$2,500, \$1,250, and \$1,250 for their nonprofits. Spread the word on social media!



New REALTORS® Find Success Despite COVID-19

In some ways, younger agents have advantage of being comfortable with social media

By John Frith

VCCAR Editor and PR Consultant

Despite COVID-19 and the sharp decline in home sales immediately after the stay-at-home orders were given in March, 83 new REALTORS® have joined VCCAR this year, and most seem to be adjusting to the new normal pretty well, according to interviews with new members and with brokers at two of the largest brokerages in the West County.



Takeo Kingi

Which is not to say that all has been smooth sailing, “It was overwhelming,” recalled Takeo Kingi, a new agent with Berkshire Hathaway HomeServices California Realty, who got his license in early March just before the closures hit. “I was ready to go then all of a sudden it was ‘stay home, don’t do anything.’ Fortunately, it wasn’t too long a period where we couldn’t do anything.”

Kingi, who is also a firefighter with the Kern County Fire Department, said with more traditional avenues like knocking on doors and holding open houses curtailed, he has focused on social media to let people know he’s now a REALTOR® and to find clients.

“Having been on social media for a decade now. I’ve been able to utilize that to help me out. Reaching out to my sphere of influence was important before, but it’s of even more value now. I started adding friends and acquaintances, old coworkers, and people I went to school with on different platforms and letting them know what I do now,” he said.

And that has paid off, as friending a new contact a couple of months ago recently led to a sale.

Be strategic with social media

Lyle Elliott, the broker at Berkshire Hathaway HomeServices California Properties – which has brought on several new agents this year – said strategically using social media to build networks is one of the best ways a new REALTOR® can build their business.

“What we see working is that people know more people than they think they do in their circle of influence,” he said. “You can build relationships with local people but doing so with ones out of the area is important as well because there’s so much movement around the state. We’ve seen a lot of referral deals.”

Elliott cautioned that REALTORS® needed to have a strategy, not just randomly posting on social media platforms and expecting that to work: “You need to ask yourself, who are you? What type of information do you want to communicate? What platforms do you want to use? And what are your expected results?”

He noted several of his newer agents have successfully closed deals, as has Jorge DeLeón, branch manager and broker

associate with Coldwell Banker Residential Brokerage in Oxnard.

Marketing through branded face coverings

“While waiting in line outside the grocery store, a new agent found two different prospective buyers. Our new agent was wearing her real estate-branded nametag and face covering and was approached from 6 feet away by someone interested in buying a home,” DeLeón said. “One of them is in escrow and the other is getting pre-qualified.”



Teresa Kochel

One of his agents who is working hard at establishing her business is Teresa Kochel, who began working at Coldwell Banker in May after getting her license. DeLeón said she is working to find a second home for an out-of-area buyer who fell in love with Oxnard’s coastal area while sheltering in place in a vacation rental for a couple of months.

Kochel, who moved to Ventura County from the Coachella Valley, said she’s always loved checking out homes for sale and had been told for 15 years that she should become an agent. She finally decided to do so.

“I passed the test last year and moved to Thousand Oaks. When I got settled, COVID had started and the schools shut down, but I finally decided to pick a broker and get started,” she said. “I just figured I needed to get the ball rolling.”

At first, she admitted she had second thoughts

“There was a time I was wondering, ‘why am I paying all these fees?’ I felt like I was working for a nonprofit. But I feel I’m going to be successful. I’m a great people person and am super hard-working. Real estate will be a good fit,” said Kochel, who is also a personal trainer and thus is able to build her business without feeling desperate.

COVID gives agent more time



Roy Grillo

Another new VCCAR member also has a second career. Roy Grillo, an agent with Dammeyer & Associates in Ventura, is an artist in Ojai who has also been an agent there off and on since 2012. After COVID-19 hit, his wife and children temporarily moved to Montana to shelter in place, which gave him more time to focus on real estate.

“I’d been working with a client since January and in March he called and said he wanted to buy a house. Right at that time this COVID thing hit, but we closed in the middle of April. Judging by what

happened, it seems to be a great time to be in the business because interest rates are low and demand is high," he said.

"I'm bullish on real estate. it's a great way to make a living and be in control of your life. The groundwork I've laid will wind up paying off in the short-term future."



Kierra Murrell

Kierra Murrell, an agent with Keller Williams West Ventura County who recently graduated from Mount St. Mary's College in Los Angeles and moved to Ventura County, is another agent who started just as COVID-19 hit.

Murrell acknowledged it has been a challenge establishing herself but is working hard.

"It has been difficult because I'm new to the area and trying to build a network has been hard because of COVID. It's been a learning curve, but I've wanted to be in real estate since I was 18.

"It's definitely something I'm going to continue to do. In five years, I see myself being head of a team or possibly owning my own company."

She's also a firm believer in social media marketing, with a cool Instagram handle [@keysbykierra](#).

If anything, younger agents who are extremely comfortable with social media might even have an advantage, Kingi said.

"I felt bad more for people in the industry who hadn't adapted to all the advances in technology," he said. "I didn't have to lose old habits. I know a lot of people who prior to COVID had systems in place like door knocking and open houses, so COVID put a big strain on them as those were their main ways for generating new leads."



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NMLS ID#: 472185



2020 Member Safety Report

National Association
of REALTORS®



NATIONAL
ASSOCIATION OF
REALTORS®

NAR Urges REALTORS® to Think Safety

REALTOR® Safety Month promotes awareness of how agents can make it home safely every day

More than a decade ago, NAR launched the REALTOR® Safety Program to educate agents and brokers about the potential risks they face on the job. Being aware of potential dangers and empowering themselves with precautions and preparations will help agents avoid risky situations on the job and could mean the difference between life and death.

REALTORS® face job-related risks every day, but being aware of potential dangers and taking precautions will help you avoid risky situations.

REALTOR® Magazine reported recently on an incident that demonstrates what could happen.

A real estate agent in Draper, Utah, was showing what she thought was a vacant house for sale to a potential buyer—until they discovered, behind one locked bedroom door in the basement, a man holding a rifle, according to police reports.

The agent unlocked the door to come face-to-face with the man. “The male subject [was] pointing a rifle at her and one of her clients,” the affidavit states, as reported by the Deseret News.

The man allegedly told the agent and potential buyer to get off the property.

The agent and buyer called the police after they left the home.

Police said they were unable to get the man to come to the door initially. Eventually, the man came to the door unarmed and opened the door for police.

Police arrested Matthew Lee Hirschi, 26, in connection with the incident. He has been charged with two counts of aggravated assault.

The police report did not say whether Hirschi owned the house or why he was at the home.

The incident is another reminder to real estate professionals to exercise caution when touring homes for sale with clients. In another incident, two men in North Ridgeville, Ohio, were arrested and charged in connection with the attempted abduction of a female real estate agent at a home she was showing.


In an ongoing effort to keep safety top-of-mind for members, NAR dedicates September as REALTOR® Safety Month. The aim is to help REALTORS® make it home safely to their family every night.



This year's annual [Member Safety Report](#) found a number of significant issues facing brokers and agents:

- 23% of REALTORS® experienced a situation that made them fear for their personal safety or safety of their personal information. Fortunately, that was a 10-point decline from 2019.
- 31% of REALTORS felt unsafe during an open house.
- 5% of REALTORS® said they had been a victim of a crime while working as a real estate professional.
- 38% of REALTORS have participated in a self-defense class
- 49% of members choose to carry self-defense weapons. 46% of men and 50% of women carry a self-defense weapon or tool.
- 58% of members use a smartphone safety app to track whereabouts and alert colleagues in case of an emergency.

The report also found that 61% of REALTORS® had not met a new or prospective client alone at a secluded property and more than half had not shown vacant properties in areas with poor or no phone coverage – but that 51% had hosted an open house alone in 2020.

The REALTOR® Safety Program, launched more than a decade ago, empowers agents with a variety of resources, including videos, webinars, social media tips, marketing materials, and presentations for local and state associations. NAR has also continued to grow and strengthen the program with new resources and tools, like REALTOR® Safety Grants for associations and the REALTOR® Safety Network, to deploy safety alerts via social media when a physical or cyber threat to agents warrants national attention. 

Visit www.NAR.realtor/safety to learn more and access all of NAR's REALTOR® Safety resources, or email safety@nar.realtor.

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

Information Now Available About Proposition 19 and Why It's so Important

C.A.R. has recently issued a REALTOR® Toolkit to give agents and brokers talking points about what Proposition 19 on the November ballot would do to promote homeownership and help seniors, the severely disabled, families, and victims of wildfire and other natural disasters.

C.A.R. is co-sponsoring Proposition 19 with the California Professional Firefighters because it provides relief for the state's housing crisis and protections for homeowners. Not to mention, it protects property tax savings for families, seniors, people with disabilities and victims of natural disasters and wildfires, and secures funding for fire protection, local governments and schools.

Proposition 19 protects homeowners from increases in their property tax rate while generating millions of dollars in funding for fire protection, schools and local communities. REALTORS® are the best advocates to share the facts and benefits of Proposition 19 within their networks and with their clients.

This toolkit provides information about the initiative and sample content that may be shared with your networks and clients. Additional resources include social media graphics that REALTORS® can use in the coming months. You can sign up to get involved in the Yes on 19 campaign and download the toolkit on the [campaign website](#). You can also keep up to date and by following Yes on Prop 19 on [Facebook](#), [Twitter](#) and [Instagram](#).

LCRC Makes Election Recommendations

The following candidates for city councils and county supervisor on the November ballot are being supported by the California Real Estate PAC (CREPAC) as recommended by the VCCAR Local Candidate Recommendation Committee.

County Supervisor, District 5: Tim Flynn

Camarillo City Council, District 4: Tony Tremblay

Fillmore City Council, At Large: Tim Holmgren

Oxnard City Council, District 4: Bryan MacDonald

Port Hueneme City Council, At Large: Will Berg, Sylvia Schnopp

Santa Paula City Council, At Large: Leslie Cornejo

Ventura City Council, District 2: Doug Halter

Ventura City Council, District 3: Aaron Gaston, Barbara Brown

Ventura City Council, District 7: Nancy Pedersen

Two county supervisor candidates CREPAC supported in the June elections were elected then and are not on the ballot in November – Matt Lavere in District 1 and Kelly Long in District 3.

A Reminder About County Rules About Showing Homes

There is apparently still some confusion about the rules for showing homes during the COVID-19 pandemic. C.A.R. has prepared the following guide that outlines what all persons entering the property must do.

Prior to entering this property, you must have already signed a Coronavirus Property Entry Advisory and Declaration form (C.A.R. Form PEAD-V) and delivered a copy of that signed form to the Listing Agent. The PEAD-V form is your agreement that you will take all reasonable and necessary precautions to protect yourself and others from the spread of COVID-19.



Marta Golding Brown

“REALTORS® are the best advocates to share the facts and benefits of Proposition 19 within their networks and with their clients.”

You agree to the following:

- Washing your hands with soap and water or using hand sanitizer immediately upon entry and before touring or inspecting the property;
- Wearing a protective face covering;
- Practicing social distancing by keeping at least six feet between yourself and others, and not gathering in groups;
- Avoid touching surfaces or items in the property. All persons on property for in-person showings should avoid touching knobs, faucets, toilets and toilet handles, light switches, garage door opener buttons, handles and pulls, alarm system controls, fan pulls, remotes, thermostats, switchboxes, gates and gate latches, window locks and sashes, pool coverings, counters, door and cabinet handles, sinks, and other such items. If you believe it necessary to touch surfaces or items in the property, consider the risks of doing so; and
- Discarding any disposable gloves, face coverings, or shoe coverings worn during the visit, upon exiting the property.

You will exercise care to protect yourself, and assess your own risks, by considering your age, underlying health conditions, recent travel, possible exposure to COVID-19, doctor's recommendations, and local, State and Federal recommendations. You agree and understand that it is your responsibility to evaluate the risks and protect yourself.


You will follow all Federal, State, and local laws and Stay Home Orders, even though such laws and orders may be changing rapidly.

For the safety of all, you represent that:

- To the best of your knowledge, you are not currently afflicted with, and have not knowingly, within the last 14 days, been in contact with someone afflicted with, COVID-19;
- You are not experiencing a fever, or signs of respiratory illness such as cough, shortness of breath or difficulty breathing, or other COVID-19 symptoms;
- You understand that persons may be afflicted with COVID-19 and: (i) not exhibit symptoms; (ii) not be aware that they are afflicted or (iii) may not voluntarily agree to disclose their condition; and
- You will inform Broker if, after the date the PEAD-V is signed, there is a change in your health condition or knowledge that potentially puts others at risk.

In addition, Ventura County has issued the following requirement for door-to-door solicitations:

Persons seeking signatures on voter initiatives or referenda, and census workers may engage with residents door-to-door, but must wear a mask, should maintain a 6-foot distance from residents whenever possible and should disinfect equipment, pens, clipboard, touch pads, shared materials and/or mobile terminals after each interaction.

All other solicitors or campaign workers can leave materials such as doorhangers or flyers at the doorstep, but cannot ring the doorbell, knock on the door, or otherwise attempt to engage with residents. 

ALL VISITORS TO THE PROPERTY MUST ABIDE BY THE FOLLOWING RULES



WEAR A PROTECTIVE FACE COVERING



WASH YOUR HANDS WITH SOAP AND WATER OR USE HAND SANITIZER



PRACTICE SOCIAL DISTANCING BY KEEPING AT LEAST SIX FEET BETWEEN YOURSELF AND OTHERS



AVOID TOUCHING KNOBS, FAUCETS, TOILETS AND TOILET HANDLES, COUNTERS, LIGHT SWITCHES, AND OTHER SUCH ITEMS



AFTER VIEWING, DISCARD ANY DISPOSABLE GLOVES, FACE COVERINGS, OR SHOE COVERINGS WORN DURING THE VISIT

IF YOU ARE CURRENTLY AFFLICTED WITH, OR WITHIN THE LAST 14 DAYS, HAVE BEEN IN CONTACT WITH SOMEONE AFFLICTED WITH COVID-19, OR HAVE ANY SYMPTOMS SUCH AS FEVER, COUGH OR DIFFICULTY BREATHING, PLEASE DO NOT ENTER THE PROPERTY.

Ventura County Home Sales Rose in August as Inventory Continued to Fall

Fueled by historically low mortgage interest rate and a plunging number of homes on the market, existing home sales surged in August and commanded higher prices, according to statistics compiled by the Ventura County MLS and RPR.

During the month, 332 homes closed escrow and another 362 new pending sales were reported. Closed sales were 14.1% higher than a year ago and 8.1% higher than in July, while new pending sales were up 17.5% from August 2019 and up 5.9% from July.

However, there were just 590 active listings in the MLS at the end of the month, down a full 33% from the same time a year ago and 13.2% fewer than in July. There were 343 new listings during the month, which was a modest 4.6% increase from a year ago but down 10.2% from the number of new listings entering the system in July.

As a result, the amount of inventory fell to just 1.9 months at current sales rates, which was down 31% from a year ago and 34.3% less than where it stood at the end of July.

Prices, meanwhile, continued to climb. The median listing price hit \$849,925, up 13.3% from a year ago but just a modest 1.2% increase from July. The median sales price, meanwhile, was \$744,000, up 11.1% from August 2019 and up 2.1% from July.

Jordan Levine, C.A.R.'s deputy chief economist, said he expects the local market to remain healthy so long as people put their homes on the market.

"I see further evidence that the market continues to bounce back from the initial effects of the coronavirus with strong demand from homebuyers amidst low rates," he said. "However, I am concerned that a lack of available supply could crimp the rebound in coming months."



Market Data Report

VCCAR Report

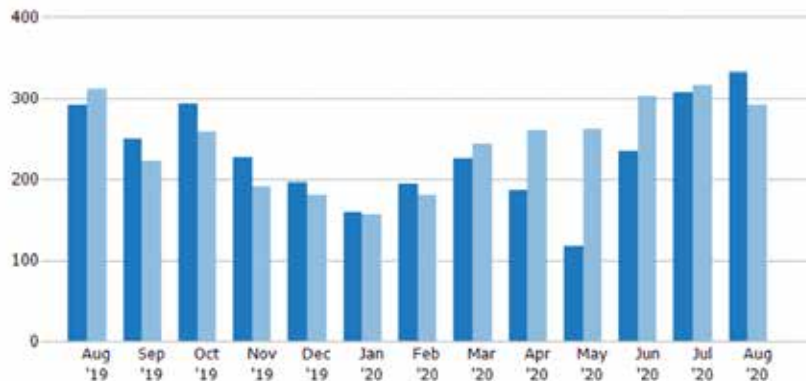
Closed Sales

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.
Aug '20	332	14.1%
Aug '19	291	-8.1%
Aug '18	310	5.2%



	Aug '19	Sep '19	Oct '19	Nov '19	Dec '19	Jan '20	Feb '20	Mar '20	Apr '20	May '20	Jun '20	Jul '20	Aug '20
Current Year	291	249	293	227	196	159	194	225	186	118	235	307	332
Prior Year	310	222	259	191	180	156	180	243	260	262	302	316	291
Percent Change from Prior Year	-8%	12%	13%	19%	9%	2%	8%	-7%	-28%	-55%	-22%	-3%	14%

Roy Sherman, CFA
Sherman Asset Management



Roy Sherman, CFA

Retirement Plan Comparison:

Solo 401(k) vs. SEP IRA

Editor's note: The following is an updated reprint of a column that originally appeared last year because it's an excellent follow-up to Sherman's column in the July-August issue. As Sherman notes, "I think that it is timely and hopefully it will inspire someone to make this decision for themselves. The choice of this retirement plan is probably the most advantageous financial planning tool that a REALTOR® has."

An independent agent or a business owner has a significant advantage when it comes to retirement planning. Unlike an employee, an agent or owner has wide latitude with what kind of plan that they may use. They also have the ability to be very generous to themselves or skip the plan altogether, and they may change their minds from year to year. Two of the most commonly used plans are the Solo 401(k) and the SEP IRA. Each has strengths and weaknesses, so understanding each will help you better plan for your future.

Contribution limits: Both plans feature a maximum contribution of \$57,000 in 2020, but the Solo 401(k) allows participants over the age of 50 to add an additional \$6,500 to their plan. This is called a catch-up contribution. The SEP IRA has no such catch-up contribution.

Benefit maximization: The SEP IRA allows a maximum of 25% of your income to be contributed to the plan. This means that you must have business income of \$285,000 in order to maximize your contribution. In the Solo 401(k) you are allowed to contribute 100% of your income, up to \$19,500. After that you are subject to the same 25% maximum as the SEP IRA. This means that you only need \$198,699 of business income in order to maximize your contribution in a Solo 401(k).

Tax diversification: A SEP IRA can only be funded with pre-tax dollars, but a Solo 401(k) can be funded with both pre-tax and after-tax dollars. The after-tax dollars (aka a Roth contribution) can allow for more creative withdrawal strategies once you are in retirement. Since you are unable to know your retirement tax rate ahead of time it is wise to diversify the types of tax treatment across your investment accounts.

Loan provisions: It's simple: Solo 401(k) allows loans, SEP IRA does not. If you access your SEP IRA money before age 59½ you will owe income taxes, plus a 10% penalty (unless an exclusion applies). In a Solo 401(k), this problem can be avoided by loaning yourself money from the plan. You may lend yourself up to \$50,000 or half of the plan's investment value, whichever is less. You must pay yourself back within five years at a reasonable interest rate, but this is far better than credit card or personal debt. Just because you can, don't set up a Solo 401(k) with the intention of borrowing from it later. It is only there as a safety net.

Admin responsibility: SEP IRAs require no ongoing paperwork after set-up. Solo 401(k)'s do. For a Solo 401(k) you must either serve as your own administrator or hire one. A hired administrator may cost you tens of thousands of dollars over the lifetime of the plan. Choosing to serve as your own administrator is doable, but you must keep careful records and mark your calendar for regulatory filings due once per year (if your plan is worth more than \$250,000).

Establishment date: A Solo 401(k) has an earlier establishment requirement than a SEP IRA. For tax year 2020, a Solo 401(k) must be established by December 31, 2020, whereas a SEP IRA can be established up until your tax return filing. If you file an extension for your personal tax return you can wait until October 15, 2021, to set up your SEP IRA.

Consider your business income, age, income predictability, and desire for admin responsibility as you decide what works best for you. If you still aren't confident to make the decision yourself, or if you require something even more creative, consult with your financial planner.

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.


“Two of the most commonly used plans are the Solo 401(k) and the SEP IRA. Each has strengths and weaknesses.”

NEW MEMBERS

31 New REALTORS® Join VCCAR in July and August

Fourteen new REALTORS® completed their online new member orientation in July and were presented with their pins, while another 17 joined the Association in August

Becoming REALTORS® In July were Clarice Arteaga, Help-U-Sell Full Service, Westlake Village; Alejandra Ayala, Lotus Group Real Estate, Camarillo; Katherine Bell, Michael Szakos broker, Ventura; Alexa Garfunkel, Engel & Voelkers Westlake; Victoria Hargreaves, LIV Sotheby's International, Ventura; Max Jacobs, Keller Williams West Ventura County, Ventura; Katie Lopez, Real Estate eBroker, Santa Clarita; Luciano Morales, Century 21 Everest, Simi Valley; Devon Reading, Gold Coast Investments, Camarillo; Justin Russell, All Source Realtors, Port Hueneme; Mark Shuter, Real Estate eBroker, Carlsbad; Philip Ternahan, eXp Realty of California, San Ramon; Darwin Wooden III, Keller Williams West Ventura County, Oxnard; and Alexa Zavala-Fuller, LIV Sotheby's International, Ventura.

The members joining in August were Abigail Anderson, Berkshire Hathaway HomeServices California Properties, Oxnard; Alma and Mike Arreguin, Century 21 Everest, Oxnard; Dolores Barajas, Century 21 Everest, Oxnard; Sharon Diedrichs, Realty ONE Group Summit, Ventura; Martha Huerta, Truth Realty, Oxnard; Arbi Makarian, Real Estate eBroker, Carlsbad; Jillian Peter, Burrows Real Estate, Ventura; Guadalupe Rodriguez, Coastline Realty Group, Ventura; Ron Romero, Comfort Real Estate, Ventura; Oscar Sandoval, Rehaven, Inc., Port Hueneme; Kathleen Smart, Kathleen Smart, Broker, Simi Valley; Mark Smith, Century 21 Everest, Camarillo; Christina Spencer, JSL Realty, Valencia; Alexandra Stamakinley, Keller Williams West Ventura County, Oxnard; Joshua Sullivan, Veteran Home Services, Camarillo; and Regina Trigueiro, Lotus Group, Camarillo. 



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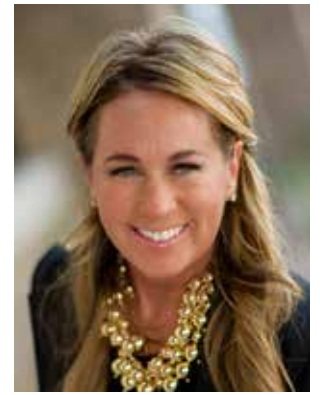
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Wyndi Austin
Chief Executive Officer



Wyndi Austin

Despite COVID-19, VCCAR Has Been Busy on Many Fronts

When the COVID-19 pandemic first hit us and we all retreated to our homes, I’m sure we anticipated life would slow down a bit. In reality, of course, it was just the opposite. Things have been moving at such a fast pace it’s hard to grasp that it’s already fall. So as we move into the last quarter of the year, I wanted to take a moment to share some insights and information.

Flexmls Upgrade

As with most system or product upgrades, not everything has gone 100% smoothly with the upgrade to the Flexmls platform. Your leadership continues to work closely with CRMLS to make the upgrade as smooth as possible, but it’s never easy to navigate additions and changes to a product that you are used to. We understand the strain this has caused but please understand the necessity of it. This was a must-do upgrade to finalize our fold into all of the available CRMLS listings and data, and more importantly to fulfill our requirement with NAR to be RESO (Real Estate Standards Organization) certified. Had we not become RESO compliant, we would have lost our charter with NAR. As we move forward, please continue to reach out for any help you need. We are here for you and will do our best to offer support as quickly and efficiently as we can.

#VCCARSupports

A huge thank you to Board Director Bridget Goncalves who asked the simple question, “what more can we do to support our local businesses?” Your Board of Directors jumped into action with a new initiative that we invite all of you to participate in. During the month of September, we ask members to visit local businesses in the areas we serve – Ventura, Oxnard, Camarillo, Santa Paula, Fillmore, and Port Hueneme. Take a photo promoting the business and post it on social media, using the hashtag #vccarsupports. The two members who have the most hashtag posts will receive a certificate for free 2021 Local Dues – one REALTOR® and one Affiliate member. Keep the posts coming – we love seeing them online!

REALTORS® Are Good Neighbors

We are ecstatic to have another Good Neighbor finalist in just few short years! Eric and Janet Baucom with Coastlands Group have donated nearly 400 new bikes and helmets to foster- and low-income children to provide joy, fun, and independence, and for that they are one of 10 finalists for NAR’s 2020 Good Neighbor Award, following in the footsteps of Kay Wilson-Bolton with Century 21 Everest, who was one of the final five winners in 2017. If you haven’t already read our cover story, please do so – it’s truly inspiring. And please join in showing your support by voting for Eric and Janet to earn bonus grant funding. Voting is open through October 2nd. [Vote now](#) then come back daily to vote as often as you’d like!

Committees Transitioning to Work Groups

In coming days you’ll be alerted to the 2021 Volunteer Application and I want to give you advance notice regarding some changes. The Board recently approved converting some of our committees into work groups to give VCCAR and members more flexibility. Reasons include:

- Typically, they involve a short-term project or are task-oriented and do not require a 12-month commitment.
- They allow members to volunteer in a more specific area of interest or expertise.
- Members can devote less, but higher-quality time to the project and goal.
- They lead to increased volunteer participation and provide more options and choices.
- And additional work groups can be formed to support the Strategic Plan on a case-by-case basis.

We hope you see value in this transition and thank you for your continued support of the Association and volunteering your valuable time. You are the heartbeat of the organization and for that we are very grateful. If you have any questions, please don’t hesitate to reach out anytime. 🌱

“We are here for you and will do our best to offer support as quickly and efficiently as we can.”

UPCOMING Meetings/Events

SEPTEMBER 21

CRMLS Training

Virtual Training
9:00 - 10:00 am

CRMLS Committee: Association Exec.

ZOOM Meeting
10:00 am - 12:00 pm

SEPTEMBER 22

Board of Directors Meeting

ZOOM Meeting
9:00 - 11:00 am

SEPTEMBER 23

Triennial Code of Ethics

Virtual Training
1:00 - 4:00 pm

YPN Month of Giving Raffle Drawing

ZOOM Meeting
5:00 - 6:00 pm

SEPTEMBER 24

New Member Orientation

ZOOM Training
9:00 am - 12:00 pm

SEPTEMBER 29

REALTOR® Safety Training

ZOOM Meeting
9:00 am - 12:00 pm

OCTOBER 6

Grievance Committee

ZOOM Meeting
9:00 - 10:00 am

OCTOBER 6

CRMLS Committee: Operational Steering Committee

ZOOM Meeting
1:30 - 3:30 pm

OCTOBER 8

Local Government Rela- tions Committee Meeting

ZOOM Meeting
3:00 - 4:30 pm

OCTOBER 9

Leadership Development Committee

ZOOM Meeting
9:00 - 10:00 am

OCTOBER 12

C.A.R. REImagine Conference & Expo

ZOOM Meeting
Oct. 12-14 All Day

OCTOBER 12

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

Prof. Development Committee

Zoom Meeting
2:00 - 3:00 pm

OCTOBER 13

C.A.R. Fall Bus. Meetings

ZOOM Meeting
Oct. 13-16 All Day

OCTOBER 16

Finance Committee

Zoom Meeting
12:30 - 2:00 pm

OCTOBER 19

CRMLS Training

Virtual Training
9:00 - 10:00 am

OCTOBER 20

Officers Meeting

ZOOM Meeting
9:00 - 10:00 am

OCTOBER 21

Triennial Code of Ethics

Virtual Training
1:00 - 4:00 pm

OCTOBER 22

New Member Orientation

ZOOM Training
9:00 am - 12:00 pm

OCTOBER 27

Board of Directors Meeting

ZOOM Meeting
9:00 - 11:00 am

OCTOBER 28

Yearn 2 Learn - Tax

Zoom Meeting
9:30 - 12:00 pm

Don't Forget to Vote

"Our political leaders
will know our priorities
only if we tell them
again and again, and
if those priorities
begin to show up
in the polls.

~ Peggy Noonan

