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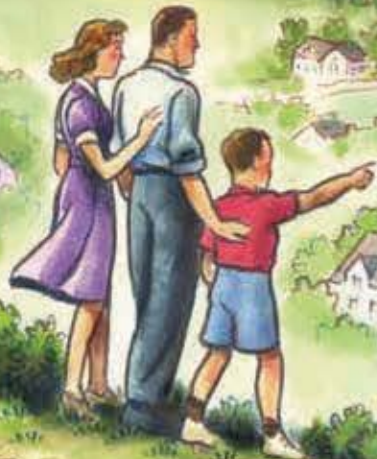
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OFFICIAL MAGAZINE OF THE CALIFORNIA ASSOCIATION OF REALTORS
OCTOBER/EXPO 2015
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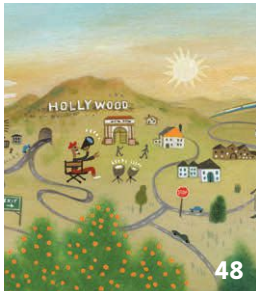
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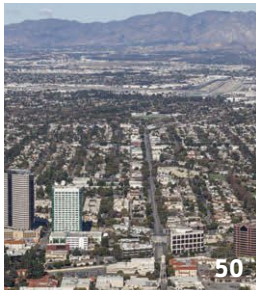
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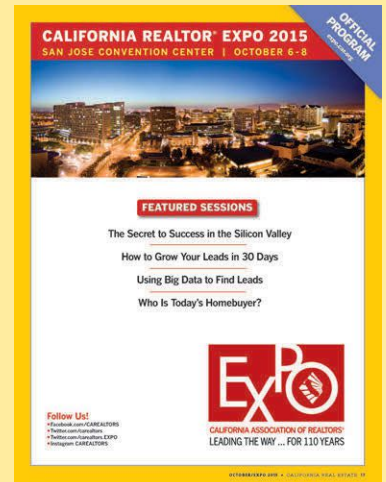
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›› COMING NEXT ISSUE:

The November/December issue gets up close and personal with C.A.R.'s 2016 President Pat "Ziggy" Zicarelli, and looks back at the major industry events of 2015. We'll also review the highlights of C.A.R.'s 2015 programs, research, and initiatives—all designed to benefit members and help their businesses thrive.

**CALIFORNIA REALTOR®
EXPO 2015
Official Program**

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California Dreamin'

This year marks the 110th anniversary of the CALIFORNIA ASSOCIATION OF REALTORS®. That's 110 years of leading the way in providing the best legislative advocacy, business tools, education, and market intelligence, and working to bring the dream of homeownership within reach of thousands of Californians.

Help us celebrate our anniversary by joining us for CALIFORNIA REALTOR® EXPO, held Oct. 6-8, at the San Jose Convention Center. EXPO offers three days of more than 30 free education sessions designed to help you improve your business.

Being in the heart of the Silicon Valley, we're bringing Tech Tuesday back for the first time in five years. At Tech Tuesday, you get a full day of the latest and greatest in real estate technology tips, tools, and best practices. You can choose from sessions covering everything from big data and predictive analytics, to cutting edge apps and hands-on training. You also won't want to miss Tuesday's luncheon, "The Secret to Success in the Silicon Valley," featuring a group of innovative Silicon Valley businesses.

We also have a selection of other paid events for those looking for a more intensive EXPO experience. The Broker Conference returns with thought-provoking and strategic discussions with inspiring leaders, including C.A.R. CEO Joel Singer. Gov Hutchinson "Tackling the Tack-ons to the RPA" will keep you updated on changes to the most widely used form in California real estate, and the Property Management and Investment Session and Networking event provides you with the chance to share ideas with your peers from across the Golden State.

Two special Thought Leadership EXPO panels on Wednesday will discuss the influence of international investors in California real estate and the impact of the Silicon Valley's tech boom on real estate. On Thursday, Joel Singer sits down with Redfin CEO Glenn Kelman for a Thought Leadership session about the state of today's housing market.

The celebration doesn't stop there. You won't want to miss the endless networking opportunities and lunches. A visit to EXPO isn't the same without wandering the exhibit hall, which you can do starting Tuesday afternoon, to talk to more than 200 vendors with products and services to help your business thrive.

Whether you're new to the industry or a seasoned professional, there's always something new to be gained by attending EXPO, and I encourage you to find your way to San Jose to take advantage of all the offerings.

Sincerely,

Chris Kutzkey

Chris Kutzkey
President

Pat Zicarelli
President-Elect

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> *California Real Estate* (ISSN: 0008-1450) is published monthly, except bimonthly in January/February, March/April, June/July, and November/December by the CALIFORNIA ASSOCIATION OF REALTORS®, publishers and owners, 525 S. Virgil Ave., Los Angeles CA 90020. Periodicals postage paid at Los Angeles, CA and at additional mailing offices.

> Member subscriptions of \$6 are paid with annual dues. Non-member subscriptions are \$24 per year. Subscriptions outside the U.S. are \$44. Single copies are \$3 in the U.S. and Canada. Allow 6 to 8 weeks for new subscriptions.

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ADDRESS CHANGES: for C.A.R. members must be communicated through the local Board of REALTORS® to which the member belongs.

POSTMASTER: send address changes to *California Real Estate*, 525 S. Virgil Ave., Los Angeles, CA 90020.



Vol. 95 | No. 7
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[ECONOMY]

Housing Market Sees Marked Improvement

In 2015, more households were formed as the share of buyers who previously lived with their parents increased to 12 percent, according to the CALIFORNIA ASSOCIATION OF REALTORS®’ “2015 Survey of California Home Buyers.” That number is the highest in the survey’s history, up from 2 percent in 2014. Additionally, the share of those who previously rented dipped from 40 percent in 2014 to 39 percent in 2015, and those who previously owned fell from 59 percent in 2014 to 47 percent in 2015.

With distressed sales at record lows, California is returning to a more normal housing market, with those who previously went through a foreclosure or short sale returning to the market



and purchasing homes again, according to the survey findings. More than one in five home buyers (22 percent) experienced a distressed sale, most of which occurred after 2007. A further indication of this return to normalcy is reflected in the share of buyers who were previously “underwater” on their homes, which increased to 23 percent in 2015, up from 4 percent in 2014.

[MARKET CHALLENGES]

Low Inventory

» Despite improvements to the economy and housing market, inventory continues to be a problem, according to data released this summer from C.A.R. In what could further exacerbate a future housing inventory shortage, buyers in C.A.R.’s 2015 survey on home buyers indicated that they plan to keep their home longer than ever—an average of 20 years. That is substantially longer than the six years cited by home buyers in 2013.

In 2015, it took home buyers an average of 12 weeks to look for a home, the longest since C.A.R. began the survey. It took an average of 10 weeks in 2014 and 2013 for home buyers to find a home. In a sign of less market competition, buyers made fewer offers in 2015 compared to previous years—an average of 2.6 offers, down from an average of 3.6 offers in 2014, and an average of three offers in 2013.

Buyers spent an average of 18 weeks considering buying a home before contacting a real estate agent in 2015, down from an average of 19 weeks in 2014 and a high of an average of 24 weeks in 2013. They spent an average of 14 weeks investigating homes and neighborhoods before contacting an agent in 2015, down from an average of 21 weeks in 2014 and a high of an average 29 weeks in 2013.

NewsScan

Business Briefs & Bottom-line Boosters

Sales Peak

» June was the most active month for U.S. home sales since 2008, according to Re/Max. The number of June closings in 53 metro areas was 12 percent higher than June 2014 and 14.3 percent greater than May 2015. The data released by Re/Max also noted that the median sales

price of a home in June rose by 7.4 percent—to \$224,671—when compared to 12 months prior.

Foreclosure Drop

» There was a total of 597,589 U.S. properties with foreclosure filings during the first half of the year, according to RealtyTrac’s midyear foreclosure report. That number is down 13 percent from the previous half of the year and 3 percent from the same time last year. The report found that 304,439

properties started the foreclosure process during the first half, which is a 10-year low and a 4 percent drop from a year ago.

Curbing Those Lawns

» In July, the California Water Commission approved stringent new limits on the amount of water that can be used on landscapes surrounding new construction, which includes houses, businesses and schools.

The revised ordinance, a

reaction to the state’s prolonged drought, will limit grass to about 25 percent of a home’s combined front, back and side yards in all new construction. The new rules take effect Dec. 1.

CalHFA Changes

» The chair of California’s Housing Finance Agency (CalHFA), Matthew Jacobs, will not seek reappointment when his term expires at the end of September, according to a release from CalHFA.

[HOME SALES]

Seven Straight Months of Increases

» California pending home sales continued to gain steam this summer, registering seven months of continued annual increases and the fifth consecutive month of double-digit increases in June, according to CALIFORNIA ASSOCIATION OF REALTORS® data.

California pending home sales were up 12.5 percent on an annual basis from the revised 107 index recorded in June 2014, marking the seventh straight month of year-to-year gains.

The share of equity sales—or non-distressed property sales—declined slightly in June to make up 92.4 percent of all home sales. Equity sales made up 92.6 percent of all home sales in May and 89.9 percent in June 2014. The share of equity sales has

been at or near 90 percent since mid-2014.

Conversely, the combined share of all distressed property sales (REOs and short sales) rose slightly in June, up to 7.6 percent from 7.4 percent in May. Distressed sales made up 10.1 percent of total sales a year ago.

Ten of the 43 counties that C.A.R. reported showed month-to-month decreases in their distressed sales shares, with Alameda and Santa Clara having the smallest share of distressed sales at 1 percent, followed by San Mateo (2 percent), Contra Costa (3 percent), and San Francisco (3 percent). Glenn had the highest share of distressed sales at 27 percent, followed by Merced and Siskiyou (both at 23 percent).

[AFFORDABILITY]

First Quarter Data

» With interest rates and home prices rising in the first half of 2015, housing affordability remains an issue for many would-be buyers in the Golden State, according to CALIFORNIA ASSOCIATION OF REALTORS® data that examined the first quarter of 2015.

The numbers, released in July, show that just 30 percent of Californians could afford to purchase a median-priced, existing family home. The cost of a median price of a home, meanwhile, rose to \$485,100 in the first half of 2015 from the \$442,430 six months prior.

C.A.R.'s data also examined the annual income needed to qualify for a purchase of a median-priced home—currently at \$96,160.



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Improving Transactions, Income and Sales Volume

Commercial real estate markets are improving with REALTORS® specializing in commercial real estate reporting an increase in annual gross income, the number of sales transactions and sales volume, according to the 2015 NATIONAL ASSOCIATION OF REALTORS® Commercial Member Profile.

The annual study's results represent REALTORS® who conduct all or part of their business in commercial sales, leasing, brokerage and development for land, office and industrial space, multifamily and retail buildings, as well as property management.

"After years of slow recovery, the commercial real estate market has shown meaningful growth and our members have seen significant improvements in their business activity," said NAR President Chris Polychron, executive broker with 1st Choice Realty in Hot Springs, Ark., in a statement. "REALTORS® who practice commercial real estate help build and revitalize communities by facilitating investment in commercial properties that support millions of jobs nationwide. There is every indication that continued improvement to commercial markets will help stimulate economic growth for the rest of the country."

The profile shows the median gross annual income of commercial members, which has increased steadily for the past five years, was \$126,900 in 2014, an increase from \$96,200 in 2013. Appraisers and brokers reported the highest annual gross income while sales agents, often newest to the field, reported the lowest. Sixty-seven percent of REALTORS® who specialize in commercial real estate reported they derived 50 percent or more of their income from commercial real estate in 2014.

Commercial members completed a median of 11 sales transactions in 2014, up from last year's median of eight. ♦

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» An advertising campaign with you in mind.

C.A.R.'s advertising campaign highlights the value that REALTORS® bring to a real estate transaction, while increasing public awareness of the REALTOR® brand. The 2015 campaign included commercials that aired on primetime networks and radio, feeding into millions of homes and cars throughout California. Members can also utilize these commercials, and customize them, for your own business needs.

» A magazine that delivers timely information to keep you informed.

California Real Estate magazine is the official publication of C.A.R. It's been keeping members aware of what's going on in California's residential real estate industry since 1921. You can also email articles to clients.



» C.A.R. legislative advocacy ensures that REALTOR® rights are protected.

The Government Affairs staff members are constantly working in the background to lobby at the state and federal levels so that C.A.R. can preserve your ability to do business and to protect private property rights.

Delegates and guests to a California realty convention dating back to August 1913 in San Jose.

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» Legal Hotline is here to provide real estate legal advice.

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There are plenty more benefits for members. You can learn about these benefits at www.car.org/members/memberbenefits. The information on the website will allow you to access a variety of tools, services and products that your Association provides for your professional growth. We wish you the very best as a REALTOR®. ♦



Creative Conference Networking

Tamara Suminski's first REALTORS® Conference & Expo was five years ago. Admittedly, the salesperson from Keller Williams Beach Cities in Hermosa Beach didn't plan her schedule beforehand, nor did she set up any meetings with fellow agents, so she wandered around, feeling overwhelmed most of her trip.

That's why she made sure to be more prepared for her next conference. Suminski, known as the "Beach Real Estate Gal," made small bags of sand and shells and passed them out to those she connected with at the event. "I have people tell me they still have the bag of sand pinned to their bulletin boards," she states. Suminski attributes the REALTORS® Conference & Expo to an increase in referral business.

Joe Schutt, broker-owner of Unit Realty Group in Boston, also has seen the networking opportunities at the conference pay off in a big way. This year, approximately 50 percent of his business has come from referrals from all over the country. His networking tip? Carve out time to meet with your online connections at the conference. "If you're not in front of people, then they'll forget about you. Showing your face and letting others know you're involved and you care goes a long way," Schutt explains.

Brenda Ghibaudi with Better Homes and Gardens Real Estate Florida 1st in Fort Lauderdale, FL has been ritually attending the conference for 23 years. Her advice for conference newcomers? "Sit with someone you don't know. Introduce yourself to people you don't know," she suggests. Ghibaudi constantly puts her name badge on upside down; and then when people point it out, it opens up the door for introductions, leading to a business card exchange and a good laugh.

Remembering all your new contacts can be a challenge. Schutt takes selfies with people he connects with, and then includes the selfie with a photo of his/her business card right after, so that he has a face to go with the name.

And, when you arrive home, don't forget to show your appreciation. Suminski says handwritten thank you notes are still a memorable way to stay in touch with all your new connections.

"If you're not in front of people, then they'll forget about you."

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Social Media: Legal Issues To Watch For

REALTORS® now commonly use social media as a way to market themselves, and as a way to communicate to clients and draw in potential clients. There are, however, a number of legal and ethical issues which demand that agents exercise care in their use of social media. This review of some of the most common social media issues will help keep agents on the right side of the law and keep liability at bay.

Making Unauthorized Use of Someone Else's Intellectual Property

➤➤ One of social media's most appealing features is the ease with which you can post videos, photographs, music and other content that is found on the web or elsewhere. However, this work is often protected by copyright, and despite the ease with which it can be posted on your own site, the unauthorized use of the work could trigger a lawsuit for copyright infringement. An example of this is an agent who makes a video to market a property and then adds the song "Our House" by Crosby, Stills & Nash to the video which is then posted to his or her Facebook®, Twitter® and personal website. Well, that agent is sure to be contacted by the high-priced lawyers of those 1960s counter-culture icons.

Pictures are also a source of common violations. Many people use pictures they find online and soon receive a letter from the person who has it copyrighted, either demanding that it be taken down or requiring compensation for its use.

So how can you avoid copyright infringement? Prior to using any material you find on the Internet, you should get permission from the copyright holder to use the material. Certain older material might be in the public domain, so you can use it without permission. But either way, check before you use it.

Improperly Disclosing Confidential Information

➤➤ Real estate licensees have a fiduciary duty toward their clients which includes the duty to protect the confidential information of their clients. Furthermore, Article 1 of the NATIONAL ASSOCIATION OF REALTORS® Code of Ethics requires REALTORS® to "protect and promote" the interests of their clients which as further clarified in Standard of Practice 1-9 includes a duty of confidentiality to the client.

How might this duty be violated in social media? Often the spontaneous nature of social media exchanges leads to revealing confidential information. For example, a licensee could post on a social media site a picture or information about a listing they had just sold, prompting a question in a comment section saying that the price seems awfully low for the area. If the listing agent writes back that the seller was highly motivated due to an illness, well, the listing agent may now have a problem.

Social media informality and spontaneity is great, but you have to be careful of what you say.

Failing to Disclose Endorsements

➤➤ Do you like a great new computer program which you use in your Property Management Practice? Do you endorse it on your blog or your Twitter® feed as

"amazing?" No problem, you are of course free to do so. No disclosures are necessary if you just wish to show enthusiasm for a product you like. However, what if you are a good friend of the product developer and, although you may actually like the product, the developer gave the program to you for free and is going to give you a free trip to Cancun for promoting it on your social media sites? Well, that is a different matter, and requires disclosure.

As part of its mandate against false or misleading advertising, the Federal Trade Commission (FTC) requires that bloggers and other users of social media disclose if they are being sponsored or compensated for making endorsements. Generally, FTC enforcement actions target the sponsors and ad agencies but action could be against the actual endorser. Again, caution is the byword. If you are getting something for endorsing a product, a brokerage, or a contractor etc., you need to disclose that, so the audience can fully evaluate your endorsement.

Licensing and Brokerage Information

➤➤ The CalBRE requires agents to disclose their license number on any solicitation material intended to be the first point of contact with a consumer including "Websites owned, controlled, and/or maintained by the soliciting real estate licensee" (Commissioner's Regulation 2773). As a result you need to make sure to put your CalBRE number (and NMLS number if applicable) on your websites. The type size of the number can be no smaller than the smallest size type used on the website.

The NAR Code of Ethics also requires you to disclose the name of your firm in a reasonable and readily apparent man-

ner when advertising real estate services or listed property in any medium and that includes websites. However, the Code recognizes that disclosing the name of the brokerage firm may not be practical in all situations.

For example, in certain electronic communications such as a Twitter® tweet, there may not be room for that information. In that case, the information does not have to be provided as long as the communication links to a display that includes all required disclosures (Standard of Practice 12-5). Note, there is no such exemption under CalBRE rules.

Third Party Content on Your Website or Blog

» Often, in an attempt to create a more interactive experience, agents will allow third parties to post content or comments on their sites. The comments are often candid and often offensive and possibly defamatory.

In addition to comments, users can post videos, songs and links to possibly

copyrighted content. Under two federal laws, there are protections for operators of websites which feature such content. While a full description of these laws is beyond the scope of this article, Section 230 of the federal Communications Decency Act (CDA) and Section 512 of the Digital Millennium Copyright Act (DMCA) are laws that create “safe harbors” which protect operators of websites from liability for what third parties post in Internet comment sections. If you plan to have such a comment section, you should become familiar with these laws and follow their requirements to reduce the risk of liability to you from third party content.

Monitoring Content and Privacy Settings on Your Own Social Media Account

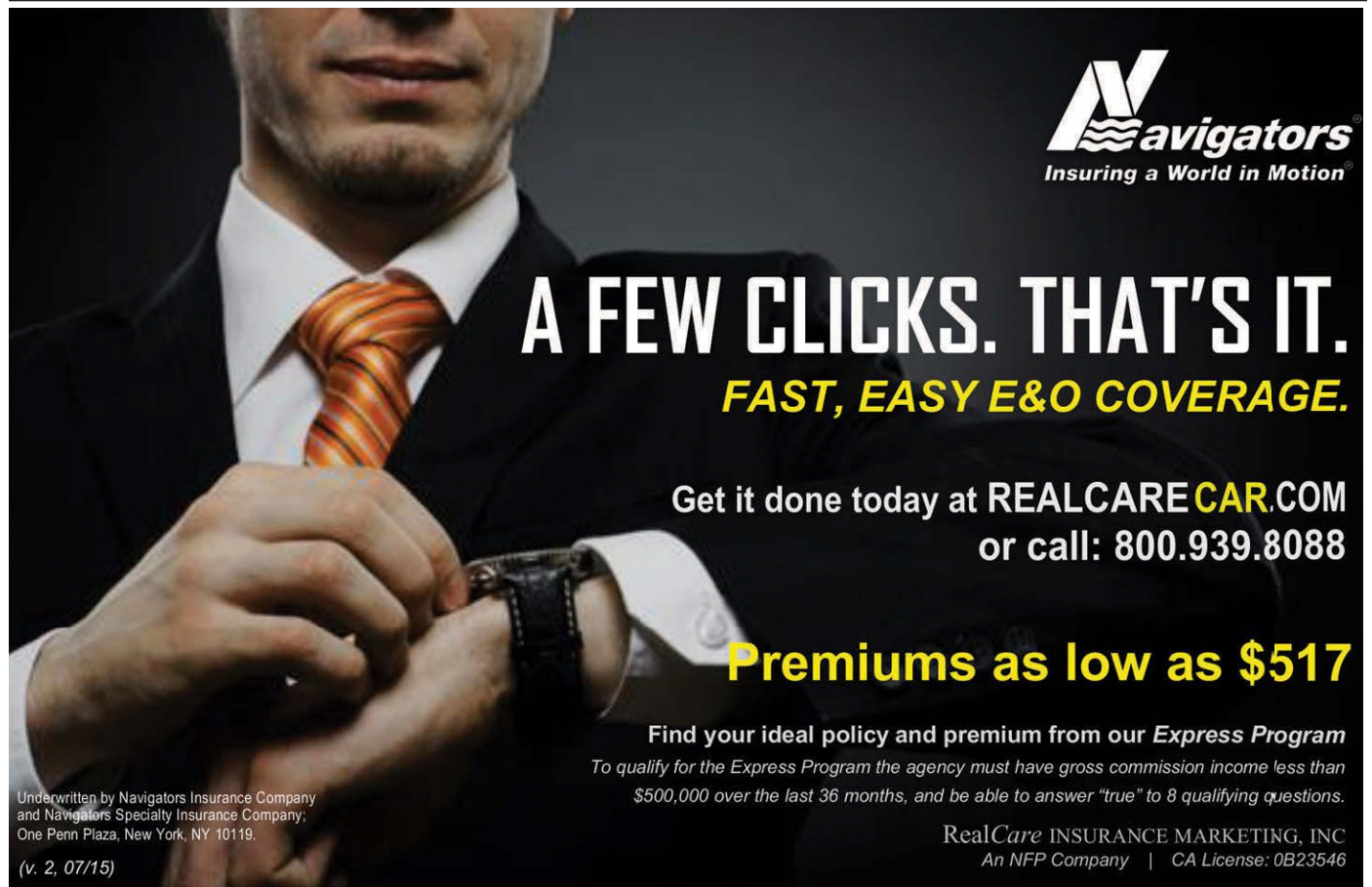
» Many people when choosing whether to hire you as their REALTOR® will do an Internet search on you and may look at your personal social media presence. If you keep your personal Facebook® or Twitter® account open to the public or

do not restrict content availability, everyone can see what you post. What kind of image do your available pictures convey? Do you take strong or controversial political or religious stances in your public social media postings?

You of course have the right to do so, but you should also be aware that could also alienate a lot of potential clients. In addition, to the concerns listed above, don't complain about a difficult client on social media. Depending on what you say, those comments could be defamatory or violate your fiduciary duty to the client. Always monitor what content you make publicly available.

Social media is simply part of our environment today, and not using it is increasingly not an option. However, always remember that while the nature of social media invites spontaneity and a casual approach, you as a businessperson must be more cautious. ♦

Sanjay Wagle, Esq., is Senior Counsel with C.A.R.'s Member Legal Services.



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Cheap, but Smart

You don't have to spend an arm and a leg to find amazing software

There have been two simultaneous technology revolutions in recent years—one obvious, the other less so. Everyone has experienced the transition to phones and tablets, which have been rapidly replacing laptops and desktops as the best way to get work done. But fewer folks have noticed that the software you use is getting cheaper as well—often dramatically so. The days of spending hundreds of dollars on programs to present listings, edit video, and manage contacts is fading fast. For proof, here are five indisputably awesome programs that cost less than a cheap lunch.



Open Home Pro

<http://openhomepro.com>

» It's not every day that you encounter a completely free app that does exactly what you need so perfectly. Open Home Pro is just that sort of app—available for iOS and Android, it serves as a customizable door greeter at your open houses. Forget yellow legal pads covered with indecipherable names and email addresses—Open Home Pro lets walk-ins sign into your tablet with their name, email, and phone number, and answer up to five completely customizable questions (you can ask things like “are you working with an agent?,” “are you pre-approved?,” and “how soon are you looking to buy?”). Open Home Pro also follows up leads automatically with an email, sends you summary reports, and can add your new potential clients to your mobile device's contacts list.

There's a premium version available as well. If you want to be able to edit the lead follow-up email, get advanced reporting, and manage leads using an online tool, you can upgrade for \$15 per month. But,

honestly, you can probably be quite happy just with the basic version.

Prezi

<https://prezi.com>

» When you think about powerful, life-changing REALTOR® tools, presentation software is probably not the first one that comes to mind. But Prezi is unlike most presentation apps you've seen—certainly, it's the antithesis of PowerPoint and its clichéd linear progression of slides with bullet points and clip art that seemingly everyone right down to the U.S. military has bemoaned as tired and inefficient. Instead, Prezi gives you a vast, blank slate upon which you can position text, images, video, and graphics anywhere on it, at any size or scale, in any orientation. Your presentation then flies, spins, and zooms around, introducing your ideas in unexpected and engaging ways.

Nor do you need to be a graphic pro to use Prezi; it's no more difficult than building a traditional PowerPoint presentation. Yet with a little creativity, a Prezi presentation can look like it was built by

an ad agency. If you're curious how easily Prezi can be adapted into online or in-person presentations for real estate, check out any of the many sample presentations online, like the one by Denver real estate pro Michelle Potter at <http://tinyurl.com/prezi-realtor>.

You can create a Prezi in a web browser or using the free app for iOS and Android. The basic service is free, or you can subscribe to plans that start at less than \$5 per month. Subscription features include the ability to make presentations private and work without an Internet connection.

Cozy

<https://cozy.co>

» If you work with investment property buyers—or you dabble in property management yourself—you no doubt struggle with some of the least exciting aspects of the business, like managing renter applications, collecting rent, and screening applicants with background checks and credit reports. Cozy facilitates all of those things in a single interface, for free.

Cozy's rent management solution is

free for both the property manager and tenant, and its automated online payment transfer system eliminates all of the manual hassle from managing rent. As for the other services, Cozy works with reputable partners, like Experian for credit reports and Checkr for background checks. The service includes all the expected data, like eviction notices and criminal search for background checks, as well as real-time credit score, payment history, and debt overview for the credit report. (Of course, there is the usual fee to actually get the credit report and background check.)

The site works great on your mobile device, and Cozy promises that an app version of the service is coming soon.

Animoto

<https://animoto.com>

»» The future of real estate marketing is video—about that there's little doubt. Whether you're shooting video on an iPhone or flying a drone around a property at an altitude of 200 feet, you need a way to package your footage into a com-

elling presentation with titles, transitions, and music. Animoto lets you do all that on your Android, iPhone or iPad.

The app is free and you can make 30 second videos without any kind of subscription. But the app's real power becomes evident when you get an account (ranging from \$8 to \$30 per month). The sweet spot is the \$20 per month pro level, which gives you customizable styles, the ability to add your own logo, and no Animoto branding on the video player.

A real bonus: Animoto clearly understands how REALTORS® use video, and makes it easy to create video for common scenarios, like “about the REALTOR®,” neighborhood profile videos, and “welcome home” videos.

Handwrytten

<http://handwrytten.com>

»» It's the mundane tasks that sap your time and drain the enthusiasm from your day. Consider follow-up notes to clients. It's time consuming to write letters of thank you, congratulations, holiday greet-

ings, and more. But they're important, and handwritten ones are especially impactful. So save yourself some time (and hand cramps) and create handwritten notes automatically, instead.

Not only does Handwrytten save you the trouble of writing messages by hand, but you can save any number of templates—boilerplate text—and customize it as needed each time you craft a note. That means you can have a standard lead generation message and add truly personal details based on your actual meeting.

You can use Handwrytten from the web or via its free iPhone app. Either way, the process is essentially the same: you choose a card, draft a message, and it's delivered using your choice of several very human-looking handwriting styles. Signing up for Handwrytten is free; you only pay for each card that you send, prices for which start around \$3. ♦

Dave Johnson is the editorial director of eHow Tech and a contributor to CBS MoneyWatch.

PWR

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110

1905-2015

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Registration Information

CALIFORNIA REALTOR® EXPO exhibit hall opens at 2:00 p.m. on Tuesday, Oct. 6.

Tech Tuesday with FREE admission to California REALTOR® EXPO

**C.A.R. Members/
Assn. Staff:**

- ▶ Before 10/6: \$99
- ▶ On-site: \$109

**C.A.R. Member Spouse/
Significant Other:**

- ▶ Before 10/6: \$99
- ▶ On-site: \$109

Office Assistants:

- ▶ Before 10/6: \$99
- ▶ On-site: \$109

Non-Member:

- ▶ Before 10/6: \$250
- ▶ On-site: \$285

California REALTOR® EXPO

**C.A.R. Members/
Assn. Staff:**

- ▶ FREE

**C.A.R. Member Spouse/
Significant Other:**

- ▶ \$25

Office Assistants:

- ▶ \$49

Non-Members:

- ▶ Before 10/6: \$200
- ▶ On-site: \$225

▶ On-site Registration Hours:

Tuesday | Oct. 6
7:30 a.m. to 6:00 p.m.

Wednesday | Oct. 7
7:30 a.m. to 5:00 p.m.

Thursday | Oct. 8
7:30 a.m. to 3:00 p.m.

Special Ticketed Events

Registration Fees	Regular (Until 10/6)	On-site (10/06 - 10/08)
<p>Broker Conference 2015 <i>Wednesday, Oct. 7: 9:00 a.m. – 6:00 p.m.</i></p> <p>Back by popular demand is the BrokerConference. Join us for a day devoted entirely to your brokerage. Sessions include thought-provoking and strategic discussions with inspiring leaders including C.A.R. CEO Joel Singer, disruptive brokerage models and what's working, marketing strategies for the future, and leading your firm into the next level in our industry. Learn about protecting your brokerage and how to boost profitability by implementing new strategies for the future. This is a unique opportunity to network with leaders of brokerage firms large and small from around the state, join the conversation on what matters to your brokerage, your agents, and your firm's clients. Cocktail Reception included.</p>	\$89	\$109
<p>Tackling the Tack-ons to the RPA <i>Wednesday, Oct. 7: 1:30 p.m. – 5:30 p.m.</i></p> <p>You need to know more than the RPA—there are essential new forms you have to use and major revisions to important disclosure forms that you must be prepared to complete. Join C.A.R. Legal Hotline Attorney, Gov Hutchinson, to learn how to protect your client and your next deal. All California REALTORS®, new and experienced, can benefit from learning all the latest updates in this four-hour course. This course is Bureau of Real Estate (CalBRE) approved for four hours of Continuing Education (CE) in Consumer Protection. CalBRE Sponsor No. 0001. You must pass the exam at the end of the class to earn the CE Credit.</p>	\$69/\$99	\$79/\$109
<p>Property Management and Investment Session and Networking <i>Wednesday, Oct. 7: 3:00 p.m. – 5:00 p.m.</i></p> <p>Attend a one-time session and networking event created specifically for property managers. The presentation will be followed with a networking reception so you can share ideas and contact information with your peers from across the Golden State. Current PM&I members can attend for free. If you aren't already a member, you can still pay the fee to attend the event. (PM&I Members/PM&I Non-Members)</p>	FREE/\$39	FREE/\$39
<p>How Do They Do That <i>Thursday, Oct. 8: 9:00 a.m. – 10:00 a.m.</i></p> <p>Discover cool, and FREE, technology tools you can use to make your office run smoothly. This fast-paced session will provide dozens of tools you never knew existed that will wow your clients without costing you a dime. (Member/Non-Member)</p>	\$35/\$50	\$40/\$50
<p>The Ultimate Marketing Download <i>Thursday, Oct. 8: 10:30 a.m. – 11:30 a.m.</i></p> <p>You'll learn to define your target customer, strategically connect through relevant content, and ultimately grow your business. Walk away knowing how to position marketing as the key component of your online lead generation strategy. (Member/Non-Member)</p>	\$35/\$50	\$40/\$50
<p>First-Time Buyer Specialist <i>Thursday, Oct. 8: 1:30 p.m. – 5:30 p.m.</i></p> <p>Gain a thorough understanding of the opportunities, as well as the challenges, facing today's first-time home buyers. Learn what characteristics define different generations of buyers, which specific strategies, including "first-time home buyer workshop programs," you can use to educate and guide first-time buyers through the home buying process, and how to recognize the most appropriate housing choices for your first-time home buyers. You must pass the exam at the end of the class to earn a certificate of completion. Successful completion of this course is a mandatory requirement for earning the C.A.R. Education First Time Buyer Specialist (FTBS) Certification.</p>	\$69/\$99	\$79/\$109

Special Luncheon Events

Registration Fees

You must be registered for the C.A.R. REALTOR® EXPO to attend any of the events listed below. Due to limited seating, tickets are required for the following events:

Tech Tuesday Luncheon

Tuesday, Oct. 6: 12:00 p.m. - 1:30 p.m.

"The Secret to Success in the Silicon Valley," A special exchange with noteworthy business leaders from Silicon Valley, moderated by C.A.R. CEO **Joel Singer**.
(Member/Non-Member)

Regular (Until 10/6)	On-site (10/06-10/08)
\$65/\$75	\$70/\$80

REALTOR® EXPO 2015 Wednesday Luncheon

Wednesday, Oct. 7: 12:00 p.m. - 1:30 p.m.

"Harness Your Storytelling Power," Presented by **Peter Guber**, Chairman and CEO of Mandalay Entertainment Group, Owner of the NBA franchise Golden State Warriors, and author of the *New York Times* best-seller, "Tell to Win—Connect, Persuade, and Triumph with the Hidden Power of Story."
(Member/Non-Member)

Regular (Until 10/6)	On-site (10/06-10/08)
\$65/\$75	\$70/\$80

REALTOR® EXPO 2015 Thursday Luncheon

Thursday, Oct. 8: 12:00 p.m. - 1:30 p.m.

"2016 C.A.R. Housing Market Forecast," Presented by **Leslie Appleton-Young**, C.A.R. Chief Economist.
(Member/Non-Member)

Regular (Until 10/6)	On-site (10/06-10/08)
\$65/\$75	\$70/\$80

**Register for all three EXPO
2015 lunches and save!**

(Member/Non-Member)

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WELCOME LETTER

Celebrating 110 Years

On behalf of the C.A.R. 2015 Leadership Team and the CALIFORNIA REALTOR® EXPO Advisory Committee, we cordially invite you to experience this year’s EXPO at the San Jose Convention Center, from Oct. 6 to 8.



Chris Kutzkey
2015 C.A.R. President

EXPO 2015 will celebrate the 110th anniversary of C.A.R. and offers a little something for everyone, including a variety of education workshops throughout three days and countless networking opportunities.

We are thrilled to bring back Tech Tuesday, especially being so close to the technology capital of the world. Our brand new “All Hands on Tech” sessions are workshop-style classes crafted to provide extensive detail and knowledge, all using your tablet. You’ll walk away with practical tools and information you’ll be able to implement immediately to propel your business.

Free and paid sessions will be offered across all three days, and we encourage REALTORS® and other attendees to visit the over 200 booths in the EXPO Exhibit Hall.



Kurt Allan
2015 CALIFORNIA REALTOR® EXPO Advisory Chair

Our popular luncheon events vary each day to further educate, inspire, and enhance your experience in San Jose. This year’s special paid lunch events include:

- ▶ On Tuesday, C.A.R. CEO Joel Singer will moderate a panel, “The Secret to Success in the Silicon Valley,” featuring Silicon Valley business leaders.
- ▶ On Wednesday, Peter Guber, CEO and founder of Mandalay Entertainment, the visionary multimedia venture that spans movies, TV, sports and new media, will talk about how you can be more successful in your business in a special talk, “Harness Your Storytelling Power.”
- ▶ On Thursday, Leslie Appleton-Young will focus on how today’s trends will impact the industry next year in her talk, “2016 Housing Market Forecast.”

As always, please join us in thanking our sponsors: American Home Shield, C.A.R. Young Professionals Network, California Regional MLS, CalVet Home Loans, Century 21, DiTech® Mortgage Corp., PNC Mortgage, and realtor.com®.

Enjoy EXPO 2015 and help C.A.R. celebrate an important milestone—110 years in California real estate!

Chris Kutzkey

Kurt Allan



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Highlights

The CALIFORNIA ASSOCIATION OF REALTORS® EXPO is the premier tradeshow for California's real estate industry. Our event features one-of-a-kind education, networking, and professional development opportunities. We welcome and encourage all members of the CALIFORNIA ASSOCIATION OF REALTORS®—brokers/owners, top producers, sales associates, assistants, and Association Executives—to attend. Other real estate leaders, real estate agent analysts, members of the media, and professionals in affiliated industries will also be in attendance.

Inside the Exhibit Hall

▶ CALIFORNIA REALTOR® EXPO 2015 will take place at the San Jose Convention Center. Don't miss your chance to hone your professional knowledge and network with peers at the EXPO.

EXPO Hall hours:

Tues./Oct. 6: 2:00 p.m.-7:00 p.m.
Wed./Oct. 7: 9:00 a.m.-5:00 p.m.
Thurs./Oct. 8: 9:00 a.m.-3:00 p.m.

▶ Join us for CALIFORNIA REALTOR® EXPO 2015, the state's largest real estate trade show. Admission is free for members of the CALIFORNIA

Special Speakers

Tech Tuesday Luncheon

The Secret to Success in the Silicon Valley

Moderated by Joel Singer



▶ Tuesday's luncheon features a special exchange with noteworthy business leaders

from Silicon Valley about leadership and finding success in unlikely places. The panel will be moderated by C.A.R. CEO Joel Singer.

Members: \$65 before Oct. 6 and \$70 on-site.

Non-members: \$75 before Oct. 6 and \$80 on-site.

Wednesday EXPO Luncheon

Harness Your Storytelling Power

Featuring Peter Guber



▶ Peter Guber, Chairman and CEO of Mandalay Entertainment Group, Owner of the NBA franchise Golden State

Warriors, and author of the *New York Times* bestseller, "Tell to Win—Connect, Persuade, and Triumph with the Hidden Power of Story," will help you employ the power of your story and illustrate how you can use storytelling as a persuasive tool to help you authentically connect with your clients and, in turn, close more deals.

Members: \$65 before Oct. 6 and \$70 on-site.

Non-members: \$75 before Oct. 6 and \$80 on-site.

Thursday EXPO Luncheon

2016 Housing Market Forecast

Featuring Leslie Appleton-Young



▶ Don't miss our annual housing update with C.A.R. Chief Economist Leslie Appleton-

Young on Thursday, "2016 C.A.R. Housing Market Forecast," which focuses on how today's trends will impact the 2016 market.

Members: \$65 before Oct. 6 and \$70 on-site.

Non-members: \$75 before Oct. 6 and \$80 on-site.

SAVE! Register for all three EXPO 2015 lunches and save!

Members: \$180 before Oct. 6 and \$192 on-site.

Non-members: \$192 before Oct. 6 and \$207 on-site.

ASSOCIATION OF REALTORS®, but you must register to receive a badge.

On or after 10/6, admission for member spouses or significant others is \$25; office assistant admission is \$49. Non-member admission is \$225.

Tuesday | Oct. 6



Grand Opening of the EXPO Exhibit Hall

► Browse and network with more than 200 exhibiting companies and services. Opens at 2:00 p.m.

Champagne Networking Kickoff Event

► Meet new friends and plan the rest of your show on Tuesday afternoon in the Exhibit Hall. This event is sponsored by Century 21. From 5:00 to 6:00 p.m.

Wednesday | Oct. 7

Champions of Home Awards

► Join us at noon as we congratulate and honor our 2015 Champions of Home. Awards will be presented at the Wednesday luncheon.

Ice Cream Social and Prize Giveaway

► Continue the EXPO fun with ice cream and a chance to win a cool prize in the Exhibit Hall. Starts at 3:00 p.m.

Club C.A.R.

► Join us and unwind, network, dance, and enjoy the company of your fellow REALTORS® at this fun and FREE event. From 8:00 to 11:30 p.m.

Help celebrate 110 years of C.A.R.!

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*Top 40 Mortgage Lenders: Rep. no. 1Q15, Inside Mortgage Finance, Apr. 2015; Web: 7 May, 2015.
 **Top Broker Channels: Rep. no. 12M2014, Inside Mortgage Finance, Feb. 2015; Web: 18 Mar. 2015.
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C.A.R. for its Commitment
to Excellence, Professionalism,
& Integrity for 110 Years.



Promoting expertise in real estate

Thursday | Oct. 8

Closing Prize Giveaway

▶ Wind down EXPO in style at the final prize drawing in the Exhibit Hall. Begins at 2:00 p.m.

EXPO Extras

We have you covered at this year's EXPO! Take a look at some of the special events happening during the exciting week.

Member Lounge

▶ Need to check your mail? Check your emails and use printers at the Internet **Connect Station** in the Exhibit Hall. You're welcome to drop in at the Member Lounge to relax for a minute, charge your phone, and grab a cup of water.

▶ You can also stop by one of the **Cell Phone Charging Stations** to re-energize your phone. The Charging Stations will be located in the Member Lounge and in the C.A.R. registration area.

Arriving Early?

▶ You may want to make plans to come in on Monday for a great day of fun and philanthropy at the 10th Anniversary **H.A.F. Golf Classic!** The tournament will take place on Mon., Oct. 5 at Coyote Creek Golf Club in Morgan Hill. Go here to buy tickets: www.car.org/members/haf/golf.

Grand opening,
networking, prizes
and more!

Explore San Jose



Looking for dining and attraction options? We have you covered. We're excited to see you for EXPO at San Jose and thought you might benefit from some information about what San Jose has to offer. You'll find a selection of great restaurants, shops, and accommodations in the downtown area.



Attractions

► The downtown San Jose community takes pride in the diversity and quality of arts offered. From small galleries and stages to large concert arenas, downtowners can usually find something creative and extraordinary to do any night of the week. We strive to nurture our arts scene, whether that means bringing in an international exhibit, adding another violinist or presenting a free headlined outdoor music concert.

For information on what's happening the week you're in San Jose, check out www.sjdowntown.com/Downtowner_Online.html for a list of events.

► The world famous **Winchester Mystery House™**, located at 525 S. Winchester Blvd., is an extravagant maze of Victorian craftsmanship—marvelous, baffling, eerily eccentric. According to the official website, it

is estimated that 500 rooms to 600 rooms were built by Sarah Winchester's foreman, John Hansen. However, due to the fact so many were redone, only 160 remain. This naturally resulted in some peculiar effects, such as stairs that lead to the ceiling, doors that go nowhere and that open onto walls, and chimneys that stop just short of the roof.

You can buy tickets online at <http://www.winchestermystery-house.com/>. Same-day tickets are available at the box office.

Staying in Town on Friday?

► Come to the Downtown **San Jose Farmers' Market** on Friday. Produce comes direct from California farms and is picked within 24 hours of the market. There are special, fun events each week. Also, you can shop local artisan booths for unique gift ideas, and grab lunch. It's great for people watching, too!



Museums and Galleries

KALEID Gallery	88 S. Fourth St	(408) 271-5151
MACLA	510 S. 1st St.	(408) 998-2783
San Jose Institute of Contemporary Art	560 S. 1st St.	(408) 283-8155
San Jose Museum of Art	110 S. Market St.	(408) 271-6840
San Jose Museum of Quilts and Textiles	520 S. 1st St.	(408) 971-0323
Seeing Things Gallery	30 N. Third St.	(408) 891-7553
The Tech Museum of Innovation	201 S. Market St.	(408) 294-8324
Works/San José	365 S. Market St.	(408) 286-6800
ZERO1 Garage	429 S. 1st St.	(408) 606-6806

Shopping

► Shopping highlights include clothing boutiques throughout the **Historic District**, eclectic shops at all the museums, a variety of unique retailers along the **Paseo de San Antonio** and a variety of stores at

San Jose Market Center on Coleman Avenue. Downtown San Jose has everything from beauty parlors to tailors within a walking distance of the Convention Center.

Visit <http://sjdowntown.com/go-play/shopping> for specific shops.

Dining

► Spend a little or a lot for great value and high-quality meals. Menus vary as much as the choices. Just about every street has options to satiate your taste buds.

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(408) 294-2244

The Old Wagon Saloon & Grill

(408) 971-9346

The Table

(408) 638-7911

Vino Vino

(650) 996-5029

Vyne Bistro

(408) 375-2618

BARBEQUE

Bray Butcher Block and Bistro

(408) 418-3106

Henry's World Famous Hi Life

(408) 295-5414

BRITISH

Britannia Arms Downtown

(408) 278-1400

Trials Pub

(408) 947-0497

CAFÉS/DELIS/BAKERIES

B2 Coffee

(408) 244-2457

Caffe Frascati

(408) 287-0400

Crema Coffee Roasting Co.

(408) 293-1850



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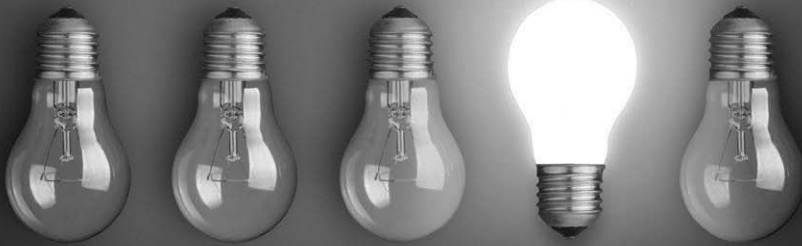
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Jean Powers CRS, HAFA, SFR, Broker/Owner



CAFÉS/DELIS/BAKERIES (cont.)

La Lune Sucree
(408) 292-2070
Vero's Coffee Bar
(408) 644-2961

CAJUN/CARIBBEAN/SOUTHERN

Louisiana Bistro
(408) 295-1300
Poor House Bistro
(408) 292-5837

CALIFORNIAN/CONTINENTAL

Mosaic Restaurant
(408) 282-8888
San Pedro Square Bistro & Wine Bar
(408) 298-9463

CHINESE

China Wok Restaurant
(408) 280-6688
Peking House Restaurant
(408) 298-7768

CUBAN/LATIN

Habana Cuba
(408) 998-2822
Los Cubanos
(408) 279-0134

FRENCH/GERMAN

La Forêt
(408) 997-3458
Le Papillon
(408) 296-3730
Teske's Germania Restaurant & Bar
(408) 292-0291

GREEK

Nemea Greek Taverna
(408) 279-4225
Nick the Greek
(408) 294-6425

INDIAN

Curry Pundits
(408) 295-1000
Punjab Café
(408) 295-5470

IRISH

O'Flaherty's Irish Pub
(408) 947-8007

ITALIAN

71 Saint Peter Mediterranean Grill
(408) 971-8523
Il Fornaio
(408) 271-3366
Little Italy
(408) 394-2893
The Old Spaghetti Factory
(503) 225-0433
Paesano Ristorante
(408) 217-9327

JAPANESE/HAWAIIAN/KOREAN

Blush Raw Bar and Lounge
(408) 477-2191
Da Kine Island Grill
(408) 713-2900
Fuji Sushi Restaurant
(408) 298-3854
Nomikai
(408) 287-7199
K. Zzang
(408) 975-6677

MEXICAN

Don Pedros Restaurant
(408) 977-0303
Iguanas Taqueria
(408) 271-9772
La Victoria Taqueria Corp.
(408) 993-8230
Mezcal Bistro And Bar
(408) 283-9595
Muchos Restaurant
(408) 277-0333

MEDITERRANEAN / MIDDLE EASTERN

Amir Mediterranean Cuisine
(408) 971-1516
Mid Gogo
(408) 271-2828

PIZZA

4th St Pizza Co.
(408) 286-7500
Grande Pizzeria
(408) 292-2840
Pizza Bocca Lupo, LLC
(408) 289-1775

SEAFOOD

McCormick and Schmicks
(408) 283-7200
Scott's Seafood Grill & Bar
(408) 971-1700

THAI

Hanuman Thai Cuisine
(408) 286-2482
Sa-By Thai
(408) 292-3900

VIETNAMESE

Pho 69 Noodle
(408) 289-8521
Phonomenal
(408) 885-1594

VEGAN/VEGETARIAN

Good Karma Vegan Cafe
(408) 294-2694
Tofoo Com Chay
(408) 286-6335
Vegetarian House
(408) 292-3798

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Tech Tuesday

Tuesday | October 6

Tech Tuesday ticket includes FREE admission to California REALTOR® EXPO

Members: \$99 before 10/6; \$109 on-site.
Non-members: \$250 before 10/6; \$285 on-site.

Tech Tuesday is back for the first time in five years. Our full-day lineup of tech-infused sessions will leave no question that we are in the tech capital of the world. Tech Tuesday is a ticketed event.

8:30 - 10:00 a.m.

All Hands on Tech: Complete Mobility

Room: LL21DEF

Presented by: Jeff Lobb

▶ A thorough, beginning-to-end workshop about what apps you need for every client meeting (buyer and seller side). We'll spend time on each app step-by-step, addressing its need, how to use it, and exactly how it's applicable in context for your business. Leave with a suite of apps and knowledge you can implement immediately. Bring your iPad or tablet. Appropriate for both iPad and Android users. **Repeated from 10:10 a.m. to noon in room LL20AB.**

All Hands on Tech: Power Presentations

Room: LL20CD

Presented by: Garry Wise

▶ Wow your clients with an impressive listing presentation straight from your iPad or tablet. We'll share free or low-cost tools to take your presentations to the next level, incorporate great videos and technologies, and really impress your clients. You'll leave with an actual working listing presentation template you can further customize. Bring your iPad or tablet. **Repeated from 10:10 a.m. to noon in room LL20CD.**

All Hands on Tech: Boost Business with Facebook

Room: LL20AB

Presented by: Wendy Forsythe

▶ Facebook isn't solely about engagement. Get hands-on at this session and walk away with specific strategies you can use to treat your Facebook business page as an inbound marketing channel. We'll provide step-by-step instruction on how to create a targeted, successful ad, post significant, relevant content, and provide value—all so that you can generate actual leads. Bring your iPad or tablet. **Repeated from 10:10 a.m. to noon in room LL221DEF.**

1:45 - 2:30 p.m.

Shoot to Sell

Room: LL20AB

Presented by: Ross Q. Smith

▶ Great visuals appeal to your clients and help you sell more homes. Get the tips, apps, and tools you need to create, edit, and integrate photos and videos for all your marketing needs.

It's Time to Mobilize

Room: LL21DEF

Presented by: Chris Ling

▶ When your clients are online, nearly half that time is on their smartphones and/or tablets—not at their PC. Learn what mobile marketing tips and techniques will help keep you in front of your clients when it counts.

Time-saving Social Tools You Need Now

Room: LL21AB

Presented by: Kristie Wells

▶ You cannot ignore the relevance of social marketing in real estate, but who has time to do it all? We'll determine the best time-saving social management tools available, you pick which will work best for you.

Wow Sellers with Your CMA

Room: LL20CD

▶ Learn how to strategically impress and empower your prospective sellers with a professional and comprehensive comparative market analysis report.

2:45 - 3:30 p.m.

How to Step Up Your Website Game

Room: LL21DEF

Presented by: Carol Farrar, Christine Dwiggin, and Mark Bennett

► Your real estate website has been built, either by you or someone else... now what? Hone in on the new technology, clever ideas, and creative marketing strategies available to help you best utilize your website to meet your needs. Learn more about how you can manage leads, showcase your listings, and reach more clients.

Ten Ways the Right CRM Can Change Your Life

Room: LL20AB

Presented by: Colin O'Brien

► Put your CRM to work. Hear ten ways to tune your system to meet your needs, control your outcomes, and get results.

Using Big Data to Find Leads

Room: LL20CD

Presented by: Avi Gupta and Angie Grimes

► Predictive analytics are popular industry buzz words, but what do they really mean for real estate? Gain insight into how you can use existing data and information to predict consumer behavior, target prospective clients, and close more deals.

Time-saving Social Tools You Need Now

Room: LL21AB

Presented by: Kristie Wells

► You cannot ignore the relevance of social marketing in real estate, but who has time to do it all? We'll determine the best time-saving social management tools available, you pick which will work best for you.

3:45 - 4:30 p.m.

The Digital Organization Guide

Room: LL21AB

► How do you stay on top of your everyday tasks? Are you making the most of tech tools like Evernote, Any.do, and ifttt? Attend this session for a fast-paced overview on the best organizational tools and apps for real estate and how to work them into your routine.

How to Step Up Your Website Game

Room: LL21DEF

Presented by: Carol Farrar, Christine Dwiggin, and Mark Bennett

► Your real estate website has been built, either by you or by someone else... now what? Home in on the new technology, clever ideas, and creative marketing strategies available to help you best utilize your website to meet your needs. Learn more about how you can manage leads, showcase your listings, and reach more clients.

The Future Is Now: Tracking Today's Trends

Room: LL20AB

Presented by: Ed Dilworth

► Drones and smart homes, self-driving cars, and virtual reality? This session will showcase how some of today's top trends translate to real estate, impact the way you do business, benefit your clients, and even enhance your daily life.

Using Big Data to Find Leads

Room: LL20CD

Presented by: Avi Gupta and Angie Grimes

► Predictive analytics are popular industry buzz words, but what do they really mean for real estate? Gain insight into how you can use existing data and information to predict consumer behavior, target prospective clients, and close more deals.

Expo Sessions

Tuesday | October 6

Free with EXPO registration unless noted as ticketed events.

12:00 - 1:30 p.m.

EXPO Tuesday Luncheon
Ticketed Event

▶ **The Secret to Success in Silicon Valley**

Presented by: C.A.R. CEO Joel Singer and select Silicon Valley businesses.

Members: \$65 before 10/6; \$70 on-site.

Non-members: \$75 before 10/6; \$80 on-site.



1:45 - 2:30 p.m.

Safety First: Tips for Selling Safe

Room: 211A/C

Presented by: Carl Carter, Jr. and Jeff Liberman

▶ Play it safe in the field with these cost-effective and easy-to-implement tips and strategies

5 Ways To Make the Most of Your zipForm® Plus

Room: 211B/D

Presented by: Fatima Sogueco

▶ Don't miss learning about the latest features inside zipForm® Plus presented by our zipForm® expert. Tips for advanced users include new zipForm® features, collaborating with clients and service providers, and keeping yourself organized inside zipForm® Plus!

How to Grow Your Leads in 30 Days

Room: 212A/C

Presented by: Ricardo Bueno

▶ Online lead generation systems and tactics are always changing. Change up your tactics with this step-by-step rundown of a technique that generated 100 leads in 30 days.

1:45 - 3:00 p.m.

Top Producer Panel: Teams & Tech

Room: 210D/H

▶ Hear from some of California's top producing agents, including how they use teams and/or tech to stand above their competition. Hear about their success stories and strategies.

Featuring: C.A.R. CEO Joel Singer and panelists.

2:45 - 3:30 p.m.

Converting Today's Traveler Into Tomorrow's Buyer

Room: 211A/C

Presented by: Deb Edwards

▶ Leverage your local expertise and skill to your advantage when working with out-of-town clients looking for resort or second home properties.

Your New Agent Checklist

Room: 211B/D

▶ Calling all new agents—listen as tried-and-true practitioners share their top tips on how to navigate through some of today's common issues facing new REALTORS®.

Who Is Today's Homebuyer?

Room: 212A/C

Presented by: Oscar Wei

▶ Get inside the mind of today's homebuyer with data from actual C.A.R. Surveys. Obtain insight into what types of products they use, common obstacles they face, and how they are impacted by topical housing issues such as affordability and financing.

3:45 - 4:30 p.m.

**Breaking Up Is Hard to Do:
When Teams Split**

Room: 212A/C

Presented by: Gov Hutchinson

▶ What happens, and what should happen, when an agent parts ways with a team. Learn the ins and outs here.

**How to Speak Millennial:
Turning Renters Into Buyers**

Room: 211 A/C

▶ The key to reaching the coveted Millennial buyer is all in your approach. Target your marketing, reach Millennials where they spend their time, and educate them on why buying beats renting.

3:30 - 5:00 p.m.

**Financing Hurdles:
Finding a Fix**

Room: 210D/H

Presented by: Dottie Sheppick, BofA
and Danny Fitzpatrik, Wells Fargo

▶ Advice and counsel, straight from the source, on how to navigate the important issues impacting your business such as TILA-RESPA Integrated Disclosures (TRID), as well as information on how to help your qualified buyers obtain the lending they need, and what steps you can take to avoid future financing hurdles.

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Wednesday | October 7

8:45 - 10:00 a.m.

Making the Right Connection

Room: 210B/F

Presented by: Ryan McConnell

▶ A deep-dive into how to strategically engage with your clientele in order to grow your database and make more sales. It's not just about lead generation. We'll cover everything from what data & information you need to pay attention to in order to attract the right clients, how to market appropriately to your clients, and the steps you need to take to close the deal. **ated 100 leads in 30 days.**

9:00 - 10:00 a.m.

Is Your Referral Pipeline Full?

Room: 211 A/C

Presented by: Mickey Griffith

▶ Train your network to bring you a steady stream of high quality referrals.
Sponsored by American Home Shield

9:30 - 10:45 a.m.

The Influence of International Investors in California Real Estate

Room: 210 C/G

▶ Investments from international real estate companies, particularly from Asia, are spurring major development projects in California cities. Experts will discuss how these projects, including their financing, are transforming the real estate landscape of the Golden State and the impact on affordable housing.
Participants: Mark McLaughlin, Darlene Chiu Bryant, Joel Singer, and others.

9:45 a.m. - 6:00 p.m.

Broker Conference

Ticketed Event

Room: LL21DEF

▶ A full-day dedicated entirely to your brokerage. Engaging and thought provoking sessions on new thinking in brokerage models, the power of giving back in real estate, managers who are killing it, and a special keynote from C.A.R. CEO Joel Singer entitled, "Is it Really Paper - pushing?" Networking reception included. *For members, \$89 until 10/6; \$109 on-site.*

10:00 - 11:00 a.m.

How to WOW With Data

Room: 210D/H

Presented by: Josh Sharfman

▶ Use data to position yourself effectively with clients. Learn where to find fun and useful infographics and charts, and how to package them for a variety of audiences and channels. Walk away with usable tips, tools, and hands-on help to make the most of data every day.

10:00 - 11:30 a.m.

The State of Housing in the Bay Area: The Tech Boom's Impact on Real Estate

Room: 210 C/G

▶ Experts and academics discuss the Bay Area's struggle with escalating housing costs as Silicon Valley's booming economy drives up demand and prices. A housing shortage amidst increasing demand for commercial development in order to meet the growth of technology companies has exacerbated the need for real estate space among competing interests, thereby testing the limits and vibrancy of California's future as the premiere hub for tech innovation.
Participants: Brian Uhler (Senior Policy Analyst on Housing, Legislative Analyst's Office), Ted Egan (Chief Economist, City/County of San Francisco), Rachel Brahin-sky (Professor, University of San Francisco), and others.

10:15 - 11:30 a.m.

Creating Real Estate Connections That Last

Room: 210B/F

Presented by: Allan Dalton

▶ Ensure your time and energy is being spent in the right place with game-changing, niche marketing strategies presented by former realtor.com® CEO Allan Dalton.

The Hottest New Technologies in Real Estate

Room: 211A/C

Presented by: Max Pigman

▶ Learn about today's biggest technological advances and how to leverage them.

Sponsored by realtor.com®

12:00 - 1:30 p.m.

EXPO Wednesday Luncheon

Ticketed Event.

► Harness Your Storytelling Power

Learn how to employ the power of storytelling techniques in your business.

Presented by: Peter Guber

Members: \$65 before 10/6; \$70 on-site.

Non-members: \$75 before 10/6; \$80 on-site



1:30 - 5:00 p.m.

Tackling the Tack-Ons to the New RPA

Ticketed Event

Room: 212A/B/C/D

Presented by: Gov Hutchinson

► You need to know more than the RPA—there are essential new forms you have to use and major revisions to important disclosure forms that you must be prepared to complete. Join C.A.R. Legal Hotline Attorney, Gov Hutchinson, to learn how to protect your client and your next deal. All California REALTORS®, new and experienced, can benefit from learning all the latest updates in this four-hour course. This course is Bureau of Real Estate (CalBRE) approved for four hours of Continuing Education (CE) in Consumer Protection. CalBRE Sponsor No. 0001. You must pass the exam at the end of the class to earn the CE Credit. *Members: \$69 before 10/6; \$99 on-site. Non-members: \$79 until 10/6; \$109 on-site.*



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California real estate.



North San Diego County
Association of REALTORS®

Wednesday | October 7 (cont.)

1:45 - 2:30 p.m.

How to Grow Your Leads in 30 Days

Room: 210D/H
Presented by: Ricardo Bueno

▶ Online lead generation systems and tactics are always changing. Change up your tactics with this step-by-step rundown of a technique that generated 100 leads in 30 days.

What's Hot Now: The Latest in Legal Real Estate

Room: 210A/E

▶ An A to Z of the most current legal real estate issues REALTORS® face today.

Successful Sales Using Social Media

Room: 210C/G

▶ Time-tested tips on how practitioners like yourself have used social media sites like Facebook, Instagram, and Twitter to generate leads and make sales.

Better Content, Better Brand: 10 Killer Ideas

Room: 210B/F

▶ Ensure your content stands out, whether for your blog, social media profiles, or marketing materials. We've compiled ten creative ways you can stand out from your competition.

California Bureau of Real Estate Forum

Room: 230B

▶ EXPO seminar featuring the real estate commissioner.
Note: This session is from 1:45 to 3:30.
Presented by: Real Estate Commissioner Wayne S. Bell

1:45 - 3:00 p.m.

Econ Panel: California 2020 – Macro Disruptions & Micro Impacts What Lies ahead for California's Real Estate Markets?

Room: 210 A/E

▶ Four experts in the field of economics, finance, and real estate will discuss the likelihood and possible impacts of rising mortgage rates, deteriorating housing affordability, worsening water shortage, the growing boomer/millennial divide, slowing price appreciation, and more.
Featuring: Leslie Appleton-Young and panelists

2:45 - 3:30 p.m.

Down Payment Assistance Options for Every Client

Room: 210B/F
Presented by: Sharyl Silva and Anthony Hutchinson

▶ Stay informed and be the go-to expert for your clients on the latest financial assistance programs available from CalHFA, Fannie & Freddie, Down Payment Assistance, and HUD.

Internet Marketing Strategies That Work

Room: 211A/C
Presented by: Jim Marks

▶ Learn about Web strategies that grab clients' attention
Sponsored by PNC Mortgage

8 Free Social Media Tools You Need Now

Room: 210D/H
Presented by: Naomi Assaraf

▶ Ensure your social media marketing success with these eight free management tools designed to help you streamline your workflow.

Ten Mobile-friendly Productivity Tips

Room: 210A/E
Presented by: Melissa Zavala

▶ Enhance your online productivity with these ten tips crafted to help you cut through the clutter, reach more clients, and save valuable time.

Ask an Attorney ... Hot Risk Management Topics

Room: 210C/G

▶ Join our C.A.R. Strategic Defense attorneys as they keep you prepped and ready to handle many of today's common risk management issues.

3:00 - 5:00 p.m.

Property Management and Investment Networking Session and Reception

Ticketed Event
Room: LL21C

▶ Property Management and Investment Networking Session and Reception
Presented by: Taylor Glass-Moore and Sanjay Wagle. *Free for PM&I members and \$39 on-site for members. Free for non-members before 10/6 and \$39 on-site*

3:45 - 4:30 p.m.

How to Speak Millennial: Turning Renters Into Buyers

Room: 210D/H

▶ The key to reaching the coveted Millennial buyer is all in your approach. Target your marketing, reach Millennials where they spend their time, and educate them on why buying beats renting.

Why You Are Being Ignored on Social Media

Room: 210C/G

▶ Many of us are guilty of posting frequently, but not thoughtfully, on social media. We have tips to help you increase engagement and make lasting connections.

Who Is Today's Homebuyer?

Room: 210B/F

Presented by: Oscar Wei

▶ Get inside the mind of today's homebuyer with data from actual C.A.R. Surveys. Obtain insight into what types of products they use, common obstacles they face, and how they are impacted by topical housing issues.

Safety First: Tips for Selling Safe

Room: 210A/E

▶ Play it safe in the field with these cost-effective and easy-to-implement tips and strategies.

Presented by: Carl Carter, Jr. and Jeff Liberman

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Thursday | October 8

8:45 - 9:30 a.m.

Ten Mobile-friendly Productivity Tips

Room: 210D/H

Presented by: Melissa Zavala

► Enhance your online productivity with these ten tips crafted to help you cut through the clutter, reach more clients, and save valuable time.

Down Payment Assistance Options for Every Client

Room: 210C/G

Presented by: Sharyl Silva and Anthony Hutchinson

► Stay informed and be the go-to expert for your clients on the latest financial assistance programs available from CalHFA, Fannie & Freddie, Down Payment Assistance, and HUD.

Safety First: Tips for Selling Safe

Room: 210B/F

Presented by: Carl Carter Jr. and Jeff Liberman

► Play it safe in the field with these cost-effective and easy-to-implement tips and strategies.

9:00 - 10:00 a.m.

How Do They Do That?

Ticketed Event

Room: 212A/B/C/D

Presented by: Ross Q Smith

► Discover cool, and FREE, technology tools you can use to make your office run smoothly. This fast-paced session will provide dozens of tools you never knew existed that will wow your clients without costing you a dime. *Members: \$35 before 10/6; \$40 on-site. Non-members: \$50.*

9:45 - 10:30 a.m.

8 Free Social Media Tools You Need Now

Room: 210D/H

Presented by: Naomi Assaraf

► Ensure your social media marketing success with these eight free management tools designed to help you streamline your workflow.

Breaking Up is Hard to Do: When Teams Split

Room: 210C/G

Presented by: Taylor Glass-Moore and Sanjay Wagle

► What happens, and what should happen, when an agent parts ways with a team. Learn the ins and outs here.

Your New Agent Checklist

Room: 210C/G

► Calling all new agents—listen as tried-and-true practitioners share their top tips on how to navigate through some of today's common issues facing new REALTORS®.

10:45 - 11:30 a.m.

How to Grow Your Leads in 30 Days

Room: 210B/F

Presented by: Ricardo Bueno

► Online lead generation systems and tactics are always changing. Change up your tactics with this step-by-step rundown of a technique that generated 100 leads in 30 days.

10:45 - 11:30 a.m.

**Time-saving e-Signature Tips
with zipLogix Digital Ink®**

Room: 210D/H

Presented by: Amy Ulloa

▶ Every real estate professional knows time is money and every minute spent waiting for a signature is a waste of time. A manual process can add days to your transaction. Join us for an hour of e-signature tips to help reduce costs, save time, eliminate delays and close deals faster with zipLogix Digital Ink®. Learn how to send documents to your clients and get them signed quickly from any device!

Who Is Today's Homebuyer?

Room: 210C/G

Presented by: Oscar Wei

▶ Get inside the mind of today's homebuyer with data from actual C.A.R. Surveys. Obtain insight into what types of products they use, common obstacles they face, and how they are impacted by topical housing issues such as affordability and financing.

**The Ultimate Marketing
Download**

Ticketed Event

Room: 212A/B/C/D

Presented by: Andie Chamberlain

▶ Discover how to position marketing as the key component of your online lead generation strategy.

\$35 before 10/6 and \$40 on-site for members



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I have been a member of C.A.R. since 1964. In 1975, I signed up as an exhibitor, and continued to do so for the next 40 years. During my many years in the home warranty industry, C.A.R. was helpful and supportive. I extend my thanks and congratulations on your 110th anniversary.

Ray Adams

Thursday | October 8 (cont.)

12:00 - 1:30 p.m.

EXPO Thursday Luncheon

Ticketed Event

► 2016 Housing Market Forecast

Learn what to expect in the year ahead from C.A.R.'s Vice President and Chief Economist.

Presented by: Leslie Appleton-Young.

\$65 before 10/6 and \$70 on-site for members.

\$75 before 10/6 and \$80 on-site for non-members.



1:45 - 2:30 p.m.

CEO Fireside Chat

Room: 210A/E

Presented by: Joel Singer and Glenn Kellman

► C.A.R. CEO Joel Singer sits down with Redfin CEO Glenn Kellman for a very special thought leadership session about the state of today's housing market, what's next for the portals, and who will take what role moving forward.

1:45 - 2:45 p.m.

Put Me in Coach: REALTOR® Plays that Pay

Room: 210C/G

Presented by: Bryan Wilson and panel

► Sharpen your skills with innovative coaching techniques from our panel of California experts as they share their top strategies to boost your business.

Power Hour with Mike Aubrey

Room: 210B/F

Presented by: Mike Aubrey

► Negotiating on behalf of your clients and dealing with tough questions can be difficult. Mike Aubrey has the advice you need to smooth over often tough client conversations, negotiate like a champ, and get your message heard.

1:30 - 5:30 p.m.

First-Time Buyer Specialist

Ticketed Event

Room: 212A/B/C/D

Presented by: George Lawrence

► Gain a thorough understanding of the opportunities, as well as the challenges, facing today's first-time home buyers. Learn what characteristics define different generations of buyers, which specific strategies, including "first-time home buyer workshop programs," you can use to educate and guide first-time buyers through the home buying process, and how to recognize the most appropriate housing choices for your first-time home buyers. You must pass the exam at the end of the class to earn a certificate of completion. Successful completion of this course is a mandatory requirement for earning the C.A.R. Education First Time Buyer Specialist (FTBS) Certification. *Members: \$69 before 10/6; \$79 on-site. Non-members: \$99 until 10/6; \$109 on-site.*

3:00 - 5:00 p.m.

Member Legal Forum

Room: LL21DEF

► Member Legal Services Open Forum, presented by C.A.R.'s Member Legal Services Department



Exhibitor List

▶ As of 8-14-15

Company: 1-800-The-Sign
Booth: 827
Product: Signs

Company: ADT Security Services
Booth: 733
Product: Home Protection/Lockbox Systems

Company: Agent Evolution
Booth: 837
Product: Technology – Websites

Company: AIM Cruise Incentives
Booth: 628
Product: Marketing/Promotional Programs

Company: ALKAR – Gift & Promotion Solutions
Booth: 1026
Product: Closing Gifts

Company: Altos Research
Booth: 521
Product: Real Estate Data

Company: American Home Shield
Booth: 509
Product: Insurance, Home Warranty

Company: AmeriSpec Inspection Services
Booth: 516
Product: Home Inspections

Company: Austin & Austin Insurance Services Inc.
Booth: 922
Product: Insurance, E&O

Company: Azari Property Management
Booth: 727
Product: Property Management

Company: Bank of America Home Loans
Booth: 907-909
Product: Financial Programs/Mortgage Lenders

Company: Bay East Association of REALTORS®
Booth: 927-929
Product: Association

Company: Benutech Inc.
Booth: 920
Product: Technology – Software

Company: Black Knight Financial Services
Booth: 316
Product: Real Estate Data

Company: BombBomb
Booth: 533
Product: Video Marketing

Company: BPG Home Inspections
Booth: 921
Product: Home Inspections

Company: Buffini & Company
Booth: 315
Product: Education/Training/Seminars

Company: C.A.R. Young Professionals Network
Booth: 321
Product: C.A.R. Committee/Forum

Company: CALIFORNIA ASSOCIATION OF REALTORS®
Booth: 615
Product: Association

Company: California Housing Finance Agency (CalHFA)
Booth: 629
Product: Financial Loan Programs/Mortgage Lender

Company: California Real Estate Inspection Assn.
Booth: 832
Product: Association

Company: California Regional MLS
Booth: 815-817
Product: Multiple Listing Service

Company: CalVet Home Loans
Booth: 923
Product: Financial Programs/Mortgage Lenders

Company: Carrington Mortgage Services
Booth: 739
Product: Financial Programs/Mortgage Lender

Company: Catylist, Inc.
Booth: 829
Product: Commercial Real Estate

Company: Century 21 Real Estate LLC
Booth: 614-616
Product: Real Estate Franchise

Company: Chase
Booth: 901
Product: Financial Programs/Mortgage Lenders

Company: Chicago Title
Booth: 803
Product: Insurance, Title

Company: Cloud CMA By W&R Studios
Booth: 638-640
Product: Technology – Software

Company: Commission Express
Booth: 900
Product: Commission Advances

Company: Corefact Corporation
Booth: 415-417
Product: Publishers/Printers

Company: Corporate Direct, Inc.
Booth: 427
Product: Asset Protection

Company: CRES Insurance Services LLC
Booth: 826
Product: Insurance, E&O

Company: Cutco Closing Gifts
Booth: 731
Product: Closing Gifts

Company: Deducr
Booth: 728
Product: Apps

Company: Dee Sign Co
Booth: 937-939
Product: Signs

Company: Disclosure Source
Booth: 919
Product: Disclosure Reports

Company: DisclosureSave
Booth: 515
Product: Disclosure Reports

Company: ditech Mortgage Corp.
Booth: 915
Product: Financial Programs/Mortgage Lender

Company: Elgato Systems
Booth: 523
Product: Home Automation

Company: Enovative Technologies
Booth: 323
Product: Health & Wellness

Company: ERA Real Estate
Booth: 432-434
Product: Real Estate Franchisors

Company: Exit Realty Corp. USA
Booth: 1014-1016
Product: Real Estate Franchise

Company: Fidelity National Home Warranty
Booth: 917
Product: Insurance, Home Warranty

Company: Financial Partners Credit Union
Booth: 314
Product: Financial Programs/Mortgage Lenders

Company: First American
Booth: 421, 423, 425
Product: Insurance, Home Warranty

Company: GeoAssurance Inc.
Booth: 918
Product: Disclosure Reports

Company: Golden 1 Credit Union Home Loans
Booth: 1027-1029
Product: Financial Programs/Mortgage Lender

Company: Golden State Finance Authority (GSFA)
Booth: 735
Product: Financial Programs/Mortgage Lenders

Company: Herbert H. Landy Insurance Agency
Booth: 911
Product: Insurance, E&O

Company: Hero Program
Booth: 310
Product: Financial Programs/Mortgage Lender

Company: Home Depot Measurement Services
Booth: 517
Product: Floor Plan Services

Company: Home Warranty of America
Booth: 626
Product: Insurance, Home Warranty

Company: Homes.com
Booth: 910
Product: Marketing/Promotional Programs

Company: House of Magnets
Booth: 734
Product: Marketing & Promotional Services

Company: HouseTie.com
Booth: 409
Product: Home Improvement

Company: K. Hovnanian Homes
Booth: 419
Product: New Home Developers

Company: Kaplan Real Estate Education
Booth: 620
Product: Education/Training

Company: KeepYourCommission.com
Booth: 633
Product: Real Estate Office

Company: Kwikset
Booth: 729
Product: Home Protection/Lockbox Systems

Company: Layton Printing and Mailing
Booth: 524
Product: Marketing/Promotional Programs

Company: LinkuRealty Websites & Marketing
Booth: 1023
Product: Marketing/Promotional Programs

Company: Lumbleau Real Estate School
Booth: 916
Product: Real Estate Schools

Company: Magic Masseuse
Booth: 525
Product: Closing Gifts

Company: Magnets USA/Lifelong Cutlery
Booth: 1015 - 1017
Product: Closing Gifts

Company: Matterport Inc.
Booth: 834
Product: Photography/Advertising

Company: MLSListings Inc.
Booth: 936
Product: Multiple Listing Service

Company: MyNHD Inc.
Booth: 914
Product: Disclosure Reports

Company: NATIONAL ASSOCIATION OF REALTORS®
Booth: 520 - 522
Product: Association

Company: NHDirect
Booth: 631
Product: Disclosure Reports

Company: Northern California Commercial A.O.R.
Booth: 932
Product: Association

Company: Northern Solano County AOR
Booth: 928
Product: Association

Company: Oakley Signs
Booth: 514
Product: Signs

Company: Old Republic Home Protection
Booth: 819 - 821
Product: Insurance, Home Warranty

Company: OnCourse Learning
Booth: 527
Product: Education/Training/Seminars

Company: Perfect Closing Gift
Booth: 1011
Product: Closing Gifts

Company: Pipeline ROI
Booth: 426 - 428
Product: Marketing/Promotional Programs

Company: Pipeline Wizard, Inc.
Booth: 833
Product: Technology - Software

Company: PNC Mortgage
Booth: 709
Product: Financial Programs/Mortgage Lenders

Company: Point2
Booth: 311
Product: Marketing/Promotional Programs

Company: Rapattoni Corporation
Booth: 635
Product: Multiple Listing Service

Company: Real Agent Guard
Booth: 828 - 830
Product: Apps

Company: Real Estate Risk Management
Booth: 805
Product: Legal Services

Company: RealCare Insurance Marketing, Inc.
Booth: 627
Product: Insurance, E&O and Health

Company: RealScout
Booth: 838
Product: Technology - Software

Company: realtor.com®
Booth: 609
Product: Marketing/Promotional Programs

Company: REALTORS® Federal Credit Union
Booth: 726
Product: Financial Programs/Mortgage Lender

Company: Realty Connection
Booth: 1010
Product: Agent Recruiting

Company: RealtyTech
Booth: 801
Product: Technology

Company: Redfin
Booth: 730
Product: Real Estate Office

Company: ReferralExchange
Booth: 526
Product: Relocation Referral Services

Company: Reverse Mortgage Educators
Booth: 529
Product: Financial Programs/Mortgage Lender

Company: San Mateo County Assn. of REALTORS®
Booth: 933
Product: Association

Company: Santa Clara County Association of REALTORS®
Booth: 926
Product: Association

Company: Santa Cruz County AOR
Booth: 931
Product: Association

Company: SentiLock, LLC
Booth: 807
Product: Home Protection/Lockbox Systems

Company: ShowingTime
Booth: 518
Product: Technology - Software

Company: Silicon Valley Association of REALTORS®
Booth: 930
Product: Association

Company: SmartZip
Booth: 408 - 410
Product: Marketing & Promotional Programs

Company: SoFi
Booth: 831
Product: Financial Programs/Mortgage Lender

Company: Sonic Automotive
Booth: 539 - 541
Product: Automotive

Company: Stearns Lending, LLC
Booth: 326
Product: Financial Programs/Mortgage Lender

Company: Sunset Magazine
Booth: 430
Product: Closing Gifts

Company: Supra
Booth: 624
Product: Home Protection/Lockbox Systems

Company: Taxbot LLC
Booth: 904
Product: Apps

Company: Teldon
Booth: 420
Product: Marketing & Promotional Program/Service

Company: TenantReports.com
Booth: 622
Product: Credit Reporting

Company: The Entrust Group
Booth: 908
Product: Marketing/Promotional Programs

Company: The MLS™/CLAW
Booth: 732
Product: Multiple Listing Service

Company: The Personal Marketing Company
Booth: 519
Product: Marketing/Promotional Programs

Company: TigerLead Solutions
Booth: 609
Product: Marketing & Promotional Programs

Company: Top Producer®
Booth: 609
Product: Marketing & Promotional Programs

Company: TransUnion
Booth: 809
Product: Credit Reporting

Company: UmeVoice - The Boom
Booth: 811
Product: Technology - Headsets

Company: Unibind, Inc.
Booth: 335
Product: Marketing/Promotional Programs

Company: United Wholesale Mortgage
Booth: 422
Product: Financial Programs/Mortgage Lender

Company: UPS
Booth: 823
Product: Shipping/Mail Services

Company: US Bank
Booth: 538
Product: Financial Programs/Mortgage Lenders

Company: Veterans United Home Loans
Booth: 308
Product: Financial Programs/Mortgage Lender

Company: VirtualTourCafe, LLC
Booth: 309
Product: Photography/Advertising

Company: WalkIn
Booth: 1022
Product: Technology - Websites

Company: Wells Fargo Home Mortgage
Booth: 431
Product: Financial Programs/Mortgage Lenders

Company: Wise Agent
Booth: 906
Product: Technology - CRM

Company: Women's Council of REALTORS® - California Chapter
Booth: 618
Product: Association

Company: Zillow Group
Booth: 1006
Product: Marketing/Promotional Programs

C.A.R. MARKS ANOTHER DECADE OF MILESTONES ON 110TH ANNIVERSARY

LEADING THE WAY AS A THOUGHT LEADER



BY **JEANNETTE
BROWN**



ILLUSTRATED
BY **MATT MURPHY**

The history of real estate in California is first and foremost a story of opportunity, as homeownership has afforded millions of Californians opportunities for a better life. During the rich history of the Golden State, it was this promise of opportunity that drove millions of people to choose California as home. And every step of the way, real estate professionals were on hand to help Californians build a new life and achieve prosperity through homeownership. Whether it was the building boom of Southern California in the 1920s, or the flock of new residents arriving post-World War II, the real estate industry has contributed greatly to the growth and economic development that marked California's past—in large part due to the lasting desire and demand to own a home. • It was this sense of opportunity that also drove the founders of organized real estate in California 110 years ago. They saw opportunity in the growing and future importance of real estate, so in 1905, the California State Realty Federation was founded and later became the CALIFORNIA ASSOCIATION OF REALTORS®. This initial federation brought together a network of real estate brokers and salespeople throughout the state to address ethics, legislative needs, and fraudulent activity. The California of 1905 was very different from the California of 2015, but after 110 years and decades of trials and tribulations, the core mission of those organizers and their fledgling activities remains at the heart of C.A.R.'s goals today: Preserving California as a land of opportunity for both real estate professionals and homeowners alike.



This enduring objective—underlying all of C.A.R.’s achievements in the past 110 years—has shaped its commitment to pursuing innovative ways to enhance professionalism in the industry, promote homeownership, and provide programs and services that allow REALTORS® to conduct their business successfully. As C.A.R. observes its 110th anniversary, it must be said that after all these years the organization’s advancement and collective strength lies with its members, who have inspired C.A.R. to continually strive toward ensuring all its efforts bring the most value to members—not to mention value to the real estate industry as a whole across every facet of the business. After more than a century of serving members, C.A.R.’s wide-ranging impact has contributed greatly to the industry’s growth, innovation, and prominence in California. Simply put, C.A.R. has been a thought leader for 110 years and counting.

To mark this 110th anniversary, reflecting on C.A.R.’s major milestones is a way to celebrate the association’s thought leadership in the industry and its place within the real estate community’s story—past, present, and future. In highlighting many of the organization’s major milestones in the past decade, it provides the opportunity to consider organized real estate’s journey in promoting excellence in the industry, and the ways in which all members are invested in being part of the organization’s longevity and future successes.

C.A.R. CEO Joel Singer stated, “Decade after decade, C.A.R. has been proud to be a long-standing resource to members in order to help them be successful with a variety of products and services. As C.A.R. observes its 110th anniversary—and in looking forward—it will continue to work on creating an environment that is favorable to our members through business, legal, education, and legislative efforts.”

POLICY AND LEGAL WORK

C.A.R.’s efforts in legislative advocacy are critical to ensuring that mem-

bers can conduct their business without impediments, as well as protecting property rights. C.A.R.’s political power, wielded on behalf of REALTORS®, has only grown in the last decade with major milestones to celebrate. Key to C.A.R.’s success over the years in the legislative arena—from a historical perspective—has been hiring dedicated staff and member mobilization, with its clout as a lobbying entity directly related to the involvement of members. In 1967, C.A.R. established a full-time in-house government affairs office and hired a lobbyist to provide representation in the halls of government; also, during the 1960s, C.A.R. established political action committees (PACs) to support real estate-friendly candidates for political office.

According to the C.A.R. government affairs team, notable achievements from the past 10 years include sponsoring legislation to prohibit deficiency liability for mortgage debt in a short sale, which also protected homeowners from tax liability for debt forgiveness “income” in the sale. In addition, in 2014, C.A.R. successfully prohibited online auction companies from using false “shill” bids in REO sales. Two years prior to that, C.A.R. fought to ensure broker license applicants must demonstrate real experience by eliminating the substitution of unrelated college study for required experience. And key to the financial well-being of REALTORS®, in 2009, C.A.R. stopped multiple attempts to impose withholdings on commissions of independent contractors.

In addition to these successes, starting in 2015, C.A.R. began to provide members with homeowner legislative facts and a free library of articles useful for clients.

C.A.R.’s legal efforts also have been considerable in impacting real estate. In fact, according to General Counsel June Barlow, C.A.R. has filed over 100 amicus briefs in the last 10 years to represent REALTOR® interests in the legal sphere. Also, the C.A.R. legal hotline has continued to be cited as a valuable tool, with call volume being so high that C.A.R. has shattered previous records and has now

reached over 1.5 million calls.

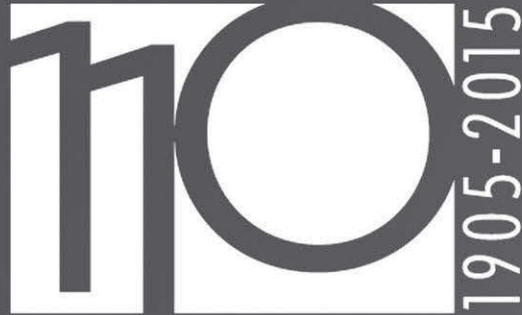
MEMBER BENEFITS

Over the last 110 years, C.A.R. has continued to add to its vast array of member benefits to provide REALTORS® with valuable tools and support, and is proud to offer more than 150 benefits, which is unrivaled by any other state association. C.A.R.’s thought leadership in creating the types of services, tools, and products that allow members to propel their business forward has enhanced growth, knowledge, and professionalism across the industry, including in other states.

Starting with technology, C.A.R. has expanded its prominent role in the past 10 years by offering new benefits to help REALTORS® facilitate transactions beyond just zipForm®, which is used by hundreds of thousands of REALTORS® across the country, as well as by nearly 80 percent of the membership for free since 2002. In 2011, C.A.R. offered a free digital signature solution for signing online forms, zipLogix® Digital Ink. Adding to its technology offerings, in 2015, C.A.R. launched zipForm® Mobile, giving members free access to their zipForm® account from their tablet or smartphone. C.A.R. also started to offer members zipVault® in 2011 so that all types of documents can be safely stored in a zipForm account.

Benefits that help members navigate the financial side of transactions have been especially popular in recent years amid a tumultuous marketplace. So in 2013, C.A.R. took the lead in establishing the Finance Helpline, a service that allows members to receive one-on-one assistance and help with financing issues. C.A.R. also added the C.A.R. Ombudsman Hotline in 2013 to assist REALTORS® in resolving disputes. The need for financing information also led C.A.R. to create the Down Payment Resource Directory in 2013, which is a powerful search tool for members to help their clients. These are just a few examples of the ample benefits that C.A.R. has cultivated to help members lead the way for over 110 years.

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CALIFORNIA ASSOCIATION OF REALTORS®
LEADING THE WAY... FOR 110 YEARS™

CONGRATULATIONS

*to C.A.R. for 110 years
in California real estate.*

REGION 17



CALIFORNIA, THE GREAT EXCEPTION

Golden State has a boundless supply of ingenuity and opportunity

BY RORY COHEN

ILLUSTRATED BY JOHN S. DYKES



In a compilation of notes and essays on his adventures in the American West with his brother, part of a volume published in 1872 and appropriately called “*Roughing It*,” Mark Twain came to California and fell a little in love. It was his deep affection for the wondrous landscape and industrious spirit that kept him in the Golden State for a time, where he wrote for *The Californian*, a San Francisco weekly literary journal, that hired him to contribute one article per week and paid him \$50 per month for his columns.

“It was a splendid population—for all the slow, sleepy, sluggish-brained sloths stayed at home—you never find that sort of people among pioneers—you cannot build pioneers out of that sort of material,” Twain writes in “*Roughing It*.” He continues: “It was that population that gave to California a name for getting up astounding enterprises and rushing them through with a magnificent dash and daring and a recklessness of cost or consequences, which she bears unto this day—and when she projects a new surprise the grave world smiles as usual and says, ‘Well, that is California all over.’”

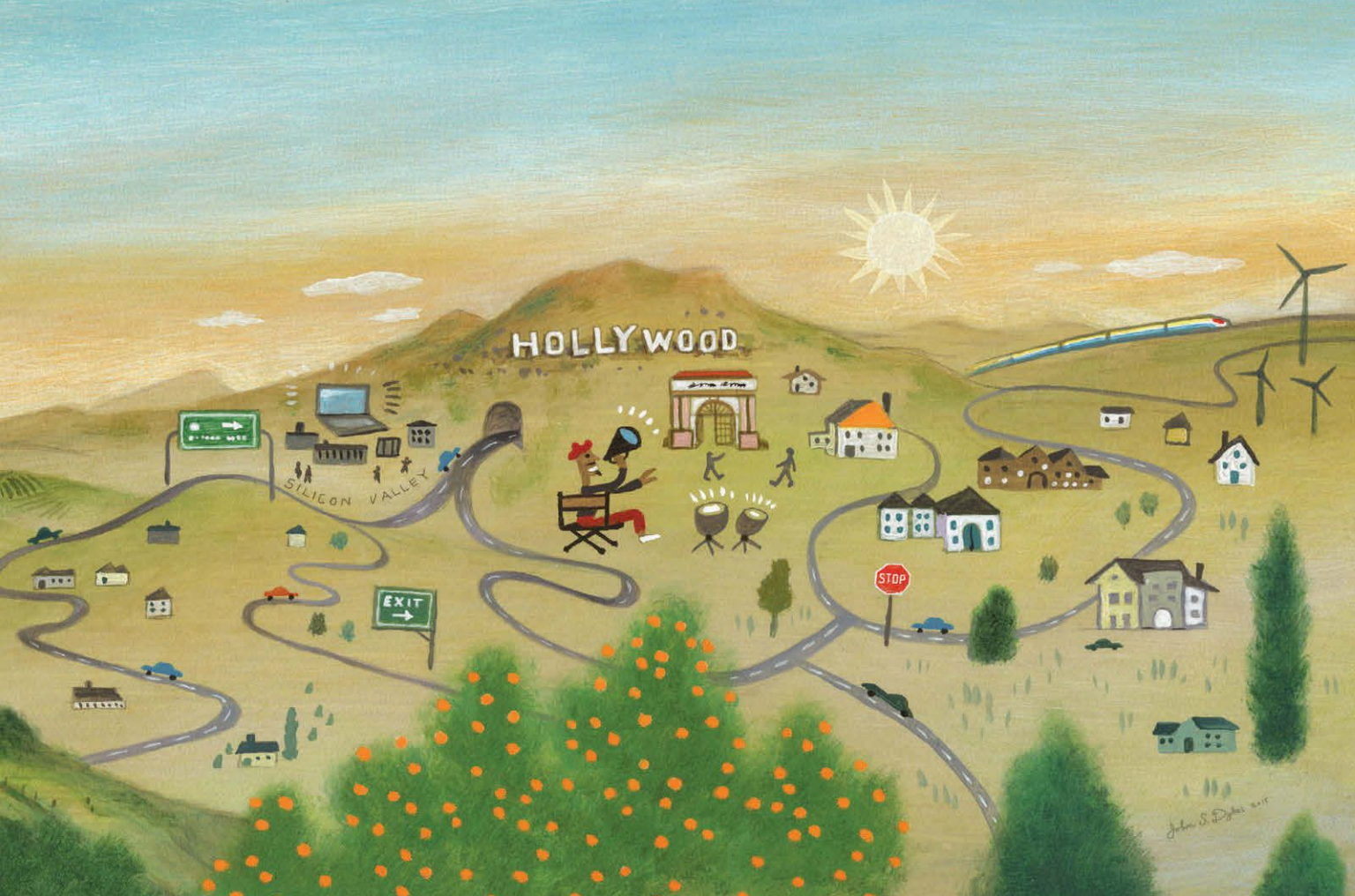
GO WEST, YOUNG MAN

Migration to California quickly boomed in the early 20th century. Housing and real estate saw tremendous growth. Out West, more Americans were likely to buy property and own homes. That eventually brought forth the creation of a trade organi-

zation, one aimed at alleviating perceptions of misconduct in the real estate industry and bringing greater respectability—the California State Realty Federation (now the CALIFORNIA ASSOCIATION OF REALTORS®). Nearly 100 men gathered at the Lankershim Hotel in Los Angeles on May 27, 1905, envisioning an organization that would work to create a bond of trust and respect between REALTORS® and home buyers and sellers throughout California. From 1900 to 1965, the population grew from fewer than one million to become the most populous state in the Union, according to Census historical data.

A massively growing population inspired major engineering feats. The California and Los Angeles aqueducts, the Oroville and Shasta dams, and the Bay and Golden Gate Bridges were built across the state to help with irrigation and other basic needs. The state government also adopted the California Master Plan for Higher Education in 1960 to develop a highly efficient system of public education.

The showbiz and film industry, attracted to the state’s mild Mediterranean-like climate, inexpensive land, and varied geography, made Hollywood its home in the 1920s. Soon after, World War II brought industry in the form of military armaments to the state. Nearly 9 percent of the United States’ total military armaments produced during the war came from California, making it the third largest producer after New York and Michigan among the then-48 states. After World War II, California’s economy greatly expanded



due to strong aerospace and defense industries. Those boosts to various industries made California into a diverse epicenter.

THE LAND OF OPPORTUNITY

California went on to become—and remain—a diverse world center for entertainment, music, technology, engineering and aerospace. Into the '70s, '80s and '90s, it attracted people from all over the world.

Most of California's population growth in recent decades has occurred among the Hispanic and Asian populations of the state, according to the Public Policy Institute of California (PPIC). "As recently as 1970, almost 80 percent of the state's residents were white non-Hispanics. By 1998, only 52 percent of the state's residents were white non-Hispanics, Hispanics accounted for 30 percent of the state's population, Asians for 11 percent, and African Americans for 7 percent," PPIC notes.

The state's unique diversity is expected to only be strengthened in the upcoming years. Projections suggest that strong growth among California's Hispanic and Asian populations will continue in the 21st century. By 2025, for instance, Hispanics are expected to represent the largest ethnic group in the state. Moreover, shortly after the turn of the century, no racial or ethnic group is expected to constitute a majority of the state's population, according to the California Department of Finance.

While many minorities are renting, a strong majority would pre-

fer to own, according to the Hoover Institution. Recent data from a 2015 Gallup poll found that most Americans consider real estate to be a better investment than stocks, gold or savings accounts.

CALIFORNIA CAN STILL BE 'GOLDEN'

But housing production has not kept up with the booms in the state's many industries and the ensuing boost to the population.

Homeownership has signified upward economic mobility, but many Californians cannot afford these daunting prices, partially a result of an inventory shortage. According to the NATIONAL ASSOCIATION OF REALTORS®, owning a home has long-since been an ambition for most Americans. It's what drew so many people from all over the world to own a piece of that special dream, according to C.A.R.'s CEO Joel Singer.

But while home ownership used to be a more tangible goal, it's getting further out of reach for some. That's due to low inventory, home building that doesn't keep up with demand, and increasing housing costs, according to C.A.R. Further exacerbating the issue, home buyers indicated they plan to keep their home longer than ever—an average of 20 years—substantially longer than the six years cited by home buyers in 2013, C.A.R. data released in July showed.

Yet California can stay golden—a beacon for modern-day pioneers—entrepreneurs and hardworking families. Solutions require long-term thinking. Since 1905, C.A.R., then the *Continued on page 55*

GENERATION RENT

California must keep door to homeownership open, especially to younger residents. | By Rory Cohen

In his mid-year luncheon address in Sacramento, C.A.R. CEO Joel Singer spoke about the evaporating dream of home ownership. “Homeownership is in jeopardy,” explained Singer to C.A.R. members. “Our challenge as REALTORS® and citizens of the state is how to re-establish housing affordability and homeownership when government policy has failed. There’s no reason why the California median price of a home should be twice that of the national median.”

Singer noted that lack of inventory has made it more difficult to buy a home. That’s due in part to people being less likely to sell as a result of low equity. However, the bigger issue is production, Singer added, which is falling “short of housing needs.” C.A.R.’s CEO said that the construction industry’s recovery has been slow and has missed building 165,000 new units per year in the state.

Make no mistake about it—Californians do want to own single-family homes. Real estate continues to be considered a top investment among Americans, with a 2015 Gallup poll finding that most Americans consider real estate to be a bet-

ter investment than stocks, gold or savings accounts. Though Millennials with jobs began saving earlier than Gen X and Boomers, they, too, seek to purchase homes in the suburbs, according to *New Geography*, a publication focused on demographic research and analysis in California.

A Generation That Wants To Buy

However, there is a concern that Generation Y, who are between the ages of 25 and 35 and presently make up the largest share of first-time buyers, aren’t flocking to buy homes despite near record-low interest rates. A mere 37.9 percent of Generation Rent has purchased homes, according to 2012 data from consumer research company CoreLogic. Compared to the same age bracket in 1980, where nearly 52 percent were buying homes, Gen Y is off to a difficult start despite wanting to be home owners.

“By 2025, California will have a middle class of renters,” said Dr. John Husing, an economist and vice president of Economics & Politics, Inc. That statement made it into Singer’s luncheon presentation, where the C.A.R. CEO



stressed the organization's concern over the increase in renting throughout California due to low housing inventory and unaffordable housing.

Countless articles have been written about how Millennials are delaying milestone life events, including getting married, having children and buying a home. A 2014 report from Demand Institute, a non-partisan and non-profit think tank, fell in line with other Gen Y surveys, finding that Generation Rent doesn't want to rent or live with their parents at all. In fact, they've nearly been priced out of the market, survey results showed. Furthermore, nowhere else besides Hawaii and California are median housing costs so high, according to the NATIONAL ASSOCIATION OF REALTORS®. The concern, C.A.R. has said, is a trend of middle-class Americans, including would-be buyers in the Gen Y bracket, being unable to afford housing in California.

Furthermore, the impact of the Great Recession (2007-2009) was tremendous on Gen Y. A Pew Research survey from 2014 found that the recession, along with the longer-term effects of globalization and rapid technological

change of the American workforce, are responsible in part for Gen Y's slow start to forming their own households. Consider, for instance, that household income in the U.S. today remains below its 1999 peak. That makes it the longest period of wage stagnation in modern times.

For Millennials who are a little older than others in their demographic and who were just entering the workforce in 2007, these macro-economic trends were devastating. A January report from the U.S. Census Bureau shows that Millennials today are earning \$2,000 less than their parents did when they were the same age. The U.S. is not a monolithic economy and the study, despite pointing to positive changes, such as bilingual proficiency and higher rates of employment, eventually highlights a startling wage fluctuation. The numbers demonstrate that the post-recession "road to recovery" has been more than just a little uneven. Perhaps the most startling item in the Census report is the fact that adults are more likely to have a college degree, but also more likely to live in poverty, due in part to the high cost of living.

Continued on page 56

Meet the 2015 CHAMPIONS of HOME

Life is for service,” wrote television personality and activist Fred Rogers in his autobiography, “Life’s Journeys According to Mister Rogers: Things to Remember Along the Way.”

To provide the service of real estate requires both sincerity and integrity—traits that cannot be bought with money. Often that means going above and beyond to help clients who are truly in need of the skills, knowledge, and professionalism that only a REALTOR® can offer.

The Champions of Home awards were created to honor REALTORS® who have gone the extra mile to better serve their clients. A Champions of Home Award recipient has a sterling reputation that precedes them. They have a history of finding solutions to difficult and touching situations, and have often impacted their clients’ lives for the better. Such REALTORS® raise the standards for others, inspire their colleagues and communities, and possess unimpeachable ethics.

That means putting clients first and responding to their unique circumstances.

REALTORS® Kim
Eichorn, Kay
Wilson - Bolton and
Anthony Cassel
have gone above
and beyond.

By Rory Cohen

“I needed a quick sale because I had almost maxed out all of my credit cards,” a client of REALTOR® Kay Wilson-Bolton explained. “I had been trying to stay in my home of 25 years, but it was proving to be too expensive since it needed lots of repairs. Kay found buyers for my home in just four days. Then she located a beautiful mobile home for me to buy. The whole double escrow was smoothly wrapped up in a little over two months. It was an emotional transition for me, leaving behind a beloved home and neighborhood, but she found a new home for me in a friendly park. Kay’s expertise and many connections made all the difference.”

Wilson-Bolton, a REALTOR® with Century 21 Hometown Realty in Ventura County, is also a top producer with her brokerage, completing at least 110 transactions in the last two years. Yet it’s not the number of sales that makes this award recipient stand out, but rather her reputation for remarkable helpfulness and great sensitivity to her clients.

“Kay went above and beyond the call of duty showing us houses,” one client told *California Real Estate*. “When a house came up that was a good fit for our family, but circumstances prevented her representing us or getting a commission on it, she encouraged us to go for it.”

Another client commented on her work ethic and how much she gives back. “She works seven days a week if necessary,” he said. “She worked very hard with us while selling our property and comforted us when we felt the stress of selling a property. She is a very honest, caring individual with a big heart. She helps the less fortunate on a regular basis and we think the world of her.”

In addition to real estate, the Ventura County-based REALTOR® runs a successful operation out of the office where she collects enough food each week to feed 600 needy people and manages dozens of employees and volunteers. “At least 10 people come to her office each day to pick up care packages,” said her broker, Amy Gallagher. “She makes kits for men and for women of shampoos and soaps collected from hotels, among other things. This is in addition to the meals she works to provide.”

Gallagher called Wilson-Bolton an outstanding example in the real estate profession—a colleague who is in the top five of her office but still manages to find the time to be chaplain for her local fire departments, sit with people in hospice, and give back to the community. “I yearn to be like her,” Gallagher said.

Those who are Champions of Home award recipients are often heroes in their communities.

Consider REALTOR® Kim Eichorn, a Davis-based professional with Lyon Real Estate and one of their top producers.

“She is very busy with a high volume of sales,” explained executive director of the Yolo County Board of REALTORS®, Kim Crum, adding that despite her busy schedule, Eichorn “takes her job very seriously and is always professional and detailed.” And, on many occasions, Eichorn has gone above and beyond.

“She had an elderly client whose husband passed away,” recalled



Crum. “He had so many boxes of paperwork and medical documents that the widow did not know what to do with them.” So Eichorn came up with a plan. She rented a shredding truck to come over to the house and take care of all of the excess paperwork. Then, Eichorn had an idea to extend such a service to the rest of her clients, colleagues and community. She started an initiative, Project Shred, a free service with a small catch. “Every fall, she rents a shredding truck that comes to the office,” explained Crum. She invites anyone to use it for free. The only thing they have to do is donate a box of cereal or non-perishable food for a local, Davis-based charity, the Short Term Emergency Aid Committee, or STEAC. “As you can imagine, people are very generous and all of these items are used to stock the pantry at that charity.”

Eichorn is on the board of STEAC, which seeks to provide immediate help to Yolo County families and individuals whose incomes are at or below the poverty level. She is also a chair on the Davis Bell Ringing Committee with the Salvation Army and partners with the USPS for a yearly food drive. “This year she was able to get 11,000 pounds of food and \$8,000 in donations,” a colleague told us.

It’s that kind of compassion that makes a REALTOR® stand out to their clients and community.

Berkeley-based REALTOR® Anthony Cassel has a gift when it comes to networking with people. He works with the Bay Sotheby’s International Realty brokerage and was described by clients as the perfect agent, largely because of his compassion and warmth.

“My parents are Italian immigrants and are usually private people, but they opened up to Anthony immediately and he made them feel very comfortable,” said one client, who was seeking to relocate his parents. What stood out to the client was the rapport that Cassel developed with the older couple. “I know Sotheby’s is a global operation and finding a colleague in their local office would not be hard. What Anthony did to truly endear himself to me and my parents was to interview agents on

their behalf. He would tell us repeatedly how he was ‘trying to find the right one.’ Ultimately, he did find them an agent who lived by them, had a similar background and would treat them like family.”

Like Wilson-Bolton and Eichorn, Cassel is involved with many activities that tie back to his local community.

“He donates a portion of his income to build homes in Third World countries and even travels to physically help build them,” said his broker, Cathy Spencer, citing Cassel’s work with Home for Home, a charity that helps those without a roof over their heads in the poorest places in the world. His colleagues were struck most by the work that he does overseas. “[He and his wife] are very involved in the entire process,” remarked colleague Daniel Winkler. “He has done this several times.”

All three of this year’s Champions of Home are exceptional REALTORS® in their own right—closing many sales and helping communities thrive in the process. And all of them are described as being remarkable not just at what they do as REALTORS®, but also for their enthusiasm, warmth and drive to help their clients.

Eichorn, who ranked in the top 10 of her brokerage of 1,000 agents, is “unassuming” despite her successes, her colleagues said, and puts others first. On her 50th birthday, Eichorn rented a movie theatre and invited 200 women to watch the movie “The Help.” There were little gift bags for everyone. She did this as a birthday gift to herself and wanted to encourage other people to be a help in the next year. At the end, she requested that everyone fill out a card and address it to themselves. She had them write one thing on the card: one way they could help someone that year. Then, a year later, she mailed them the cards to remind them of their goal and to help them examine whether they had achieved it.

Cassel’s compassion was described in great detail by former clients. The word that kept coming up was integrity. “Anthony was very generous. I was really impressed with his integrity,” said a client, who ended up finding Cassel after deciding another agent wasn’t the right fit. “When I was

moving, I had a lot of stuff in my garage and didn’t have anyone to help. He called some movers and had them take care of it right away. I asked him how much I owed the movers and he said nothing. He took care of it on his own.” Cassel’s consideration doesn’t just extend to his clients. He has worked to help the local homeless and works to rescue animals. He and his wife are active in animal rescue groups and they are preparing to open an animal sanctuary facility, one colleague said.

For Wilson-Bolton, who has had a long career in real estate, the bottom line is people. “As a REALTOR®, you’re part psychological counsellor, marriage counsellor, coordinator-of-it-all, knower-of-every-little-thing,” said Gallagher. “If you look up integrity in the dictionary, her name would be there.”

The president and CEO of Century 21 Hometown Realty, Jack Hardy, agreed.

“When the market took a downturn a few years back, Kay sacrificed her own stability to keep her agents and to keep her administrative people employed,” said Hardy. He met the top producing agent when he merged with Hometown Realty. Her business took a huge hit, but she sought to keep those around her employed. “It’s a testament to how much of a professional she is that she’s a top producing agent and does all that she does for others as well. She is an amazing woman.”

This year’s “Champions of Home” are passionate about what they do, making a world of difference not just in their lives but in the lives of those countless people they meet along the way. Success is measured not just in dollars and cents, but in true, lasting impact.

“The thing I remember best about successful people I’ve met all through the years is their obvious delight in what they’re doing and it seems to have very little to do with worldly success,” Fred Rogers wrote in his autobiography. “They just love what they’re doing, and they love it in front of others.” ♦

Rory Cohen is a communications specialist and senior editor at the CALIFORNIA ASSOCIATION OF REALTORS®.

Decade of Milestones

Continued from page 46

MARKET RESEARCH & EDUCATION

C.A.R.'s Market Data team has progressed greatly since the 1970s, when C.A.R. established the Research and Data group to keep members informed of important market information. C.A.R.'s leading market expertise has contributed to the ability of members to impress clients with the latest analysis of trends in prices, sales, and other housing and economic indicators. Beginning in 1981, C.A.R. conducted the first Housing Finance Survey (later known as the Annual Housing Market Survey), and now has an array of in-depth surveys, monthly webinars, videos, and downloadable market analysis. As for major milestones in the past 10 years, in 2013, the research team added customizable interactive market stats, which allows members to select a metric and compare it to an area of interest. Also, in 2014, C.A.R. added infographics as a new way to share the latest housing market trends.

In addition, for more than 30 years, C.A.R. has provided high-quality real estate education for its members, with training that has exceeded industry standards for both members who have just entered real estate and those who are long-term professionals. As an education milestone, in 2013, C.A.R. began to offer 12 hours of free online continuing education courses. Furthermore, in the same year, C.A.R.'s Hot Topics Webinars were launched to keep members apprised of critical issues that affect their clients and business. And in response to the busy schedules of REALTORS®, C.A.R. began offering LearnMyWay®, an online classroom that allows members to participate in live, interactive training online.

INDUSTRY KNOWLEDGE & MARKETING

C.A.R. has been mindful and innovative in creating programs and tools to help members build their brand and grow their business, and in the last 10 years,

C.A.R. has taken its efforts to the next level. In 2014, C.A.R. established the Center for California Real Estate (CCRE), a new institute dedicated to advancing real estate knowledge. It gives members access to a wide breadth of new research and reports—all stemming from the efforts of C.A.R.'s Thought Leadership program, which was initiated in 2012. The creation of CCRE included a new website where members can read executive reports from roundtables featuring experts, videos, and industry leaders. In 2015, CCRE gave members exclusive access to consumer insights from the Futures Company.

Since the importance of social media can't be ignored in the branding efforts of members, in 2012, C.A.R. launched the One Cool Thing infographics, which are professionally designed and easily shareable on social media to impress clients with useful data on housing trends. In 2015, C.A.R. also revamped its free ClientDIRECT® newsletter so that members can create an impressive and customizable form of communication with their clients.

And since 1997, C.A.R. has enhanced REALTOR® branding with a consumer advertising campaign that puts members first in the minds of consumers for their real estate needs. In 2013, the consumer advertising campaign reached an impressive 8 million consumers in California, and last year the message was seen or heard more than 64 million times on network television and radio.

CONCLUSION

After 110 years of bringing value to members and the real estate industry, C.A.R.'s anniversary is just the occasion to reflect on how decades of work continue to resonate in the legal, technology, legislative, marketing, and research arenas, with more progress to come to ensure California and real estate are sources of opportunity long into the future. ♦

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California, the Great Exception

Continued from page 49

California State Realty Federation, has looked toward resolutions to the state's housing concerns. Those concerns remain a priority of the organization today. "Many Californians believe building additional housing units will somehow negatively impact the quality of life of existing homeowners," C.A.R. President Chris Kutzkey recently said. "That thinking is shortsighted. A lack of affordable housing affects us all. Without an increase in the supply of workforce housing, tomorrow's buyers will face fewer choices and potentially even higher prices."

THE DRAW OF CALIFORNIA

Twain is part of a long list of American writers who came to California and fell in love. Decades after one of America's most beloved authors who brought us "Huckleberry Finn" and "Tom Sawyer," the Beat Generation, including literary iconoclast Jack Kerouac, saw the same splendor in the Golden State.

"Soon it got dusk, a grapy dusk, a purple dusk over tangerine groves and long melon fields; the sun the color of pressed grapes, slashed with burgundy red, the fields the color of love and Spanish mysteries," wrote Jack Kerouac in "On the Road."

It's easy to grasp the draw so many have had and continue to have to California's grandeur. The lush, diverse geography ranges from the Sierra Nevada in the east to the Pacific Coast in the west. The Redwood-Douglas forests of the northwest, to the Mojave Desert areas in the southeast, provide stark, but brilliant contrasts. This is a state that contains both the highest point (Mount Whitney) and the lowest point (Death Valley) in the contiguous United States, and it has the third longest coastline of all states (after Alaska and Florida). It has, too, human capital—in that same enterprising spirit espoused by Mark Twain in his travelogues about the West. ♦

Rory Cohen is a communications specialist and senior editor at the CALIFORNIA ASSOCIATION OF REALTORS®.

Generation Rent

Continued from page 51

Avoiding the Renter Nation

Of course, buying may not be the wish of every middle-class Californian. However, due to the difficulty in buying a home, more people are renting than ever before. Indeed, the boom in rent prices has created an industry behemoth—a grossly expensive renter market—of its own in California. Data from the U.S. Department of Housing and Urban Development indicates that California's average 2015 fair market rent is between 24 percent and 34 percent more than the national average, depending on the unit type.

Moreover, one recent study, from the California Housing Partnership, suggests that the state's lowest-income households are spending two-thirds of their income on renting properties. That leaves Californians with little money for other basic necessities, including food, healthcare and transportation, according to a study released in late April by the California

Housing Partnership.

The report on California families found that of the 1.5 million low-income households, at least half of them in Los Angeles and Orange counties and the Inland Empire do not have access to housing they can afford. The report is of particular concern, as federal measures of poverty do not include housing costs. However, the share of people living below the poverty line in California climbs to 22 percent from 16.2 percent when housing is considered as a measure of poverty, according to the findings.

In Orange County, once housing prices are taken into account, the poverty rate rises from the federal government's 12.8 percent figure to 24.3 percent, according to the survey. That lack of affordable housing means that almost one in four of the county's residents live in poverty, despite the fact that Orange County is generally considered one of the state's most affluent counties.

While buying is not the best solution everywhere, California residents could

save 32 percent per month by buying a property in many urban and suburban areas, according to C.A.R. data. At the local level, buying in the Inland Empire or in Los Angeles County would save a consumer 40 percent per month. Home buyers in Sacramento would save 34 percent monthly, 15 percent in San Diego, and 12 percent in San Francisco.

Solutions Must Be Long-Term

The good news is that the economy has started to pick up. C.A.R.'s California economic outlook is promising—showing a projected 4.3 percent increase in real disposable income, a 2.4 percent increase in non-farm job growth, and a drop in unemployment.

Californians are back in the home purchasing market and forming households due to an economy that is improving and an increase in job growth, according to a 2015 C.A.R. survey.

The portion of buyers who previously lived with their parents rose 2 percent from last year to 12 percent in 2015, while

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the share of buyers who previously rented dipped 1 percent from last year to 39 percent. At least 21 percent of first-time buyers said they purchased a home because they were tired of renting, and 21 percent are also waiting to buy until their finances improved, indicating a more careful buying culture in the recovering market. Meanwhile, the share of buyers who previously owned their own home fell 47 percent from 12 percent last year. Owners with underwater mortgages are starting to bounce back, according to C.A.R. data.

The real estate market, despite low inventory, has recovered tremendously, according to C.A.R. data. Interestingly, *New Geography* studies have found that, like their parents, most Millennials want to live in the suburbs. Yet the median priced home in California costs around the same as what a larger, luxury home would cost in Cincinnati or Pittsburgh, according to NAR and Zillow.com data.

Singer explained that the factors inhibiting development of new housing units are financial interests of local government

and local residents' antipathy for new developments, especially multi-family units; and a problematic legal and business environment created for developers in general and multi-family units in particular.

These issues were already foreseeable in the 1980s, according to Singer. However, Singer continues, over the last decade, three particular gaps widened: the housing affordability gap, the homeownership gap, and the housing production gap.

Yet the state's housing situation is solvable. The non-partisan Legislative Analyst's Office called on California to build "as many as 100,000 additional units annually ... to seriously mitigate its problems with housing affordability." Such a number would mean doubling the housing supply added each year.

In his speech, Singer explained that the

production gap could be solved by utilizing infill and brownfield opportunities in urban areas, revitalizing neighborhoods, changing the incentive structure for building, and shifting attitudes toward more residential development.

California has long been seen as the land of opportunity—and with that comes the ability to own one's home. C.A.R. analysts, as well as the state's LAO, have pointed to long-term solutions that could help mitigate the state's low housing supply—and thereby put California back on the map for those reluctant renters who are looking to buy and grab a piece of the homeownership dream. ♦

Rory Cohen is a communications specialist and senior editor at the CALIFORNIA ASSOCIATION OF REALTORS®.

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- ▶ Don't miss our annual housing update with Leslie Appleton-Young on Thursday, Oct. 8, which focuses on how today's trends will impact the 2016 market.
- ▶ The luncheon takes place from 12 p.m. to 1:30 p.m.
- ▶ Leslie Appleton-Young is Vice President and Chief Economist for the CALIFORNIA ASSOCIATION OF REALTORS® (C.A.R.), a state-wide trade organization with more than 170,000 members dedicated to the advancement of professionalism in real estate.



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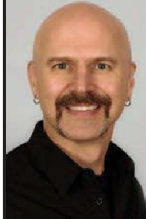


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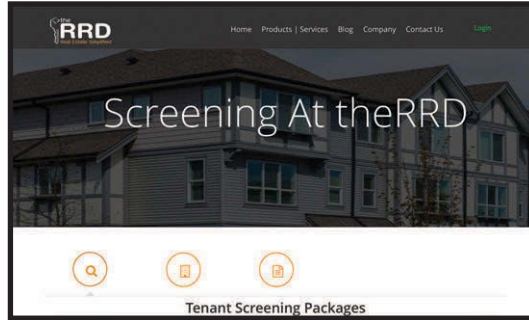
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To date, the Finance Helpline has resolved over 1,230 cases since June. Four out of every five of the resolved transaction-based calls resulted in a close of escrow.



Formerly known as The Rent Rite Directory, theRRD (www.theRRD.com) recently announced the launch of a completely redesigned and re-branded website which introduces the industry's first thorough Instant Tenant Screening. It's also mobile-friendly. Designed for landlords and real estate agents, the Instant Tenant Screening allows real estate professionals to pull a summary credit and criminal background check on prospective tenants, while still remaining compliant with the Fair Credit Reporting Act.

A first tier package costs \$34.99. More information is available at www.theRRD.com.

Just the Facts

►► **CALIFORNIA'S RECOVERY:** Sales of existing, single-family homes in June reached the highest level in two years and experienced the first double-digit increase since May 2012, according to data released from C.A.R. Home sales remained above the 400,000 mark in June for the third consecutive month since October 2013 and rose to the highest level since July 2013. Closed escrow sales of existing, single-family detached homes in California totaled a seasonally adjusted annualized rate of 437,040 units in June, according to information collected by C.A.R. from more than 90 local REALTOR® associations and MLSs statewide.

►► **MORTGAGE RATES INCREASE:** Mortgage rates increased in June, with the 30-year, fixed-mortgage interest rate averaging 3.98 percent, up from 3.84 percent in May and 3.16 percent in June 2014, according to Freddie Mac. Adjustable-mortgage interest rates also edged up in June, averaging 2.54 percent, up slightly from 2.49 in May and 2.40 percent in June 2014.

►► **NATIONAL NUMBERS:** The Pending Home Sales Index, a forward-looking indicator based on contract signings, climbed 0.9 percent to 112.6 in May from a slight downward revision of 111.6 in April and is now 10.4 percent above May 2014 (101.9). The index has now increased year-over-year for nine consecutive months.

NUMBER CRUNCH

►► The data below is updated each month and can be found at www.car.org/marketdata/marketglance/.

Market @ A Glance

California	Reporting Period	Current Period	Last Period	Year Ago	Change from Last Period	Change from Year Ago
Existing Home Sales (SAAR) *	June - 15	437,040	423,000	393,820	3.3%	11.0%
Median Home Price *	June - 15	\$489,560	\$485,830	\$457,700	0.8%	7.0%
Unsold Inventory Index (months) *	June - 15	3.3	3.5	3.8	-5.7%	-13.2%
Median Time on Market (days) *	June - 15	33.3	28.5	33.8	16.8%	-1.5%
Traditional Housing Affordability Index (HAI) *	2015 Q1	34%	31%	33%	3.0%	1.0%
30-year fixed-rate mortgage (FRM) **	June - 15	3.98%	3.84%	3.16%	0.14%	0.82%

Source: *CALIFORNIA ASSOCIATION OF REALTORS® and **Federal Home Loan Mortgage Corp.

OVERHEARD

“Overall, the economy continues to move in the right direction. We look for the Federal Reserve to hike rates twice before the end of the year beginning in September.”

— JOHN RYDING
Chief economist at RDQ
Economics in New York



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1995

Introduced a pre-Internet online exchange service on the CompuServe network



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2004

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2011

zipVault™ introduced, allowing transactional documents to be saved within zipForm® accounts



2015

zipForm® Mobile offered for free to C.A.R. members



2001

Redesigned the car.org website to offer more content and interactive features



1983

Introduced Realty 1, an early software package for real estate financial analysis, electronic MLS access, office productivity reports, and general ledger accounting



2013

Began offering customizable interactive stats on car.org

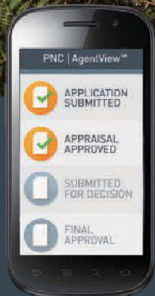


1996

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