

# INLAND VALLEYS REALTOR®

THE OFFICIAL PUBLICATION OF THE INLAND VALLEYS ASSOCIATION OF REALTORS®

## Most Renters Want to Own a Home

FOR MORE INFORMATION GO TO PAGE 7





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FEBRUARY 2018

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# How To Find More Buyers And Sellers By Using Public Speaking

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*By Dr. Edward Martin*

Realtors and agents are always looking for a way to find new buyers and sellers. However, many people fail to find effective marketing methods, that can bring in new customers.

This financial situation does have a solution. As a public speaking and marketing consultant, Dr. Martin says that most agents and brokers can become more successful by using public speaking in their marketing plan.

Here, we discover that there are many speaking opportunities that you can use to attract more business. Dr. Martin states that there are thousands of groups that are in need of a guest speaker at their meetings and conferences. Here, he gives a few examples: Local business groups, charity groups, associations, corporations, conferences, conventions, organizations, schools and colleges, professional groups, churches, special interest groups and many other types of

groups and organizations.

Now, let's take a look at an example of a possible "small" marketing plan that uses public speaking. Imagine if you started by giving a 30-minute speech about real estate each week to different groups (average attendance of 50 people per group) In a period of 50 weeks, you would have spoken to 2500 people. Also, you would have the chance to answer their questions and shake hands with them. Just imagine how many potential new buyers and sellers you might attain from giving fifty speeches each year. Also, you will acquire referrals, as you start speaking to a variety of business and community organizations. Furthermore, this is just a starting point. Many ambitious people, with large financial goals, can start giving 50 to 200 speeches each year and they can start speaking to much larger groups.

*continued on page 9*



JOE CUSUMANO,  
2018 IVAR PRESIDENT

## New Advertising Laws Now in Effect Statewide



Beginning in January, California real estate licensees were required to implement a new series of standards for advertising and marketing their businesses. These changes were part of legislation (AB 1650 – Frazier) developed by the California Association of REALTORS® in 2016 to clarify advertising and licensee disclosure requirements statewide. The law's implementation was delayed an additional year to allow licenses to prepare for the changes.

The new uniform advertising standards apply to all forms of advertising from business cards to signs to email newsletters and social media. There are only limited exceptions.

In its Quick Guide document, C.A.R. summarizes the requirements with:

"Beginning January 1, 2018, all first point of contact solicitation materials must include:

- The name and number of the licensee.  
This is for both sales-agents and broker-associates

- The responsible broker's "identity." This means the name under which the broker is currently licensed by CalBRE and conducts business in general or is a substantial division of the real estate firm. The broker's license number is optional
- The status of the agent such as "REALTOR®" OR "agent" (unless the name of the company makes clear that the advertisement is by a licensee)"

The new laws also created very limited exceptions to the law. To help navigate the changes, C.A.R. released a complete guide to the updated advertising requirements last summer.

The toolkit is available to REALTORS® online [HERE](#).

As always, it's critical to stay on top of changing laws to better serve your clients, protect your business and build your career in real estate.



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## IVAR Endorses Tax Portability Initiative

In February, the Inland Valleys Association Of REALTORS® endorsed the C.A.R. Tax Portability Initiative. The initiative is a proposed California Constitutional Amendment that would allow homeowners 55 and older to transfer the Prop 13-protected assessment basis of their current home should they choose to sell and move into a new primary residence.

Unlike current, limited exceptions in Prop 60 and Prop 90, this initiative would apply statewide and would not be limited to a single, lifetime exception. In addition, homeowners would be allowed to purchase a more expensive home than the one they sell and still partially benefit.

Details are available on the [CAR WEBSITE](#).

### IRS Issues New Guidance Once Again Allowing Tax Deductions for Interest on Certain Home Equity Debt

In February, the IRS issued clarification to the tax laws passed in December to unequivocally allow homeowners with home equity lines of credit (HELOCs), home equity debt and second mortgages to deduct the interest – provided that the proceeds are used to substantially improve the residence.

Earlier guidance had indicated that deductions for these items would be limited or eliminated by the new law, even if the funds were used for home improvements. The deduction remains limited to the lowered,

cumulative \$750,000 limit created by the tax bill approved in December.

As with all tax items, individual circumstances vary and individuals need to determine how the law applies to their specific situation. IRS guidance on this issue is available [HERE](#).

### Federal Budget Compromise Extends Key Real Estate Provisions

The bipartisan budget act completed on February 9th held several important wins for real estate. The deal, which was designed to keep the government funded as a deadline loomed, extended the National Flood Insurance Program (NFIP) through March 23rd while allowing other key tax provisions to continue for a longer period of time.

The law also extended protections for homeowners who sell their home in a short sale or lose their home in foreclosure where there is negative equity. Without the extension, homeowners who faced those circumstances in 2017 may have had to pay income taxes on the amount of debt that was not satisfied in the short sale or foreclosure.

The legislation also continues to allow mortgage insurance premiums to remain deductible, helping an estimated 5 million homeowners with affordability. NAR noted these issues and others in a letter sent to Senate leaders to support the bipartisan budget compromise. That letter is available [HERE](#).

# Most Renters Want to Own a Home; Lifestyle Changes Are Top Motivation to Buy

WASHINGTON (February 7, 2018) — Despite weakening optimism from non-homeowners at the end of last year that now is a good time to buy, an overwhelming majority said they do want to own a home in the future and believe homeownership is part of their American Dream.

That is according to new consumer survey data from the National Association of Realtors®, which additionally found that non-homeowners' lifestyle changes and improvements in their financial situation outweigh seeing their rent increase as the main motivators for deciding to buy a home.

NAR's Aspiring Home Buyers Profile analyzed 2017 quarterly consumer insights from its Housing Opportunities and Market Experience (HOME) survey 1 to capture the housing expectations and sentiment of non-homeowners – both renters and those living with a family member.

When asked for the primary reason non-homeowners currently do not own, an increasing share of them over the past year said it was because they are unable to afford it. Over half of non-owners indicated they could not afford to buy a home each quarter, with the share feeling this way reaching its highest in the last three months of the year (56 percent).

The swift price growth and painfully low supply levels in much of the country in 2017 also appeared to have dealt a blow to the confidence among non-owners that now is a good time to buy. After reaching a high of 62 percent in the third quarter, the share of non-owners who believed now is a good time to buy slipped to 58 percent at the end of the year.

Lawrence Yun, NAR chief economist, says severe inventory shortages are making homebuying less affordable and are dimming optimism among many renters who desire to be homeowners. "A tug-of-war continues to take place in many markets throughout the country, where consistently solid job creation is fueling demand, but the lack of supply is creating affordability constraints that are ultimately pulling aspiring buyers further away from owning," he said. "These extremely frustrating conditions continue to be most apparent at the lower end of the market, which is why the overall share of first-time buyers remains well below where it should be given the strength of the job market and economy."

Even with the dip in morale about buying over the past year, respondents' views about homeownership are still overwhelmingly positive. Roughly three-quarters of non-owners each quarter said that they eventually want to own a home and also believe that owning a home is part of their American Dream.

## Shifts in lifestyle, finances exceed rent hikes as deciding factor to buy

As for the main reasons non-owners would buy a home in the future, a change in lifestyle such as getting married, starting a family or retiring was the top choice (24 to 32 percent each quarter), followed by an improvement in their financial situation (26 to 30 percent each quarter) and the desire to settle down in one location (12 to 16 percent each quarter).

According to the survey, roughly half of current renters expect their rent to increase this year (51 percent). If in fact their rent does increase, most indicated that they would resign their lease (42 percent) or move to a cheaper rental (25 percent). Only 15 percent of renters said they would consider purchasing a home.

"Housing demand in 2018 will be fueled by more millennials finally deciding to marry and have kids and the expectations that solid job growth and the strengthening economy will push incomes higher," said Yun. "However, with prices and mortgage rates also expected to increase, affordability pressures will persist. That is why it is critical for much of the country to start seeing a significant hike in new and existing housing supply. Otherwise, many would-be first-time buyers will be forced to continue renting and not reach their dream of being a homeowner."

## About NAR's HOME survey

In each quarter of 2017, a sample of U.S. households was surveyed via random-digit dial, including half via cell phones and the other half via landlines. The survey was conducted by an established survey research firm, TechnoMetrica Market Intelligence. A total of 10,823 household responses are represented.

*The National Association of Realtors®, "The Voice for Real Estate," is America's largest trade association, representing 1.3 million members involved in all aspects of the residential and commercial real estate industries.*





**Tax Planning** – Salespersons and the Tax Cuts and Jobs Act The Tax Cuts and Jobs Act (Act) allows for an above the line deduction of up to 20% of qualified business income for certain “pass-through” entities and independent contractors. As a result, REALTORS® have been asking four questions:

- Can a broker or salesperson conduct business as a limited liability company (LLC)? No. (Corporations Code Section 17701.04)
- Can a broker or salesperson conduct business as a corporation? Broker, yes (Business and Professions Code Section 10131). Salesperson, no (Business and Professions Code Section 10132). Can a broker pay a commission to a real estate salesperson's corporation or LLC? Yes, if certain conditions have been met (see below).
- Does a salesperson need to create a pass-through entity to take advantage of the Act? Probably not.

**In the Spring 2000 DRE Bulletin**, the Commissioner stated “Business and Professions Code Section 10132 defines a real estate salesperson as ‘... a natural person who, for a compensation or in expectation of a compensation, is employed by a licensed real estate broker...’ Thus, DRE cannot and does not issue a salesperson license to a corporation.” AND “A careful analysis of Section 10137 has led the DRE to conclude that it would not be a violation of this Section if after a commission has been earned, the employing broker submits written instructions to the escrow directing it to pay the salesperson's share of the commission to the salesperson's corporation. Such instructions must be sent each time the salesperson earns a commission. Thus, a real estate broker can pay a commission, once earned by his or her salesperson, to the salesperson's corporation in accordance with the broker's instructions.”

**The Spring 2012 DRE Bulletin** also makes it clear that once the salesperson has earned the commission, pursuant to the salesperson's request, the broker could pay that commission to a third-party entity, so long as that entity did not engage in any real estate activities. So, once the salesperson has earned the commission, the salesperson could ask the broker to pay his or her commission to the salesperson's corporation, or LLC, or grandmother, or the Red Cross for that matter so long as the entity, or grandmother, or the Red Cross did not engage in any real estate activities. Finally, salespersons, as natural persons, and as independent contractors, may be eligible for the Act's 20% deduction from qualified business income without having to form any other entity or take any other action. The deduction is available for taxable income up to \$157,500 for single filers and \$315,000 for joint filers, after which there is a phase out over a range of \$50,000 (or \$100,000 for joint filers). The deduction phases out completely at \$207,500 for single filers and \$415,000 for joint filers. Salespersons, broker associates, and brokers are strongly advised to seek well-informed tax counsel before undertaking the expense of forming and maintaining a corporation in hopes of maximizing the tax advantages of the Act. Not all tax advisers understand the complexities of the real estate licensing laws, believing, incorrectly, that paying a salesperson's corporation or LLC is the answer to lower taxes. While the IRS may never get around to auditing the salesperson who claims that their corporation or LLC earned the commissions, if they do, there could be a significant downside.

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So, you might be wondering, why isn't everyone using public speaking to sell more real estate? Well, there are two main obstacles that keep people from using public speaking. First, public speaking is a very common fear for most people. The second obstacle is that most of us were never told that public speaking was a great marketing tool for attracting new customers. So, as a result, we never bothered to learn how to use public speaking to get more business.

But, there is good news. We can learn to conquer these two obstacles. When I coach many kinds of business people in my seminars and teleseminars, I use a "Five Step Plan".

Step #1 - "Know Your Reason or Goal for Becoming A Public Speaker". Here, you will have to think about the "specific" goal that you want to achieve by giving speeches. For example, you might want to get 100 new clients in the next twelve months. Or, maybe you would like to earn an extra one hundred thousand dollars in the next year. Now, each person may have their own goal, but make sure that you have a "specific" goal to aim at. Having a "specific" goal will motivate you to put in the effort that is required for making your public speaking successful.

Step #2 - "You Must Have A Slow and Safe Way to Practice Public Speaking". Since public speaking is a very common fear, we are going to need a "slow and safe" way to build our confidence as speakers. This can be accomplished in small supportive seminars, Toastmasters, or teleseminars, where people can practice giving speeches at their own pace. Here, we find that you must be allowed to practice short speeches on your real estate topic and gradually try longer speeches. You must also be allowed to practice in front of a very small group of people and gradually speak to larger groups.

Step #3 - "Being Willing to Use Public Speaking All of The Time". Here, we have to decide if we are willing to use public speaking on a regular basis. For example, if you give one or two speeches each week, you will discover that you have given between 50 and 100 speeches in a 50-week period. It is this kind of commitment that will make public speaking an effective marketing tool for getting new buyers and sellers.

Next, we come to Step #4 - "The Business Side of Public Speaking". This involves learning how to make public

speaking profitable by: Giving free lectures in order to get new clients and referrals, getting speaking engagements at local community groups, business groups, associations, corporations, conferences, conventions, large organizations, schools and colleges, churches, professional groups, non-profit organizations and many other types of groups.

Step #5 - The Decision to Use Public Speaking as Part of Your Marketing Plan:

This factor is where you make a commitment to either use public speaking or not use public speaking in your marketing plan. At this point, you will have to be honest with yourself and decide if you are "really" going to look for speaking engagements. If you only give a few speeches in a year, then it is obvious that you have made the decision to only "dabble" with public speaking. But, if you are giving 50 to 100 speeches each year, you will soon discover that public speaking is a very powerful marketing method for attracting real estate customers. However, public speaking, like other types of marketing, takes some time to figure out what works and what doesn't work. So, make the decision to become a successful and well known real estate professional by using public speaking. - It does take a lot of effort, but the results can be great!

Dr. Edward Martin is a motivational speaker and a public speaking & marketing coach. He is the author of the forthcoming book, "How to Attract More Clients and Customers by Using Public Speaking". For more information contact Dr. Martin at - 818-314-2054 or write to him at: edwardm77@gmail.com



# Housing Data Report January 2018

The Voice of Real Estate in the Inland Empire<sup>SM</sup>

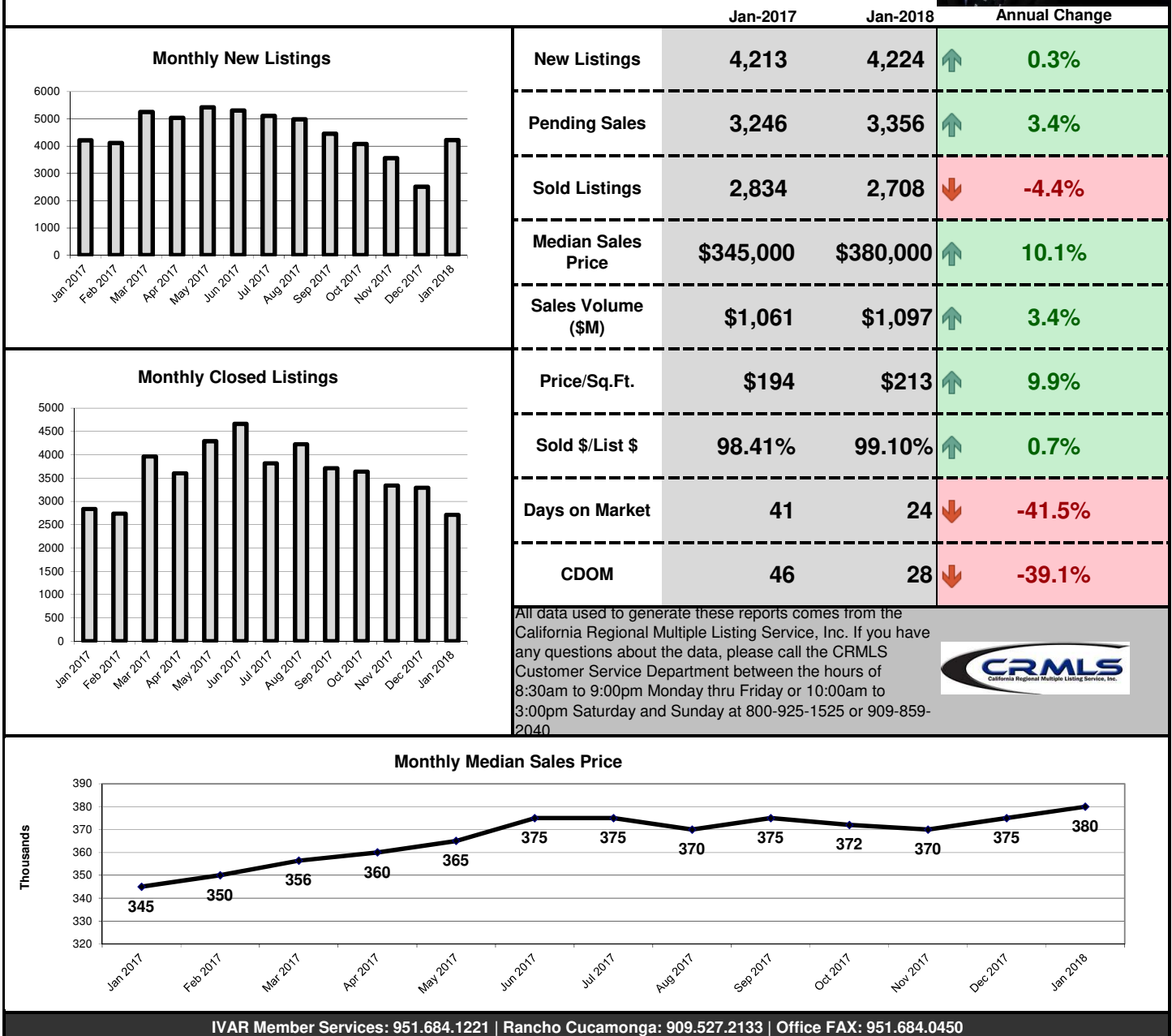


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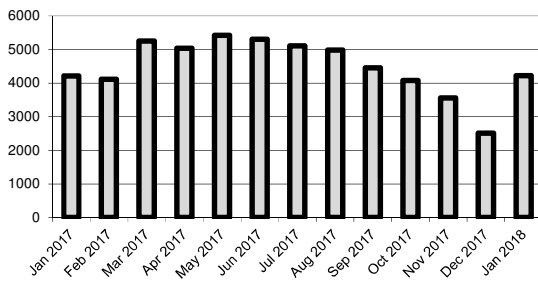


## Mark Dowling, Chief Executive Officer

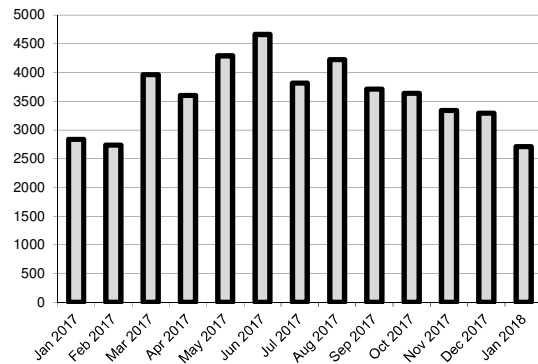
- 2017 closed out a strong year in the residential real estate market, and January 2018 has started off the year on a slight up-swing. When comparing month-to-month January 2017 data to January 2018 housing data, there were small increases in New Listings and Pending Sales, and a strong 10.1% increase in Median Sales Price.
- Heightened demand has also caused a reduction in "Combined Days on Market" which decreased 39.1% month-over-year.
- Although Median Sales price leveled off the last 6 months of 2017 and hovered around \$375,000, January 2018 saw a slight increase to \$380,000.
- 2017 reflected a very strong demand for housing as demonstrated through increased Sold Listings, Sales Volume and Median Sales Prices, and a drastic reduction of Days on Market for homes. Many of the same factors that made last year a strong market continue to be in place for what looks to be a solid 2018.



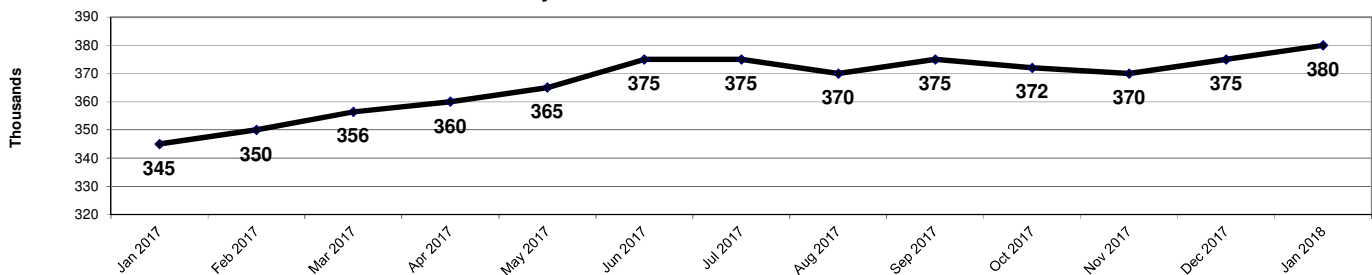
Monthly New Listings



Monthly Closed Listings



Monthly Median Sales Price



## Jan 2018 City Overview

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The following monthly data shows "YEAR-OVER-YEAR" (YOY) changes as well as current conditions in the real estate market

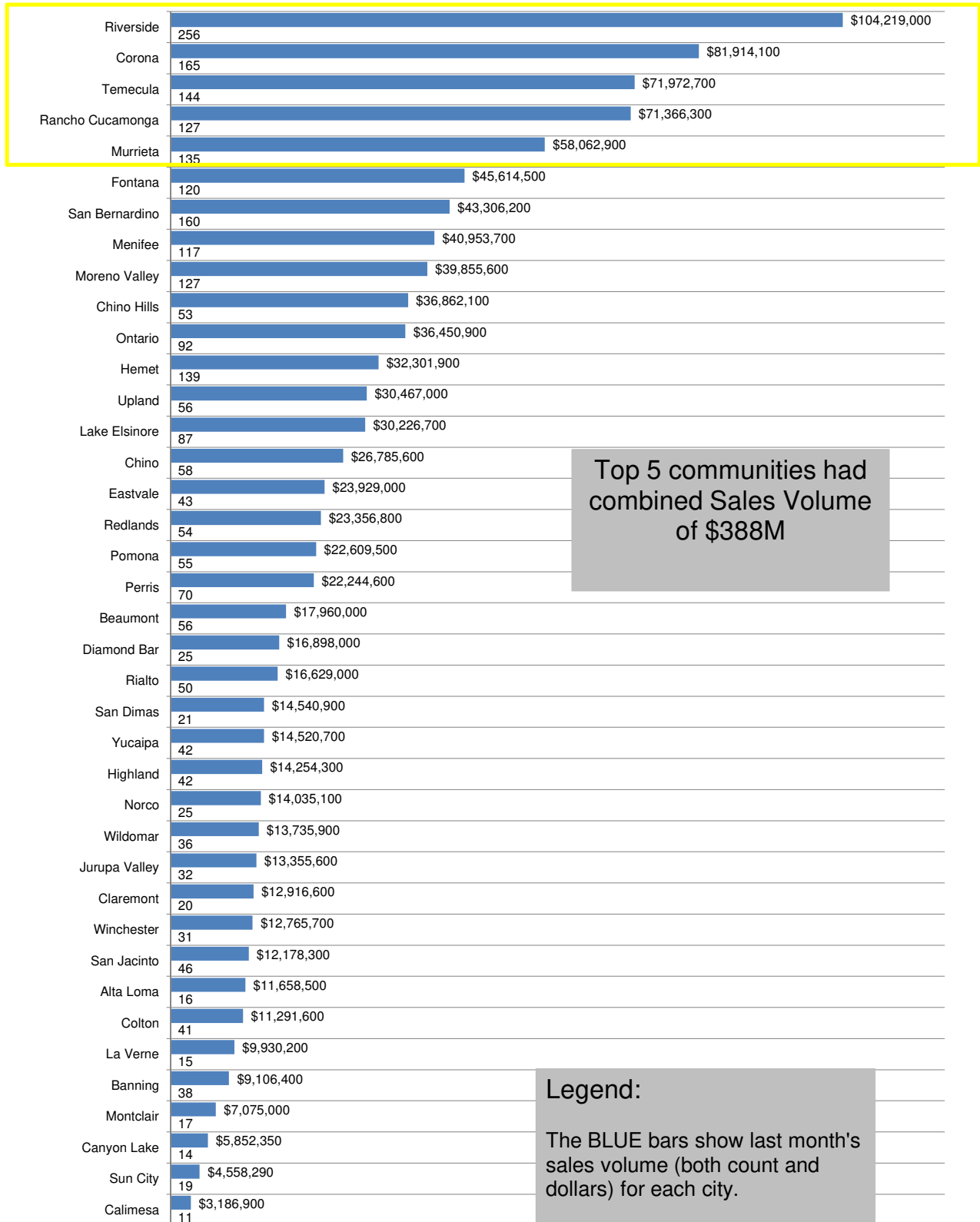
	YOY Sales Transactions	YOY Median Sales Price %	Median Sales Price \$	Inventory	Price per Sq.Ft.	Total Days on Market
Alta Loma	↑ 60%	↑ 32%	\$ 627,000	22	\$ 278	49
Banning	↑ 31%	↑ 3%	\$ 226,500	52	\$ 184	22
Beaumont	↑ 14%	↑ 10%	\$ 325,500	95	\$ 156	36
Calimesa	↑ 10%	↓ -6%	\$ 310,000	16	\$ 164	38
Canyon Lake	↓ -30%	↑ 0%	\$ 402,000	29	\$ 200	59
Chino	↓ -16%	↑ 9%	\$ 460,000	73	\$ 263	34
Chino Hills	↓ -21%	↑ 10%	\$ 680,000	78	\$ 326	37
Claremont	↓ -9%	↑ 5%	\$ 607,500	20	\$ 344	29
Colton	↑ 46%	↑ 13%	\$ 280,000	50	\$ 207	20
Corona	↑ 7%	↑ 13%	\$ 475,000	217	\$ 238	32
Diamond Bar	↓ -36%	↑ 13%	\$ 720,000	43	\$ 348	61
Eastvale	↓ -9%	↑ 10%	\$ 562,000	50	\$ 207	27
Fontana	↓ -16%	↑ 12%	\$ 375,750	188	\$ 226	22
Hemet	↓ -1%	↓ 0%	\$ 224,000	208	\$ 154	31
Highland	↓ -9%	↑ 4%	\$ 328,000	58	\$ 189	50
Jurupa Valley	↓ -24%	↑ 6%	\$ 402,500	61	\$ 251	30
La Verne	↓ -21%	↑ 15%	\$ 660,000	21	\$ 331	20
Lake Elsinore	↓ -6%	↑ 12%	\$ 359,999	130	\$ 180	30
Menifee	↑ 8%	↑ 8%	\$ 360,000	160	\$ 175	29
Montclair	↑ 31%	↑ 6%	\$ 410,000	17	\$ 292	30
Moreno Valley	↓ -15%	↑ 12%	\$ 314,000	207	\$ 188	21
Murrieta	↓ -13%	↑ 8%	\$ 420,000	219	\$ 186	25
Norco	↑ 56%	↓ -4%	\$ 486,000	25	\$ 247	18
Ontario	⇒ 0%	↑ 13%	\$ 395,000	103	\$ 270	20
Perris	↓ -14%	↑ 13%	\$ 298,500	117	\$ 164	28
Pomona	↓ -25%	↑ 12%	\$ 420,000	91	\$ 279	27
Rancho Cucamonga	↑ 9%	↑ 9%	\$ 480,000	157	\$ 278	30
Redlands	↓ -11%	↑ 0%	\$ 375,450	69	\$ 244	28
Rialto	↓ -2%	↑ 8%	\$ 332,500	71	\$ 216	22
Riverside	↑ 13%	↑ 9%	\$ 383,525	475	\$ 227	30
San Bernardino	↓ -7%	↑ 7%	\$ 260,000	258	\$ 198	23
San Dimas	↑ 17%	↓ -4%	\$ 590,000	27	\$ 360	27
San Jacinto	↓ -15%	↑ 15%	\$ 282,500	55	\$ 146	19
Sun City	↓ -17%	↑ 11%	\$ 229,000	23	\$ 168	27
Temecula	↓ -6%	↑ 11%	\$ 445,000	177	\$ 206	33
Upland	↑ 22%	↑ 5%	\$ 545,975	80	\$ 290	30
Wildomar	↓ -3%	↑ 15%	\$ 387,500	61	\$ 163	49
Winchester	↓ -24%	↑ 11%	\$ 414,900	47	\$ 169	41
Yucaipa	↓ -7%	↓ -5%	\$ 330,000	69	\$ 203	33



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## Jan 2018 - Sales Volume per City

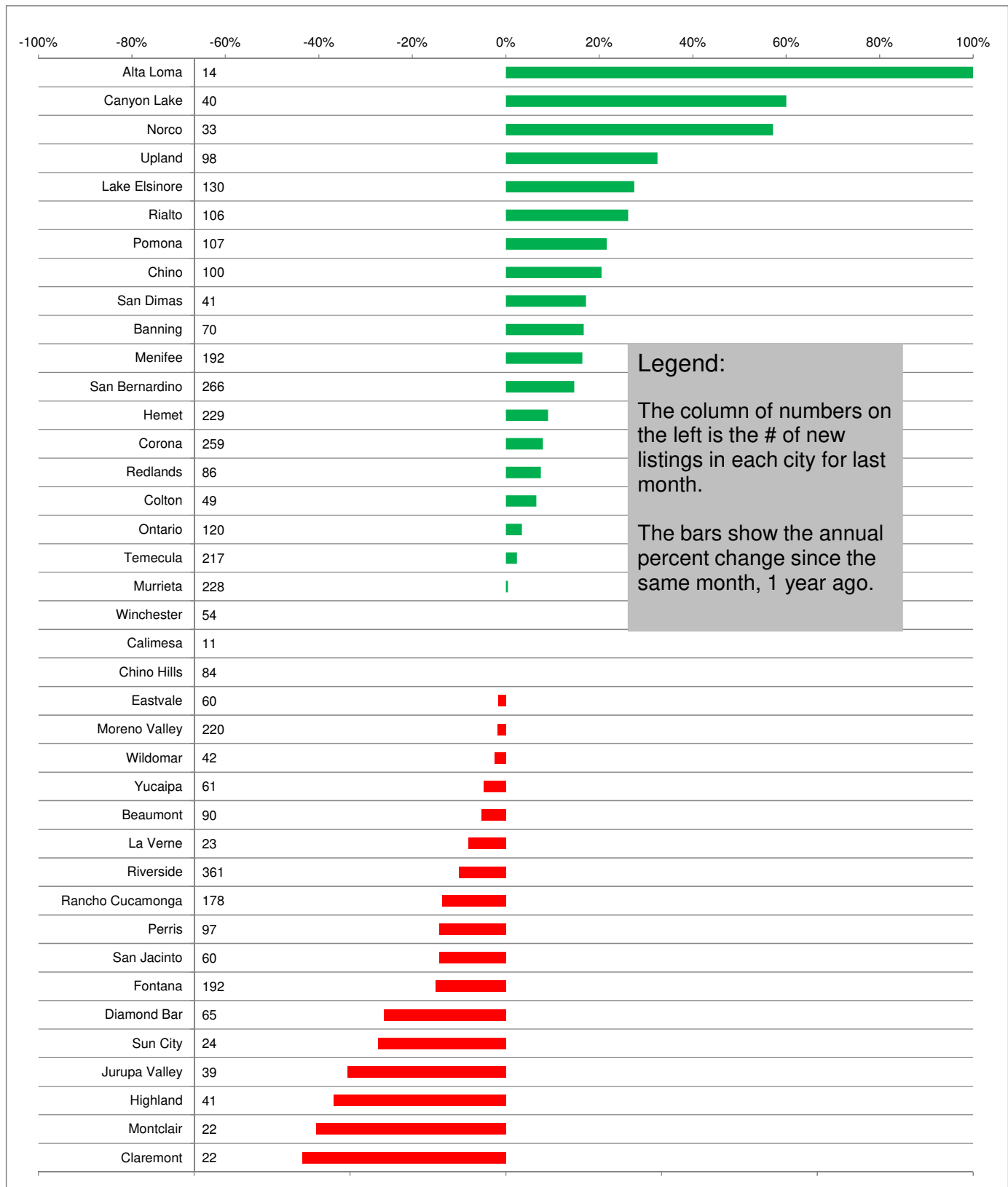
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## Jan 2018 - Top Communities with New Listings (year-over-year)

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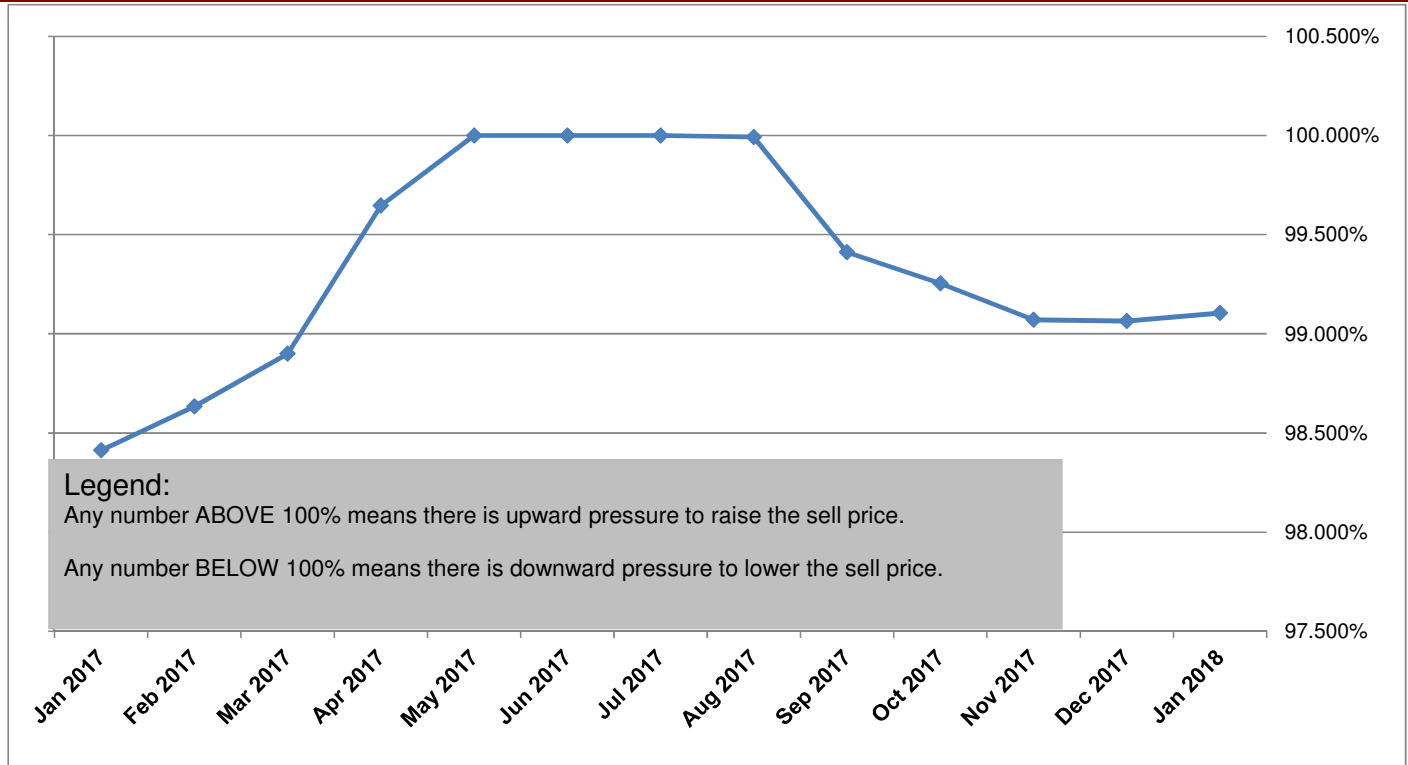




## Sell Price vs Original List Price

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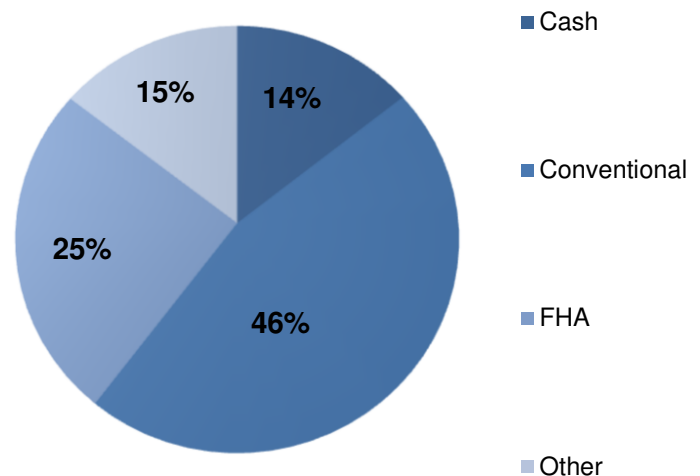


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