

INLAND VALLEYS REALTOR[®]

THE OFFICIAL PUBLICATION OF THE INLAND VALLEYS ASSOCIATION OF REALTORS[®]

Real Estate Firms Remain Confident About Future Profitability, NAR Study Shows

FOR MORE INFORMATION GO TO PAGES 8-9





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AUGUST 2015

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REALTORS® Continue to Successfully Represent Homeowners in the Policy Arena



MIKE STOFFEL,
2015 IVAR PRESIDENT

In the past five years, IVAR has proudly worked in partnership with REALTORS® throughout the region, with the California Association of REALTORS® and the National Association of REALTORS® to make a difference on behalf of our clients, our industry and our communities.

That work has been on display once again with our efforts to bring consumer concerns about PACE programs to light. IVAR has a proud recent history of issues where we have worked to deliver wins to the ideals of homeownership and property rights. Yet none have seen as much involvement, support and input from our members as the issues raised by PACE, as embodied by the HERO program in Riverside County.

Even before the Federal Housing Administration announcement on Monday, August 24th paved a route toward a responsible, sustainable and consumer-friendly future for PACE, IVAR had worked with local partners such as TIGAR in Corona and SRCAR in Temecula, as well as our state and national associations to advocate for changes that would try to prepare the very same path. That effort included direct REALTOR® input by CAR and NAR to FHA that was reflected in the announcement.

To their credit, the public and private partners who helped to create the HERO program in Riverside County (the Western Riverside Council of Governments and Renovate America, respectively) had recently engaged in extensive discussions to seek ways to address concerns raised by our members and their clients.

The broader context is the impact that REALTORS® have when they diligently continue

to represent their clients and their communities beyond the transaction. So much of our industry and our work is created, regulated and guided by public policy. Sometimes homeowners and aspiring homeowners need protection FROM government. Sometimes they need the protection of government. PACE has been a little of both. In either case, it's REALTORS® who have built in organizations such as IVAR a platform to elevate the voices of homeownership and property rights to a place where we can champion positive change.

We call it the REALTOR® Party. It's not the politics on TV but the conscientious work of individuals who understand and exercise our ability to trail blaze at City Hall, Sacramento and Washington DC for new ways to defend the American Dream.

Our work is done not for our members, but with their help. As we worked on PACE, dozens of volunteers stepped forward to collect information, contact consumers, spread information and sit for hours debating how we could make a positive impact. Hundreds, maybe thousands more members took time to listen in on presentations or read materials to stay up to speed on what was happening, then spread that word to colleagues, friends and neighbors.

And before any of this started, thousands of others stepped forward to support the REALTOR® Action Fund to give us the resources to work on issues exactly like this one.

Whatever role you have played in our advocacy work, I'd like to offer an enthusiastic Thank You! With your help, we will continue to make a difference in your business, for your clients and in our communities.

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PAUL HERRERA,
GOVERNMENT AFFAIRS DIRECTOR

FHA Announces Plans to Rein in PACE Program

New Guidelines are Designed to Help Concepts Expand Nationally

On Monday, August 24th, the Federal Housing Administration announced plans to issue sweeping new guidelines to support responsible deployment of Property Assessed Clean Energy (PACE) programs nationally. To date, California, and especially Riverside County, has proved to be an unintentional testing ground for the concept's benefits and drawbacks.

The FHA announcement was greeted enthusiastically by IVAR leadership for outlining a path to a future version of PACE that overcomes a number of challenges not previously addressed in state or federal policy. The guidelines previewed by FHA include discussion of consumer protections and disclosures, more specific requirements for lien recording, planned guidance on how to handle existing PACE liens and more.

In short, the document touches on all parts of the concerns raised by IVAR in its July 21st letter (letter available online at <http://bit.ly/1U8SzoK>).

PACE is a generic legislative term referring to lending programs that allow qualifying homeowners to pay for certain, allowed improvements and repay the debt through

an assessment added to their property tax bill. In western Riverside County, the program is better known by the brand name of one specific provider: HERO. The Home Energy Renovation Opportunity (HERO) program launched in partnership by a private firm called Renovate America and the Western Riverside Council of Governments is by far the most widely used residential PACE program in the United States.

More than 20,000 households in Western Riverside County have applied and been approved for PACE loans since 2012. Beginning in the summer of 2014, REALTORS® began reporting problems related to clients attempting to sell homes carrying PACE loans. Specifically, due to federal policy prohibiting Fannie Mae and Freddie Mac involvement in new loans where PACE loans are in first position, buyers increasingly found that they needed to see these tax assessments cleared fully in order to purchase the home with conventional financing.

The ensuing conflict and discussion led to local REALTORS® identifying a number of ways that the nascent PACE industry should improve to create consumers better equipped

to borrow responsibly through such programs, work with contractors as well as avoid future problems in resale and refinancing of their home.

The FHA announcement on Monday serves as a preview of specific guidelines it will release in the near future. However, even without the final guidelines, the agency provided key parameters that address the type of concerns consumers have raised in recent months. Here are some highlights:

- PACE liens must preserve payment priority for first-lien mortgages through subordination
- PACE financing must be a fixed-rate, fully amortizing loan;
- PACE liens that preserve payment priority for first lien mortgages will be eligible for financing that does not exceed FHA's maximum combined loan-to-value (CLTV) ratio
- PACE liens must be formally recorded and be identifiable to a mortgage lender through a title search

- Additional consumer protections: PACE programs must comply with applicable federal and state consumer laws and should include disclosures to and training for homeowners participating in the program.
- PACE programs should require notification of mortgage holders of record when a PACE assessment has been placed on the property
- PACE programs should finance PACE projects that are cost-effective and reduce the net energy requirements as measured by approved DOE methods.

The FHA announcement is available online at www.hud.gov or directly linked at <http://bit.ly/1LBqaml>.

If you have any questions or concerns related to this issue or any others related to IVAR Government Affairs, please feel free to contact Paul Herrera, Government Affairs Director, at pherrera@ivaor.com or at 951-500-1222 (mobile).

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Real Estate Firms Remain Confident About Future Profitability, NAR Study Shows

Media Contact: Jane Dollinger / 202-383-1042

WASHINGTON (August 6, 2015) – Real estate firms are confident in the industry's future growth and their increasing profitability, according to the 2015 National Association of Realtors® Profile of Real Estate Firms.

"A majority of firms have a positive view of the future, with 95 percent of all firms expecting their net income to either increase or stay the same in the next year," said NAR President Chris Polychron, executive broker with 1st Choice Realty in Hot Springs, Ark. "The improving economy continues to fuel job growth, and while some markets are still recovering, the demand for real property is back, and prospects are looking good for the real estate industry."

The annual survey found that commercial firms are the most optimistic, with 75 percent expecting net income to increase, and 22 percent anticipating it to stay the same. Residential firms are only slightly less optimistic; 69 percent report that they expect to see an increase in their net income next year, 25 percent expect it to stay the same, and 6 percent predict a decrease. Only 3 percent of commercial firms predict a decrease in net income in the next year.

The typical residential firm has been operating for a median of 13 years, and the typical commercial firm has been in business for 20 years. The average firm, 79 percent, has one office and two full-time real estate licensees, while 9 percent of firms are larger with four or more offices and have a median of 125 full-time licensees.

In 2014, a typical residential real estate firm's brokerage sales volume was \$5.6 million, and the typical commercial real estate firm's brokerage sales volume was \$4.4 million. The size of a firm has a large impact on its sales volume; firms with only one office had a median brokerage sales volume of \$4.1 million in 2014, while those with four or more offices had a median brokerage sales volume of \$250 million. Correspondingly, those with one office had a total of 18 real estate transaction sides in 2014, while those with four or more offices had 900 real estate transaction sides.

According to the survey, 82 percent of firms specialize

in residential brokerage, making it by far the most popular specialization. Residential property management follows at 7 percent, and commercial brokerage comes in third at 4 percent. Eighty-three percent of firms are independent, non-franchised companies, while 15 percent of firms are independent, franchised companies. The remaining firms are subsidiaries of national or regional corporations.

When asked to name the biggest challenge facing their firms in the next two years, 51 percent of firms named profitability. The second most common responses, at 46 percent each, were keeping up with technology and maintaining sufficient property inventory.

Firms were also asked to predict the effect of the different generations of homebuyers on the industry for the next two years. The most common concern named, at 54 percent, was the millennial generation's inability to buy a home because of stagnant wage growth, a slow job market and their debt-to-income ratios. This was followed by baby boomer agents retiring from the real estate industry, and, conversely, the recruitment of millennials and Gen Xers into the real estate profession.

Forty-five percent of firms expect competition to increase over the next year (from mid-2015 to mid-2016) from non-traditional market participants, while 41 percent expect to see increased competition from virtual firms. Only 16 percent expect increased competition from traditional brick-and-mortar firms.

However, these concerns are not preventing firms from growing. Forty-four percent of firms are actively recruiting new agents, with 88 percent citing business growth as their primary reason for hiring new agents.

Eighty-one percent of all firms offer errors and omissions/liability insurance to independent contractors, licensees and agents, making it the most common benefit real estate firms offer employees. More than half (55 percent) of firms either share the cost of the insurance with employees or have the employee pay the entire cost. Twenty percent of firms offer

health insurance to their independent contractors, licensees and agents; in a majority of cases the employee covers the entire cost.

The most common feature (95 percent) displayed on real estate firms' websites is property listings. Other common features are agent and staff profiles, mortgage or financial calculators, information about the home buying and selling process, and community information and demographics. Eighty-six percent of firms provide or encourage agents and brokers to use specific multiple listing services, making it the most common software used in real estate firms. Other commonly used software includes comparative market analysis, electronic contracts/forms and e-signature.

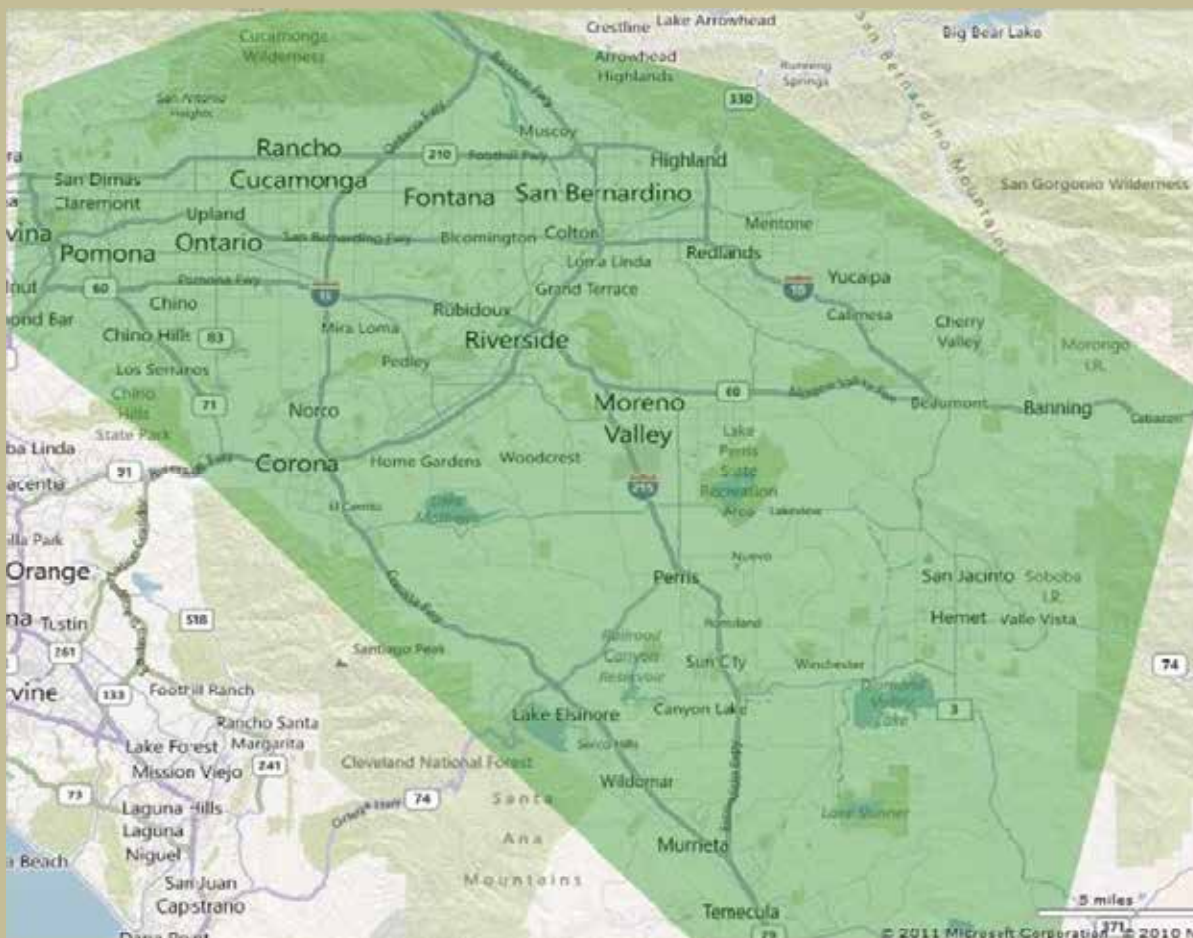
The 2015 NAR Profile of Real Estate Firms was based on an online survey sent in July of this year to a national sample of

138,669 executives at real estate firms. This generated 4,555 useable responses with a response rate of 3.3 percent.

The National Association of Realtors®, "The Voice for Real Estate," is America's largest trade association, representing 1 million members involved in all aspects of the residential and commercial real estate industries.



Housing Data – July 2015



Inland Valleys Association of REALTORS® (IVAR)

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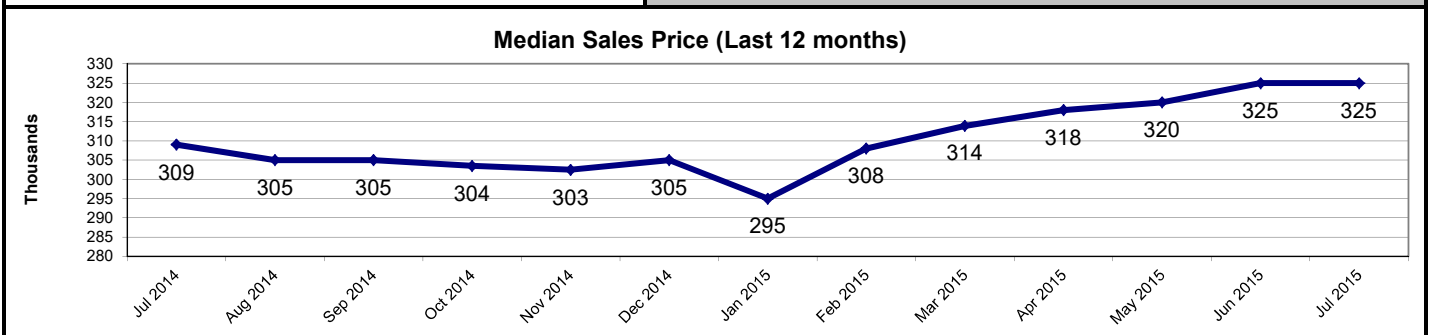
Mark Dowling, Chief Executive Officer

Welcome to the Inland Valleys Association of REALTORS (IVAR) monthly housing update. As a member benefit, IVAR produces monthly and quarterly housing reports to help members and area leaders better understand what's going on in the regional housing market. When reviewing the latest housing data from the region, there are a few noticeable trends emerging over the last several months:

- The housing market continues to show strength through the first half of 2015 with solid increases in New Listings, Pending Sales, Sold Listings, Median Sales Price and Sales Volume.
- Pending Sales over the last two months have been up a whopping 22% in June and 21% in July, and Sales Volume for the month of July, year-over-year, is up 21%.
- The market continues to demonstrate increased demand with steady increases in the Median Sales price reflected by a 5.5% over the last six months.



	Jul-2014	Jul-2015	Annual Change
New Listings (Last 12 Months) 	New Listings 5,363	5,388	↑ 0.5%
	Pending Sales 3,294	4,166	↑ 20.9%
	Sold Listings 3,289	3,926	↑ 16.2%
	Median Sales Price \$309,000	\$325,000	↑ 4.9%
	Sales Volume (\$M) \$1,098	\$1,395	↑ 21.3%
Closed Listings (Last 12 Months) 	Price/Sq.Ft. \$173	\$182	↑ 4.6%
	Sold \$/List \$ 98.65%	98.75%	↑ 0.1%
	Days on Market 41	42	↑ 2.4%
	CDOM 49	49	→ 0.0%
<small>All data used to generate these reports comes from the California Regional Multiple Listing Service, Inc. If you have any questions about the data, please call the CRMLS Customer Service Department between the hours of 8:30am to 9:00pm Monday thru Friday or 10:00am to 3:00pm Saturday and Sunday at 800-925-1525 or 909-859-2040.</small>			

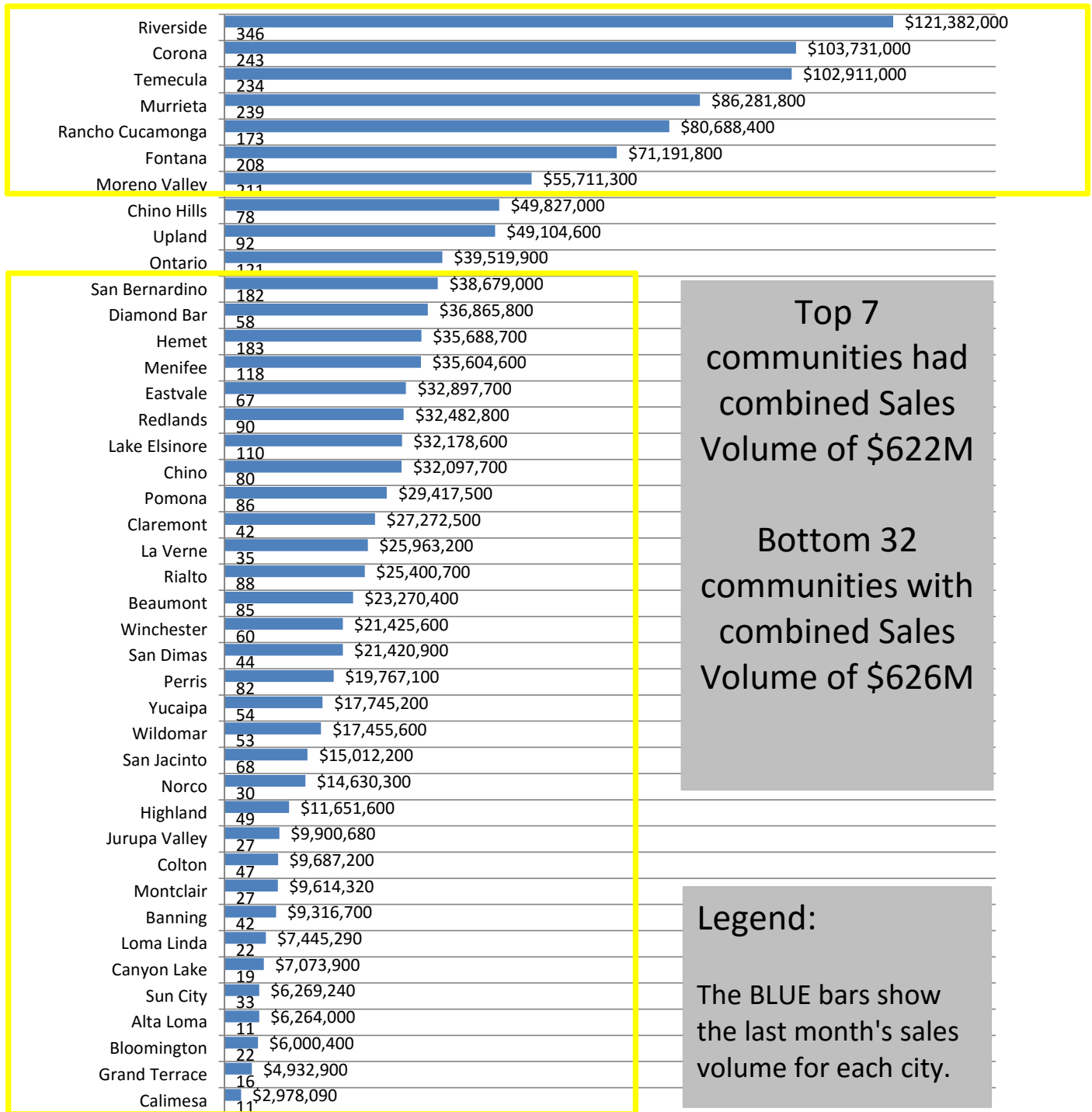


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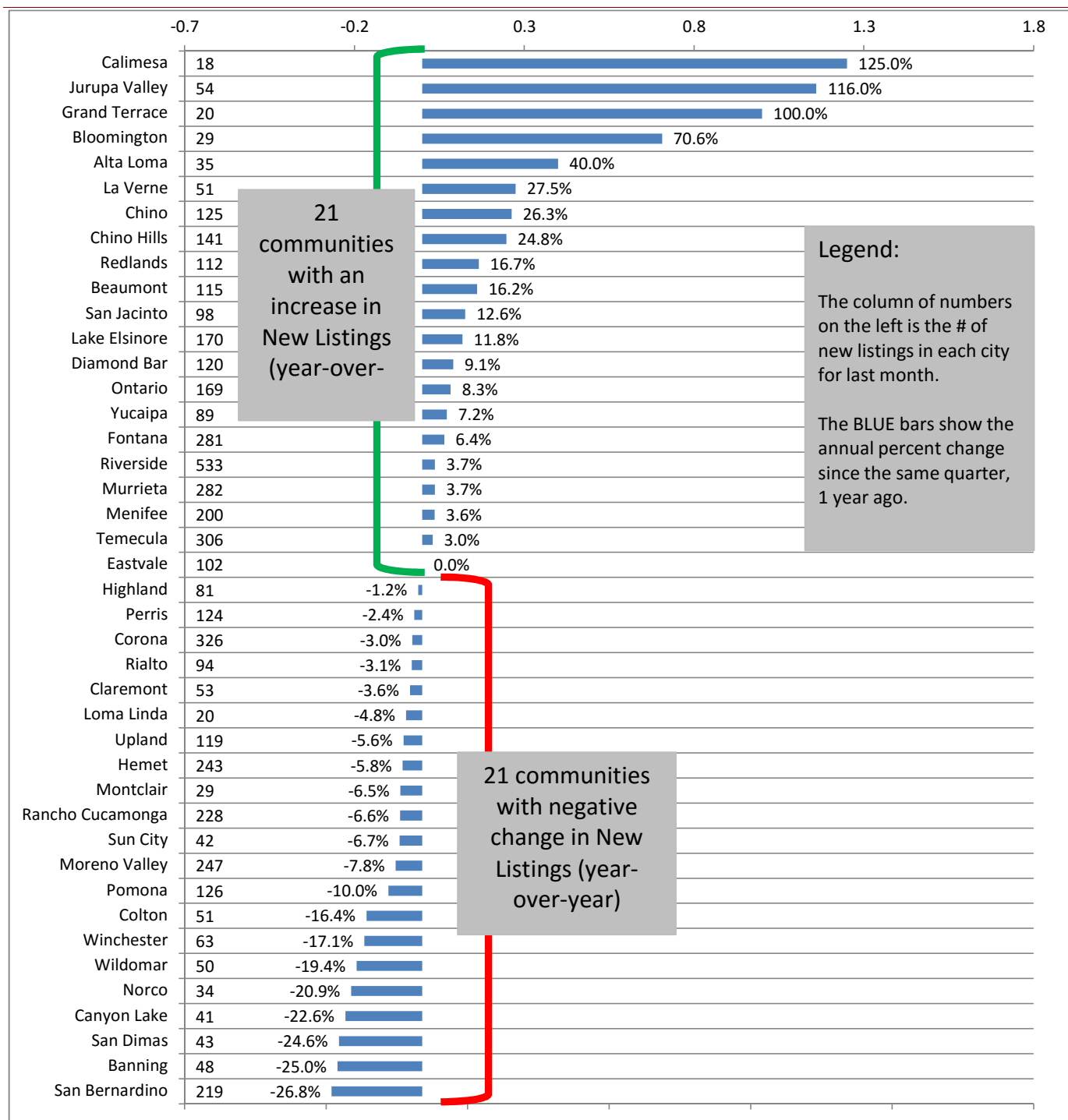
The following monthly data shows "YEAR-OVER-YEAR" (YOY) changes as well as current conditions in the real estate market

	YOY Sales Transactions	YOY Median Sales Price %	Median Sales Price \$	Price per Sq.Ft.	Total Days on Market
Alta Loma	↓ -27%	↑ 8%	\$ 525,000	\$ 246	33
Banning	↓ -9%	↑ 13%	\$ 215,000	\$ 148	55
Beaumont	↑ 15%	↑ 3%	\$ 270,000	\$ 134	54
Bloomington	↑ 100%	↑ 14%	\$ 263,000	\$ 205	54
Calimesa	↓ -15%	↑ 17%	\$ 275,000	\$ 149	42
Canyon Lake	↓ -24%	↑ 7%	\$ 359,900	\$ 169	78
Chino	↓ -2%	↓ -1%	\$ 380,000	\$ 234	50
Chino Hills	↑ 13%	↑ 1%	\$ 564,000	\$ 286	61
Claremont	↑ 2%	↑ 6%	\$ 593,500	\$ 287	52
Colton	↑ 15%	↑ 6%	\$ 215,000	\$ 164	31
Corona	↑ 19%	↑ 6%	\$ 415,000	\$ 210	54
Diamond Bar	↓ -9%	↓ -8%	\$ 550,000	\$ 331	49
Eastvale	↑ 31%	↑ 6%	\$ 489,000	\$ 173	61
Fontana	↑ 22%	↑ 12%	\$ 335,000	\$ 193	43
Grand Terrace	↑ 78%	↑ 7%	\$ 305,000	\$ 174	48
Hemet	↑ 29%	↑ 12%	\$ 199,000	\$ 121	42
Highland	↑ 23%	↓ -13%	\$ 235,000	\$ 174	46
Jurupa Valley	↑ 8%	↑ 13%	\$ 362,000	\$ 205	42
La Verne	↑ 25%	↑ 15%	\$ 599,000	\$ 327	47
Lake Elsinore	↓ -4%	↑ 4%	\$ 299,900	\$ 147	52
Loma Linda	↑ 47%	↑ 4%	\$ 330,000	\$ 186	31
Menifee	↓ -14%	↑ 11%	\$ 310,000	\$ 154	51
Montclair	↑ 59%	↑ 11%	\$ 355,000	\$ 254	46
Moreno Valley	↑ 36%	↑ 8%	\$ 258,000	\$ 156	45
Murrieta	↑ 34%	↑ 6%	\$ 365,000	\$ 157	54
Norco	↑ 36%	↑ 6%	\$ 469,500	\$ 229	74
Ontario	↑ 3%	↑ 8%	\$ 339,000	\$ 233	37
Perris	↑ 21%	↑ 5%	\$ 237,500	\$ 145	39
Pomona	↑ 54%	↑ 2%	\$ 325,000	\$ 237	55
Rancho Cucamonga	↑ 7%	↑ 5%	\$ 408,500	\$ 249	49
Redlands	↑ 30%	↓ -2%	\$ 320,000	\$ 205	49
Rialto	↑ 22%	↑ 14%	\$ 290,000	\$ 180	37
Riverside	↑ 21%	↑ 8%	\$ 319,900	\$ 198	49
San Bernardino	↑ 25%	↑ 4%	\$ 205,000	\$ 156	39
San Dimas	↑ 10%	↑ 4%	\$ 435,000	\$ 296	48
San Jacinto	↑ 13%	↑ 10%	\$ 225,000	\$ 111	48
Sun City	↑ 43%	↑ 2%	\$ 183,000	\$ 141	62
Temecula	↑ 34%	↑ 3%	\$ 395,000	\$ 187	47

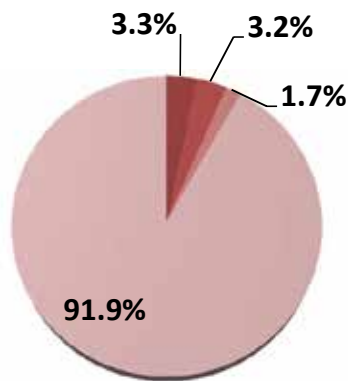
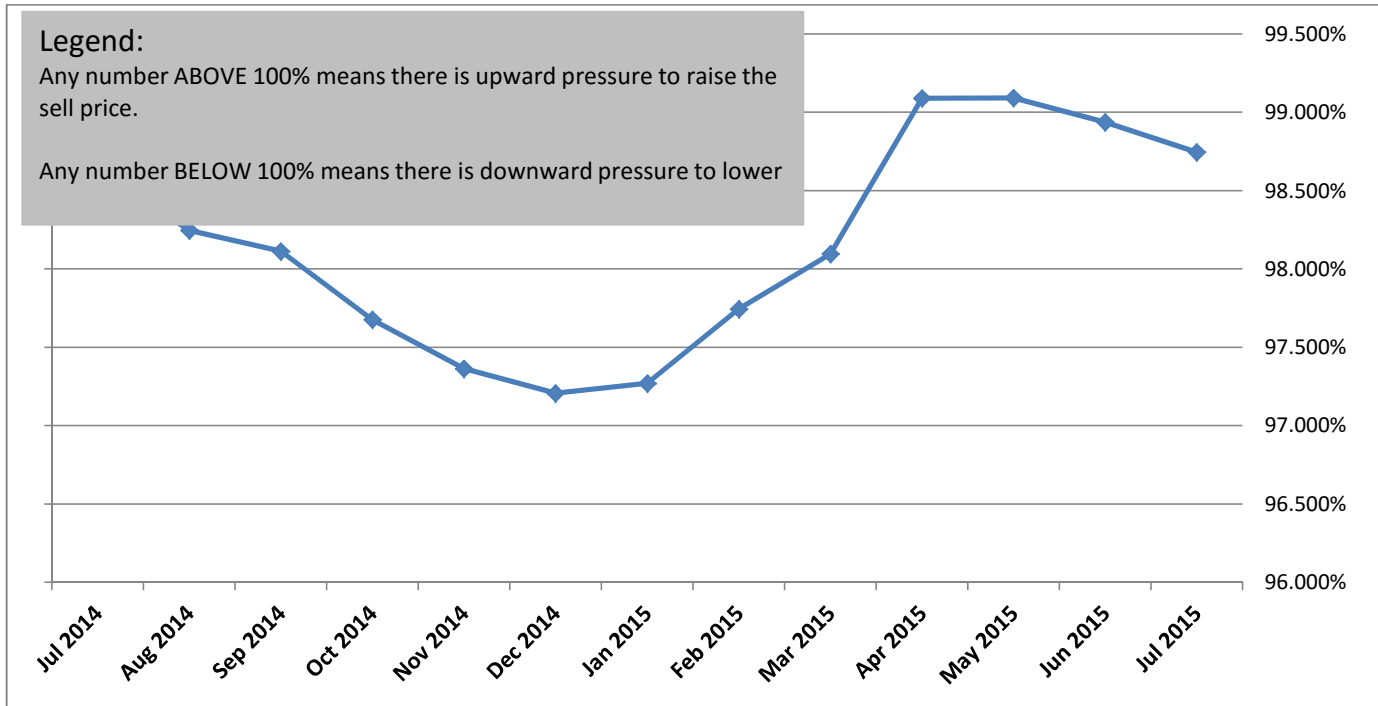
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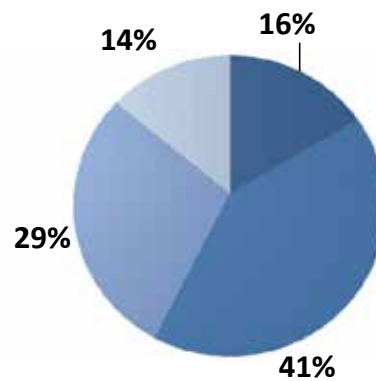


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Sale Type

- Other
- REO Sales
- Short Sales
- Standard Sales



Finance Type

- Cash
- Conventional
- FHA
- Other

The IVAR team has worked hard to improve services and make IVAR a better business association. IVAR is committed to defining its service and building member relationships not with promotional gimmicks and giveaways, but rather by refining a business-minded approach to serve our members' professional needs with our problem-solving approach. By focusing on value-added services, IVAR is committed to being the board of choice for Inland Empire REALTORS.

If you have any questions or suggestions on how IVAR can provide better services, please feel free to contact us.

Mark Dowling, Chief Executive Officer

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WEDNESDAY, SEPTEMBER 2ND

Networking
IVAR Breakfast Meeting
8:00am – 9:30am
IVAR Riverside Office

MONDAY, SEPTEMBER 14TH

Education
CRMLS Training
10:15am – 3:00pm
IVAR Riverside Office

WEDNESDAY, SEPTEMBER 16TH

Education
How to Get Listings in a Scarce Market
1:00pm – 4:00pm
IVAR Rancho Cucamonga Office

THURSDAY, SEPTEMBER 17TH

Education
How to Get Listings in a Scarce Market
1:00pm – 4:00pm
IVAR Riverside Office

FRIDAY, SEPTEMBER 18TH

Education
New Member Orientation
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