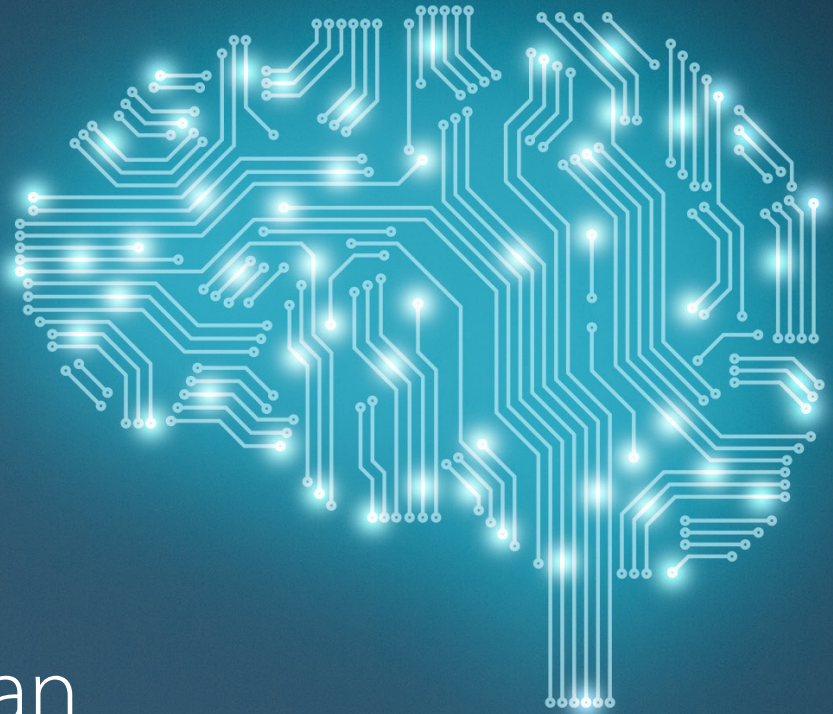


# INLAND VALLEYS REALTOR®

THE OFFICIAL PUBLICATION OF THE INLAND VALLEYS ASSOCIATION OF REALTORS®



## 4 Ways **AI** Can Make Your Business More Efficient

FOR MORE INFORMATION GO TO PAGE 8





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JULY 2019

# Table of Contents

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## COLUMNS

- |       |   |
|-------|---|
| 3     | <b>President's Message -<br/>Choose to Get Involved!</b>  |
| 4-5   | <b>Government Affairs Update -<br/>REALTORS® Oppose Two Bills<br/>That Would Hurt Rental Housing<br/>in California</b>  |
| 6     | <b>C.A.R. Realeagal Newsletter -<br/>Buyer loses \$40,000 in Earnest<br/>Money Deposit Scam / Don't Fall<br/>Victim to Groundless Independent<br/>Contractor Litigation</b> |
| 7     | <b>Apps You're Probably Not Using—<br/>But Should</b>   |
| 8     | <b>4 Ways AI Can Make Your Business<br/>More Efficient</b>  |
| 9     | <b>2019 REALTORS® Conference &amp; Expo</b>   |
| 10-16 | <b>Regional Housing Market Report</b>   |



## Choose to Get Involved!

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JESSE STREETER,  
2019 IVAR PRESIDENT

For the past few years, I've had the honor of being part of our leadership team at IVAR. Be it through committees like our Housing Policy Committee, Local Candidate Recommendation Committee, or on our Board of Directors or as an IVAR-selected Director to the California Association of REALTORS®, I have been fortunate to have the opportunities to serve alongside committed colleagues to shape a great professional organization.

That same opportunity exists for all of our members— and I hope you will choose to get involved as well. This association serves a leadership role in our industry and in our communities that many members only partly see. For those who choose to volunteer on a committee or join fellow leaders on our Board of Directors, I think you'll find your time and energy is rewarded with an enriched experience and understanding of the impact we can have together.

A few days ago, IVAR announced its 2019 leadership program, scheduled to begin in September. Each year, this program draws a group of IVAR members interested in gaining new skills to help them become leaders at this association, in their community or in their business. The program introduces each class to concepts and individuals who have progressed, learned and led.

There is no cost to join the IVAR leadership program. Our interest is in continually working to create new generations of leaders who will help to build on the work we have accomplished and break new ground with ideas and vision that you might contribute. If you're interested, details should be in your inbox or please contact Mark Dowling at [mdowling@ivaor.com](mailto:mdowling@ivaor.com) for more information and to sign up.

With 2019 more than halfway thru, it's time to start working to help 2020 President Donna O'Donnell build the team that will shape IVAR's future. Joining one of our committees offers a position of stewardship with IVAR. It's a leadership post for one of the top REALTOR® associations in California and one of the most engaged and important voices of industry in our region. All of that is due to the capable leadership of your colleagues and the tremendous work of our staff, led by CEO Mark Dowling.



PAUL HERRERA,  
GOVERNMENT AFFAIRS DIRECTOR

## REALTORS® Oppose Two Bills That Would Hurt Rental Housing in California

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When the California State Legislature returns to regular session in mid-August, two key pieces of troubling housing legislation will be waiting for their votes. REALTORS® statewide have been asked to weigh in on each of these in the past few months. Chances are we will once again be asking you to contact lawmakers to help either defeat the bills or win crucial amendments to avoid destructive consequences to well-intended notions.

California is indeed in a housing affordability crisis. To verify that, one needs just two numbers and a tiny bit of math. The median household income in California is approximately \$71,000. The median home sales price as of June is \$611,420. A home purchased using FHA financing at \$611,000 has a monthly payment (including taxes, insurance and mortgage insurance) of nearly \$4,000 a month. A household making \$71,000 per year has a pre tax income of slightly under \$6,000 per month.

To put it more simply, the median California household doesn't come close to being able to afford the median California home. That would seem to defy fiscal gravity except for this: there aren't nearly enough homes in California to handle our population. The end product of that number crunching is that

average Californians find it hard to afford the roof over their heads because there aren't enough roofs.

The solution to a supply-demand problem is to build. However, that doesn't solve next month's rent or a young family's seemingly impossible dream of homeownership. And while there are good ideas to try to alleviate the impact of the damage we have done as a state, some ideas bring the threat of compounding that damage and even helping to extend the crisis. We are opposing the legislation below for these reasons.

### AB 1482 – Statewide Rent Caps and Just Cause Evictions

AB 1482 has been through a number of changes that caused REALTORS® to initially oppose it, drop opposition and now oppose it once again. As initially introduced, the legislation would have imposed a maximum annual rental increase on all residential properties of 5 percent plus inflation. That flat rent cap would make it harder to build new rental units, hurt small rental owners who haven't raised rents to keep up with their own costs and do nothing to actually alleviate the shortage.

*continued on page 5*

C.A.R. negotiated amendments in May that allowed the legislation to move forward. Specifically, the legislation would exempt small landlords (defined as owning 10 or fewer units), create a rent cap of 7 percent plus inflation, allow rents to readjust to market level when a unit is vacated and turn the measure into a 3-year, emergency action that would expire at the end of 2022.

Since that negotiation, the actual changes written into the bill have fallen short of those goals. More troubling, a bill that the Assembly voted down has now been added to AB 1482. That language would require that rental owners renew leases indefinitely unless the tenant violated terms of the lease. The lease term date would essentially be rendered meaningless.

### SB 329 – “Mandatory” Section 8

SB 329, which has now completed half its legislative journey by passing the Senate, appears to aim to do a benign thing – outlaw discrimination on the basis of a potential tenant’s

source of income, including government voucher programs.

The problem with SB 329 is that the mechanism it uses turns Section 8 from a voluntary program for landlords into a requirement. Section 8 is not a simple voucher program. It requires an approval process, including property inspections, which routinely take 45-90 days to complete today. It also requires rental owners, whether they own one unit or 10,000, to enter into contracts with the local housing authority with provisions that can be particularly difficult for small mom and pop owners to meet.

And it does all of this without giving housing authorities more resources to handle a growing backlog.

Approving SB 329 would swamp an already overwhelmed system, turn a voluntary government approval system into a statewide mandate and force property owners into contracts with local housing authorities.

## Support our Mission, Support the REALTOR® Party

The most important thing each member can do to support our government affairs work is to stay informed and help spread the word on important issues to your colleagues, clients, friends and neighbors. Nothing is more important than your time, including the time you devote to making your voice heard at the ballot box each election day.

Our work is supported through voluntary contributions made by members to the REALTOR® Action Fund. These annual contributions of \$49 or more help ensure that we have the resources to research important issues, communicate with our members and mobilize our industry to have the impact necessary to make a difference.

You can make a contribution as you renew your membership – or anytime by going to [www.car.org/governmentaffairs/raf](http://www.car.org/governmentaffairs/raf).

Questions? Comments? You can reach Paul Herrera, Government Affairs Director, at [pherrera@ivaor.com](mailto:pherrera@ivaor.com) or on his cell phone at 951-500-1222.



## Buyer loses \$40,000 in Earnest Money Deposit Scam

In March we reported that a wave of earnest money deposit scams had reappeared and warned brokers and buyers to be vigilant. Here in June, these same scams are still occurring, and the perpetrators are absconding with even larger deposits.

This type of scam does not involve cybercrime, email phishing or identity theft. It's an old-fashioned scam that appears to follow the same basic format. An agent claims to have a listing for a short sale (or probate or other distressed property), but the property cannot be shown. After acceptance of an offer, the buyer makes an initial deposit usually in the \$5,000 to \$10,000 range, but as high as \$40,000, into the listing broker's non-independent broker escrow.

As with most short sale or probate properties, the process can take several months, and the buyer's agent is assured that the listing agent is working towards lender approval – it is just taking more time. Then the communication slows down, the selling agent begins to get concerned and calls the listing broker's escrow. There is no answer, no return call, no other number to contact, and the earnest money deposit is gone.

This scam is nearly the same as a series of scams that appeared in the Los Angeles area about two years ago. The Los

Angeles County sheriff eventually arrested the wrongdoers but only after millions of dollars had been lost.

### How to Avoid Falling Victim to Earnest Money Deposit Scams

1. Check to see what type of escrow it is, such as broker-owned, independent or controlled through a title company
2. Depending on the type of escrow, check the license status of the escrow on the government agency site responsible for licensing that escrow for fraud or other violations. If independent, check the status of the company on the Department of Business Oversight site. If controlled through a title company, check the status on the California Department of Insurance site. And if a broker-owned escrow, check the status of the broker through the Department of Real Estate Website.
3. Be wary of properties offered for sale which are unavailable for actual investigation or access.
4. Be extra cautious of short sales, probate or other distressed properties.

---

## Don't Fall Victim to Groundless Independent Contractor Litigation

C.A.R. recently learned that some members have received solicitations from lawyers regarding the independent contractor status in real estate. These lawyers are attempting to instigate groundless litigation and creating a false impression that just following the licensing law – such as required supervision and salespersons only working for one broker – creates an employment status. Don't be fooled by such uninformed messages from those trying to create litigation.

For over half a century, salespersons have overwhelmingly chosen the legal option of being independent contractors and running their business under California's real estate licensing law. The licensing law has provided this option for decades.

Moreover, the real estate licensing law reiterated the validity of real estate licensees as independent contractors

with amendments that went into effect January 1, 2019. These statutes specifically reiterate the independent contractor as a lawful choice between a broker and salesperson.

As recently as the current legislative session, AB 5, which is pending in the legislature, again refers to existing code sections making clear that existing law supports the independent contractor business model. The licensing law and other laws require independent contractors to have certain protocols including some specific contractual language such as that included in the C.A.R. Independent Contractor agreements and it is important to follow those practices.

Brokers and salespersons can be rest assured they don't need to choose between being an independent contractor or losing their license to practice real estate.



## A hand holding a smartphone, surrounded by various digital icons like a laptop, house, padlock, calendar, and location pin, symbolizing connectivity and digital life.

Have you ever walked a neighborhood with a buyer and wished the listing details of each home on the market would pop up on your phone as you stroll? There's an app for that.

**More targeted photo sharing.** [Cluster](#) lets you set up a private group to share photos with, unlike Facebook, which makes most posts available for public view. “Set up a cluster with your buyers, and they can see the listing photos you post,” Phillips said. Your clients can also comment on photos you share, adding another avenue for you to discover their wants and needs. For example, a buyer may leave a photo comment that says, “I love this kitchen!” That will inform your choices of homes to show that client. “It’s another way to connect to their personal home search,” Phillips added.

**Get to an offer faster.** Phillips suggested that every single listing will soon need to include an online 3D home tour to meet consumers' demand for more transparency and speed up the transaction process. "Consumers think we're hiding something from them," Phillips said. "The more information you give them, the more they're going to trust you." [Matterport](#), which partners with realtor.com®, is one company that provides the equipment and technology for 3D photos and videos, but there are others as well. Phillips, who recently sold his own home, said 3D tours can save time for sellers. "It sucks having to keep your house clean and leave at a moment's notice to accommodate a showing when your house is on the market," he said. "3D tours can get to the more serious buyers faster. When a buyer comes to visit a home after seeing a 3D tour, it's the second time they're inside the house—and they know by then that they're ready to make an offer."

**Parse out your personal and business communications.** You don't need a separate phone line for your business. The [Sideline](#) app enables users to connect one phone to multiple phone numbers—complete with a different ringtone for each number. Knowing whether an incoming call is personal or business-related can help you make smarter decisions about when and where it is appropriate to take a call.

# 4 Ways AI Can Make Your Business More Efficient



by Adrian Fisher

Artificial intelligence, which is [predicted to grow to an \\$89.8 billion industry](#) by 2025, is already having a profound effect on consumers—but it will also significantly impact real estate professionals. From chatbots that handle clients' needs to smarter ad campaigns that produce high-quality leads, AI is changing the way agents work.

Here's how the technology will impact the buying and selling process for agents and brokers.

## Provide accurate property valuations.

Determining property value can be challenging. You must evaluate as many factors as possible to give a fair price. However, the assessment no longer has to be done manually.

Automated valuation models, or AVMs, use regression analysis to estimate the market value of a property accurately by looking at similar properties that recently sold in the market. You can leverage machine learning software to analyze vital information, such as changes in the local neighborhood, schools, public transportation, and other factors, to assess property values. This enables you to dig deeper beyond the previous sale price to provide a more precise property value.

AI software can also streamline the negotiation process by predicting where a price compromise is likely to happen. You can prevent business losses that may result from giving a property price that's too low or too high. With AI, you can be assured that an initial offer is well within the market price and that you have the data to back it up.

## Create better ad campaigns for lead generation.

[AI is improving how ads target consumers](#) so you can get in front of more people. Instead of spending time and resources to set up an ad campaign manually, you can let AI do the hard work for you.

From ad creation and targeting to custom video listings, AI is a powerful tool that can help increase lead generation. AI-based software can automatically generate suggested ad campaigns by detecting your new listings and upcoming open houses in the MLS. With every new lead, the system then notifies you via a text message and email. You'll also be able to access detailed reporting that shows ad performance and specific insights about who the ad has reached. This helps you save time to focus on other meaningful business tasks.

## Engage clients and increase lead conversions.

You aren't available to speak to potential clients around the clock. However, chatbots are ready to interact 24/7 with online leads that come to you via your website. Sixty-nine percent of consumers prefer chatbots for quick communication with brands, according to [The 2018 State of Chatbots Report](#).

Chatbots can prompt customers to ask questions and instantly respond to queries about a property, such as those related to square footage, lot size, number of bedrooms, and any other details. Using machine learning, you can discover more about a client's home search and preferences and then respond to more complex questions over time. Chatbots can also make personalized offerings based on a specific user's preferences.

While chatbots will not replace you entirely, they make it easier for you to qualify online leads and increase transactions. Many agents have managed to increase property closings by using chatbots and personal assistants.

## Streamline data management.

You deal with massive amounts of data involving legal papers, appraisal reports, zoning regulations, and other crucial documents. Although documents have become digital, humans must still sift through all of the data. However, AI makes it possible to manage data faster and more thoroughly without the human eye.

AI-based tools can spot inaccuracies in data by continually analyzing it. These tools can send notifications to you in the event of any inconsistencies, such as empty MLS fields, missing signatures, legal mistakes, and invalid characters.

You can use AI-powered software to conduct demographic market research and financial and environmental analysis. Software that uses machine learning can recognize patterns in the data to generate actionable insights. For example, with enough relevant data, AI can predict when a particular type of property will increase in popularity.

Much of AI has yet to enter the real estate industry. However, it's gaining traction quickly. Agents that are prepared to embrace AI-based technologies will take their business to new heights and remain competitive in a changing landscape.



# IMAGINE THE POSSIBILITIES

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NATIONAL  
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# Housing Data Report June 2019

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



A report brought to you by the Inland Valleys Association of REALTORS® (IVAR)  
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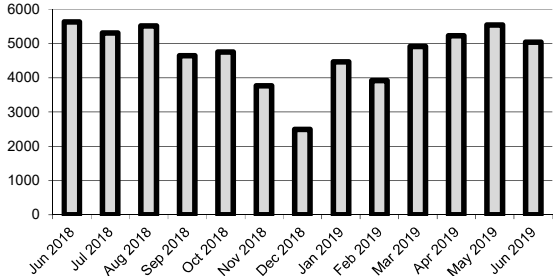
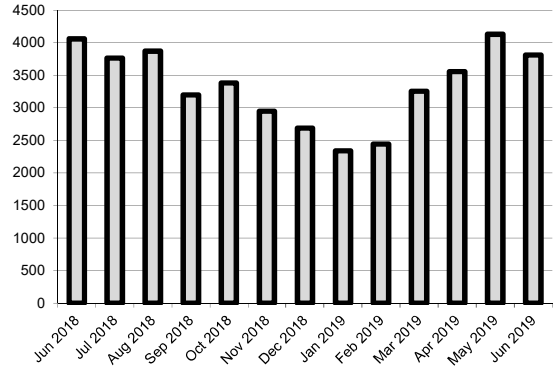

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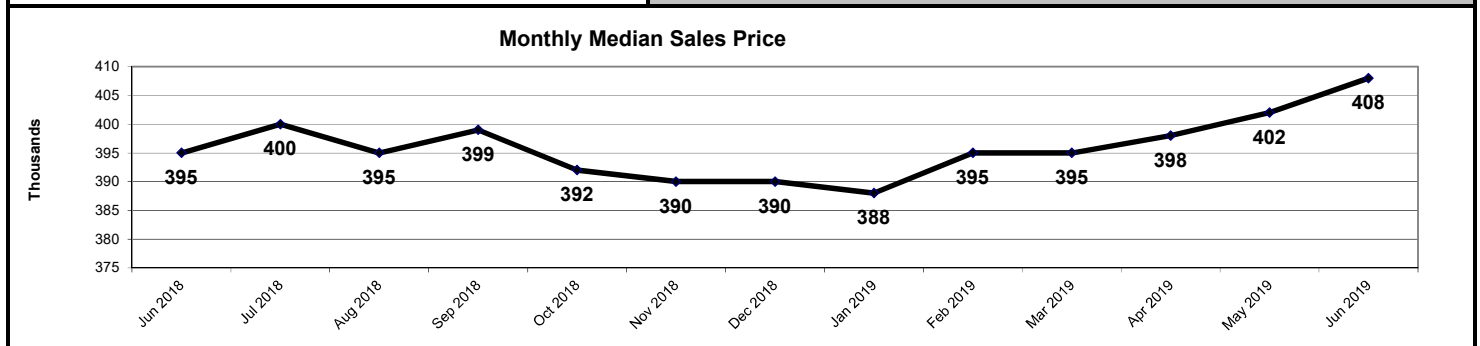
**RANCHO CUCAMONGA OFFICE**  
10574 Acacia Street, Suite #D-7  
Rancho Cucamonga, California 91730  
Office: 909-527-2133

## Mark Dowling, Chief Executive Officer

- The regional housing market for the first half of 2019 reflect a steady, but slightly sluggish sales environment. New Listings and Sold Listings were down slightly at 4.2% and 4.4%, and total Sales Volume was down 2.2%
- Median Sales Price was up 3.3% (\$408,000) in a month-over-year comparison for June.
- Days on Market – up 58.8% for the first six months of 2019 – has increased to 27 days.



		Jun-2018	Jun-2019	Annual Change		
<b>Monthly New Listings</b> 		<b>New Listings</b>	<b>5,632</b>	<b>5,038</b>	↓	<b>-10.5%</b>
		<b>Pending Sales</b>	<b>3,745</b>	<b>4,233</b>	↑	<b>13.0%</b>
		<b>Sold Listings</b>	<b>4,060</b>	<b>3,813</b>	↓	<b>-6.1%</b>
		<b>Median Sales Price</b>	<b>\$395,000</b>	<b>\$408,000</b>	↑	<b>3.3%</b>
		<b>Sales Volume (\$M)</b>	<b>\$1,716</b>	<b>\$1,662</b>	↓	<b>-3.1%</b>
<b>Monthly Closed Listings</b> 		<b>Price/Sq.Ft.</b>	<b>\$223</b>	<b>\$224</b>	↑	<b>0.4%</b>
		<b>Sold \$/List \$</b>	<b>100.00%</b>	<b>99.06%</b>	↓	<b>-0.9%</b>
		<b>Days on Market</b>	<b>15</b>	<b>20</b>	↑	<b>33.3%</b>
		<b>CDOM</b>	<b>17</b>	<b>23</b>	↑	<b>35.3%</b>
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.						
						



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## Jan through Jun 2019 - YTD Comparisons

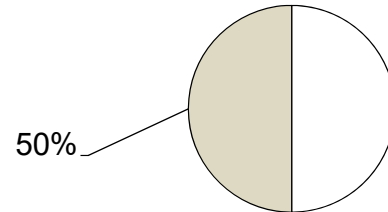
### Inland Valleys Regional Summary

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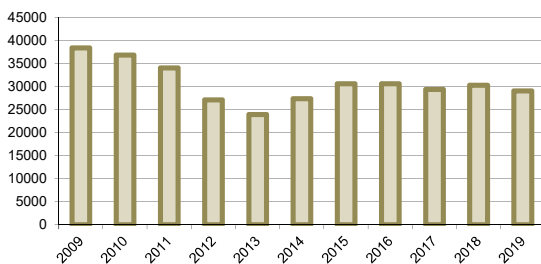
We are 6 months through the year:

The statistics shown below are for the first 6 months of the years represented.

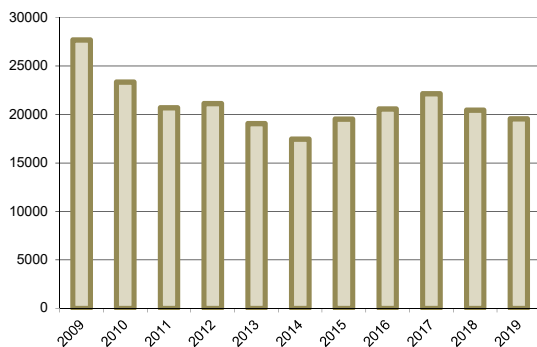
Month to month comparisons give you a quick way to see what is recently changing in the region. However, by comparing Year-To-Date (YTD) information across several years, you can observe more significant trends.



YTD New Listings



YTD Closed Listings

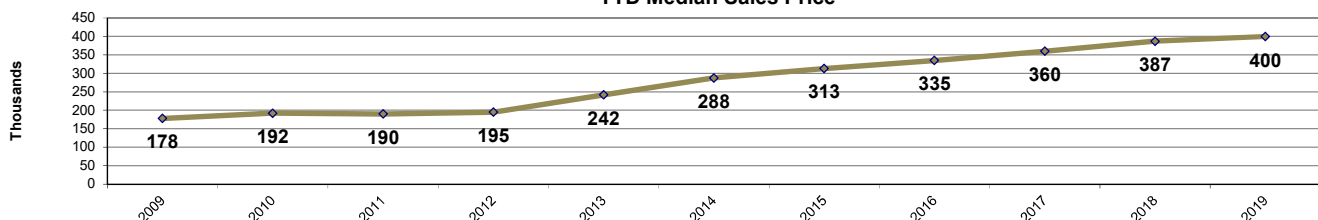


	Jan-Jun 2018	Jan-Jun 2019	Year-Over-Year Change
New Listings	30,348	29,077	↓ -4.2%
Pending Sales	22,196	22,757	↑ 2.5%
Sold Listings	20,436	19,543	↓ -4.4%
Median Sales Price	\$387,000	\$399,900	↑ 3.3%
Sales Volume (\$M)	\$8,499	\$8,310	↓ -2.2%
Price/Sq.Ft.	\$218	\$221	↑ 1.3%
Sold \$/List \$	100.00%	98.64%	↓ -1.4%
Days on Market	17	27	↑ 58.8%
CDOM	19	33	↑ 73.7%

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YTD Median Sales Price



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## Jun 2019 City Overview

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As a service and convenience to our members, IVAR is pleased to offer several "Quick Look" reports. This is one more way for IVAR members to stay informed with minimal effort.

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

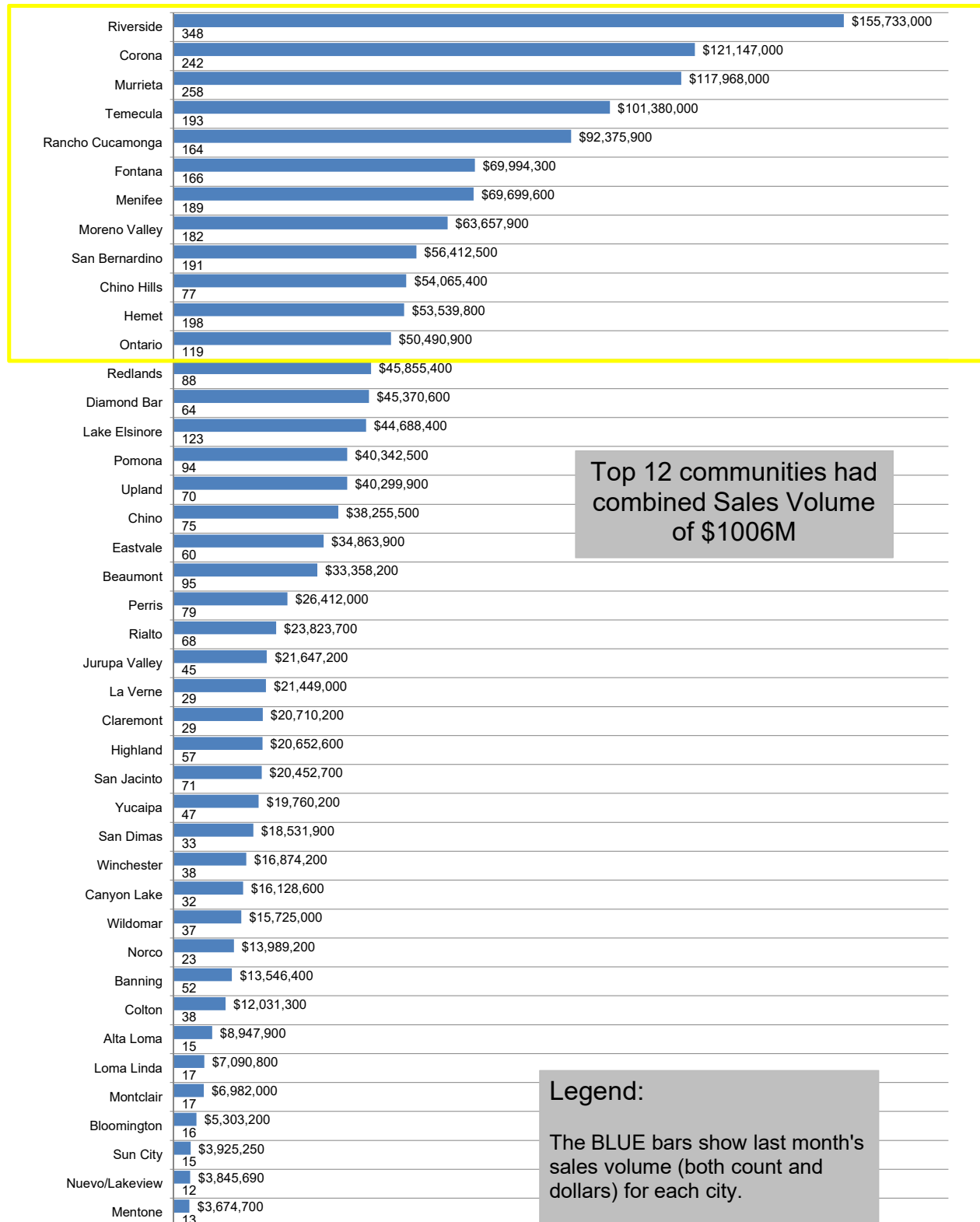
	YOY Sales Transactions	YOY Median Sales Price %	Median Sales Price \$	Inventory	Price per Sq.Ft.	Total Days on Market
Alta Loma	⇒ 0%	↓ -9%	\$ 573,000	24	\$ 314	25
Banning	↑ 11%	↓ -3%	\$ 258,250	104	\$ 175	39
Beaumont	↓ -5%	↑ 9%	\$ 350,000	151	\$ 166	35
Bloomington	↑ 7%	↑ 2%	\$ 342,500	18	\$ 255	29
Canyon Lake	↑ 33%	↑ 9%	\$ 447,500	75	\$ 236	24
Chino	↓ -19%	↑ 6%	\$ 495,000	113	\$ 274	21
Chino Hills	⇒ 0%	↑ 3%	\$ 645,000	128	\$ 347	29
Claremont	↓ -28%	↑ 4%	\$ 705,000	28	\$ 376	16
Colton	↑ 19%	↑ 15%	\$ 319,500	60	\$ 196	17
Corona	↑ 7%	↑ 2%	\$ 491,000	317	\$ 255	25
Diamond Bar	↑ 12%	↓ -11%	\$ 644,500	82	\$ 380	23
Eastvale	↑ 18%	↑ 3%	\$ 586,500	113	\$ 207	34
Fontana	↓ -17%	↑ 5%	\$ 425,000	262	\$ 231	22
Hemet	↓ -14%	↑ 9%	\$ 271,750	305	\$ 159	29
Highland	↑ 4%	↑ 4%	\$ 345,000	86	\$ 211	15
Jurupa Valley	↑ 10%	↑ 9%	\$ 492,020	78	\$ 231	27
La Verne	↑ 12%	↑ 8%	\$ 700,000	33	\$ 375	15
Lake Elsinore	↑ 5%	↑ 0%	\$ 375,000	189	\$ 184	24
Loma Linda	↓ -6%	↓ -7%	\$ 407,000	15	\$ 243	26
Menifee	↑ 24%	↑ 3%	\$ 375,000	283	\$ 186	30
Mentone	↑ 44%	↓ -19%	\$ 284,000	12	\$ 222	10
Montclair	↓ -29%	↓ -1%	\$ 410,000	19	\$ 309	10
Moreno Valley	↓ -5%	↑ 4%	\$ 348,400	232	\$ 203	14
Murrieta	⇒ 0%	↑ 1%	\$ 434,995	352	\$ 192	21
Norco	↓ -23%	↓ -1%	\$ 585,000	38	\$ 294	18
Nuevo/Lakeview	↓ -8%	↑ 4%	\$ 313,000	19	\$ 188	24
Ontario	↓ -11%	↑ 4%	\$ 437,000	183	\$ 272	28
Perris	↓ -15%	↑ 4%	\$ 330,000	120	\$ 180	21
Pomona	↑ 4%	↑ 0%	\$ 422,500	108	\$ 316	28
Rancho Cucamonga	↓ -1%	↑ 1%	\$ 515,000	253	\$ 286	22
Redlands	↓ -7%	↑ 5%	\$ 435,000	96	\$ 257	15
Rialto	↑ 1%	↑ 3%	\$ 356,500	96	\$ 237	21
Riverside	↓ -1%	↑ 6%	\$ 419,500	587	\$ 252	19
San Bernardino	↓ -15%	⇒ 0%	\$ 285,000	306	\$ 220	20
San Dimas	↑ 27%	↓ -6%	\$ 540,000	34	\$ 366	18
San Jacinto	↑ 15%	↑ 5%	\$ 305,000	98	\$ 157	14
Sun City	↓ -52%	↑ 13%	\$ 256,000	39	\$ 175	36
Temecula	↓ -15%	↓ -3%	\$ 467,500	289	\$ 227	23
Upland	↓ -20%	↑ 4%	\$ 572,500	110	\$ 291	21
Wildomar	↓ -30%	↑ 10%	\$ 424,900	66	\$ 188	21
Winchester	↓ -40%	↑ 5%	\$ 447,500	77	\$ 181	26
Yucaipa	↓ -36%	↓ -1%	\$ 380,000	84	\$ 214	29

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## Jun 2019 - Sales Volume per City

As a service and convenience to our members, IVAR is pleased to offer several "Quick Look" reports. This is one more way for IVAR members to stay informed with minimal effort.

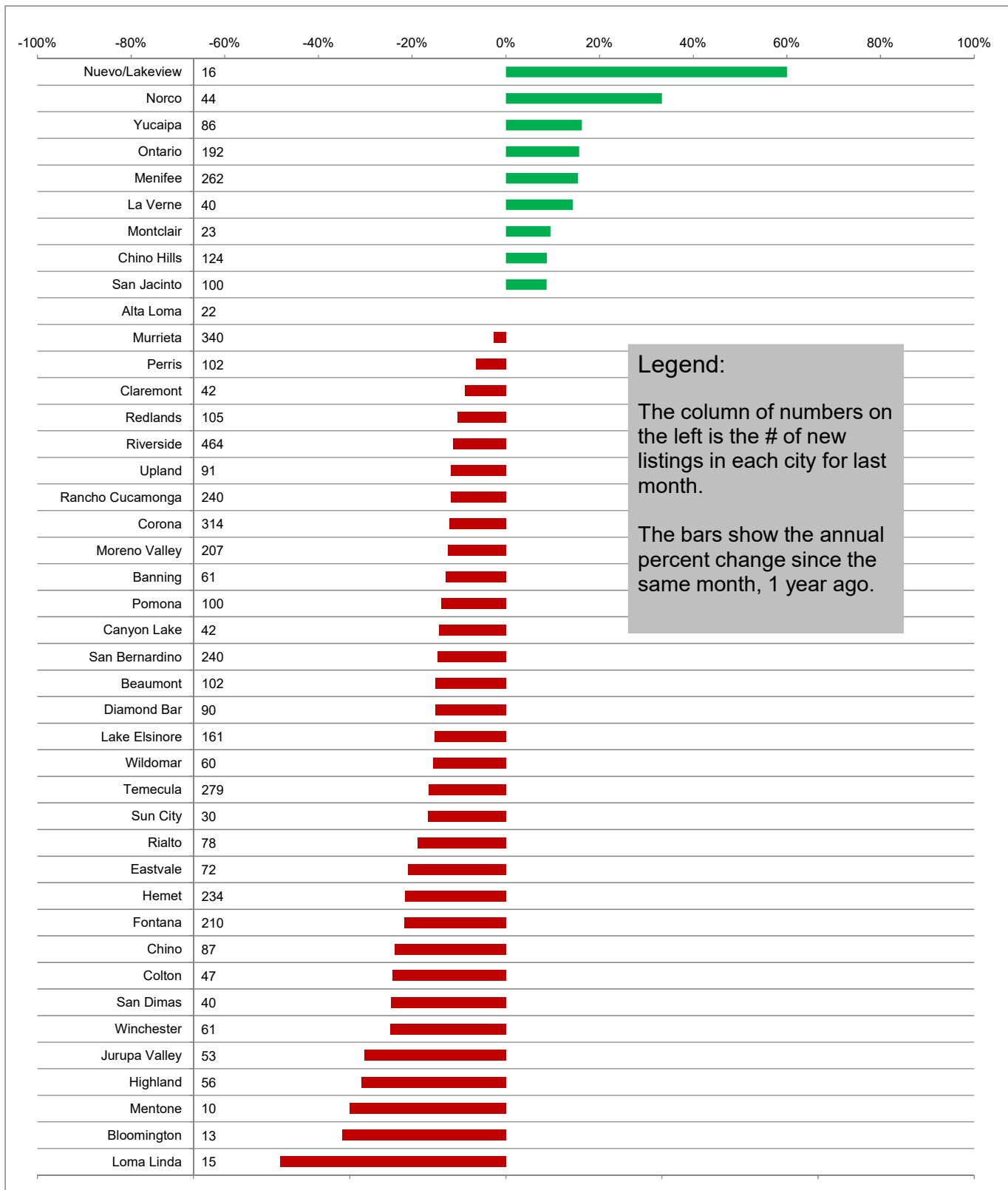




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### Jun 2019 - Top Communities with New Listings (year-over-year)

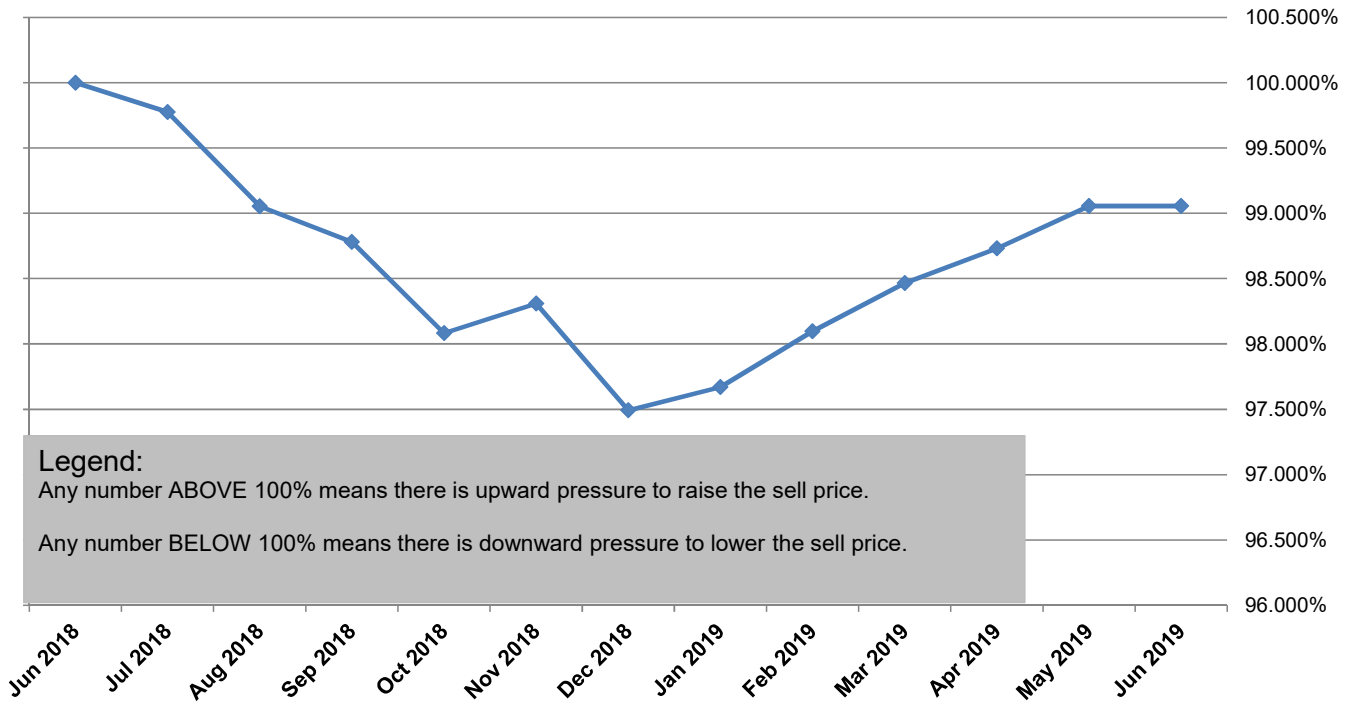
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## Sell Price vs Original List Price

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### This report is brought to you by IVAR:

As a service to the more than 4 million residents of the Inland Empire, the **Inland Valleys Association of Realtors®** is proud to distribute this data report on the housing market in the 50 communities served by our Realtor Members.

The core purpose of IVAR is to help its members become more professional and profitable, while promoting and protecting real property rights.

### FINANCE TYPE

