



TUOLUMNE REALTOR®
“The Voice of Real Estate for Tuolumne County”

TUOLUMNE COUNTY ASSOCIATION of REALTORS®

14195 Tuolumne Road, Sonora, California 95370
Tel. (209) 532-3432 – FAX (209) 533-9418 - www.TCRealtors.org



The Tuolumne County
Association of Realtors®
In Support of
in†erfaith Community Social Services
Presents the Office vs. Office Contest

Please help us support **in†ERFAITH COMMUNITY SOCIAL SERVICES** of Tuolumne County by donating to our non-perishable food drive. A collection of the following types of non-perishable food items and check donations will begin **November 1st.**

- ♦ Hearty Canned Soups
- ♦ Tuna
- ♦ Hamburger Helper
- ♦ Macaroni & Cheese
- ♦ Canned Fruit
- ♦ Canned Vegetables
- ♦ Boxed Mashed Potatoes
- ♦ Tomato Sauce



Please assign an **Office Team Leader** to collect all items and check donations.

Checks will need to be made out to the **Tuolumne County Association of Realtors®**
Charitable fund ID # 47-1404440

All items collected must be brought to the Tuolumne County Association of Realtors® office on or before **Monday, December 5th.**

Any items brought after 4:30pm on December the 5th will not count towards the Office vs. Office Contest.

The contest winner will be announced at the Annual MLS Breakfast on Tuesday, December 6th!

The Winning Office will receive a Special Office Lunch!

Thank you,
Jan Dyer, Public Relations Chairperson
Susan Epperson, Special Events Chairperson
Tammy Hammond, Special Events Chairperson





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UGLY SWEATER PARTY

HO! HO! HO!

We're having a party & hope you can go!

The Tuolumne County Association of REALTORS®
Invites you to:
The Annual Multiple Listing Service Breakfast
Tuesday, December 6, 2016 at 9:30am

Put on your ugliest Christmas sweater and
join your fellow REALTORS® and
Affiliates for a morning of holiday merriment.

The uglier the sweater the better!!
A prize will be awarded for 1st, 2nd & 3rd place!

What's in your omelet?
This year we will be providing all the fixings to
make your own omelet.

Bring a dish to share...
Come and mingle and
jingle 

[TOC](#)



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We would like to thank Carolyn Botell for her devoted diligence to the Association Membership over the past 14 years. Carolyn will truly be missed and we wish her all the best in her future endeavors.



WELCOME
New REALTOR® Member:
Julie Yorston - Alison James

[Bark Beetle & Tree Mortality Info CLICK HERE](#)



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The 2017 Realtor Member statements are now available.

You can access your invoice by going to
www.realtor.org
or click below.



**Step by Step instructions are located
in the MLS Documents, under 2017
How to pay dues folder.**

*Need someplace to
host your next event
or know someone who
does??*

*We have the perfect
place for you!*



TCAR - No longer bills or accepts cash or checks for instore purchases. Purchases must be paid for at the time of purchase via credit card.

We Accept:

- ♦ Visa
- ♦ Mastercard
- ♦ American Express
- ♦ Discover





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Are You Ready For the 2016 NAR Code of Ethics Training Cycle Deadline?

REALTORS® have been required to complete ethics training of not less than 2 hours, 30 minutes of instructional time within a four-year cycles.

The current four-year cycle started January 1, 2013 and will end on December 31, 2016.

The training must meet specific learning objectives and criteria established by the National Association of REALTORS®. Failure to complete training during any cycle will lead to suspension of membership beginning in January and February immediately following the cycle deadline, and complete termination of membership starting March 1st after the cycle deadline.

Members may complete training through your local Association or through home study, correspondence, classroom or online courses. As part of the 12 FREE Hours of Online CE Courses from C.A.R., members can complete both the NAR requirement as well as fulfill their CE Requirement. Go to store.car.org/12FreeCE to access the training.

After this year, the Code of Ethics Training Cycle is every 2 years and training must be completed at any time during the established future cycles:

- January 1, 2017 to December 31, 2018
- January 1, 2019 to December 31, 2020

Not sure if you have completed your required NAR COE training for this cycle? Contact TCAR office for assistance right away! Please do NOT wait until the last minute, you could lose your Realtor membership and status!

Do you need to renew your real estate license this year? Do you prefer a "live review" class for study?

Those types of education do still exist. Duane Gomer school has sessions at various places & dates in California.

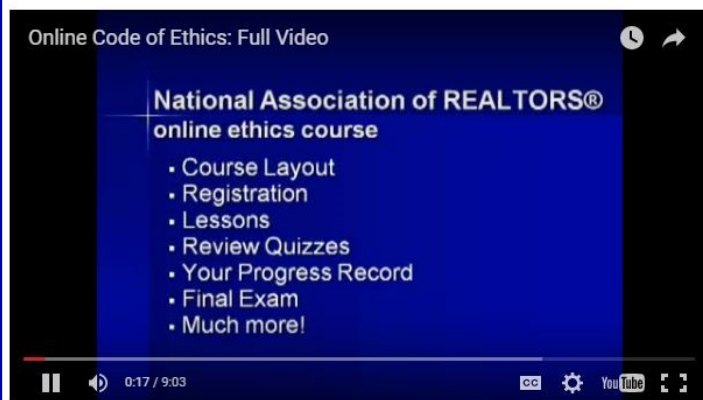
First you buy the course materials, and study them online or on paper. Then you attend a Live Review class. Finally you take the exam online via their website. (There are no paper exams anymore.)

Find a Duane Gomer CE Live Review class at:

https://duanegomer.biz/live/schedule_ce.asp

Video: How to Complete the Training

JANUARY 12, 2012



This tour will help make your online training experience as productive and enjoyable as possible by familiarizing you with the course layout and answering frequently asked questions before you begin. You can watch the full video tour or specific segments. Please note that the tour is optional; to bypass it and go directly to the course, click "Skip the Tour/Start the Course" below.

**NAR provides a
FREE online COE
training class HERE**





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December 2016 GAD CORNER **Government Affairs Update**

Ron D. Kopf RonDKopf@aol.com (209) 743-6193

Contact your TCAR Government Affairs Director for more information or to share information on the topics below or on other governmental topics.

Local Election Results Discussion - **TUD Board** - New Directors are Barbara Balen (previously served two terms on the TUD board) and Bob Rucker who is a valley Rep for Congressman Jeff Denium. Ron Kopf was the reelected incumbent. Bob Rucker and Ron Kopf were supported by TCAR along with TUD Director Kent Johnson.

Measure K - Passed with the support of TCAR. This will allow affordable rental units to be built in the County utilizing certain types of public funding required by Article 34 of the California Constitution, which requires local voters authorize the “development, construction, or acquisition of affordable rental housing” prior to it being produced.

Water Conserving Plumbing Fixtures - Beginning January 2017, California Civil Code § 1101.4 requires that all homes built on or before January 1, 1994 must be equipped with water conserving plumbing fixtures. Although this law does not create a point of sale requirement (unlike water heater strapping and smoke alarm compliance), it does trigger a disclosure to the buyer (like carbon monoxide detectors). As the industry works through the application of the law, there is much confusion on everyone’s part as to what needs to be done and by whom. To help with this, C.A.R. is creating a client Q&A, modifying an existing disclosure, and modifying two seller disclosure forms. The C.A.R. Legal Q&A Water Conserving Plumbing Fixtures has additional information.

Realtor Education/Information Programs for 2017 Discussion - Please let me know if you have ideas or suggestions for Realtor educational and informational workshops in 2017. There are CAR funds available for Community informational meetings that are relevant to our area and meet CAR guidelines.

Challenges Obtaining and/or Maintaining Affordable Homeowners Insurance - The County is continuing outreach to document what is happening in our community regarding homeowners insurance. They need specific detailed information from those who have experienced problems obtaining and/or maintaining affordable homeowners insurance. Those experiencing such insurance challenges are asked to complete and return a form on the County website at: <http://www.co.tuolumne.ca.us/DocumentCenter/View/4520>

PACE Update - HERO/PACE Lender and County Association Sued in Class Action on November 1st, in Southern California alleging “predatory or Deceptive Loans with “Predatory Characteristics” - Lawsuit highlights unfairness, abuse and expense of certain energy improvement financing programs. Local Oak Valley Bank has provided a letter to the HPC Committee stating that they would not provide home loans that were subordinate to Pace financing nor will Fannie May, Freddie Mac or VA. Randy Hanvelt stated he was going to set up a committee to look at further and Ron Kopf has contacted Randy to be on that committee.

Status of CRA Director Search - David Gonzalves, will take the helm of Tuolumne County’s Community Resources Agency on January 3, 2017. He is taking over for the agency’s current director, Bev Shane, who has worked for the county for the past 30 years and retires in mid-January. He is a Merced County native, grew up frequently taking trips to the county with his family on weekends and holidays. He has also owned a second home in Twain Harte for the past 10 years with his wife, Jacqueline, where he estimates they spend about 30 percent of their time. According to a county press release announcing his hiring “He was the top-ranked candidate amongst three rating panels used in this recruitment that helped assess technical skills and fit with the community,”

General Plan EIR Update - At our Nov LGR meeting with Supervisor Brennan she indicated that one of her key goals for 2017 is to get a correct and defensible General Plan completed in the first Qtr of 2017. She added that it is a critical document for the County and the next steps would be to bring Zoning and Ordinances into compliance with the established direction of the General Plan.

Historic Tuolumne Signage - County is amending the MOU with TEDA to apply funds to the entrance sign. Evan was working on this with the Tribe but had to recuse himself because his wife is on the TEDA council. The baton has been passed to John Gray and Craig Pedro. John was going to find where everything stands and get back with me.

TOC



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C.A.R. INSURANCE PRODUCTS

Insurance for Members of the
California Association of REALTORS®



The Benefits of Membership

Business Products

- **NEW:** C.A.R.'s Exclusive E&O Program
- ✓ easy online application
- ✓ premiums start at \$517 a year
- Workers' Compensation
- Business Owners Property/Liability
- Cyber Liability
- Employment Practices Liability

Personal Products

- Auto/Home Program for C.A.R. Members

Medical Insurance

- Group medical plans
- ✓ Kaiser Permanente
- ✓ Anthem Blue Cross (Statewide Prudent Buyer Network)
- Individual medical plans
- Covered California

Dental Insurance

- Three plans designs
- No waiting period for any services
- Up to \$2000 annual dental benefit
- Up to \$1000 annual orthodontic benefit

Vision Coverage

- VSP: the leading vision provider
- Free annual exam
- Lenses and frames every 12 months with a \$20 copay

Life Insurance

- Life & AD&D - \$25,000 or \$50,000 benefit
- Voluntary AD&D policy, coverage up to \$500,000

New members have special enrollment rights for health and life insurance products.

Call us today or visit our website for
quotes and more information:

800.939.8088
www.RealCareCAR.com



C.A.R. INSURANCE PRODUCTS

IT'S ALL UNDER
ONE ROOF.
C.A.R. HEALTH PLANS
INDIVIDUAL PLANS
COVERED CA



C.A.R. Health Plans Open Enrollment NOV 1 - DEC 15

MEDICAL, DENTAL, AND VISION

Exclusively for C.A.R. members, their families, and employees.

WHY IS OPEN ENROLLMENT SO IMPORTANT?

Because the ACA requires individuals to have qualifying health insurance coverage or else you may face a tax penalty of up to \$695 per person or \$2,085 per household as adjusted by inflation.

NOW IS THE TIME TO SELECT YOUR PLAN FOR 2017.

Each C.A.R. member can choose between the C.A.R. Group Health Plan, the individual market, or the Covered California marketplace. Only RealCare can offer all three options - call us so we can help guide you to the right choice for you and your family.

COMPARE.

ADVANTAGES OF THE C.A.R. GROUP PLANS

- Larger network of doctors and hospitals
- More plan options
- Choose between Kaiser and Anthem Blue Cross
- Group dental and vision with the nation's top carriers
- More coverage than most individual plans
- No waiting periods
- Rich annual benefits
- Competitive pricing

ADVANTAGES OF INDIVIDUAL & COVERED CA PLANS

- Potentially lower prices
- Premium subsidies for qualifying households

ENROLLMENT OPPORTUNITIES ARE LIMITED.

Individuals may only enroll in individual health insurance during Open Enrollment, October 1, 2016 through January 31, 2017, or November 1st through December 15th for the C.A.R. program. There are some exceptions. Call RealCare for more information.

800.939.8088 | realcarecar.com

OPEN ENROLLMENT 2017



C.A.R. EDUCATION

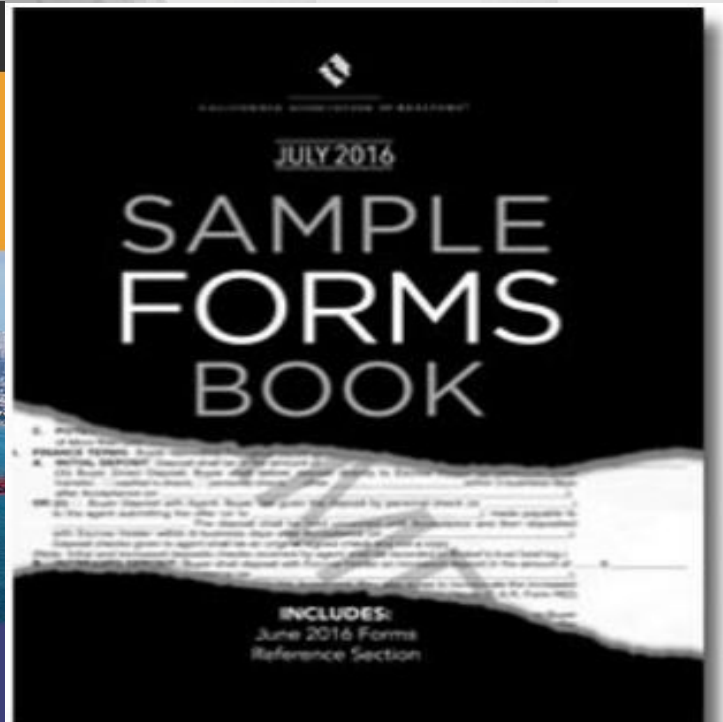
Claim your **12 FREE** hours today!

As part of your 2016 C.A.R. membership you receive **12 FREE** hours of online CE courses from C.A.R. and The CE Shop. These hours must be claimed by **December 31, 2016** or they will expire.



CLAIM NOW >

Confused about what mandatory courses you need? Our Online Customer Care Team at The CE Shop can help you through! Please note: the free hours are available to all members who have not already used their 12 FREE hours of online CE courses in 2016 and as long as you are a member in good standing of C.A.R.

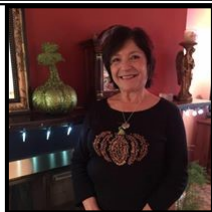




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From the MLS Director's Desk: Ofelia Ontiveros

**In September a required change was made to
(PCAUC)**

Please see all On-Market Statuses below

Active (A): A valid listing contract exists and no offer (with or without contingencies) has been accepted. This is an On-Market status.

Pending Contingency 72 hour cancellation (PC-72): Offer accepted with contingency. *Upon written notification by seller*, buyer has 72 hours (or whatever time frame contract states) to release the contingency. If buyer fails to release contingency seller may cancel contract. This is an On-Market status.

Back on Market (BOM): A valid listing contract exists and no offer (with or without contingencies) has been accepted. This is an On-Market status. (Was previously off the market).

Active – Pending Contingency – REO (APCREO): REO Listing. The seller has accepted an offer but the lender has not approved it and the seller wishes to continue receiving offers. This is an On-Market status.

Pending Contingency – Active Under Contract (PCAUC): Offer accepted and either 1) Seller requests that property remain in an On-Market status and is looking for back-up offers, or 2) the sale is subject to court or other third party approval. This is an On-Market status.

SUPRA

***If you are having a problem with
your key after hours please call***

Supra at

877-699-6787.

***Make sure that your contact
information is up to date so you
receive notices of any
interruptions in Supra services.
If you are having a problem with
your Active key please contact
Supra and inform them of the
problem that you are
experiencing. Supra will issue
you a reference number if they
determine that the key needs to
be replaced by TCAR. Once you
have a reference number call
TCAR to get a replacement key.***

*It has been a good year, I want to thank our 2016 MLS committee members for
their time and assistance in making the MLS better for our membership.*

With heartfelt gratitude,

Ofelia Ontiveros

Director of MLS Services



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General Information

2016 Officers

Val Ogletree — President
Adam Wilson — President Elect
Stella Sauls — Treasurer

2016 Board of Directors

Kathie Burby — Past President
Veronica Hemphill — Director
Melissa Oliver — Director
Judith Austin — Director
Roy Navarro — Director
Sam Segerstrom — Director

The Board of Directors meet at 9:00AM
on the third Wednesday
of each month at TCAR
(unless otherwise announced)

TCAR Staff

Shauna Love—Executive Officer

Shauna@TCRealtors.org

Ofelia Ontiveros—MLS Director

Ofelia@TCRealtors.org

Ron Kopf—Government Affairs Director

RonDKopf@aol.com

Carolyn Botell—RETS/IDX Administrator

Carolyn@TCRealtors.org

T.C.A.R.

14195 Tuolumne Rd, Sonora, CA 95370

PH (209) 532-3432

FAX (209) 533-9418



Have you seen TCAR's Facebook page?

<https://www.facebook.com/home.php#!/pages/Tuolumne-County-Association-of-Realtors/125779880796966?fref=ts>

Log in, search Tuolumne County Association of REALTORS® , and “like” us

TCAR Newsletter Advertising Rates

Times Per	12X	5-11X	1-4X
Full Page	150	190	225
Half Page	80	100	120
Quarter Page	45	55	65
Business Card	25	30	35
Inside Front or Back Cover	200	240	275



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November Events

Residential Purchase Agreement class here at TCAR

C.A.R. Instructor: Howard Fallman



Thank you to Grace Moving
for hosting lunch
and thank you to
all that attended.

Hope to see everyone at
the next event!



95th Annual Community Awards Gala at Black Oak Casino

Presented by: Tuolumne County Chamber of Commerce

TCAR Realtor member Jim O'Neil

was given the prestigious
Citizen of the Year award.





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California Association of
REALTORS®
Call Toll Free (800) 939-8088

HOME ERRORS & OMISSIONS PERSONAL COVERAGE COMMERCIAL COVERAGE MEDICAL COVERAGE DENTAL & VISION PLANS LIFE INSURANCE COVERED CALIFORNIA ABOUT REALCARE

FREQUENTLY USED CONTACT INFORMATION

BLACK KNIGHT FINANCIAL SERVICES: MLS SOLUTIONS

TECH SUPPORT HELP DESK: 1-877-MLS-HELP (1-877-657-4357) paragonsupport@lpsvcs.com

CALIFORNIA ASSOCIATION OF REALTORS® (CAR)

CAR LEGAL HOTLINE SALESPERSON 1-213-739-8282

CAR LEGAL HOTLINE BROKER/OFFICE MANAGER 1-213-739-8350

CAR CUSTOMER CONTACT CENTER (HELP DESK): 1-213-739-8272 cs@car.org

ZIPFORMS & RELAY PRODUCT HELP

zipForms® Technical Support 1-213-739-8227 support@zipform.com

RELAY™ Products 1-586-840-1168

NATIONAL ASSOCIATION OF REALTORS® (NAR)

NAR CUSTOMER SUPPORT: 1-800-874-6500

NAR INFORMATION CENTRAL: infocentral@realtors.org

REALTOR.COM LISTING SERVICES

AGENT SUPPORT: 1-800-874-6500 FAX: 1-805-557-2332

SUPRA (GE) LOCK BOX & KEY SYSTEM

AGENT SUPPORT LINE (All Help Options)

1-877-699-6787 Option 1 Tech Support—Option 2 Billing—Option 3 Services suprasupport@fs.utc.com

KIM VOICE FOR AGENTS (for emergency key update code) 1-800-844-7560

COUNTY HOUSE NUMBER INFORMATION

Mariposa County House Numbering, Assessor/Records Office, 4982 10th St., Mariposa (209) 966-2332

Tuolumne County House Numbering, Public Works, 48 W. Yaney Ave. Sonora (209) 533-5628



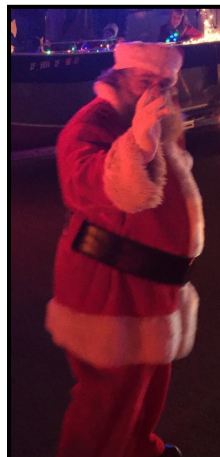
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*Oh what fun it is to ride on a TCAR float
In a holiday parade
Hey, jingle bells, jingle bells*





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Cathie Peacock, Director

18500 Striker Court Phone (209) 532-0905
P.O. Box 5070 Sonora CA 95370 Home Phone (209) 586-4802
Fax (209) 532-0255

CAPITAL & FINANCIAL

“We Have Your Best Interest In Mind”

NMLS #268556

BRE #00621984

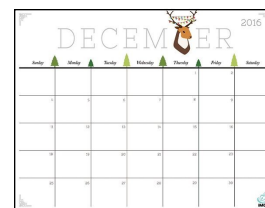
GERALD MORRIS

Financing Consultant

18007 Via Serena Rd.
Sonora, CA 95370

209-288-2373
831-234-8028 (C)
portwats@aol.com

TCAR CALENDAR OF EVENTS ***December 2016***



December 5	Interfaith Food Drive deadline 4pm to deliver donations to TCAR for contest!
December 6	MLS Breakfast “What’s in YOUR omelet?”
December 14	Local Government Relations Committee
December 16	Pop Hudson Sing Event
December 21	Board of Directors Meeting
December 23	TCAR Closes at noon
December 26	TCAR Closed
December 30	TCAR Closes at noon
December 31	DEADLINE to complete mandatory NAR Code of Ethics Certification
January 2	TCAR closed

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Our mission is to contribute to the elevation of our professional Realtor® image and to support our members commitment to success.



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HOMEOWNERSHIP MATTERS

HELP PROTECT YOUR LIVELIHOOD

C.A.R.'s REALTOR® Action Fund:
Fighting For Our Profession!



WE VALUE
Homeownership, Private Property Rights,
Free Enterprise and
a Responsible Government

Why Support RAF?

THE GOOD:
AVOIDED: \$225 Per-Transaction Recording Fee (Transfer Tax): C.A.R. stands ready to fight any future proposals!
AVOIDED: 3% independent contractor withholding: 3 times within the last 5 years the legislature has proposed an acceleration of income tax payment in the form of 3% withholding.
AVOIDED: Service Tax: Sales tax on services including ALL real estate related services.

THE BAD:
GSE & MORTGAGE REFORM: This could significantly increase down payment requirements, limit the amount of mortgage money available, and raise interest rates!
POINT-OF-SALE: Point-of-sale mandates are always a threat... stayed tuned!
INCREASED RECORDING FEES: This will return as the state struggles to find revenues to replace expended one time housing bond monies with an ongoing revenue stream.

THE UGLY:
What will your business look like if these threats become a reality?

MAKE A DIFFERENCE

Contribute Today

The REALTOR® Action Fund (RAF) raises money to promote the values, attitudes, and beliefs of organized real estate; every dollar is used to protect and advance REALTORS'® interests in government.

<http://raf.car.org>

☒ Yes, I will contribute to the voluntary REALTOR® ACTION FUND in 2015, because it is needed to protect my livelihood.

Dual Agency
Point of Sale Retrofits
Mortgage Interest Deductibility

REALTOR ACTION FUND
Fighting For Our Profession

(916) 492-5211
<http://raf.car.org>



WHY CONTRIBUTE TO H.A.F.?

- ✓ **What is the CAR Housing Affordability Fund (H.A.F.)?**
The HAF was established in 2002 as a charitable non-profit fund, whose purpose is to provide direct assistance to address the housing crisis in California. The state suffers from both a chronic long-term housing shortfall and a chronic housing affordability problem.
- ✓ **What is the H.A.F. Mission Statement?**
The CALIFORNIA ASSOCIATION OF REALTORS® Housing Affordability Fund plays an active role in addressing the ongoing housing affordability crisis facing our state. The fund will raise and distribute funds and partner with other groups to promote housing and homeownership and address all housing opportunities locally and statewide.
- ✓ **Are contributions to the H.A.F. tax-deductible?**
Yes. This is a charitable fund so your contributions as an individual/business are tax-deductible to the extent provided by law. H.A.F. is exempt under Section 501(c)(3) of IRS Code.
- ✓ **Where can I send my contribution?**
We are happy to announce that our new H.A.F. Online Donation Payment Service is now available. No matter where you are, you can make a (FREE) online payment anytime of the day. It provides a fast, secure, and convenient way to donate online, not only is this online bill payment system easy to use, but you can also sign up for a payment plan directly here, plus you'll receive an automatic e-mail alert when your payment is made to your account.

IT'S SIMPLE, MAKE YOUR DONATION HERE TODAY!

Or you can always mail your contributions to the address below:

- Make checks payable to:**
C.A.R. Housing Affordability Fund (or C.A.R.H.A.F.)
CALIFORNIA ASSOCIATION OF REALTORS®
Attn: Alma Menchaca
Member Information Department
525 S. Virgil Avenue
Los Angeles, CA 90020
- ✓ **What types of contributions can the H.A.F. accept?**
The H.A.F. can accept contributions in the form of cash, checks, and credit card payments. For more information on the types of contributions H.A.F. accepts, please contact Julissa Gómez at (213) 739-8380 or julissag@car.org
 - ✓ **Who may contribute to the H.A.F.?**
The H.A.F. accepts tax-deductible charitable contributions from REALTORS®, other individuals as well as business and other organizations.
 - ✓ **How will the HAF address housing affordability problems? What types of projects will H.A.F. support?**
H.A.F. supports a wide variety of programs based on the stated need and participation of the local REALTOR® association. Some efforts have included:
 - Down payment or closing cost assistance.
 - Employer assisted housing program.
 - These are just examples. Each local association is free to choose solutions that fit the needs of its community.

Realtor Action & Housing Funds

The Realtor Action fund raises money to promote the values, attitudes, and beliefs of organized real estate, every dollar is used to protect and advance REALTORS interest in government. It helps the LOCAL association fight for our profession!

Be sure to make a contribution as part of your annual Realtor Dues

HELP PROTECT YOUR LIVELIHOOD

CONTRIBUTE TO THE REALTOR® ACTION FUND TODAY!

CONTRIBUTOR INFORMATION	NAME (please print): _____		
	NRDS #: _____	ASSOCIATION: _____	REGION: _____
COMMITMENT LEVEL	BILLING ADDRESS: _____		
	CITY: _____ STATE: _____ ZIP: _____		
	PHONE NUMBER: _____		
	EMAIL: _____		
PAYMENT & SUBMISSION	REALTOR® ACTION FUND VOLUNTARY CONTRIBUTION <input type="radio"/> \$20 <input type="radio"/> \$49 <input type="radio"/> \$148 INTRODUCTORY LEVEL "THE MINIMUM COST OF DOING BUSINESS" "THE TRUE COST OF DOING BUSINESS"		
	CALIFORNIA MAJOR DONOR VOLUNTARY CONTRIBUTION <input type="radio"/> \$449 <input type="radio"/> \$5000 INITIAL <input type="radio"/> \$2000 SUSTAINING <input type="radio"/> \$449 SUSTAINING CALIFORNIA SILVER BEAR 		
	NAR MAJOR DONOR VOLUNTARY CONTRIBUTION NAR Sterling "R" NAR Crystal "R" NAR Golden "R" <input type="radio"/> \$1000 ANNUAL <input type="radio"/> \$2500 INITIAL <input type="radio"/> \$5000 INITIAL <input type="radio"/> \$449 SUSTAINING <input type="radio"/> \$1500 SUSTAINING <input type="radio"/> \$2000 SUSTAINING Chartered NAR Sterling "R" (formerly known as the California Golden "R", prior to 12/31/2011) Chartered NAR Golden "R" (prior to 1/01/02)		
	Payment plan available for all levels (for specific details visit our website listed below) PAYMENT METHOD: <input type="radio"/> VISA <input type="radio"/> MASTERCARD <input type="radio"/> AMERICAN EXPRESS <input type="radio"/> DISCOVER CREDIT CARD #: _____ EXP DATE: _____ SECURITY CODE: _____ CARD TYPE: <input type="radio"/> PERSONAL <input type="radio"/> CORPORATE *Most cards have 3 digits on the back of the credit card, AMEX cards use 4 digits located on the front of the card.		

FAX this completed form to 916.492.5290 or; CONTACT Lisa Edwards: 916.492.5211 or liae@car.org
MAIL CHECK Attention: Lisa Edwards C.A.R. 525 South Virgil Avenue, Los Angeles, CA 90020 ONLINE go to www.car.org

Political contributions are not tax deductible as charitable contributions for federal and state income tax purposes. Contributions to the REALTOR® Action Fund are voluntary, and the amounts above are only guidelines; you may give more, less or nothing at all. Failure to contribute will not affect an individual's membership status in the California Association of REALTORS® (C.A.R.). Contributions will be allocated among three of C.A.R.'s political action committees (PACs), according to different formulas approved by C.A.R. for personal and corporate contributions. These PACs are: CREFC (supports state and local candidates); CREFC (federal candidates); and CREFC (independent expenditure in support of or opposition to candidates). C.A.R. also sponsors IMPAC, which supports local and state ballot measures and other issues that impact real property in California. The allocation formula may change including redesignating a portion to IMPAC.



3 Reasons Why You Should Consider Contributing to the Voluntary REALTOR® Action Fund

- 1. The Good:**
 - **AVOIDED: \$225 Per-Transaction Recording Fee (Transfer Tax):** C.A.R. stands ready to fight any future proposals!
 - **AVOIDED: 3% Independent Contractor Withholding:** 3 times within the past 2 years! Politicians proposed an acceleration of income tax payment in the form of 3% withholding.
 - **AVOIDED: Point-of-Sale Bills:** Multiple bills were introduced, which if passed, could have resulted in, as much as, \$20,000 of costs per home to close escrow.
 - **AVOIDED: Service Tax:** Sales tax on services including ALL real estate related services.
- 2. The Bad:**
 - **MORTGAGE INTEREST DEDUCTION:** Could be eliminated or severely reduced!
 - **GSE & MORTGAGE REFORM:** This could significantly increase down payment requirements, limit the amount of mortgage money available, and raise interest rates!
 - **POINT-OF-SALE:** Always more to come!
 - **INCREASED RECORDING FEES:** This will return as the state struggles to find revenues to replace expended one time housing bond monies with an ongoing revenue stream.
- 3. The Ugly:**

WHAT WILL YOUR BUSINESS LOOK LIKE IF THESE THREATS BECOME A REALITY?

The REALTOR® Action Fund (RAF) raises money to promote the values, attitudes, and beliefs of organized real estate; on the local, state, and federal levels. Every dollar is used to protect and advance REALTORS'® interests in government.
Please note: The \$49 REALTOR® Action Assessment cannot be used for federal issues.



TUOLUMNE REALTOR®
“The Voice of Real Estate for Tuolumne County”

TUOLUMNE COUNTY ASSOCIATION of REALTORS®

14195 Tuolumne Road, Sonora, California 95370
Tel. (209) 532-3432 – FAX (209) 533-9418 - www.TCRealtors.org



Thank you for your support.
I've enjoyed my year as
President.
Happy holidays to you and
yours!

**ONE LAST ATTEMPT...
PLEASE CONTRIBUTE to the California
Association of Realtors
Realtor Action Fund (RAF) today...**

Your local Association of REALTORS relies on it's committee structure to function. In fact, a local AOR can not even **EXIST** without certain *key committees*. And those committees can not function without sufficient participation by the membership.

For more information about TCAR committees and how **YOU** can serve, just contact the TCAR office staff.

**CLICK HERE FOR MORE INFO ON C.A.R.
REALTOR ACTION FUND**



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LEADING THE WAY...[®] IN REAL ESTATE LAW.

SUMMARY OF 2017 CALIFORNIA NEW LAWS AFFECTING REALTORS®

[FOR COMPLETE LIST OF 2017 LAWS AFFECTING REALTORS CLICK HERE](#)

Laws Effective Immediately

Team Name Advertising, Broker's License Number is Optional (**SB 710**, B&P Code §10159.7.)

Commercial Leasing Disclosure re CASp may be Required (**AB 2093**, Civil Code §1938.)

Death of Occupant Law Clarified (**AB 73**, Civil Code § 1710.2.)

Laws Pertaining to Licensees

Advertising Uniform Standards Effective 2018 (**AB 1650**, B&P Code § 10140.6.)

Broker Associates Searchable Information Effective 2018 (**AB 2330**, B&P Code §§ 10083.2 and 10161.8.)

Petition Process to Remove Disciplinary Action Record from Public Profile after 10 Years Effective 2018 (**AB 1807**, B&P Code §10083.2.)

Licensing -- Eliminates References to “Salesmen”; Restriction on Issuance of License for Person Previously Cited (**AB 685**.)

Licensing - Retired Status (**AB 2859**, B&P Code § 464.)

Laws Affecting Property Managers

Unlawful Detainer Masking Law (**AB 2819**, Code of Civil Procedure §§ 1161.2 and 1167.1. Effective January 1, 2017.)

Bed Bugs New Disclosure Requirement Beginning July 1, 2017 for New Tenants and 2018 for Existing Tenants (**AB 551**, Civil Code §§ 1942.5, 1954.1 and 1954.600 et seq.)

Water Submetering Effective 2018 (**SB 7**, Civil Code §§ 1954.201 et seq., Health and Safety §17922.14, and Water Code §§ 517 and 537 et seq.)

Disclosures Liability Protections of the Environmental Hazards Booklet Extended to Landlords (**AB 1750**, Civil Code § 2079.13.)

Other New California Laws Affecting Real Property - Effective January 1, 2017

PACE Liens Detailed Financial Disclosure and 3-Day Rescission Right (**AB 2693**, Government Code § 53328.1 and Streets and Highways Code §§5898.15, 5898.16 and 5898.17.)

Housing Second Units Eases Barriers to Development and Clarifies Standards (**AB 2299**, Government Code 65852.2. **SB 1069**, Government Code §§ 65582.1, 65583.1, 65589.4, 65852.150, 65852.2 and 66412.2.)

Water Use Fines may be Imposed for “Excessive Water Use” **SB 814** (Water Code §§ 365, 366 and 367.)

Mobile Homes -- Three Year Temporary Waiver Program for Taxes and HCD Charges **AB 587** (Civil Code § 798.15, Health and Safety Code §§ 18092.7, 181161.1, 18550 and 18550.1 and Revenue and Taxation Code § 5832.)