

Official Publication of the Newport Beach Association of REALTORS®



# **COASTAL REALTOR®**

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Official Publication of the Newport Beach Association of REALTORS®

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The purpose of the Newport Beach Association of REALTORS<sup>®</sup> is to be a service and support organization through active participation in establishing programs and services that will enhance and promote the successful business endeavors of its members. With integrity and competence, it will provide a positive link to the local community by cultivating goodwill and protecting the individual rights to own, transfer and use real property.

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# **PRESIDENT'S MESSAGE**

As we embrace the spring season, I wanted to make sure the membership is aware that NAR provided an update regarding the Clear Cooperation Policy (CCP) and a new policy titled "Multiple Listing Options for Sellers" at the end of March. These updates are designed to provide sellers with more flexibility in how they market their properties while ensuring fair access for all buyers.

NAR has introduced a new policy, "Multiple Listing Options for Sellers," that will work in conjunction with the Clear Cooperation Policy. This new policy gives sellers and their agents more flexibility when marketing a property while continuing to support fair housing practices and equal access to MLS property information.

2025 NBAOR President Natalie Shaw

#### What's New with "Multiple Listing Options for Sellers"?

- **Delayed Marketing Exempt Listing:** Sellers now have the option to delay the public marketing of their listing. This means that the listing can be kept off IDX and syndication for a period of time, allowing the seller to market the property privately or according to their specific needs.
- Access to MLS Participants: Even during the delayed marketing period, the listing will still be available to other MLS participants so they can inform their buyers.
- Local MLS Discretion: Each MLS can determine the appropriate length of the delayed marketing period based on their local market conditions.
- Seller Consent: Agents must obtain a signed disclosure from the seller, confirming their informed consent to waive the benefits of immediate public marketing. This applies to both delayed marketing exempt listings and office-exclusive exempt listings.

#### **Important Dates:**

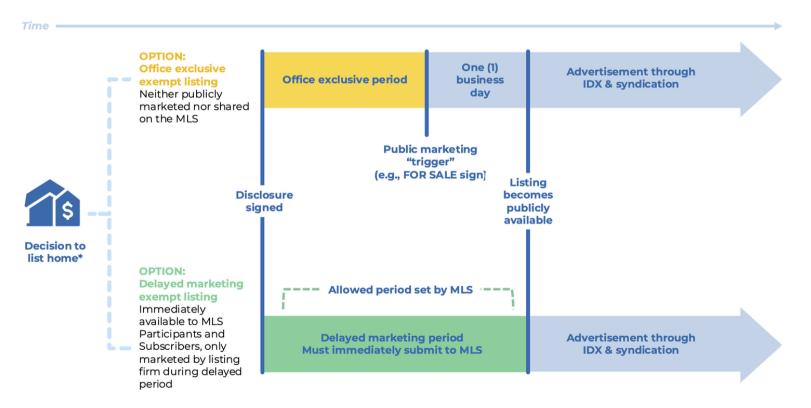
- Effective Date: The new policy will be effective March 25, 2025, and must be implemented by September 30, 2025.
- Local Consultation: Prior to local implementation, MLSs are encouraged to consult with brokers and stakeholders to determine the appropriate time period for delayed marketing.

# PRESIDENT'S MESSAGE CONTINUED...

NAR has also clarified that one-to-one, broker-to-broker communications about a listing do not trigger the Clear Cooperation Policy requirements. However, multi-brokerage communications about a listing will constitute public marketing and must comply with the CCP.

We encourage all members to speak with your brokers and familiarize themselves with these updates and prepare for the implementation of the new policy. The association is here to assist with any questions or clarifications regarding these changes.

Best Wishes,



\*Consumers always have the option to file their property as a regular MLS listing which is immediately available to MLS Participants and Subscribers and advertised through IDX and syndication.



#### Multiple Listing Options for Sellers FAQs Last Updated: March 27, 2025

The following questions will help NAR members and consumers understand Multiple Listing Options for Consumers Policy announced on March 25, 2025.

#### **Delayed Marketing Exempt Listings**

#### Overview

#### 1. What was the result of NAR's evaluation of Clear Cooperation Policy (CCP)?

- After extensive analysis, NAR has created a new MLS policy, the Multiple Listing Options for Sellers Policy.
   The Multiple Listing Options for Sellers Policy will work alongside CCP and other MLS policies to provide sellers and their listing brokers more options and choice when marketing a property, while also supporting fair housing by providing buyers and their listing brokers with equal access to important MLS property information.
- NAR is also clarifying its policy interpretation of CCP that one-to-one, broker-tobroker communications do not trigger the requirements of CCP. However, multibrokerage communications about a listing will constitute public marketing under CCP.

#### 2. What is the Multiple Listing Options for Sellers Policy?

- The Multiple Listing Options for Sellers Policy introduces a new category of listings called "delayed marketing exempt listings."
   This means a seller can instruct their listing broker to delay the marketing of their listing by other brokers outside of the listing firm through IDX and syndication for a period of time as determined by the local MLS.
- During the delayed marketing period, the home seller and the listing broker can market the listing in a manner consistent with the seller's needs and interests. At the same time, the delayed marketing listing will still be available to other MLS Participants and Subscribers through the MLS platform so they can inform their consumers about the property.
- Listing brokers representing sellers who choose to delay the public marketing of their listing must secure from the seller a signed disclosure documenting the seller's informed consent to waive or delay the benefits of immediate public marketing through IDX and syndication. Seller disclosure is required for both delayed marketing exempt listings and office exclusive exempt listings.
- Please note, the new policy does not change an MLS's local mandatory submission deadlines or CCP and CCP's requirement to file a listing with the MLS within one (1) business day from public marketing.

#### 3. Has CCP changed? Is it still in effect?

- CCP itself remains unchanged and in full effect.
- The Multiple Listing Options for Sellers Policy will work alongside CCP and other MLS policies to provide sellers and their brokers more options and choice when marketing a property, while also supporting fair housing by providing buyers and their brokers with equal access to important MLS property information.

#### 4. Is a delayed marketing exempt listing the same thing as an office exclusive?

- No, an office exclusive listing is an exempt listing where the seller has directed that their property is not disseminated through the MLS and is not publicly marketed.
- An office exclusive listing may require submission under local MLS rules but is not
- disseminated to other MLS Participants and Subscribers.
- The Multiple Listing Options for Sellers Policy requires listing brokers to obtain a certification from sellers for an office exclusive listing.

#### 5. Who benefits from the new delayed marketing listing option and the clarifying interpretation of one-to-one, broker-to-broker communications?

• Each works towards providing a home seller the choice and flexibility to determine how they and their listing broker will market and sell the property pursuant to the seller's interests. (Added 3/27/2025)

#### 6. Who has the authority to decide whether to delay marketing of a listing?

- A seller must authorize their listing broker to delay marketing of their property.
- Listing brokers representing sellers who choose to delay the public marketing of their listing must obtain from their seller a signed disclosure documenting the seller's informed consent to waive the benefits of immediate public marketing through IDX and syndication.
- Seller disclosure is required for both delayed marketing exempt listings and office exclusive exempt listings.

#### 7. How long is the delayed marketing window and who determines it?

• Each MLS has discretion to determine a delayed marketing time period that is most suitable for their local marketplace.

#### 8. Why is NAR not mandating a specific length for the delayed marketing window?

- MLSs are best positioned to establish a delayed marketing time period that reflects the business practices for their brokerage communities and the needs of their local marketplaces.
- Prior to formal implementation, we encourage MLSs to consult with brokers and stakeholders in their market to get their input on the allowed time period for delayed marketing exempt listings to determine how stakeholders in their marketplaces will be best served by this policy.

#### 9. How is "days on market" defined?

The Multiple Listing Options for Sellers Policy does not define "days on market" or require MLSs to track or report time on market information. This is a matter typically addressed within local MLS business rules.

#### This is a matter typically addressed within local MLS business rules.

#### 10. Does the time period during which a listing's marketing is delayed count toward

#### days on the market?

• Each MLS has discretion to determine whether to track days/time on market information for a delayed marketing exempt listing and how to report it.

#### 11. Does an MLS have to show price change history of a delayed marketing exempt listing while in this status?

- An MLS is not required to track or report price change information other than the most recent increase or decrease in the price of current listings.
- Each MLS has discretion to determine whether to track change history for a delayed marketing exempt listing and how to report it.

- 12. How does the new delayed marketing exempt listing time period impact the mandatory submission requirements of the local MLS?
  - The new policy does not change an MLS's local mandatory submission deadlines or CCP and CCP's requirement to file a listing with the MLS within one (1) business day from public marketing.
- 13. Is a delayed marketing exempt listing available for other MLS Participants and Subscribers and their consumers to view and access during the delayed marketing period?
  - Yes, a delayed marketing exempt listing will still be available to other MLS Participants and Subscribers through the MLS platform so they can inform their consumers, arrange showings, and/or submit offers like other active listings in the MLS.
- 14. Can a broker share information about a delayed marketing exempt listing with their consumer during the delayed marketing period?
  - Yes, a delayed marketing exempt listing will still be available to other MLS Participants and Subscribers through the MLS platform so they can inform their consumers about the property.
- 15. Can an MLS share delayed marketing exempt listings through a Brokerage Backoffice Feed or through consumer-oriented vehicles (email, list sheet)?
  - Yes, subject to local MLS rules and procedures, a delayed marketing exempt listing can be shared by MLS Participants and Subscribers through means that are not IDX and syndication so they can inform their consumers about the property.
- 16. Can an MLS show a delayed marketing exempt listing on their public-facing website?
  - No, an MLS's public-facing website would be considered syndication.
- 17. Can an MLS repurpose an existing MLS field or function to satisfy the requirements of the new delayed marketing exempt listing?
  - Yes, MLSs have local discretion on how to best implement the Multiple Listing Options for Sellers policy.
  - MLSs must ensure their implementation meets all the requirements of the policy and that their governing documents are updated accordingly. (Added 3/27/2025)

#### 18. Can an MLS prohibit showings for delayed marketing exempt listings?

- No, delayed marketing exempt listings are considered an active listing.
- The showings of a delayed marketing exempt listing are subject to the seller's instructions and applicable law. (Added 3/27/2025)
- 19. Can a seller and listing broker advertise their delayed marketing exempt listing on other websites, portals, social media, or elsewhere on the internet, in addition to the listing broker's website?
  - Yes. During the delayed marketing period, the home seller and the listing broker can market the listing in any manner that is consistent with the seller's needs and interests subject to applicable law. (*Revised 3/27/2025*)

#### 20. Can a listing broker for a delayed marketing exempt listing put a yard sign on the property?

• Yes, the seller and listing broker may market the property in any manner consistent with the seller's needs and interests subject to applicable law. (Added 3/27/2025)

# 21. Can an MLS Participant or Subscriber obtain an MLS data feed of their listing information and use it to display a delayed marketing listings on other websites or portals?

Yes, pursuant to Policy Statement 8.3, Right of Participant to MLS Data Feed of Listing Content, an MLS must, upon request, promptly provide an MLS Participant or their designee a data feed containing, at minimum, all active MLS listing content input into the MLS by or on behalf of the Participant, subject to any delivery changes reasonably related to the costs incurred by the MLS. (Added 3/27/2025)

#### 22. Can an MLS Participant or Subscriber use the MLS's CRM software or other consumeroriented vehicles?

• Yes, subject to local MLS rules and procedures, a delayed marketing exempt listing can be shared by MLS Participants and Subscribers through CRM software or other means that are not IDX and syndication to inform their consumers about the property. (Added 3/27/2025)

#### 23. How is the delayed marketing exempt listing different from the option to opt-out of IDX and/or syndication?

- Under existing policy, a seller could opt-out of IDX provided that the property does not appear on the Internet or on other forms of electronic display, including display by the listing firm.
- With a delayed marketing exempt listing, while others will not be able to advertise the property via IDX and syndication, the seller can authorize their listing broker to advertise the property online, such as on the listing broker's website or elsewhere.
- Also for delayed marketing exempt listings, the listing broker must secure a signed disclosure from the seller documenting the seller's informed consent to waive the benefits of immediate public marketing through IDX and syndication. (Added 3/27/2025)

#### 24. Can a seller still choose to market their property as an office exclusive?

 Yes, a home seller can choose to have their property marketed as an office exclusive exempt listing.
 This means the property will not be disseminated on the MLS to other MLS Participants and Subscribers, and that the listing will not be publicly marketed.

#### 25. Can a seller choose to convert an office exclusive exempt listing to a delayed marketing exempt listing?

- Yes, the seller can decide to change their marketing strategy from an office exclusive exempt listing to a delayed marketing exempt listing.
- The listing broker needs to ensure they have secured from the seller a signed disclosure documenting the seller's informed consent to waive the benefits of immediate public marketing through IDX and syndication. (Added 3/27/2025)

#### 26. Can a delayed marketing exempt listing be shown on a VOW display?

- Yes, VOW display is not for advertisement but rather to help with the provision of brokerage services to consumers with whom there is an established broker-consumer relationship.
- A VOW display must meet all the requirements set forth in NAR MLS policy. For more details go to, online VOW resources available at nar.realtor.

#### 27. Can an MLS exclude delayed marketing listings from VOW data feeds?

No, an MLS cannot exclude delayed marketing exempt listings from appearing as part of VOW data feeds.
 A VOW display is not for advertisement but to help with the provision of brokerage services to consumers with whom there is an established broker-consumer relationship. (Added 3/27/2025)

#### 28. Should a delayed marketing exempt listing be considered an active listing?

• Yes. While a delayed marketing exempt listing will not be available for others to publicly marketing through IDX and syndication during the delayed marketing period, the property can be marketed by the listing broker and will be available for other MLS Participants and Subscribers so they can inform their consumers, arrange showings, and/or submit offers like other active listings in the MLS. (Added 3/27/2025)

#### **Disclosure Requirements**

#### 29. What terms are included in the disclosure certification required by the Multiple Listing Options for Sellers Policy Statement?

- The seller disclosure certification must include:
  - A disclosure about the professional relationship between the Participant and the seller;

Acknowledgement that the seller understands the MLS benefits they are waiving or delaying with the exempt listing, such as broad and immediate exposure of their listing through the MLS; and

• Confirmation of the seller's decision that their listing will not be publicly marketed and disseminated by the MLS as an office exclusive listing or that their listing will not have immediate public marketing through IDX and Syndication as a delayed marketing listing.

#### 30. Does the disclosure certification have to be included in the filing of a delayed marketing exempt listing?

- Seller disclosure is required in order to file a delayed marketing exempt listing.
- However, each MLS has discretion in how to enforce their policy and rules, which may or may not include the requirement to file the disclosure form with the MLS.

#### 31. Who is responsible for developing the seller disclosures required for both office exclusive and delayed marketing exempt listings?

- MLSs are responsible for enforcing the seller disclosure requirements like other MLS rules.
- An MLS can develop and require the use of a particular disclosure form or allow the use of any disclosure form if it meets the policy requirements. (Added 3/27/2025)

#### **Timeline for Implementation**

#### 32. When does the delayed marketing exempt listing option take effect?

• The Multiple Listing Options for Sellers Policy is effective March 25, 2025, and must be implemented by September 30, 2025.

#### 33. When will local MLSs announce the time period for marketing delays?

• Local MLSs can announce and establish their delayed marketing time period at any time, but no later than September 30, 2025.

#### 34. Can an MLS implement the new MLS policy before September 30, 2025?

 Yes, MLSs can implement the new MLS policy at any time, but no later than September 30, 2025.
 Prior to formal implementation, we encourage MLSs to consult with brokers and table below in the impredict to set the initial set of the self-second set of the set of

stakeholders in their market to get their input on the allowed time period for delayed marketing exempt listings.

#### 35. What action do brokers who are REALTORS®, brokerage firms, and MLS executives need to take to comply with the new changes?

- MLSs will need to adopt policy language as part of their local MLS rules at any time but no later than September 30, 2025.
- MLSs will also need to create the necessary functionality and support that allows for listing brokers, with authority from their seller, to delay the marketing of a listing by other brokers outside of the listing firm through IDX or syndication for a set time period.
- Prior to formal implementation, we encourage MLSs to consult with brokers and stakeholders in their market to get their input on the allowed time period for delayed marketing exempt listings.

#### **Implications for Members**

#### 36. What do these changes mean for sellers' brokers who are REALTORS® and/or MLS Participants?

- Sellers' brokers who are REALTORS® and/or MLS Participants will be able to offer additional marketing options to their clients in a manner consistent with the clients' needs and interests.
- Brokers representing sellers who choose to delay the public marketing of their listing must secure from their seller a signed disclosure documenting the seller's informed consent to waive the benefits of immediate public marketing through IDX and syndication.

#### 37. What do these changes mean for buyers' brokers who are REALTORS® and/or MLS Participants?

• Buyers' brokers who are REALTORS® and/or MLS Participants will potentially see more listings on MLSs that can be shared with their clients from sellers who want greater control over the marketing of their property due to the sellers' personal preferences.

#### 38. What do these changes mean for brokerage firms?

Brokerage firms will be able to offer additional marketing options to their consumers in a manner consistent with their needs and interests.

#### 39. What do these changes mean for MLSs?

- MLSs will continue to serve as a reliable, transparent, and accurate data source for available properties for sale while continuing to meet the evolving needs and interests of the selling and buying public.
- The Multiple Listing Options for Sellers Policy does not change an MLS's local mandatory submission deadlines or CCP and CCP's requirement to file a listing with the MLS within one (1) business day from public marketing.
- We encourage MLSs to consult with brokers and stakeholders in their market to
- get their input on the allowed time period for delayed marketing exempt listings. The Multiple Listing Options for Sellers Policy will ensure that consumers have additional optionality as to how and when their property is marketed.

#### 40. How will real estate professionals, consumers, and the industry as a whole benefit from these changes?

• These changes empower real estate professionals, consumers, and the industry with additional consumer choice that meets buyer and seller expectations while maintaining the benefits of MLSs, including through transparency and the cooperation that leads to benefits for home buyers and sellers.

#### **Implications for Consumers**

#### 41. What do these changes mean for home sellers?

• Home sellers who want to limit the marketing of their property through IDX and syndication will have more options and choice when marketing a property.

#### 42. Can any home seller choose to delay marketing of their listing?

Yes.

#### 43. Why might a home seller choose to delay marketing of their listing?

• Home sellers may have many different reasons for deciding to choose the delayed marketing exempt listing option. For instance, some homeowners want to limit the market exposure of their property due to privacy and/or other personal reasons.

#### 44. Can brokers choose to delay marketing of a listing on behalf of the seller without seeking a seller's consent and disclosure?

 No. Listing brokers representing sellers who choose to delay the public marketing of their listing must secure from their seller a signed disclosure documenting the seller's informed consent to waive the benefits of immediate public marketing through IDX and syndication.

#### 45. What do these changes mean for homebuyers?

• Buyers will potentially have more access to important property information about listings in their marketplace.

#### 46. Can a delayed marketing exempt listing be shown to potential buyers during the delayed marketing period?

• Yes, MLS Participants and Subscribers may arrange showings and tours of the property subject to the seller's instructions. (Added 3/27/2025)

#### **Evaluation of the Clear Cooperation Policy**

#### **Background on CCP**

#### 47. What is CCP?

- Under the Clear Cooperation Policy (CCP), the listing broker must submit the listing to the MLS for cooperation with other MLS Participants within one (1) business day of marketing a property to the public.
- Public marketing includes, but is not limited to, flyers displayed in windows, yard signs, digital marketing on public facing websites, brokerage website displays (including IDX and VOW), digital communications marketing (email blasts), multi-brokerage listing sharing networks, and applications available to the general public.

#### 48. When was CCP originally implemented and why?

CCP was originally adopted in November 2019 and implemented by MLSs in May 2020.

The policy was implemented because brokers and MLSs from across the country asked NAR to consider policy that will reinforce the consumer benefits of cooperation.

• The MLS creates an efficient marketplace and reinforces the pro-competitive, proconsumer benefits that REALTORS® have long sought to support.

#### 49. Who is subject to CCP?

All MLS Participants and Subscribers who participate in a REALTOR® association owned MLS.

#### 50. What does it mean to publicly market a listing under CCP?

Public marketing includes, but is not limited to, flyers displayed in windows, yard signs, digital marketing on public facing websites, brokerage website displays (including IDX and VOW), digital communications marketing (email blasts), multibrokerage listing sharing networks, and applications available to the general public.

NAR is also clarifying its policy interpretation that one-to-one, broker-to-broker communications about listings will not trigger CCP requirements.

#### 51. Do one-to-one, broker-to-broker communications trigger the requirements of the

#### **Clear Cooperation Policy?**

• No. One-to-one, broker-to-broker communications about listings will not trigger CCP requirements.

#### **Evaluation Process and Rationale**

#### 52. Why did NAR evaluate CCP, and why now?

 NAR continually reviews its MLS policies to ensure that they best serve its members and consumers while also mitigating and avoiding potential legal risks. The Multiple Listing Options for Sellers Policy is the culmination of many months of analysis and deliberation across the agency, including MLS leadership, Association Executives, brokerages of all sizes, brokers, multi-cultural partners, and fair housing, policy, technology, and legal experts.

#### 53. What feedback did NAR receive on CCP?

- NAR greatly appreciates the feedback it received from stakeholders across the entire industry, including members, MLS leaders, association executives, brokers, multi-cultural partner organizations, and fair housing, policy, technology, and legal experts.
- NAR believes this outcome balances the needs and perspectives across the membership as well as benefits both sellers and buyers.

#### 54. What are the consequences for not complying with national mandatory MLS policies?

• If a REALTOR® Association-owned MLS fails to comply with national mandatory MLS policies, the association will be ineligible for insurance coverage through the NAR Insurance Program.



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We had a fantastic Lunch & Learn session, and we want to extend our gratitude to Tim Smith for sharing his expertise in an insightful Q&A discussion. The conversation was packed with valuable takeaways, and his knowledge truly made a lasting impact on everyone who attended.





A special thank you also goes out to our generous sponsors:

Fidelity National Home Warranty – Robyn Price & Mia Beatificato. Wells Fargo Home Mortgage – Morad Raheb.

The energy in the room was incredible, with engaging discussions and great connections made. It was an excellent opportunity to learn, grow, and strengthen our professional network. Thank you to everyone who joined us—we look forward to the next one!

#### **<u>Click Here to Watch the Event</u>**

# 

# <u>Thursday, April 10, 2025</u> 9:30 a.m. — 10:30 a.m.



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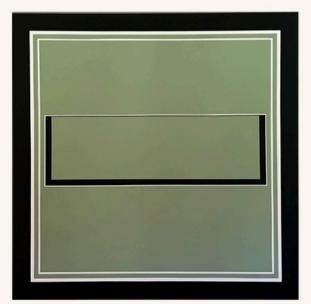
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WELLS FARGO HOME MORTGAGE	MATTHEW DIDIER	MATTHEW.DIDIER@WELLSFARGO.COM	949-371-9718

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- Shape the future of equitable housing

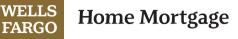
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# Social Skills: A Guide to Visual Content on Your Socials

By Claudia Larsen

Visual content—meaning photo and video content, and not graphic design—is essential to having a successful social media account, especially in real estate.

In real estate, the content you create for your social media is entirely focused around housing. Your socials won't be able to survive and attract followers—or potential clients—if you aren't sharing photos and videos centered around housing. While visual content is essential, the question is how to get started in creating this content. Here's a quick guide on how to effectively create and incorporate visual content into your social media marketing:

#### **THE SUPPLIES**

To effectively create visual content on social media one of the first things you're going to want to invest in is a good camera. While cell phones have amazing camera capabilities nowadays, the quality of a good camera will never be beat (and any photographer or videographer will tell you that). Don't worry, your fancy cell phone camera will still be amazingly helpful for quick, on-the-go content.

To go with your camera are a few accessories for you to choose from to elevate your content creation. A small, handheld tripod will help you to stabilize your camera for better video content. You can also get a larger tripod and a remote shutter release to stand your camera for different angles and take photos that include you in them. Purchasing a few different lenses will also give you more options for your shot and zoom ratios. Depending on your budget, a camera drone may even be something to pursue to be able to take aerial photos and videos.

Lastly, while this isn't a tangible supply, a good editing software will take your content to new heights. Purchasing high-quality photo and video editing software will allow you to edit the content you create as if you were a professional photographer or videographer, elevating your content above others.

#### THE CONTENT

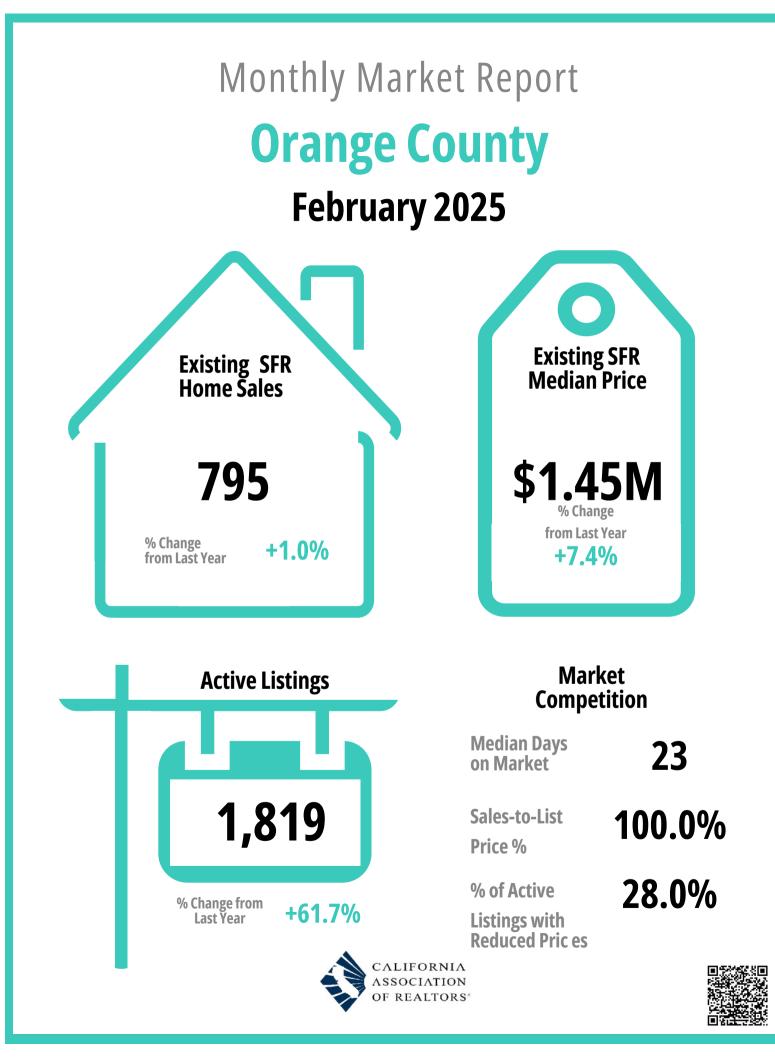
So you have the supplies, but now you're wondering what kind of content should you be creating? When it comes to real estate, there's a few different kinds of visual content you can create to share across your socials.

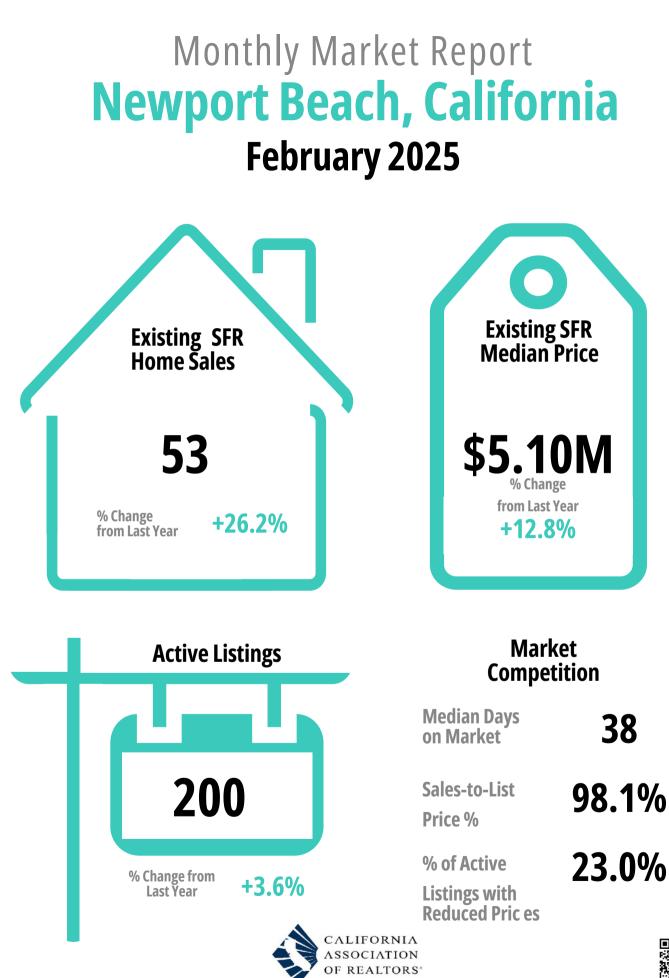
The most basic type of content you can create is home tours. This is such an essential cornerstone of having successful socials in real estate. People love to watch well shot, visually engaging home tours, even if they have no intent to buy anytime soon. Using a handheld tripod to shoot home tour videos edited with just a little bit of music and some captions will absolutely attract attention.

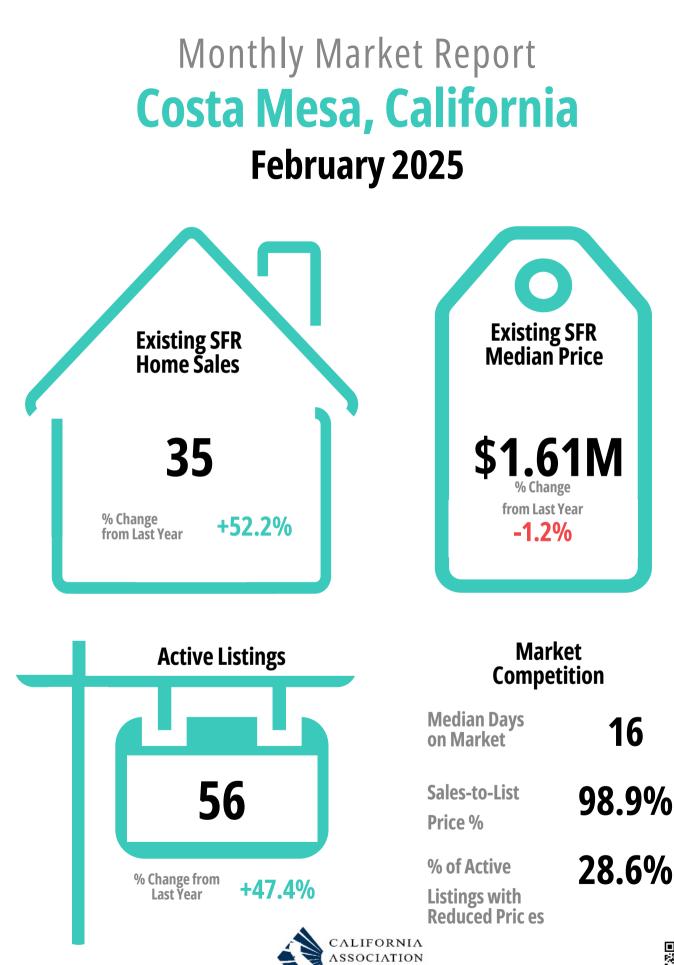
Another type of content that is highly important to share is testimonials. Client success stories and their testimonials or your work are so important to share in order to attract new clients and grow trust with them. You can simply share photos of clients and the home you helped them sell/buy with their testimonial as the caption, or do a video testimonial with successful clients and include a little bit of the home tour aspect in there.

You can lean into the hyperlocal expert angle of real estate by sharing visual content of local highlights. You can take photos of a local highlight and give a quick story on it in the comments, or take a video tour including some interviews with locals on why the highlight is beloved. This will showcase your local knowledge to potential clients and increase their trust in you.

You can also go a more informational route and share content like market updates and home-buying tips. While this type of content would usually be graphically designed content, there's a way to include photo and video. For instance, you can make a video breaking down market insights by green-screening yourself speaking over a couple charts and graphs to explain the data.







OF REALTORS



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Julie Laughton would like to meet with you and discuss how best we might collaborate on future projects. Please phone Denice Gary-Pandol at 661 747 1829 to schedule a meeting.





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Newport Beach City Councilmembers, alongside state and county elected officials, gathered on Friday, March 7, for a celebratory ribbon-cutting event to mark the launch of the groundbreaking Newport Bay Trash Interceptor.

This cutting-edge system will remove much of the floating trash and debris from a major tributary, stopping pollution before it reaches the pristine Upper Newport Bay Nature Preserve, Newport Harbor, and our beloved beaches.

Strategically positioned in the San Diego Creek, just upstream from the nature preserve, this \$5.5 million system is designed to intercept up to 80% of floating debris from the creek. With rainfall bringing in anywhere from 100 to 500 tons of trash annually through San Diego Creek, this innovative solution is set to vastly improve our local waterways.

Inspired by a successful project in Baltimore Harbor, the Trash Interceptor operates on a floating platform that adapts to tide levels. Anchored to the creek bottom with guide piles, it features a large, 14-foot spinning wheel powered by river currents and solar energy, seamlessly driving a conveyor belt to collect debris.

Here's how it works:

- A boom system directs floating trash toward the Interceptor.
- A spinning rake gathers debris and feeds it onto the conveyor belt.
- The conveyor belt transports the trash into a collection container.
- Once full, the container glides along a short rail system to be picked up by a standard trash truck.

The Trash Interceptor will work with the City's existing trash-reduction strategies, including floating skimmers, trash booms, and catch basin collection systems. Together, these efforts will significantly reduce pollution and help protect Newport Beach's stunning coastal environment.

Thank you to everyone who attended the ceremony, and in particular the funding partners who helped bring this project to life: the City of Newport Beach, the State of California, the State Department of Water Resources, the Ocean Protection Council, the Orange County Transportation Authority, and Help Your Harbor/Surfrider Foundation. Special thanks as well goes to Jilk Heavy Construction, Inc. for bringing this vision to reality, and CR&R, which is donating pickup service.

With this state-of-the-art system in place, Newport Beach is taking a big step toward a cleaner, healthier coastline.



After a successful 35-year career serving California as a police professional, with over a third of that time as the leader of a department, Chief of Police Ronald A. Lawrence has announced that he intends to retire this summer.

Chief Lawrence began his career in 1989 and promoted up the ranks with different law enforcement agencies in California, including serving as police chief in the cities of Citrus Heights and Rocklin before his appointment as police chief in Costa Mesa on Sept. 7, 2021.

While in Costa Mesa, he is credited with introducing innovative police technologies to assist crime fighting efforts, building trust throughout the community, developing police personnel for future leadership positions, and reducing crime in what was already a safe city.

Mayor John Stephens applauded Chief Lawrence's commitment to Costa Mesa. "During his time as the top leader of our police department, Chief Lawrence led the organization through a staffing transition as a result of key retirements, and he has brought the organization to a whole new level," Mayor Stephens said, adding, "He introduced a responsive culture which is highly regarded in the law enforcement profession, and became a trusted and respected professional and neighbor in our community."

City Manager Lori Ann Farrell Harrison also expressed her sincere appreciation for Chief Lawrence. "It is with mixed emotions that I accept Chief Lawrence's intent to retire at the end of June after an amazing and successful 35-year career dedicating his life to the service of others," City Manager Farrell Harrison said. "He led our remarkable police department, filled with dedicated professionals, who have built and earned the trust of our community. Chief Lawrence will be missed, and I thank him for transitioning the police department to an even higher level of performance."

Reflecting on his time as police chief, Lawrence shared, "When I was hired for this position, I was asked to transition the organization for the future, build a professionally diverse police department, and maintain the already positive reputation of the Costa Mesa PD," Lawrence said. "I could not be more pleased with what we have accomplished together, and I have full confidence that our police staff is well positioned to guide the department well into the future."

Lawrence thanked the City Manager, Mayor, City Council, City staff and the police department for their support. "I have profound gratefulness for City Manager Lori Ann Farrell Harrison, who trusted me and gave me the autonomy to lead the police department. I appreciate her leadership. I also have tremendous gratitude for our Mayor John Stephens and the entire City Council for their faith and belief in me to lead the police department. Our City Manager and City Council have done, and continue to do, remarkable work to maintain Costa Mesa as a great place to live and work, and I know each one of them has a servant's heart which makes our community better in more ways than one. Costa Mesa is fortunate to have such quality leadership, including my colleagues in other City Departments, who pour their dedication into our community. I am truly fortunate to have worked with such outstanding professionals."





Chief Lawrence lauded public safety in Costa Mesa, giving high praise to the infrastructure and leadership put in place by the City Manager, City Council, and Fire Chief Dan Stefano.

"Public safety in Costa Mesa continues to evolve into a really great place, thanks to Lori Ann Farrell-Harrison, Fire Chief Stefano and his staff, our Costa Mesa police professionals, and our City Council. Thanks to the emphasis on public safety and the continued support from our City Council, the safety and well-being of our public remains a top priority in Costa Mesa," Chief Lawrence said.

In addition to his years as a police chief, Lawrence has served on many statewide boards and commissions, including the Western States Information Network (WISN), the Public Policy Institute of California (PPIC), and the California Police Chiefs Association (CPCA) – elected as CPCA President in 2019 representing all 335 municipal police chiefs in California as the liaison to the Governor, State Attorney General and legislators at the Capitol.

Lawrence said he made his decision to retire to spend more time with his wife Jennifer, and to allow new police leadership to grow.

"It is difficult to leave a profession I love, but I look forward to spending more time with my best friend and supportive wife Jennifer, and our family, who are always there for me," Lawrence said. "I know I leave the City on great terms, and after building upon a strong and diverse team I recognize that it's time to allow future leaders to push the organization to even greater heights. I am so proud of Deputy Chief LaPointe, our Executive Staff, and our entire PD team for what we have accomplished together."

Chief Lawrence and his wife Jennifer will still call Costa Mesa home, choosing to continue to live in our community because they consider Costa Mesa safe, vibrant, and friendly.

The decision to select a new chief of police to succeed Chief Lawrence will be made by City Manager Farrell Harrison in the coming months. Chief Lawrence will remain as the police chief for the next three months, announcing that his last day with Costa Mesa will be Friday, June 27, 2025.



# Maximize Your Retirement Savings with the NBAOR Solo(k) Solution!

As a Newport Beach Association of Realtors (NBAOR) member, you now have access to an exclusive Fiduciary-Plus Retirement Plan Exchange Solo(k) Solution—a turnkey 401(k) plan designed to help business owners and their spouses optimize their retirement savings while reducing administrative burdens.

#### **Key Benefits:**

- Maximize Contributions Take advantage of higher contribution limits to grow your retirement fund faster.
- Lower Costs Minimize administrative expenses with a streamlined, costefficient approach.
- Expert Guidance Backed by Marc DiDomenico & Erica Sylvia, Transamerica, and TAG Resources to ensure expert support.
- Smart Tax Strategies Enjoy both pre-tax and Roth post-tax options for greater flexibility.

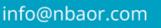














# How to Handle 'I Want to Interview More Agents' Like a Pro By Darryl Davis, CSP

Every real estate agent has heard it—the seller who says, "I want to interview more agents." It's frustrating, especially when you nailed your listing presentation. Don't panic. This is an opportunity. How you respond can be the difference between securing the listing and walking away empty-handed.

#### Step 1: Stay calm and curious

The worst thing you can do is react defensively. Instead, get curious. Sellers don't always mean what they say. Sometimes, they just need reassurance: "I completely understand. Can I ask—what specifically are you hoping to find in another agent that we haven't covered today?"

This shifts the conversation from rejection to dialogue. Often, sellers aren't looking for a different agent—they just want to feel confident in their decision.

#### Step 2: Isolate the concern

If they hesitate, guide them: "Is it the marketing plan, commission, experience or something else?" By pinpointing their concern, you gain clarity. If it's commission, highlight your value. If it's marketing, reinforce your strategy. If they're just overwhelmed, help them process their decision with logic instead of emotion.

#### Step 3: Use the power of the future-paced question

Sellers often second-guess themselves. Help them focus on results: "Let's fast forward a few months. The home is sold, you're moving—what qualities in your agent made that happen?" This shifts their mindset from doubt to decision-making based on outcomes—and subtly reinforces that you are

that agent.

#### Step 4: The 'what if' close

If they still want to interview others, don't fight it—frame the decision strategically: "That makes sense. And I want you to feel 100% confident. But let me ask—if, after interviewing others, you realize I'm the right fit, what would the next step be?"

This keeps the door open and plants the idea that you might already be the best choice.

#### Step 5: The 'interview reversal' strategy

If they insist on speaking with other agents, flip the script: "I respect that—it's smart to do your due diligence. But instead of comparing agents, what if we compare marketing plans? Put mine side by side with any other plan you receive. That way, you're focused on what truly matters—who has the best strategy to sell your home for top dollar."

Most sellers haven't considered this angle, and the realization that you have will impress them.

#### Step 6: End with confidence

If they still want to interview others, exit on a strong note: "I appreciate your time and respect your decision. My goal is to help you sell your home for the best price in the shortest time. If you need anything after speaking with other agents, I'd be happy to help."

This keeps the door open-and more often than not, they'll come back.

Sellers delay decisions not because they don't want to work with you, but because they're unsure. When you stay calm, ask the right questions and keep the conversation focused on value, you position yourself as the best choice—whether they interview one agent or 10.



#### Newport Beach Association of Realtors RETIREMENT PLANEXCHANGE

The Fiduciary-Plus Retirement Plan Exchange Solo(k) Solution is a retirement plan solution for business owners and their spouses who are receiving compensation from the business. The Solo(k) Solution allows you to maximize your annual pretax and after-tax retirement contributions while reducing your administrative burden, transferring certain risks, and potentially reducing costs. We understand that sponsoring and maintaining a retirement plan, particularly for small businesses, can be challenging. This program brings together a team of professionals so you can focus on running your business — not your retirement plan.



#### Contributions:

- Contributions may be made monthly, quarterly, semiannually, or annually
- Contributions may only be for business owner and spouse, if receiving compensation
- 2023 maximum contributions

   Deferrals: \$22,500
   Additional catch-up (if age 50 and older):
   \$7,500
   Discretionary profit share: \$43,5001
- Minimum \$6,000 annual contribution



#### Service Providers:

- Third Party Administrator: TAG Resources
- 3(16) Plan Administrator Fiduciary: TAG Resources
- 402(a) Signatory Named Fiduciary: TAG Resources
- 3(38) Investment Manager Fiduciary: Fiduciary-Plus
- Recordkeeper: Transamerica



#### Fees:

ALL IN\*: 0.65% (does not include financial advisor compensation)

PLAN SERVICE FEES: ACH fee: \$5 per ACH draft or no cost if deferrals are uploaded from payroll provider

#### ANNUAL FEE PER PARTICIPANT: \$25

ADDITIONAL PARTICIPANT FEES (IF APPLICABLE):

- Distribution: \$100
- Loans
  - Initial setup: \$100
  - Annual: \$100
- Hardship fee: \$100

To speak with Wealth Management Strategies Erica Sylvia or Marc DiDomenico Call: 949-833-5846

(t) (a)

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\*Asset-based fee includes TAG and Transamerica fees as well as the 3(38) Investment Manager compensation. Actual fees based on individual participant fund allocation. Asset fee does not include the flexible Financial Advisor compensation.

<sup>1</sup> Maximum profit share is contingent upon income.



Fiduciary-Plus

#### **INVESTMENT STRUCTURE - FIDUCIARY-PLUS**

#### TARGET DATE FUNDS/ASSET ALLOCATION FUNDS

#### TARGET DATE FUNDS (QDIA)

State Street Target Retirement Income Ret Acct State Street Target Retirement 2020 Ret Acct State Street Target Retirement 2025 Ret Acct State Street Target Retirement 2030 Ret Acct State Street Target Retirement 2035 Ret Acct State Street Target Retirement 2040 Ret Acct State Street Target Retirement 2045 Ret Acct State Street Target Retirement 2050 Ret Acct State Street Target Retirement 2050 Ret Acct State Street Target Retirement 2055 Ret Acct State Street Target Retirement 2055 Ret Acct State Street Target Retirement 2060 Ret Acct State Street Target Retirement 2060 Ret Acct State Street Target Retirement 2065 Ret Acct

#### ASSET ALLOCATION FUNDS

TA Vanguard LifeStrategy Income Ret Acct TA Vanguard LifeStrategy Conservative Growth Ret Acct TA Vanguard LifeStrategy Moderate Growth Ret Acct TA Vanguard LifeStrategy Growth Ret Acct

#### PASSIVE CORE OPTIONS

INTERMEDIATE-TERM BOND Fidelity U.S. Bond Index Ret Acct

LARGE CAP BLEND Fidelity 500 Index Ret Acct

MID CAP BLEND Fidelity Mid Cap Index Ret Acct

#### ACTIVE CORE OPTIONS

CASH EQUIVALENT Transamerica Stable Value Advantage

INTERMEDIATE-TERM BOND Metropolitan West Total Return Bond Ret Acct PIMCO Income Ret Acct

LARGE CAP VALUE BlackRock Equity Dividend Ret Acct

LARGE CAP GROWTH JPMorgan Large Cap Growth Ret Acct

SMALL CAP VALUE DFA U.S. Targeted Value Portfolio Ret Acct SMALL CAP BLEND Fidelity Small Cap Index Ret Acct

WORLD/FOREIGN STOCK Fidelity Total International Index Ret Acct

SMALL CAP GROWTH Janus Henderson Triton Ret Acct

REAL ESTATE DFA Global Real Estate Securities Ret Acct

WORLD/FOREIGN STOCK MFS International Diversification Ret Acct

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The separate account investment choices offered are exempt from registration with the SEC; therefore, no prospectuses are filed for them. However, certain of the separate account investment choices, other than stable value investment choice(s), invest in mutual funds which are subject to SEC registration.

Target date options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: The percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.

Stable value investments seek capital preservation, but they do carry potential risks. Stable value investments may be comprised of or may invest in annuity or investment contracts issued by life insurance companies, banks, and other financial institutions. Stable value investments are subject to the risk that the insurance company or other financial institution will fail to meet its commitments, and are also subject to general bond market risks, including interest rate risk and credit risk.

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RS3 207082R3 06/23

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# CALENDAR OF EVENTS

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		<b>1</b> Navigating Lone Wolf Transactions (zipForm Edition) - Basics	2	<b>B</b> Explore Advanced Tools in Lone Wolf Transactions (zipForm Edition)	<b>4</b> 45 Hour License Renewal Course 9:00am	5
6	<b>7</b> Affiliates Meeting 1:00pm	8	<b>9</b> Supra eKey Basic & Pro Training 8:00am	<b>10</b> Staying Out of Court 9:30am	11	12
13	14	<b>15</b> CAR Fair Housing Day	<b>16</b> Growing Green: Environmental Awareness and Your Real Estate Practice	17	<b>18</b> 45 Hour License Renewal Course 9:00am	19
20	<b>21</b> Mastering Real Estate Representation	22	23 Real Estate Kickstarter	24	25	26
27	<b>28</b> CRMLS Matrix Training: Searching 101	29	<b>30</b> CRMLS Matrix Training: REImagine Home			

Join us for committee meetings, educational offerings, and great community and charity events!

THURSDAY 11:00 am - 2:00 pm Broker Open House, areas 9, 11, 12, 25-27 FRIDAY 11:00 am - 2:00 pm Broker Open House, areas 1-8, 10, 14-17